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# Home is the Key: A Study of the Social Impact of Habitat for Humanity in South Carolina

Rachael M. Bowers

Clemson University, rbower2@clemson.edu

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*HOME IS THE KEY: A STUDY OF THE SOCIAL IMPACT OF  
HABITAT FOR HUMANITY  
IN SOUTH CAROLINA*

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A Dissertation  
Presented to  
the Graduate School of  
Clemson University

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In Partial Fulfillment  
of the Requirements for the Degree  
Doctor of Philosophy  
International Family and Community Studies

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by  
Rachael Mary Bowers  
August 2019

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Accepted by:  
Dr. Arelis Moore de Peralta, Committee Chair  
Dr. Martha Thompson  
Dr. Bonnie Holaday  
Dr. Elora Lee Raymond

## Abstract

Rates of housing instability are increasing in the United States, largely due to surging rental costs (Kusisto & Malas, 2018). Public housing systems are full and waiting lists are long (Evans, Sullivan & Wallskog, 2016; Katz, Kling & Liebman, 2002). Low-income homeownership policies have faced strong critiques, especially concerns of coercing people into risky financial situations (Shlay, 2006). With a human development perspective (Bronfenbrenner & Morris, 2006) and in partnership with the Habitat for Humanity program in South Carolina, this cross-sectional study examined the social benefits associated with low-income homeownership achieved through a robust preparation and support program. Using survey data collected from a sample of Habitat for Humanity homeowners in the state of South Carolina, the relationship between conceptual predictors from the literature (i.e., financial health, residential stability and psychological factors) and social benefits (i.e. collective efficacy, sense of community, neighboring and civic engagement) were explored. Additionally, the relationship between Habitat for Humanity program activities (i.e. financial literacy classes, homeownership preparation classes and sweat equity hours) and the social outcomes were explored. It was further hypothesized that the program activities would also moderate the relationship between the conceptual predictors and social benefits. Findings demonstrated that psychological factors were associated with collective efficacy ( $b = 0.37, p = .011$ ) and sense of community ( $b = 0.33, p = .013$ ) while financial health was related to civic engagement ( $b = 1.01, p = .01$ ). Habitat for Humanity's financial literacy classes contributed to an increase in collective efficacy ( $b = 0.11, p = .019$ ) but to a

decrease in civic engagement ( $b = -0.43, p = .003$ ), while sweat equity hours were related to an increase in neighboring ( $b = 0.001, p = .005$ ). Implications and limitations of the findings are included as well as a review of lessons learned in this attempt at a state level evaluation.

**Keywords:** Habitat for Humanity, low-income homeownership, social benefits

## **Acknowledgements**

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Thank you as well to the executive directors of all 33 affiliates of Habitat for Humanity in South Carolina. Each affiliate leader contributed to the project, whether it was by survey

participation or even a critical question at a SCAHA meeting. Additional thanks are due to the staff of the affiliates who participated in the survey. Their help developing and sharing contact lists was important in achieving the needed sample size. To the state community of Habitat for Humanity staff and volunteers – thank you for your work towards this project and, more importantly, for your work on behalf of those in need in South Carolina.

To the Habitat for Humanity homeowners of South Carolina, thank you most of all for your willingness to share your stories! On behalf of the research team, we are humbled by your journey and the strength you model for all in what you have and will achieve for yourself and your loved ones. To the Habitat for Humanity homeowners who participated in the focus groups, thank you for your time, vulnerability, honesty and resilience – your stories have been vivid and motivating to me as this process continued.

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## Table of Contents

	Page
Title Page .....	i
Abstract .....	ii
Acknowledgements .....	iv
List of Tables and Figures.....	ix
Habitat for Humanity .....	4
Habitat for Humanity Program Model.....	7
Theoretical Framework .....	9
Purpose of the Study .....	11
Research Questions .....	13
Conclusion.....	16
Chapter 2: Literature Review.....	19
Literature review methodology .....	21
Theoretical Framework .....	22
Review.....	24
Outcomes of Low-Income Homeownership .....	28
Low-income homeownership and social capital. ....	28
Low-income homeownership and perceptions of neighborhood. ....	30
Low-income homeownership and civic engagement. ....	31
Low-income homeownership and psychological outcomes.....	34
Habitat for Humanity and outcomes' evaluation.....	35
Qualitative Studies.....	38
Conclusion.....	41
Chapter 3: Methods.....	45
Sample.....	49
Measurement .....	51
Independent Variables. ....	53
Dependent Variables.....	54
Data Collection.....	57
Research Questions and Hypotheses.....	59



Table of Contents (Continued)

	Page
Analysis Plan.....	62
Chapter 4: Results.....	64
Description of Sample and Data.....	64
Data Analysis to Answer Research Questions .....	74
Research question #1.....	74
Research question #2.....	78
Research question #3.....	83
Summary .....	84
Chapter 5: Discussion.....	87
Implications of the Findings.....	88
Implications for low-income homeownership research.....	88
Implications related to the Habitat for Humanity program. ....	91
Limitations .....	95
Recommendations for Future Research .....	99
Conclusion.....	100
Appendices.....	103
Appendix A: Habitat for Humanity of Greenville County Logic Model.....	104
Appendix B: Habitat for Humanity Focus Group Script .....	106
Appendix C: Participant Recruitment Cover Letter.....	108
Appendix D: Informed Consent.....	109
Appendix E: Survey Instrument.....	111
Appendix F: Permission from Dr. Perkins.....	119
Appendix G: Permission from Dr. Quercia .....	121
References.....	123

## List of Tables and Figures

	Page
Figure 1. Framework of homeownership effect .....	10
Figure 2. Conceptual model .....	14
Table 1. Literature Review Results .....	26
Figure 3. Social Benefit Variables .....	55
Table 2. Descriptive Data of Sample Demographics .....	66
Table 3. Habitat for Humanity Affiliate Distribution in Sample .....	68
Figure 4. Map of Sample Distribution by County .....	69
Table 4. Descriptive Statistics of Independent and Dependent Variables .....	70
Table 5. Correlation Table .....	72
Table 6. Results of OLS Regression Model Predicting Collective Efficacy .....	75
Table 7. Results of OLS Regression Model Predicting Sense of Community .....	76
Table 8. Results of OLS Regression Model Predicting Neighboring .....	77
Table 9. Results of Binary Logistic Regression Model Predicting Civic Engagement ....	78
Table 10. Results of OLS Regression Model Predicting Collective Efficacy (Program Predictors) .....	80
Table 11. Results of OLS Regression Model Predicting Sense of Community (Program Predictors) .....	80
Table 12. Results of OLS Regression Model Predicting Neighboring (Program Predictors) .....	81
Table 13. Results of Binary Logistic Regression Model Predicting Civic Engagement (Program Predictors) .....	82

**Chapter 1: Introduction**

Homelessness rates have increased in the United States after six preceding years of decline beginning in 2010 (United States Department of Housing and Urban Development, 2018). Notably, this increase has occurred in the context of decreasing unemployment and increasing wages and, for many areas of the United States, this increase is directly attributable to the lack of affordable housing (Kusisto & Malas, 2018). Cities such as New York, Seattle, San Diego and Sacramento saw some of the most significant increases, while the city of Los Angeles alone experienced a 25% increase in 2017 (BBC News, 2017). The cost of rent is also rising in the United States much faster than incomes and the availability of public housing options cannot keep pace with the demand. Increasing costs with decreasing inventory of public housing options illustrates the need to consider affordable housing with an array of options and to avoid compartmentalizing the discussion.

In discussions about homelessness, affordable housing is generally referring to the rental market. However, a broader consideration of stable, affordable housing options ought to consider the accessibility of low-income homeownership options. The transition from rental and or public housing to homeownership for low-income populations has a direct effect on the inventory of assistance options available to the growing homeless population. The tendency to look at housing issues in silos, compartmentalizing homelessness from public housing, subsidies, the rental market and homeownership, ignores the reality that when resources are limited, inventory and sustainability in each

## SOCIAL IMPACT OF HABITAT FOR HUMANITY IN SC

category influences the others (Evans, Sullivan & Wallskog, 2016; Katz, Kling & Liebman, 2002).

Attention to adequate and affordable housing is also prominent in health discourse with respect to the increasing prioritization of social determinants in health research, policy and practice arenas (Libman, Fields & Saegert, 2012; Lopez & Gadsen, 2016). Evidence that this awareness is strong and broad was offered by a recent study that showed that using public polling of where best to allocate health care dollars. Affordable housing was the second most identified target to spend money to address health (Perla & Onie, 2019). Affordable housing was second to healthy food, and well ahead of hospital based care, in this poll that utilized a sample of women with a range of political identities (Perla & Onie, 2019).

The lack of adequate and affordable housing contributes to wealth and health disparities and increased gaps between racial groups (deVuono-Powell, Allbee, & Stewart, 2017). These disparities are related to significant health consequences given research demonstrating the relationship between inadequate housing and higher rates of chronic conditions including hypertension, high cholesterol, asthma, diabetes, obesity, and depression (Digenis-Bury, Brook, Chen, Ostern & Horsburgh, 2008; Manjarrez, Popkin & Guernsey, 2007) as well as self-reports of poor health and reduced likelihood of seeking care from a doctor (Stahre, Van Eenwyk, Siegel & Njai, 2015). For children and adolescents, poor housing conditions have been shown to be related to poor nutrition and obesity (Nobari, Whaley, Blumenberg, Prelip & Wang, 2019; Meyers et al, 2005),

## SOCIAL IMPACT OF HABITAT FOR HUMANITY IN SC

low behavioral, emotional and cognitive skills (Coley, Levanthal, Lynch and Kull, 2013) and increased mental health symptoms (Elliott, Shuey, & Leventhal, 2016).

The emphasis on public subsidized housing and rental markets when considering adequate and affordable housing for low-income populations is unsustainable in financial terms. Public housing policies are very expensive, with low cost-effectiveness and little demonstrated impact on poverty alleviation; requiring substantial reform (Olsen, 2016). In the years following the Great Recession of 2009, affordable housing was in significant demand and rental inventory was limited (Sullivan & Power, 2012). Of those individuals and families who were eligible for federal subsidies for housing, only one-fourth received one (Meyers et al, 2005). Analysis conducted by the National Low Income Housing Coalition revealed that, in 2015, there was no state in the country in which an individual making minimum wage could work a standard forty hour workweek and afford rent for a one bedroom apartment without spending greater than 30% of income on rent (National Low Income Housing Coalition, 2017).

From a cultural perspective, homeownership has been a component of the “American Dream” for over 200 years and continues to be an aspiration of low-income populations (Rohe & Lindblad, 2014; Tempkin, Theodos & Price, 2013). For low-income populations, this dream is real and alive. Homeownership has been shown to represent an opportunity for greater self-determination and stronger connections to one’s community (Reid, 2013). However, there is critical debate about an overemphasis on homeownership for low-income populations and the potential of such policy serving as a trap into a vulnerable financial situation (Shlay, 2006). Other critiques focus on the use of strictly

## SOCIAL IMPACT OF HABITAT FOR HUMANITY IN SC

financial paths to increase homeownership (i.e. modification of lending terms and regulations to access a mortgage) and highlight the significant impact that pre- and post-purchase support services can provide as part of a low-income homeownership program to prevent foreclosure and encourage stability and success (Quercia, Gorham & Rohe, 2006).

Thus, low-income homeownership is a current, multifaceted and interdisciplinary issue with pressing relevance at the national and local levels of the United States. Understanding more about its impact as well as methods to create it have immediate consequences for communities in terms of finances and health, but most importantly for those individuals living in unhealthy conditions or without any place to call home. Low-income homeownership programs, such as Habitat for Humanity, with specialized approaches to increasing access to low-income homeownership hold a wealth of information both in terms of impact and methods.

### **Habitat for Humanity**

Habitat for Humanity was founded 1976 and is a non-profit, ecumenical, housing ministry aimed at eliminating poverty and homelessness through homeownership among low-income populations, defined as 30 to 60 percent of an area's median income (AMI) (Habitat for Humanity, 2017). Habitat for Humanity is the eleventh largest non-profit operating in the United States (Non-Profit Times, 2017). In South Carolina, there are 33 Habitat for Humanity affiliates with diversity in size and scale of organizational capacity from entirely volunteer run affiliates, such as Abbeville, to large affiliates with over 100 employees, such as Greenville. While there is diversity in the organizational make up of

## SOCIAL IMPACT OF HABITAT FOR HUMANITY IN SC

each affiliate, the affiliates share the Habitat program model in terms of core activities (e.g., financial preparation, homeownership preparation and sweat equity) as well as modified mortgage lending with no down payment and no interest financing. According to the 2018 Annual Report, globally, Habitat for Humanity helped 8.7 million people build and purchase or improve a home in fiscal year 2018 (Habitat for Humanity, 2018).

Despite its history, national prominence and volume of work, to date, research with Habitat for Humanity program have centered on the house structure (Parker, Hoak, & Cummings, 2008), the volunteer experience (Cordery, Proctor-Thomson, & Smith, 2013; Holliday, DeFalco, & Sherman, 2015), and financial outcomes for the community (Anthony, Scott & Uhl, 2013). Habitat for Humanity has also relied on anecdotal stories from homeowners to communicate the impact of the program on the homeowner family (Habitat for Humanity International, 2017). Review of publically available homeowner survey reports from five affiliates (Central Delaware Habitat for Humanity, 2014; Dallas Area Habitat for Humanity, 2013; Habitat for Humanity of Greenville County, 2016; Mattessich & Hansen, 2015; Peterson, 2009) showed consistently high scores for homeowner esteem of the value of the Habitat pre-purchase training program and perceived improvement in children's education performance. However, outcomes related to neighborhood safety and quality exhibited a high degree of variability among the affiliates. These homeowner surveys represent the common method by which Habitat for Humanity has engaged in examination of its program to date, as a supplement to homeowner vignettes (Habitat for Humanity, 2018). These evaluations have been almost exclusively conducted at the affiliate level and have utilized varying methods and

## SOCIAL IMPACT OF HABITAT FOR HUMANITY IN SC

measurement tools, thus preventing comparative or summative knowledge about the program.

The lack of systematic study has led to consequences for programming. For example, Habitat for Humanity of Greenville County, South Carolina has reported increased difficulty competing for grants and communicating the long-term impact of the program to potential funders (Habitat for Humanity of Greenville County, 2016). As such, this study aims to begin to address these gaps with respect to the social impact of the Habitat for Humanity program on partner families in South Carolina by examining a statewide sample, different from previously conducted work at the affiliate level (e.g. Central Delaware Habitat for Humanity, 2014; Dallas Area Habitat for Humanity, 2013; Habitat for Humanity of Greenville County, 2016).

Further, this study attempts to provide Habitat for Humanity with new quantitative analysis to supplant the qualitative stories gathered from homeowners about its social impact. Because the bulk of prior surveys have been conducted at the affiliate level, measures utilized have been selected by program staff without research support. This study will both allow for a larger sample, systemic approach to measurement and analysis support, research capacity inconsistently available to Habitat for Humanity affiliates.

The Habitat for Humanity mission statement offers a framework for this study, “Seeking to put God's love into action, Habitat for Humanity brings people together to build homes, communities and hope.” (Habitat for Humanity of Greenville County, 2019). Research thus far has demonstrated that Habitat for Humanity builds homes and



## SOCIAL IMPACT OF HABITAT FOR HUMANITY IN SC

builds them well. However, what has not been well studied is what Habitat for Humanity means for the homeowners that reside in them both in terms of the community, that is, social benefits. Habitat for Humanity (2017) has launched a fundraising campaign with a theme of “Home is the Key”, representing its firm contention that a healthy, affordable home is the foundation to empower individuals to develop many positive outcomes, including strong community relationships.

### **Habitat for Humanity Program Model**

The Habitat for Humanity program aims to provide a path to homeownership for low-income populations through a sequence of screening and qualification, preparation activities, access to interest-free mortgage lending and post-purchase support services. Habitat for Humanity is guided by a moral imperative that everyone deserves a decent place to live and situates its efforts both in the context of poverty-reduction and improvement of quality of life for the residents of the home and the community within which the home is situated. Habitat for Humanity of Greenville County shared an internal logic model (Appendix A) with the research team from Clemson University that provided a foundation to explore the shared program activities across affiliates in South Carolina. Because the Greenville affiliate is one of the largest in the state, that program offers additional activities beyond the capacity of smaller affiliates.

Three preparation activities form the common core activities shared by the affiliates in the state. Again, some affiliates provide more and the provision of each activities varies to some degree among the affiliates. These activities follow the application screening process, acceptance of application and matching of partner families

## SOCIAL IMPACT OF HABITAT FOR HUMANITY IN SC

to a home build. Preparation activities provided in the program in order to prepare families for home purchase and successful homeownership include financial literacy classes, homeownership preparation classes, sweat equity hours completed by the partner family, sweat equity hours completed by the partner family's friends and sweat equity hours completed by volunteers. Activities completed by individuals other than the partner family are intended to contribute to a family's sense of community support and the building of relationships, which would assist in accomplishing the program goal of building community. The purchase of the home with an interest free mortgage is the signature activity of the program and beyond the purchase; there are education, referral and volunteer opportunities for the partner family through the Habitat affiliate.

As a partner family progresses through the program activities, short-term outcomes are achieved prior to the purchase of the home. Financial outcomes include increased financial literacy and health as evidenced by monthly savings account contributions for a minimum savings balance of \$1000 at time of closing, debt reduction to a debt-to-income ratio of less than 30%, increased credit score and a clear credit report. The savings account contributions and improvement to one's debt-to-income ratio as well as credit report are required steps to progress in the program. Increased home maintenance knowledge and skills is achieved by the homeownership preparation classes and practiced in the sweat equity hours. Increased hope levels are produced by the setting and achieving of goals during the preparation activities. These increases in homeownership knowledge and hope are anticipated results within the program's logic model but are not evaluated in order to move forward in the program.

## SOCIAL IMPACT OF HABITAT FOR HUMANITY IN SC

Intermediate outcomes are threefold. Firstly, it is expected the family will experience increased financial independence including improved employment, maintenance of savings and a reduction in use of social welfare benefits provided by the government. Second, members of the partner family should experience increased hope levels, produced by the setting and achieving of goals, by the maintenance of a home and, in the instance of parents, in the establishment of a home for their children. Finally, it is anticipated that the partner family will demonstrate increased community engagement due to increased concern for the health of the community, an increased sense of belonging and stronger relationships with neighbors associated with homeownership.

The long-term outcomes of the program are good financial well-being and psychological well-being for the partner family that is passed on to the homeowner's children and future generations of the family. Additionally, community health and well-being is a long term outcome both for the partner family and the community in which the home is constructed.

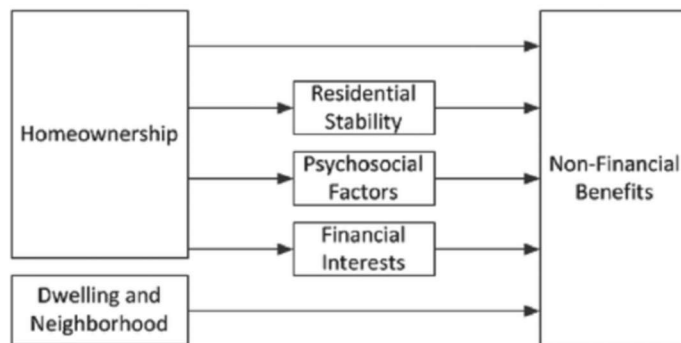
### **Theoretical Framework**

Low-income homeownership has been researched in terms of the benefits experienced by the community related to homeowners' contributions to the community (McCabe, 2013). However, this study will focus specifically on the homeowners and the benefits, in social terms, experienced by them. Thus, this study will be uniquely guided by a human development perspective, with a focus on outcomes for individual homeowners. The socioecological model posits that an individual's development is

shaped bi-directionally by interactions with the various contexts of one's environment, both through direct and indirect interactions (Bronfenbrenner & Morris, 2006).

The socioecological model is well suited to frame this study on the relationship between Habitat for Humanity low-income homeownership program and non-financial homeowners' benefits because of the relational and interactional foundations of the program model in the preparatory components. Moreover, the socioecological model is consistent with Lindblad and Quercia's (2015) conceptual model from low-income homeownership research. That model, shown in Figure 1, suggests the transformation to ownership catalyzes a change in homeowners psychologically, as well as the way in which homeowners perceive their place in the community and, in turn, shapes the way the homeowners interacts with the community. Authors' permission to use this framework is included in Appendix F.

**Figure 1. Framework of the homeownership effect.**



Source: Lindblad & Quercia, 2015

Because the conceptual model of the relationship between low-income homeownership and homeowner outcomes include the connection to proximal space, namely the type of dwelling and the neighborhood context, this model fits within the

framework's emphasis on bi-directionality as well as the interplay between the nested systems. While the dwelling and neighborhood contexts are acknowledged components of the framework, measures with respect to each are not adequately available in the dataset for this study to be included in the analysis.

### **Purpose of the Study**

This study, with a focus on individual homeowners, aims to fill a gap in the literature with respect to evidence concerning the pathway from the achievement of low-income homeownership to social benefits when homeownership is achieved through the Habitat for Humanity program. Habitat for Humanity provides pre-purchase support and preparation to increase the likelihood of benefits and sustainability of homeownership. Additionally, Habitat for Humanity partners with a mortgage lender to provide a zero interest, non-adjusting mortgage product. Therefore, both the rigorous preparation activities and the protected, non-predatory mortgage product differentiate the Habitat for Humanity low-income homeownership experience.

This safe context for low-income homeownership differs from the risky, predatory contexts that have been the target of low-income homeownership critiques (Shlay, 2006; Drew, 2013). This unique program has not been systematically studied with respect to the social benefits experienced by homeownership. Further, Habitat for Humanity would also benefit from more data driven outcome reporting to support qualitative evidence already available that reflects the program impact.

A review of the literature with respect to the relationship between low-income homeownership and social benefits will show three themes that contextualize the need for

## SOCIAL IMPACT OF HABITAT FOR HUMANITY IN SC

this study. First, the held primacy of the role of financial health and growth due to homeownership and the place of social benefits as secondary may not be as supported for low-income populations. In this population, psychological factors may be more impactful and may occur and catalyze other gains simultaneous to financial benefits.

Second, research has demonstrated a positive connection between low-income homeownership and social benefit outcomes but less is known about what aspects of low-income homeownership are associated with these outcomes. This shows a need for more research examining the factors attributed to low-income homeownership and ensuing social benefits.

Finally, the bulk of low-income homeownership literature is based on work with one longitudinal dataset, the Community Action Program (CAP). While much has been learned from this work, there is consequently a lack of low-income homeownership program diversity and comparative studies in the research literature. Further, the role of pre- and post-purchase support program have been highlighted as contributing to the successful path between low-income homeownership and sustainable benefits for homeowners (Quercia, Gorham & Rohe, 2006) and yet, the CAP program does not include such services. This is an opening in the research base in which Habitat for Humanity research can contribute.

Those study purposes related to the research literature, the need for more evidence about the factors associated with low-income homeownership and social benefits as well as the need variation in program samples to diversify the research base, are abstract and academic. However, this study has direct and tangible implications for Habitat for

## SOCIAL IMPACT OF HABITAT FOR HUMANITY IN SC

Humanity programming in South Carolina. The lack of systemic research with the program at the state level is emerging as a barrier to more robust demonstration of impact for efforts to secure grant and program funding, thus leading to the South Carolina Association of Habitat Affiliates (SCAHA) and Habitat for Humanity of Greenville County to reach out to Clemson University to develop a research partnership. This study will attempt to demonstrate the value of data collection and analysis at the state level to help tell the story of the relationship between participation in the Habitat for Humanity program and benefits for the homeowner.

### **Research Questions**

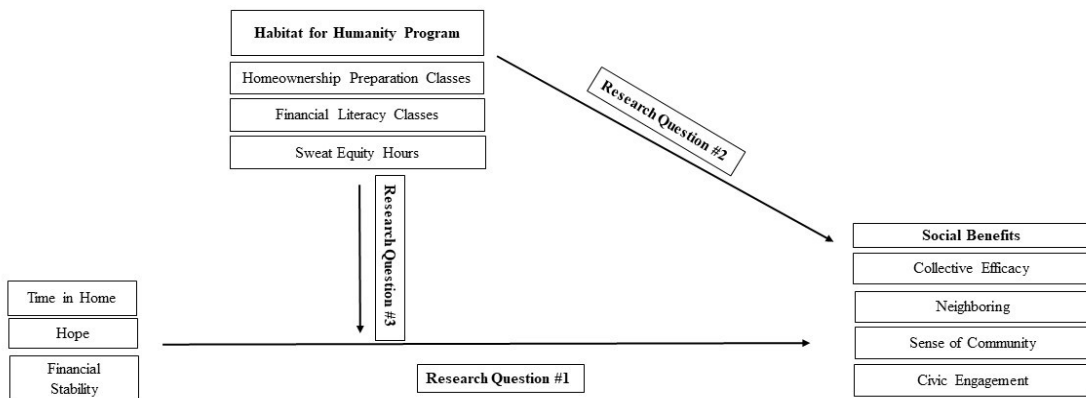
This study will seek to answer three research questions:

1. Are residential stability (i.e., time), financial health (i.e., on-time mortgage payments) and psychological factors (i.e., hope) significantly associated with social benefits (i.e., sense of community, neighboring, collective efficacy and civic engagement) for Habitat for Humanity homeowners?
2. Are Habitat for Humanity program activities (i.e. financial literacy classes, homeownership preparation classes and sweat equity hours) significantly related to social benefits for Habitat for Humanity homeowners?
3. Is the relationship between residential stability (i.e., time), financial health (i.e., on-time mortgage payments) and psychological factors (i.e., hope) and social benefits (i.e., sense of community, neighboring, collective efficacy and civic engagement) moderated by Habitat for Humanity program activities?

## SOCIAL IMPACT OF HABITAT FOR HUMANITY IN SC

Figure 2 shows the conceptual model for this study and demonstrates the relationship among the research questions. This model is a modification of Lindblad and Quercia's (2015) conceptual framework for the pathways between low-income homeownership and social benefits. The proxy variables for social benefits are informed by the work of Perkins and Long's (2002) framework of social capital and measure both how individuals think about (i.e. collective efficacy, sense of community) and act (i.e. neighboring, civic engagement) in their community. Author's permission to use this framework is included in Appendix G.

**Figure 2. Conceptual Model**



The summary of the research questions and hypotheses for this study are presented below.



## SOCIAL IMPACT OF HABITAT FOR HUMANITY IN SC

RQ1: Are residential stability (i.e., time), financial health (i.e., on-time mortgage payments) and psychological factors (i.e., hope) significantly associated with social benefits (i.e., sense of community, neighboring, collective efficacy and civic engagement) for Habitat for Humanity homeowners?

H1.1: Time, On-Time Mortgage Payments and Hope will be positively significantly associated with collective efficacy.

H1.2: Time, On-Time Mortgage Payments and Hope will be positively significantly associated with sense of community.

H1.3: Time, On-Time Mortgage Payments and Hope will be positively significantly associated with neighboring.

H1.4: Time, On-Time Mortgage Payments and Hope will be positively significantly associated with civic engagement.

RQ2. Are Habitat for Humanity program activities (i.e. financial literacy classes, homeownership preparation classes and sweat equity hours) significantly related to social benefits for Habitat for Humanity homeowners?

H2.1: Habitat for Humanity financial literacy classes, homeownership preparation classes and sweat equity will be positively associated with collective efficacy.

H2.2: Habitat for Humanity financial literacy classes, homeownership preparation classes and sweat equity will be positively associated with sense of community.

H2.3: Habitat for Humanity financial literacy classes, homeownership preparation classes and sweat equity will be positively associated with neighboring.

## SOCIAL IMPACT OF HABITAT FOR HUMANITY IN SC

H2.4: Habitat for Humanity financial literacy classes, homeownership preparation classes and sweat equity will be positively associated with civic engagement.

RQ3: Is the relationship between residential stability (i.e., time), financial health (i.e., on-time mortgage payments) and psychological factors (i.e., hope) and social benefits (i.e., sense of community, neighboring, collective efficacy and civic engagement) moderated by Habitat for Humanity program activities?

H3.1: Habitat for Humanity program activities will positively moderate the relationship between time, on-time mortgage payments and hope and sense of community.

H3.2: Habitat for Humanity program activities will positively moderate the relationship between time, on-time mortgage payments and hope and neighboring.

H3.3: Habitat for Humanity program activities will positively moderate the relationship between time, on-time mortgage payments and hope and collective efficacy.

H3.4: Habitat for Humanity program activities will positively moderate the relationship between time, on-time mortgage payments and hope and civic engagement.

### **Conclusion**

Strong critiques and cautions against emphasizing low-income homeownership policy (Shlay, 2006) have gained resurgence following the Great Recession of 2009 (Grinstein-Weiss et al., 2013). Research with Habitat for Humanity offers the potential for a tempered response and, more specifically, examines components of low-income homeownership policy and programming. Drew (2013) also critiqued emphasis on low-

## SOCIAL IMPACT OF HABITAT FOR HUMANITY IN SC

income homeownership policy specifically at the federal level, contending that a singular aim to increase access to mortgages ignores the need for policy to extend support and program activities after the purchase of a home to sustain gains and benefits. Pathways to low-income homeownership solely tailored around financial modifications on lending requirements are also especially vulnerable to greed and taking advantage of vulnerable populations, as in the disaster of predatory subprime lending programs (Lindblad, Manturuk & Quercia, 2013).

Habitat for Humanity, and this study specifically, offer a localized lens at the state level on programming that resembles the balance Drew (2013) contended is missing at the national level. Both this absence in the critique literature as well as Habitat's absence in the broader literature with respect to low-income homeownership pathways and outcomes carve out the space to which this study can attempt to contribute. The bulk of low-income homeownership research either ignores the "how" low-income families achieved homeownership or uses samples of low-income homeowners who accessed homeownership through modification of financial qualifying and lending regulations alone. Even those studies that do include samples of homeowners who participated in preparation activities are limited to briefer and financially focused training as compared to the program of preparation required through Habitat for Humanity. Moreover, no sample studies share the relational investment and support built by Habitat staff and volunteers with aspiring homeowners, a critical piece to the Habitat conceptual model that both differentiates it in practice and in study.

## SOCIAL IMPACT OF HABITAT FOR HUMANITY IN SC

Research points to the need for more robust pre and post purchase support policies for low-income homeowners in order to promote sustainability of and contribution to a successful homeownership experience for low-income population (Van Zandt & Rohe, 2011). Yet, programs such as Habitat for Humanity, which do both, have not robustly contributed to this policy conversation in the research literature thus far. Chapter 2 will provide a detailed and comprehensive review of the literature available regarding the relationship between low-income homeownership and social benefits.

## **Chapter 2: Literature Review**

Over the past twenty years, research has tailored its lens with respect to low-income homeownership. While the bulk of homeownership research in general has been conducted with middle to upper income homeowners, a growing body of literature has more closely examined outcomes for low-income homeowners (e.g. Lindblad, Manturuk & Quercia, 2013; Manturuk, Lindblad & Quercia, 2012; Manturuk, Lindblad & Quercia, 2010). This refined attention low-income homeowners was born out of a need to assess the assumption that outcomes for upper income homeowners applied to all homeowners, regardless of income (Herbert & Belsky, 2008). However, this attention to low-income homeowners was amplified by both the growing rate of low-income homeownership in the early 2000s, due to policies and lending practices designed to expand access to homeownership, as well as the subsequent housing crisis. Retsinas and Belsky (2002) warned of a lack of attention on the risk reward tradeoff in the push for low-income homeownership. Further, they questioned whether new financial practices that opened doors to homeownership for low-income populations adequately attended to and ensured the sustainability of homeownership achieved under these financial circumstances (Retsinas & Belsky, 2002). Researchers sought to know if low-income homeownership had become a trap, both a trap into poor financial situations and a trap into poor neighborhood contexts, or if it persisted as a means to personal economic development (Shlay, 2006). Moreover, Dietz and Haurin (2003) identified consideration of social outcomes as a significant gap in homeownership research.

## SOCIAL IMPACT OF HABITAT FOR HUMANITY IN SC

The growth of research (e.g. Lindblad, Manturuk & Quercia, 2013; Manturuk, Lindblad & Quercia, 2012; Manturuk, Lindblad & Quercia, 2010) around low-income homeownership has addressed one aspect of this critique, the lack of specific research with this population and homeownership in this context. This proposed study with Habitat for Humanity, in particular, also provides an opportunity to look at low-income homeownership and outcomes within a program context and at the individual level, with a human development perspective, rather than an economic policy perspective, thus offering a local examination of the relationship between low-income homeownership and non-financial outcomes, that is, social benefits centered on an individual's interactions and relationship with neighbors and their community.

This literature review will specifically look at research since 2008, building off of Herbert and Belsky's (2008) foundational review of housing literature and call for more research to be conducted with low-income homeowner populations. Prior to that review, homeownership literature predominately focused on middle to high income sample populations with an assumption that benefits from homeownership developed similarly for low-income populations (Herbert & Belsky, 2008). That review called for resetting the conversation about low-income homeownership, shifting the scope to a more targeted examination of the benefits of homeownership to the unique experience of low-income populations, and noted the limited research to date with exclusively low-income homeowner samples (e.g., Rohe & Baholo, 1996; Rohe & Stegman, 1994). Further, Herbert and Belsky (2008) zoomed in on and emphasized analysis of the relationship between low-income homeownership and psychological (i.e., self-esteem, sense of

control) and social (i.e., life satisfaction, children's development) outcomes for homeowners, rather than community level analysis, in order to more comprehensively understand the experience and context. Given that context, this review will seek to collect what has been published specifically pertaining to low-income homeownership and social benefits for the purpose of establishing what is known about the relationship between low-income homeownership and social benefits and identifying where the gaps remain.

### **Literature review methodology**

Accepting Herbert and Belsky's (2008) review as a reset of the scholarship around the benefits of low-income homeownership, transitioning away from assumptions that associated gains from homeownership for middle and upper income populations were automatically corresponding for low-income populations; studies to be included in this review were searched by using the following criteria: Studies were gathered from 2008 to the present using Google Scholar and the keywords "low-income homeownership" and "social benefits". This search yielded 371 results. Additional searches were conducted using modified phrasing including "low income homeownership" and "social benefits" as well as "homeownership with low income people" and "social benefits" both using Google Scholar and PsychInfo. These searches yielded an additional study included in the review.

Studies retained for inclusion were those studies focusing on the examination of the relationship between low-income homeownership and social benefits for the homeowners and studies using only U.S. samples to ensure cultural and policy contextual

homogeneity. Exclusion criteria included case studies in the United States conducted with immigrant populations; studies that examined financial policies and their ability to promote low-income homeownership; and studies which examined the history of low-income homeownership policy, strategies to promote sustainability of homeownership and low-income homeownership benefits for children. This inclusion and exclusion criteria yielded a result of 17 studies retained for inclusion and review in this study.

### **Theoretical Framework**

Rohe and Lindblad (2013) outlined and synthesized five theoretical drivers of the relationship between homeownership and positive outcomes. These include wealth creation, residential stability, better quality housing, better quality neighborhood and heightened sense of control and/or accomplishment (Rohe & Lindblad, 2013). With specificity to low-income homeownership, Herbert and Belsky (2008) positioned financial benefits and residential stability achieved with homeownership as the theoretical driver of social benefits.

Lindbland and Quercia (2015) posited a more comprehensive framework to explain the pathways from the experience of low-income homeownership and non-financial benefits. Leveraging interdisciplinary work in psychology, sociology and economics, Lindbland and Quercia (2015), as illustrated in Figure 2, suggested that low-income homeownership catalyzes three processes, which serve as the pathway to non-financial benefits. These pathway benefits are residential stability, psychosocial factors and financial interests. It is theorized that the type of home dwelling, a single family home, and healthy neighborhood conditions increase the relationship between

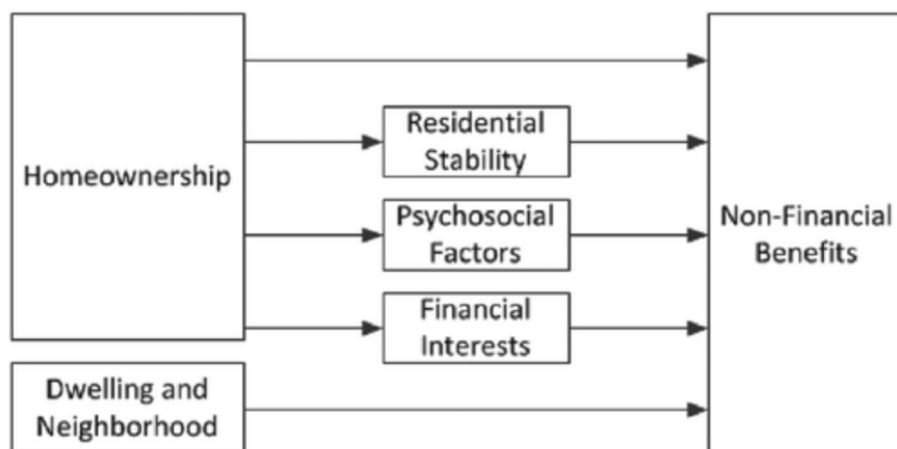


## SOCIAL IMPACT OF HABITAT FOR HUMANITY IN SC

homeownership and social benefits. Attached housing (i.e. townhomes) and disadvantaged neighborhood conditions conversely are theorized to reduce the relationship between homeownership and social benefits.

Residential stability refers to the length of time one lives in an owned home, with homeowners less mobile than renters do, this reduced mobility is suggested to contribute to a desire to invest, both in the maintenance of the home structure and in community interests and relationships. Residential stability is also influenced by age in that as homeowners age they are more likely to invest in the home and community because of an anticipation of staying in the home (Rohe & Stewart, 1996). Psychological factors refers to both the idea that homeowners feel more in control of their life circumstances than renters, but also develop a new identity associated with the accomplishment of homeownership and their new position in the community as homeowners. Financial interests in this model are similar to the theorized pathway suggested by Herbert and Belsky (2008), that there is a stability and desire to protect one's investment associated with the financial gains in homeownership that motivate greater involvement in one's community. Lindblad and Quercia's (2015) framework more closely aligns with the Habitat for Humanity conceptual model (offered in Chapter 1), as compared to that of Herbert and Belsky (2008) and will, therefore, serve as a theoretical foundation for this study.

**Figure 2. Framework of the homeownership effect.**



Source: Lindblad & Quercia, 2015

Social benefits in this study will be measured by the constructs of collective efficacy, sense of community, neighboring and civic engagement given the alignment between Perkins and Long’s (2002) framework. That framework was found to resonate with Habitat for Humanity homeowners who participated in focus groups in earlier stages of this research project. However, this review will explore additional social benefits in order to best understand what is known to date about low-income homeownership and social benefits.

### **Review**

In the shift to a more focused inquiry as to whether and how homeownership produces social benefits for low-income populations, concerns have been highlighted about the confounding effects of endogeneity, which is how a homeowner comes to the decision to own versus rent. Lack of a consideration of endogeneity has been suggested to be a risk for selection bias in previous research (Dietz & Haurin, 2003). Also of

## SOCIAL IMPACT OF HABITAT FOR HUMANITY IN SC

concern has been the influence of neighborhood conditions in studies of the impacts of low-income homeownership (Dietz & Haurin, 2003).

In an attempt to address these concerns, scholars using the Community Advantage Program (CAP) dataset have utilized analytical methods to control for the decision to purchase and neighborhood effects (Manturuk, Lindblad & Quercia, 2010; Grinstein-Weiss et al., 2013). Because there have been several studies completed using CAP data, it is necessary to outline the program process and criteria before looking at the various study results. The CAP program began in North Carolina in 1994 and expanded nationally in 1998 through a partnership with the Ford Foundation and Fannie Mae (Grinstein-Weiss et al., 2013). CAP essentially operates as a secondary mortgage market, working to allow persons with low-income and poor credit scores to qualify for competitive mortgages products, in a way to demonstrate this population's worthiness as borrowers. There are three criteria that applicants must meet in order to qualify for CAP – (1) income less than 80% of Area Median Income (AMI), (2) have racial or ethnic minority status and income less than 120% of AMI, or (3) purchase a home in a high minority (greater than 30% concentration of minority populations) or low-income (less than 80% AMI) census tract area and have an income less than 120% of AMI (Grinstein-Weiss et al., 2013). The CAP panel survey consists of annual telephone interviews with CAP homeowners as well as telephone interviews with a matched sample of renters based on neighborhood location and income. This survey began in 2003 for homeowners and in 2004 for renters (Grinstein-Weiss et al., 2013).

## SOCIAL IMPACT OF HABITAT FOR HUMANITY IN SC

Table 1 presents the studies included in this review, grouped by outcome variable. The list format highlights the small segment of the low-income homeownership research focusing on social benefits that has been conducted with sample populations other than the CAP dataset, including Habitat for Humanity. A limited number of studies using qualitative methodology have also been conducted with results consistent of those associated with quantitative methods and are included in this review.

**Table 1. Literature Review Results**

<b>Authors</b>	<b>Sample</b>	<b>Outcome</b>
Herbert & Belsky (2008)	Published research uniquely focused on financial and social benefits of low-income homeownership	Literature review, Pathways proposed
Grinstein-Weiss et al. (2011)	CAP; data from 2007 survey restricted to urban respondents ( $n = 638$ ; 319 homeowners and 319 renters)	Neighborhood Satisfaction
Lindblad, Manturuk & Quercia (2013)	CAP; data from 2006 and 2007 surveys ( $n = 750$ ; 375 homeowners and 375 renters)	Neighborhood Disorder (mediated by collective efficacy), Sense of Community
Manturuk, Lindblad & Quercia (2012)	longitudinal, CAP; respondents who had completed both 2004 and 2007 survey ( $n = 2,215$ )	Civic Engagement
Engelhardt, Eriksen, Gale & Mills (2010)	low-income renters who used IDAs to achieve homeownership ( $n = 437$ )	Civic Engagement (i.e. Political Involvement)
Lindblad & Quercia (2015)	CAP; data from 2007 survey ( $n = 2,982$ ; 2,079 homeowners and 903 renters) and 2008 survey ( $n = 3,358$ ; 2,376 homeowners and 982 renters)	Civic Engagement and Health Outcomes (self-reported); Time and Perceived Control mediated
Manturuk, Lindblad & Quercia (2009)	CAP; data from 2004 survey panel ( $n = 1,836$ ; 1,035 homeowners and 801 renters)	Civic engagement (i.e. voting), moderated by neighborhood context (i.e. disadvantaged areas)
Brisson & Usher (2007)	Respondents from 10 city sites in <i>Making Connections</i>	Social Capital – measured by informal bonding social capital

SOCIAL IMPACT OF HABITAT FOR HUMANITY IN SC

Authors	Sample	Outcome
	community change initiative ( $n =$ approximately 800 individuals, 410 neighborhoods)	
Grinstein-Weiss et al. (2013)	CAP; data from 2007 panel of respondents, restricted to those who had been homeowner or renter, respectively, for at least four years ( $n = 1,918$ ; 1,235 homeowners and 683 renters)	Social Capital – measured using Research Generator; not moderated by neighborhood conditions
Rusch & White (2013)	Habitat for Humanity homeowners and non-Habitat affiliated residents in shared neighborhood of East Detroit ( $n = 145$ )	Social Capital (Participation in Neighborhood Meetings/Groups)
Manturuk, Lindblad & Quercia (2010)	CAP; data from 2007 survey ( $n = 2,982$ ; 2,079 homeowners and 903 renters)	Social Capital; indirect effect from participation in neighborhood groups
Fogel, Smith & Williamson (2008)	Low-income, female first-time homeowners ( $n = 11$ ) who had completed a pre-purchase education program	Psychological benefits
Graves & Curly (2013)	Low-income, primarily female homeowners ( $n = 7$ )	Psychological benefits, related to both to pre-purchase counseling services and homeownership
Ordner, Phillips, Opatny & Bennett (2009)	Habitat for Humanity homeowners ( $n = 107$ )	Economic, Social and Psychological Outcomes
Manturuk (2012)	CAP; data from 2009 survey ( $n = 2,153$ homeowners and 811 renters)	Mental Health, mediating role of sense of control, sense of trust and residential stability
Manturuk, Riley & Ratcliffe (2012)	CAP; data from 2008 and 2009 survey ( $n = 3103$ , 2216 homeowners and 917 renters)	Psychological stress, financial hardship and overall satisfaction with financial situation
Reid (2013)	Low-income homeowners (within 6 months of participation) and those aspiring to low-income homeownership ( $n = 43$ )	Psychological factors

### **Outcomes of Low-Income Homeownership**

Research reviewed in this study centers on the relationship between low-income homeownership and social benefits for the homeowner. The reviewed literature will be synthesized with respect to studies with that examine social benefit outcomes including social capital, perceptions of neighborhood, civic engagement and psychological outcomes. Studies that utilize Habitat for Humanity homeowner samples and studies that use qualitative methods will also be reviewed.

**Low-income homeownership and social capital.** Two studies found in this literature review used the CAP dataset to examine the relationship between low-income homeownership and social capital. In this dataset, social capital was measured with the Resource Generator (RG) (Snijders, 1999). The RG attempts to measure access to social resources that individuals gain through social networks and, in this study, was divided into two variables, within-neighborhood RG and general RG (Snijders, 1999; Grinstein-Weiss et al., 2013).

Manturuk, Lindblad and Quercia (2010) conducted a CAP study comparing social capital outcomes for low-income homeowners and a matched sample of renters. Social capital in this study was measured as a single variable, the summed total of within-neighborhood RG and general RG. The authors hypothesized higher levels of social capital for low-income homeowners would be found due to homeownership driving a motivation for more social interactions in one's neighborhood and community (Manturuk, Lindblad & Quercia, 2010). Findings showed low-income homeowners reported higher levels of social capital than renters, with a small indirect effect on this

## SOCIAL IMPACT OF HABITAT FOR HUMANITY IN SC

relationship attributable to participation in neighborhood groups (Manturuk, Lindblad & Quercia, 2010). Because the analysis controlled for both household and neighborhood level demographics and accounted for endogeneity, the authors argue their hypothesis was supported, low-income homeownership increased access to social capital through increased social ties and interactions with others (Manturuk, Lindblad & Quercia, 2010).

Using the 2007 CAP panel survey, Grinstein-Weiss et al. (2013) examined the relationship between homeownership tenure and social capital and the impact of neighborhood condition on this relationship. Results showed that homeownership tenure significantly predicted general RG but not within-neighborhood RG. Only neighborhood stability and perceived neighborhood size were positively predictive of within-neighborhood RG. The authors do suggest that is important to note that the financial product offered in CAP is a stable one, in contrast to subprime adjustable rate lending practices, contributing to the argument that secure and supported pathways to low-income homeownership are best advised to contribute to positive outcomes (Grinstein-Weiss et al., 2013). It should be noted that the use of the Resource Generator (RG) has limitations as a measurement of social capital as it is reliant on the availability of resources. This limitation may explain the non-significant finding for within-neighborhood RG.

Although not with CAP data, Brisson and Usher (2007) also looked at the relationship between low-income homeownership and social capital, measured with a scale of informal bonding social capital. While controlling for tenure and income, the authors found a positive significant relationship between low-income homeownership

and informal bonding social capital. In these three studies, low-income homeownership was consistently found to positively relate to social capital.

**Low-income homeownership and perceptions of neighborhood.** Lindblad, Manturuk and Quercia (2013), again using CAP data, examined the relationship between low-income homeownership and perceived neighborhood disorder, defined as the perception of the impact of issues such as traffic, crime, and graffiti on the quality of the neighborhood, and the role that collective efficacy holds in that relationship. Perceived neighborhood disorder was identified as an important outcome because of the link between it and positive psychological and physical health outcomes (Lindblad, Manturuk & Quercia, 2013). This study found that collective efficacy mediates the negative relationship between homeownership and perceived neighborhood social disorder. The authors leveraged these findings to advocate the need for a careful distinction in low-income homeownership critiques between low-income homeownership generally and that achieved through, and heavily impacted by the effects of, subprime and unsustainable mortgage lending (Lindblad, Manturuk & Quercia, 2013).

Grinstein-Weiss, et al. (2011) similarly studied the relationship between low-income homeownership and neighborhood perceptions, in this case perceived neighborhood satisfaction. Findings of this study demonstrate that low-income homeownership predicts neighborhood satisfaction and that both individual level characteristics of homeowners (i.e., income, social capital and move to a new neighborhood) and neighborhood level characteristics (i.e., neighborhood economic disadvantage and mortgage origination type) contribute to the levels of neighborhood



satisfaction. In their discussion, the authors make an important point about the context for their findings in different aspects of policy debate. Low-income homeownership continues to predict neighborhood satisfaction despite a neighborhood's level of economic disadvantage, thus raising questions as to the role neighborhood level characteristics should play in informing identification of policy implementation areas. Also, if and when neighborhood satisfaction is an identified goal of a low-income homeownership policy, it will be more successfully achieved if it is accompanied and synced with neighborhood revitalization initiatives (Greinstein-Weiss et al., 2011). Further, the authors argued that this study sample of low-income homeowners who had a stable mortgage product as a limitation of the study. However, the sample is important for evaluating the success of programs that offer stable, sustainable mortgage products and their contribution to positive outcomes for families, and provides a basis for continued comparative research.

**Low-income homeownership and civic engagement.** Engelhardt, Eriksen, Gale & Mills (2010), using a sample of homeowners in Tulsa, Oklahoma, attempted an experimental design to study the relationship between homeowners' participation in a subsidized individual development account (IDA) and political involvement measured by self-report of contacting a public official, voting and supporting a candidate with time or money. Initial results using regression analysis suggested a positive relationship between homeownership and political involvement. To prevent the impact of potential correlation with individual characteristics associated with homeownership and political involvement, the authors performed a second analysis using instrumental variable analysis. These

findings suggested no significant impact of participation in an IDA homeownership program and political involvement. This study's conclusion may have been impacted by the outcome measures. Active political campaigning and outreach to public official may not be realistic outlets for civic engagement for low-income homeowners.

Manturuk, Lindblad and Quercia produced two studies that examined the relationship between low-income homeownership and civic engagement using CAP data (Manturuk, Lindblad & Quercia, 2009, 2012). In the first, the authors looked at the relationship between low-income homeownership and voting and the influence of neighborhood context on this relationship (Manturuk, Lindblad & Quercia, 2009). Results showed that low-income homeownership predicted voting and homeowners in disadvantaged areas were shown to be more likely to vote than homeowners in less disadvantaged areas as well as renters. Manturuk, Lindblad and Quercia (2009) contended these findings provide a challenge to Rohe, Van Zandt and McCarthy's (2000) suggestion that the relationship between homeownership and voting is spurious. Of note for the current study, Habitat for Humanity income level criteria is lower than that of the CAP program, thus it is possible that the experience of low-income homeownership for a Habitat for Humanity sample could be quite impactful on voting behavior in the context of these findings.

In their second study, Manturuk, Lindblad and Quercia (2012) using CAP data and a longitudinal design, examined the relationship between low-income homeownership and civic engagement with a four-year cohort of both renters and homeowners. Civic engagement was measured dichotomously as either instrumental civic

engagement (e.g. participating in neighborhood groups) or expressive civic engagement (e.g. talking with neighbors). Findings concluded that renters who became homeowners demonstrated no significantly greater instrumental civic engagement than renters who remained renters. Study participants who bought homes did show an increase in instrumental civic engagement. In this study, homeownership was not found to have a significant effect on expressive civic engagement. While Engelhardt, Eriksen, Gale & Mills (2010)'s construct of civic engagement with overt political involvement appeared incongruent with the sample population of low-income homeowners, the constructs of expressive and instrumental civic engagement would appear to be more fitting measures.

In a third study, Lindbland and Quercia (2015) further examined the relationship between low-income homeownership and civic engagement, with an additional outcome of health outcomes. Health outcomes were measured through self-report of general health, physical health and mental health. The authors contended that an emerging gap in the research was with respect to the pathways between low-income homeownership and social and psychological outcomes. Therefore, this study analyzed if residential stability (i.e., time in the home) and a sense of control mediated the relationship between low-income homeownership and both civic engagement and health outcomes. Results showed that both residential stability and perceived control did mediate the relationship between low-income homeownership and civic engagement and health outcomes. Levels of home equity and dwellings that were detached housing contributed to the strength of this effect. Lindblad and Quercia (2015) argue that these results demonstrated the importance of safe and sustainable mortgage products to promote non-financial benefits of homeownership.

## SOCIAL IMPACT OF HABITAT FOR HUMANITY IN SC

Lindblad and Quercia's (2015) argument directly challenges the critiques of Shlay (2006) that low-income homeownership policy is flawed and misinformed by redirecting the critiques toward predatory lending products and practices. What may be more accurate is that the policy needs to be more person-centered and leverage safe, ethical program principles. Predatory lending, subprime mortgage practices and the absence of pre- and post-purchase support services may be the true villains, setting-up low-income homeowners to struggle and or to experience muted benefits.

Gerardi and Willen (2009) highlighted the destructive role of subprime lending in their study that showed that subprime lending is neither a safe nor a stable pathway, particularly for minority and urban populations. They found that this lending produced much turnover and instability despite expectations in Massachusetts, where their study took place that it would serve to close the homeownership gap expressly for minorities.

**Low-income homeownership and psychological outcomes.** Manturuk (2012) used the CAP dataset to explore the relationship between low-income homeownership and mental health outcomes as well as to work to identify how this relationship occurs. Like other CAP research, low-income homeowners were compared to a matched sample of renters. Mental health was measured with a single item, "During the past four weeks, have you accomplished less than you would like as a result of any emotional problems, such as feeling depressed or anxious?," taken from a health status scale, the SF-12 (Manturuk, 2012). This study found that levels of sense of control and sense of trust of neighbors were higher for homeowners as compared to renters and that homeownership was significantly positively related to better mental health outcomes. Sense of control,

but neither trust of neighbors nor residential stability, was found to mediate this relationship (Manturuk, 2012). However, there are measurement limitations with respect to mental health in this study. A one-item measure of a self-reported mental health outcome may be have limited value.

Manturuk, Riley and Ratcliffe (2012), again using the CAP dataset, also examined low-income homeownership and psychological stress, financial hardship and overall satisfaction with financial satisfaction in the context of the Great Recession. Comparing low-income homeowners to renters, this study found that homeowners and renters reported similar levels of financial stress but homeowners reported less overall stress and report more satisfaction with their financial situation (Manturuk, Riley & Ratcliffe, 2012).

**Habitat for Humanity and outcomes' evaluation.** In a survey of a nationwide low-income homeownership program components, as well as leadership interviews, Quercia, Gorham & Rohe (2006) have highlighted the benefit of both homeownership preparation and post-purchase support services for low-income homeowners in order to promote stability and the realization of positive social and psychological outcomes for homeowners. Efforts to help owners resolve crises that threaten their ability to sustain homeownership has been argued to be one of the three most important components of policies aimed at low-income homeownership (Herbert & Belsky, 2008). Amidst critiques of low-income homeownership policy (Shlay, 2006) counter arguments suggested that it is not the policy that needs to be abandoned but rather the void of ongoing financial counseling and education that needs to be filled (Santiago, Galster,

## SOCIAL IMPACT OF HABITAT FOR HUMANITY IN SC

Santiago-San Roman, Tucker, Kaiser & Grace, 2010). The availability of ongoing financial counseling and education, or the family support team as in the case of Habitat for Humanity, provide a service network. It is as though the family begins the experience of homeownership with a linkage to a community resource, a bit of social capital, already established and in place.

However, Habitat for Humanity has yet to engage in robust evaluation of its program and impact on partner families in the manner in which the CAPS dataset has been explored. Limited published evidence to date regarding the relationship between Habitat for Humanity program participation and homeowners' non-financial impacts in the United States does show positive outcomes. Mixed methods research, employing survey and interview techniques, with homeowners, compared quality of life metrics before and after homeownership through Habitat for Humanity showed multiple positive outcomes including economic (increased financial stability, reduction in public assistance usage), social (involvement with their communities), and psychological (families report more accomplishments, become closer, are under less stress, and are more in control of their lives) impacts (Ordner, Phillips, Opatrny, & Bennett, 2009).

Rusch and White (2013) also examined the relationship between homeownership through Habitat for Humanity and the outcome of social capital. The study was conducted in East Detroit, Michigan with a sample of two neighborhoods. One of the neighborhoods included Habitat for Humanity homes and the other neighborhood did not, but the two neighborhoods did border each other. Data was collected by door-to-door

## SOCIAL IMPACT OF HABITAT FOR HUMANITY IN SC

surveys conducted by members of the research team. Habitat for Humanity affiliation was used to compare responses in the study analysis.

The authors reference the participatory and relational aspects of the Habitat program in the framework of their study, suggesting that those components allow new homeowners to build connections among each other prior to moving into their houses, which may, in turn affect their attitudes about the neighborhood and their propensity for neighborhood involvement (Rusch & White, 2013). Additionally, the sample neighborhoods were part of Habitat's Neighborhood Revitalization Initiative (NRI). NRI represents Habitat's more recent investment development-oriented strategies for neighborhood revitalization. For Habitat affiliates in cities with land and high vacancy, the mission has evolved from assisting individual families to assisting families and neighborhoods, by channeling resources toward fixing up non-Habitat neighbor homes and developing relationships with community organizations, including other community development and neighborhood associations (Rusch & White, 2013). With the additional mission and efforts of the NRI, Habitat for Humanity is modeling a sense of belonging to the neighborhood and a spirit of collective efficacy that may also be influential in regard to how new homeowners think of themselves and engage in their new neighborhood.

Rusch and White (2013) found that Habitat for Humanity affiliation, when considered along with duration in the neighborhood, approaches significance for attendance at neighborhood meetings. Given that the sample is comprised of Habitat and non-Habitat homeowners, this finding is useful because it suggests that there is something about program affiliation that impacts meeting attendance apart from

homeownership, which has previously been shown to affect this type of participation (Manturuk, Lindblad, & Quercia 2012).

**Qualitative Studies.** Although this literature review has hinted at researchers' recognition of the continued value of homeownership from the perspective of low-income populations (Temkin, Theodos, & Price, 2013; Rohe & Lindblad, 2014), three qualitative studies offer more specificity about the meaning of homeownership and how homeowners make the decision to buy was analyzed directly from samples of low-income homeowners. While financial interests and benefits form one of the key components of the model proposed by Lindblad and Quercia (2015), as well as the conceptual model of the Habitat for Humanity program, qualitative studies with low-income homeowners provide important evidence about the impact of homeownership on one's identity. These qualitative studies suggest the pathway between homeownership and social outcomes may be more strongly and primarily rooted in a psychological transformation or shift for the homeowner. This shift is related both to a strong sense of efficacy as well as to a stronger identity within the community as a homeowner and an achiever of the "American Dream."

Using focus groups and interviews with a small sample of low-income participants who were in the process of buying a home or had bought a home within the past six months, Reid (2013) used the homeowners' voice to deepen the understanding of the drive for homeownership and discussed implications for policy given what homeowners expect to achieve from the process. Homeowners in this study described a strong attachment to "place" and connection to the neighborhoods and communities in



which they lived, both due to having roots in that community and a cultural familiarity and feeling of acceptance there. These psychological factors persisted among a variety of neighborhood conditions, including those that policy-makers and scholars would label as an “undesirable” community.

Given these thematic findings, Reid (2013) argued that policy-makers need to take into account the ways in which low-income homeownership is viewed by and valued by homeowners. Participants also shared a significant dissatisfaction with renting in terms of size of home dwelling and instability and saw homeownership as a path to independence and control. Reid (2013), like Rohe, Quercia and Van Zandt (2002) contends these non-financial concerns emphasize the need for policy that includes both pre-purchase counseling and post-purchase supports.

Fogel, Smith and Williamson (2008) similarly conducted a qualitative study, through interviews with a small sample of low-income women who owned homes. Like Reid (2013), they found that homeowners find value in homeownership irrespective of financial circumstances. Women in this study expressed that persistent tenuous financial conditions in homeownership did not dampen the psychological benefits experienced in terms of identity, confidence, independence, feeling a stronger place in the community and having a share in the American dream. Moreover, these factors were seen as driving the desire to own and, of note, financial goals were not absent from findings with respect to the motivation to own.

Graves and Curly (2013) conducted a pilot study to explore low-income homeowners’ perceptions of the benefits of both pre-purchase counseling services as well

## SOCIAL IMPACT OF HABITAT FOR HUMANITY IN SC

as the benefits of homeownership for low-income homeowners who completed the Hope VI Loan-to-Purchaser (LTP) program in Boston. The LTP program provided both financial assistance with the down payment as well as pre-purchase counseling with respect to where, how much and what type of house to buy from what was listed for sale in the traditional housing market. The sample for this study was comprised of seven women and three men and interviews were utilized. The study found that the impact of pre-purchase counseling services was not clear because several of the study participants had completed multiple training programs prior to the LTP program, preventing clear distinctions to be drawn about the impact of LTP programming. With respect to the benefits of homeownership, this sample weighed psychological benefits, specifically an increased sense of legitimacy, confidence and a positive outlook on the future, as the most substantial gains associated with homeownership. Financial stability mattered more to in this analysis than financial gains in wealth. The authors contend the results of their study impress the need for longitudinal studies to understand how benefits to low-income homeowners develop (Graves & Curly, 2013). These findings, especially when taken with those of Reid (2013) and Fogel, Smith and Williamson (2008), illustrate that the benefits of low-income homeownership are not solely financial, nor secondary effects of financial gains, which in turn strengthens the call for policies that increase equity in access to homeownership from a quality of life perspective (Herbert, McCue, Sanchez-Moyano, 2013).

These qualitative studies do not suggest that financial interests and gains are irrelevant; however, they do demonstrate that financial factors may not hold primacy in

the causal pathway and may indeed be more of a secondary factor. Herbert and Belsky (2008) also suspected that low-income homeowners do not realize the same level of financial stability and wealth accumulation that higher income populations do through homeownership. This contention corresponds with the qualitative findings of Fogel, Smith and Williamson (2008) and Reid (2013). It may be that at best there is tangible financial stability but prosperity and the ability to leverage the equity is not experienced and thus not prescient in the narratives low-income homeowners share about the benefits. This possibility is not only critical to the research debate about the relationship between low-income homeownership and social benefits but is especially critical to understanding and evaluating policy components. Without attention to the psychology of and drives for low-income homeownership from the perspective of the target population, strictly financial analysis of policy components and evaluation of outcomes in these restricted terms will risk continually falling short.

### **Conclusion**

This review reveals a progression in the study of outcomes associated with low-income homeownership. Inquiries began in the 1990s and assumed an extension of benefits experienced by higher income populations of homeowners were true to low-income populations. Research shifted its focus to low-income homeowners samples, based on the critique of policies (Shlay, 2006), research methodology employed in these studies, and missed accounting for the various paths to homeownership among different income populations (Dietz & Haurin, 2003). The shift in study focus was also motivated and spurred by the Great Recession and the financial crisis that profoundly impacted low-

## SOCIAL IMPACT OF HABITAT FOR HUMANITY IN SC

income homeowners, especially those who accessed homeownership through subprime and predatory lending products. The research community expressed skepticism of simply assuming homeownership benefitted all income brackets the same way. Largely centered on one program for homeownership, the Community Advantage Program (CAP), which primarily modified lending standards to create a more accessible mortgage products for qualified low-income persons, the research has studied the unique experience of low-income homeowners and the benefits, both beyond and due to financial stability that this population derive from the experience of homeownership. This is a direct response to critiques of prior research that lack of inclusion of endogeneity characteristics and results challenge policy critiques. However, a person-centered household focus is still outnumbered in the literature by inquiries with respect to neighborhood and community level outcomes. Moreover, there is limited diversity in the type of low-income homeownership that has contributed to the knowledge base about outcomes and pathways, that is, there is known much about homeowners in the CAP program but there is little comparative evidence of other programs which support low-income individuals and families aspirations to homeownership. It is here that research with Habitat for Humanity can fill the gap. Habitat for Humanity provides both a safe, financial product as well as the recommended, pre and post purchase support, education and counseling. Research with Habitat for Humanity could further advance the understanding of social and psychological outcomes for low-income homeowners who participate in extended pre-purchase preparation programming.

## SOCIAL IMPACT OF HABITAT FOR HUMANITY IN SC

Further, studies to date consistently reveal a positive relationship between low-income homeownership and social benefit outcomes, yet the pathways between the two remain unclear. Little research has been published with respect what factors, be they financial strength, residential stability, or psychosocial factors, moderate the relationship as suggested in Lindblad & Quercia's (2015) model. Moreover, the qualitative studies reviewed demonstrate that for female low-income homeowners, psychological benefits are especially powerful and generative of additional benefits. Three studies consistently found a transformative impact on sense of self within the community as well as confidence and self-efficacy for female low-income homeowners (Graves & Curly, 2013; Reid, 2013; Fogel, Smith & Williamson, 2008).

Manturuk (2012) contends that research on homeownership and positive outcomes needs to move beyond linking the two toward understanding the why and how it may occur. Exploring the relationship in the context of the unique program characteristics of Habitat for Humanity model is an opportunity to help fill that gap as well as inform the impact of more robust support activities. This study will attempt to fill in a piece of that gap by exploring the relationship between low-income homeownership achieved through Habitat for Humanity and social benefits. Moreover, this study will further seek to understand if Habitat for Humanity program participation magnifies the pathway relationship, as identified in the literature, between low-income homeownership and social benefits as measured using Perkins and Long's (2002) framework with the constructs of collective efficacy, sense of community, neighboring and civic engagement.

## SOCIAL IMPACT OF HABITAT FOR HUMANITY IN SC

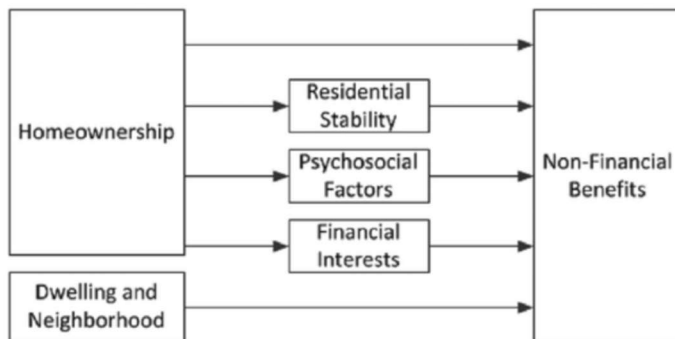
Psychological factors were found in the literature to be both an outcome associated with low-income homeownership and to influence the relationship between low-income homeownership and social benefits. For this study, psychological factors will be a predictor variable to be consistent with Quercia and Lindblad's (2015) conceptual model of the relationship between low-income homeownership and social benefits. Hope will serve a proxy variable for psychological factors as it is consistent with the Habitat for Humanity program model and mission statement.

Perkins and Long's (2002) framework of social capital consists of four constructs, collective efficacy, sense of community, neighboring and civic engagement. This framework is consistent with the changes in community that Habitat for Humanity homeowners expressed during focus groups in earlier stages of this research. Perkins and Long's (2002) framework suggests that social capital is comprised of one's thoughts (collective efficacy and sense of community) and behaviors (neighboring and civic engagement) in the community. As a framework of social capital, these constructs together correspond to the outcome variable of social capital for which literature was reviewed with respect to its association with low-income homeownership. Additionally, the individual constructs of collective efficacy and sense of community relate to perceptions of neighborhood also part of this review. Civic engagement is found in both the framework and in the literature. Therefore, Perkins and Long's (2002) framework of social capital will be used a proxy variable for social benefits in this study. Chapter 3 will detail the methodology by which this study will be conducted.

### Chapter 3: Methods

This study seeks to use a unique statewide sample of Habitat for Humanity homeowners to examine the relationship between low-income homeownership and social benefits for the homeowners. This study is informed by the conceptual model of the pathway from low-income homeownership to social benefits developed by Lindblad and Quercia (2015), shown in Figure 2. It is also informed by the program model that exhibits the relationship between Habitat for Humanity program activities and positive outcomes for homeowners.

**Figure 2. Framework of the homeownership effect**



Source: Lindblad & Quercia, 2015

This study represents a phase of a larger research project undertaken in partnership between Habitat for Humanity, namely the executive director of Habitat for Humanity of Greenville County and the executive director of South Carolina Association for Habitat Affiliates (SCAHA), and a research team at Clemson University. This study was preceded by an initial relationship building phase, during which a research plan was

## SOCIAL IMPACT OF HABITAT FOR HUMANITY IN SC

developed. Subsequent to that was a program definition phase, during which the core program activities shared across the varied affiliates in South Carolina were identified.

The research design employed is a cross-sectional, quantitative, and exploratory design as data collection captured one time point of data and sought to identify the relationship between Habitat for Humanity program activities and related social benefit outcomes for a single population of Habitat homeowners in the state of South Carolina. This study is cross-sectional and exploratory as it aimed to identify what is happening, in terms of the Habitat program social benefits, in the context of the state of South Carolina. The research was conducted using a quantitative survey instrument designed by the research team at Clemson University, informed by meetings with Habitat for Humanity leadership staff, as well as three focus groups held with Habitat for Humanity homeowners in three Upstate counties, held in spring of 2017. These focus groups centered on aspects of the Habitat for Humanity program, the construct of hope and the construct of community, core constructs of the Habitat for Humanity mission statement. The focus group script that was constructed to guide the discussion is included in Appendix B. The survey was distributed to participants in November 2017 and data was collected from that time until February 2018.

This study aims to answer three research questions:

1. Are residential stability (i.e., time), financial health (i.e., on-time mortgage payments) and psychological factors (i.e., hope) significantly associated with social benefits (i.e., sense of community, neighboring, collective efficacy and civic engagement) for Habitat for Humanity homeowners?

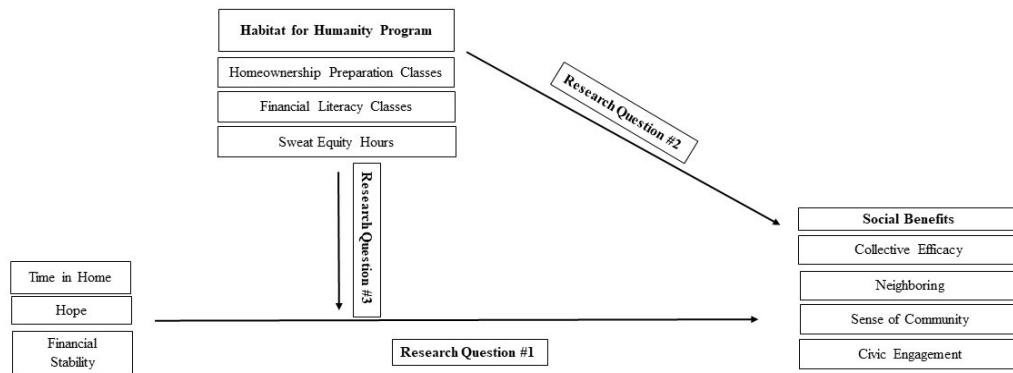


## SOCIAL IMPACT OF HABITAT FOR HUMANITY IN SC

2. Are Habitat for Humanity program activities (i.e. financial literacy classes, homeownership preparation classes and sweat equity hours) significantly related to social benefits for Habitat for Humanity homeowners?
3. Is the relationship between residential stability (i.e., time), financial health (i.e., on-time mortgage payments) and psychological factors (i.e., hope) and social benefits (i.e., sense of community, neighboring, collective efficacy and civic engagement) moderated by Habitat for Humanity program activities?

The conceptual model for this model is represented in Figure 1.

**Figure 1. Conceptual Model**



Based on the literature reviewed for this study, it is hypothesized that there will be both a positive relationship between the predictor variables, i.e. time, hope and financial stability, and the social benefit proxy outcomes, i.e. collective efficacy, neighboring, sense of community and civic engagement. Quercia and Lindblad (2015)

## SOCIAL IMPACT OF HABITAT FOR HUMANITY IN SC

posit that residential stability, psychological factors and financial interests contribute to a new identity for low-income homeowners that, in turn, drives behaviors to protect one's investment and demonstrate responsibility for the community's well-being. This framework syncs with Perkins and Long's (2002) four dimensions of social capital, two related to how one perceives self in the community, i.e. sense of community and collective efficacy, and two related to how one acts in the community, i.e. neighboring and civic engagement therefore these constructs are suited to serve as proxy variables for this study.

Given the Habitat for Humanity program model along with the findings of Rohe, Quercia and Van Zandt's (2002) and Quercia, Gorham and Rohe's (2006) work regarding the importance of pre-purchase support services, it is also hypothesized that there will be a positive relationship between the program activities, i.e. homeownership preparation classes, financial literacy classes and sweat equity hours and social benefits. Because Habitat for Humanity homeowners have participated in additional pre-ownership activities than other samples from the research literature, namely the Community Advantage Program (CAP), it is further hypothesized that this participation will magnify the relationship between time, hope and financial stability and social benefits.

Studies with respect to the impact of pre-purchase training activities on the success and sustainability of benefits of low-income homeownership (Quercia, Gorham & Rohe, 2006; Rohe, Quercia & Van Zandt, 2002) also form the basis for the hypothesis for research question three. This study sample will have engaged in at least a year of classroom based classes with practical application (i.e. improvement of credit score) and

## SOCIAL IMPACT OF HABITAT FOR HUMANITY IN SC

hand on construction on the home to be purchased. It is hypothesized that engagement with these activities will positively modify the relationship between low-income homeownership and social outcomes.

Given studies that show that female low-income homeowners cite a psychological transformation associated with the experience of purchasing a home (Graves & Curly, 2013; Reid, 2013; Fogel, Smith & Williamson, 2008), gender will be included in the study as a covariate. Also, the construct of residential stability in Quercia and Lindblad's (2015) conceptual model is primarily impacted by time in the home, however, there is also a potential influence of age (Rohe & Stewart, 1996) on stability. Time as a homeowners will be the predictor variable of residential stability for this study and age will be included as a covariate.

### **Sample**

Survey participation was open to all Habitat homeowners in the state of South Carolina, regardless of where they are in the mortgage process, provided that they have closed on the mortgage and were living in their Habitat for Humanity home. Each of the 33 affiliates in South Carolina was asked to provide contact information for the homeowners in their respective service area. Homeowners of any duration were included, the minimum criteria was strictly that the homeowner was residing in his/her Habitat home at the time of the study. Partner families, Habitat for Humanity's term for its program consumers, who were engaged in the program but who had not yet purchased and moved into the Habitat home were not included. Surveys were mailed to homeowners and a \$15 gift card was mailed back upon return of a completed survey.

## SOCIAL IMPACT OF HABITAT FOR HUMANITY IN SC

This sampling strategy allowed for the most robust representation and diversity in the sample in terms of homeowners' age, tenure and regional differences. This strategy was also utilized as a means to gather state level data on the population of Habitat for Humanity homeowners in South Carolina, as that aggregate data on the population demographics has not been collected to date. Without that data, it is difficult to determine the representativeness of this study sample in comparison to state level demographics of Habitat for Humanity homeowners. Invitations to participate and requests for homeowner contact information were sent to each executive director of the 33 Habitat for Humanity affiliates in the state as an effort to obtain the most representative sample possible.

Habitat for Humanity affiliates informed homeowners of the study and the survey mailing through local communication methods, including Facebook updates and affiliate newsletters, as a means to ensure homeowners did not feel their contact information had been given out irresponsibly or disrespectfully. Additionally, a letter from Habitat for Humanity was included with the survey mailing to demonstrate Habitat for Humanity's partnership with the study (Appendix B). The research design and methods received approval with exempt status from the Institutional Review Board (IRB) at Clemson University in November 2017. An informed consent sheet (Appendix D) was provided with the survey to outline the purpose of the study, confidentiality and the voluntary nature of participation to all the participants. Because the IRB deemed the study to be exempt status, participants' signatures were not required.

### **Measurement**

The survey instrument (Appendix E) was developed by the research team following analysis of the three focus groups and with consideration of the Habitat for Humanity program model and mission statement. Focus groups were co-facilitated by a Clemson University professor and doctoral student. Focus groups participants were identified and invited by the executive directors of the participating affiliates, Pickens, Anderson, Greenwood and Greenville. These affiliates were selected for focus group participation given their regional proximity to Clemson University as well as their diversity community demographics representing urban, suburban and rural contexts.

The Adult Dispositional Hope Scale (Snyder et al., 1991) items were presented for discussion to the focus group participants, who confirmed that the items measured hope in a manner that was consistent with their understanding of the construct. Additionally, focus group participants were asked to discuss their ideas about the meaning of “community” and any changes they identified in how they think about community since becoming a homeowner. Finally, participants were asked to describe their perceptions of the benefits of the Habitat for Humanity program.

The final survey items related to participant demographics, participation in Habitat for Humanity program activities and homeowners’ continued relationship with the Habitat for Humanity program. Demographics items included in the survey include gender, age, race/ethnicity, marital status, education level, current employment status, if participant is a parent and how many children a participant has. Earlier phases of this research project determined the shared criteria to apply and qualify for participation in

## SOCIAL IMPACT OF HABITAT FOR HUMANITY IN SC

the program as well as the shared core program activities across affiliates in South Carolina. It was determined that the Habitat for Humanity program in South Carolina is consistently defined by the three core program activities, financial literacy classes, homeownership preparation classes and sweat equity hours, and shared application criteria (i.e., credit score minimum, less than 30 to 60% of Area Median Income, debt to income ratio of less than 50%, demonstrated willingness to partner and need). However, the amount of participation in each program activity does vary among affiliates.

Therefore, the survey includes questions asking respondents to report the number of classes, both financial literacy and homeownership preparation, and sweat equity hours in which he or she participated. In consultation with the leadership team from Habitat for Humanity affiliates, it was agreed that items asking about income would not be included on the survey due to concern of the sensitive nature of income questions and a potential negative impact on the overall response rate.

To be consistent with the Habitat for Humanity mission statement, “Seeking to put God's love into action, Habitat for Humanity brings people together to build homes, communities and hope” (Habitat for Humanity of Greenville County, 2019), the constructs of hope and community were also measured. Both the focus group analysis, with respect to the definition of community and changes experienced in community relationships, and the survey instrument were reviewed with Habitat for Humanity leadership staff to be sure they were accurate and congruent with the program. Habitat for Humanity leadership involved in approving the final survey instrument for distribution included the executive directors of the Pickens, Anderson, Greenwood and Greenville

## SOCIAL IMPACT OF HABITAT FOR HUMANITY IN SC

affiliates, the vice presidents for strategic initiatives and family services for the Greenville affiliate and the executive director of the South Carolina Association of Habitat Affiliates (SCAHA).

**Independent Variables.** Using Lindbland & Quercia's (2015) conceptual model to frame RQ1, residential stability, financial health and psychological factors will be the independent variables. Residential Stability was measured using a single item asking participants to report how many years he or she has resided in the Habitat for Humanity house. Financial Health was measured also through a single item asking homeowners to report the number of times he or she was late paying the monthly mortgage payment. Psychological factors was measured using the construct of hope as a proxy variable.

Snyder (Snyder; 2002; Snyder et al., 1991) has provided the most frequently used theory and measures of hope. Snyder's hope theory conceptualizes hope as consisting of two components, pathways and agency. Pathways are a set of beliefs in one's abilities to generate one or more paths to desired goals and are generated so that individuals can avoid or overcome obstacles. Agency involves the perceived motivation to attain the goals (Snyder, 2002; Snyder et al., 1991). According to hope theory, a goal can be anything that an individual desires to experience, create, get, do or become, and hope requires the presence of both personal agency and pathways from the individual for successful pursuit of the goal (Snyder, 2000). Hope was measured using Snyder et al.'s (1991) Adult Dispositional Hope Scale ( $\alpha = 0.80$ ). In the survey that was sent to participants, these items were entitled "The Goals Scale" as recommended by the literature (Snyder, et al., 1991) to prevent bias in responses.

## SOCIAL IMPACT OF HABITAT FOR HUMANITY IN SC

Using the Habitat for Humanity program logic model to frame RQ2, the unique Habitat program activities consistent across affiliates will be used as independent variables. These activities are number of financial literacy classes, number of homeownership preparation classes and number of sweat equity hours homeowners completed during the preparation phase. Each of these items was measured by participants' self-report of their recollection of participation. Age and gender will be included as covariate variables.

**Dependent Variables.** To operationalize the construct of social benefits in terms of community relationship outcomes, this study will utilize Perkins and Long's (2002) four dimensions of social capital framework to structure the measurement. This allows for social benefits to be defined both by participants' cognitions regarding his or her community (sense of community, collective efficacy) and participants' behavior relative to these perceptions (neighboring and citizen participation). In terms of cognitions, sense of community is defined as trust in one's neighbors while collective efficacy is characterized by a sense of group empowerment and represents a belief in the effectiveness of collective action (Perkins & Long, 2002). In terms of social behavior, neighboring is assistance and sharing of information among neighbors while citizen participation is more rigidly defined by attending meetings of local (e.g., neighborhood, block, or building level) organizations or associations (Perkins & Long, 2002).

Use of Perkins and Long's dimensions of social capital is also consistent with the relational sentiment of Habitat for Humanity's mission statement, to build community (Habitat for Humanity, 2017), and reflects how Habitat for Humanity homeowners



## SOCIAL IMPACT OF HABITAT FOR HUMANITY IN SC

articulated the change in community relationships experienced after program participation.

**Figure 3. Social Benefit Variables**

	Cognition/Trust	Social Behavior
Informal	Sense of community	Neighboring
Formally Organized	Collective efficacy	Citizen participation

Source: Perkins & Long, 2002

The following scales and items were used to measure each of the four constructs (i.e. collective efficacy, sense of community, neighboring and civic engagement) from the Perkins and Long (2002) framework that will serve as proxy variables for the construct of social benefits in this study.

Sense of Community was measured with the Brief Sense of Community Index (BSCI) comprised of five items ( $\alpha = 0.92$ ; Peterson, Speer & McMillan, 2008). Sample items include “I can recognize most of the people who live on my block” and “My neighbors and I want the same things from the block.” Response options were presented as “false,” “mostly false,” “neither true or false,” “mostly true” and “true.”

Collective efficacy was measured using Sampson, Raudenbush, and Earls (1997) ten item scale ( $\alpha=0.80$ ). The first five items comprised the social cohesion and trust subscale with response options as “strongly disagree,” “disagree,” “neither disagree nor agree,” “agree” and “strongly agree.” A sample item from this subscale is “People around here are willing to help their neighbors.” Item six through ten for the informal social control subscale with respondents asked to rate items as “very unlikely,”

## SOCIAL IMPACT OF HABITAT FOR HUMANITY IN SC

“unlikely,” “neither likely or unlikely,” “likely” and “very likely.” A sample item from this subscale is “Children were skipping school and hanging out on a street corner.”

Neighboring was measured with the five item the Activities with Neighbors Subscale ( $\alpha=0.78$ ; Mujahid, DiezRoux, Morehoff & Raghunathan, 2007). Respondents are asked to rate the frequency of which they and people in their neighborhood do favors including “watching each other’s children, helping with shopping, lending garden or house tools and other small acts of kindness.” Response options include “never,” “rarely,” “monthly,” “weekly” and “daily.”

In Perkins and Long’s (2002) study, citizen participation was measured with ten civic engagement items. However, the items measure civic engagement by block association and activity during and outside of association meeting. These items were deemed less applicable both to this population because of the affiliate knowledge of the type of neighborhoods and rural areas in which it builds. It was estimated all participants would not have access to a block association. Thus, citizen participation will be measured through a single item of civic engagement, “Did you vote in the last presidential election?”

**Demographic Variables.** Demographic information about survey respondents was also collected including gender, age, race/ethnicity, marital status, education level, current employment status, if participant is a parent and how many children a participant has. Respondents were asked to indicate if they were male or female and were asked to report their age in years. Respondents were asked to indicate their race/ethnicity from the following options, Asian, Asian American or Pacific Islander, including Chines,

## SOCIAL IMPACT OF HABITAT FOR HUMANITY IN SC

Japanese, and others; American Indian/Native American; Black or African American; Hispanic or Latino, including Mexican American, Central American, and others; White, Caucasian, Anglo, European American, not Hispanic; Multiethnic or Multiracial (more than one race or ethnicity); or to write in a response for “Other” if applicable.

Respondents were asked if they are married (yes or no) and if they are employed, with response options, “yes – full-time,” “yes – part-time,” “unemployed” and “unemployed due to disability.” Highest level of education completed was asked with response options, “some high school or less,” “high school diploma,” “trade/technical/vocational training,” “some college,” “college graduate,” “graduate school” and “I don’t know.” Respondents were asked if they have children as a “yes” or “no” question, with a follow-up item for respondents who answered “yes” to indicate total number of children.

### **Data Collection**

Data collection strategies were identified and reviewed among the Habitat for Humanity leadership team and the Clemson University research team. It was decided that mailed surveys would allow for the largest number of participants and would be most feasible for the data collection team. The decision to offer participation to every homeowner (approximately 3,000) in each affiliate was made to stay true to the goal of completing a state level evaluation, to increase the likelihood of obtaining a large sample for analysis and to examine the process of completing research with a state level sample. While sample size was the primary need for this study, the entirety of this research project was expected to help serve as a model for other state coalitions of Habitat for

## SOCIAL IMPACT OF HABITAT FOR HUMANITY IN SC

Humanity affiliates and inform the feasibility of conducting a longitudinal evaluation in South Carolina.

Data collection commenced in December 2017 and was completed in February 2018. Fourteen affiliates provided contact information for homeowners. One small affiliate, McCormick-Abbeville, provided email addresses for five homeowners and these homeowners were sent an email invitation to the survey through Qualtrics. The remaining 901 surveys were sent by mail. Although the timing of survey distribution during the holiday season was not ideal, it was necessary in order to maintain progress on the project. It was anticipated that the incentive of a gift card may be of value during this season and might motivate participation. A stamped envelope was included to facilitate ease of participation. Gift cards were mailed to respondents upon receipt of a completed survey.

Data was collected from 275 respondents, four via Qualtrics and 271 via paper surveys, for a response rate of 30.5%. Because Habitat for Humanity does not yet collect data about homeowners at the state level and there is varying capacity at each affiliate to know the collect demographics of their homeowners to date, it is difficult to precisely know the representativeness of this sample. The demographics of this sample will be identified and presented in comparison to the available demographic information from Habitat for Humanity Greenville with the results in Chapter 4. Returned surveys were tracked in an excel sheet to ensure duplicates were avoided and that only one gift card per address was sent.

### **Research Questions and Hypotheses**

This study will seek to answer the three research questions:

1. Are residential stability (i.e., time), financial health (i.e., on-time mortgage payments) and psychological factors (i.e., hope) significantly associated with social benefits (i.e., sense of community, neighboring, collective efficacy and civic engagement) for Habitat for Humanity homeowners?
2. Are Habitat for Humanity program activities (i.e. financial literacy classes, homeownership preparation classes and sweat equity hours) significantly related to social benefits for Habitat for Humanity homeowners?
3. Is the relationship between residential stability (i.e., time), financial health (i.e., on-time mortgage payments) and psychological factors (i.e., hope) and social benefits (i.e., sense of community, neighboring, collective efficacy and civic engagement) moderated by Habitat for Humanity program activities?

Literature on the relationship between low-income homeownership and social benefits suggest that time in the home, financial health and psychological well-being are related to social benefits for homeowners (Lindblad & Quercia, 2015). Because the sample for this study is exclusively Habitat for Humanity homeowners. Focus groups with Habitat for Humanity homeowners in South Carolina as well as the limited published research with Habitat for Humanity samples mirrors these results. The bulk of existing evidence is conducted with low-income homeowners who achieved homeownership through a program that focused on modified lending regulations. Research suggests that low-income homeownership is more likely to be stable and

## SOCIAL IMPACT OF HABITAT FOR HUMANITY IN SC

successful with supportive services both pre- and post-purchase (Quercia, Gorham & Rohe, 2006; Rohe, Quercia & Van Zandt, 2002). Thus, Habitat for Humanity program activities are hypothesized to be significantly positively related to community outcomes (collective efficacy, sense of belonging, neighboring and civic engagement). Further, it is anticipated these program activities will moderate and increase the effect of the relationship between low-income homeownership and community outcomes for the homeowners.

The summary of the research questions and hypotheses for this study are included here:

RQ1: Are residential stability (i.e., time), financial health (i.e., on-time mortgage payments) and psychological factors (i.e., hope) significantly associated with social benefits (i.e., sense of community, neighboring, collective efficacy and civic engagement) for Habitat for Humanity homeowners?

H1: Time, On-time Mortgage Payments and Hope will be positively significantly associated with sense of community.

H2: Time, On-time Mortgage Payments and Hope will be positively significantly associated with neighboring.

H3: Time, On-time Mortgage Payments and Hope will be positively significantly associated with collective efficacy.

H4: Time, On-time Mortgage Payments and Hope will be positively significantly associated with civic engagement.

## SOCIAL IMPACT OF HABITAT FOR HUMANITY IN SC

RQ2. Are Habitat for Humanity program activities (i.e. financial literacy classes, homeownership preparation classes and sweat equity hours) significantly related to social benefits for Habitat for Humanity homeowners?

H1: Habitat for Humanity financial literacy classes, homeownership preparation classes and sweat equity will be positively associated with sense of community.

H2: Habitat for Humanity financial literacy classes, homeownership preparation classes and sweat equity will be positively associated with neighboring.

H3: Habitat for Humanity financial literacy classes, homeownership preparation classes and sweat equity will be positively associated with collective efficacy.

H4: Habitat for Humanity financial literacy classes, homeownership preparation classes and sweat equity will be positively associated with civic engagement.

RQ3: Is the relationship between residential stability (i.e., time), financial health (i.e., on-time mortgage payments) and psychological factors (i.e., hope) and social benefits (i.e., sense of community, neighboring, collective efficacy and civic engagement) moderated by Habitat for Humanity program activities?

H1: Habitat for Humanity program activities will positively moderate the relationship between time, on-time mortgage payments and hope and sense of community.

H2: Habitat for Humanity program activities will positively moderate the relationship between time, on-time mortgage payments and hope and neighboring.

## SOCIAL IMPACT OF HABITAT FOR HUMANITY IN SC

H3: Habitat for Humanity program activities will positively moderate the relationship between time, on-time mortgage payments and hope and collective efficacy.

H4: Habitat for Humanity program activities will positively moderate the relationship between time, on-time mortgage payments and hope and civic engagement.

### **Analysis Plan**

The data file for this study is stored in SPSS (version 25). Once the data was fully cleaned, descriptive statistics were run on demographics variable to define the sample characteristics. Additionally, descriptive statistics were also run on independent and dependent variables.

For RQ1 and RQ2, separate linear regressions were used to analyze the relationships between the predictive variables and the outcomes of neighboring, sense of community and collective efficacy. Because civic engagement is measured with a categorical variable, two categories of “yes” and “no” with respect to voting behavior, logistic regression were used for the analysis of the relationship between the predictor variables and the outcome of civic engagement.

To answer RQ3, regression analysis were used to examine the interaction between engagement in Habitat for Humanity program activities and conceptual components of time, financial health and psychological factors on the outcomes of neighboring, sense of community, collective efficacy and civic engagement. A composite variable of engagement with program activities was made in order to create



## SOCIAL IMPACT OF HABITAT FOR HUMANITY IN SC

three interaction terms (program engagement\*time, program engagement\*financial health and program engagement\*psychological factors). It is estimated that three clusters of engagement in program activities, high, medium and low would make up the composite variables. Three separate linear regression were run to examine the relationship between the predictors, the interaction terms, and the continuous dependent variables of collective efficacy, sense of community and neighboring. A binary logistic regression will be run to examine the relationship between the predictor, the interaction terms, and the categorical dependent variable of civic engagement.

Age and gender were included as covariates in all of the analysis for this study.

Results of these analyses will be provided in Chapter 4.

## **Chapter 4: Results**

This chapter will detail the sample for this study and outline the data analysis steps completed in order to address the three research questions posed. A robust description of the sample demographics will be presented to fully identify and define this sample. Results of the analyses models will be detailed and summarized and significant findings will be highlighted. The full discussion of both the implications and limitations of these results will follow in Chapter five.

### **Description of Sample and Data**

Data for this study was entered by two graduate students in the Department of Youth, Family and Community Studies at Clemson University. The codebook for the variable information was developed by the graduate assistant for the project and review by the principal investigator.

The first step of the analysis for this study involved obtaining descriptive data with respect to the sample. Descriptive statistics were run on the variables gender, age, race/ethnicity, marital status, education level, current employment status, if participant is a parent, how many children participant has and number of years as a Habitat for Humanity homeowner (shown in Table 2).

The sample for this study was primarily female, 91.2%, and African-American, 71.4%. White respondents made up 16.8% of the sample with 3.6% of respondents identifying as Multiracial and 2.9% identifying as Hispanic. The mean age of the sample was 48.46 years old ( $SD = 11.59$ ) and the mean length of homeownership was 9.74 years ( $SD = 6.76$ ). Homeowners who are not married comprised 65.4% of the sample. Persons

## SOCIAL IMPACT OF HABITAT FOR HUMANITY IN SC

with children were 92.7% of the sample and the mean number of children was 2.68. More than half of the sample was employed on a part-time basis and there was a relatively balanced distribution of educational levels from some high school to having earned a college degree.

Because Habitat for Humanity does not compile data at the state level, there is no demographic data regarding Habitat for Humanity homeowners in the state of South Carolina. Limited demographic data was shared by Habitat for Humanity Greenville regarding the homeowners who have completed the program. Respondents from the Greenville affiliate did make up the largest response group in this sample, 28.9% of respondents were from Greenville. For the Greenville affiliate, the mean homeowner age is 50 years and 73% of the homeowners identify as African American, 15% identify as White, 8% identify as Hispanic and 1% identify as Multiracial. In terms of age and race/ethnicity, the study sample is representative of the Habitat for Humanity Greenville homeowner population. Gender is not tracked by the Greenville affiliate but 48% of the homeowner population is a single mother.

Comparatively, according to the United States Census Bureau (2019), homeownership rates in the first quarter of 2019 were highest for individuals age 65 years and older, at 78.5%, and lowest for individuals under 35 years, at 35.4%. Rates for individuals age 45 to 54 years was 69.5% and all of these rates were reports to not be statistically different than the first quarter of 2018, the end of the data collection period for this study (United States Census Bureau, 2019). The study sample overall is slightly younger than national rates of age for homeowners. Also, in terms of race/ethnicity, this

## SOCIAL IMPACT OF HABITAT FOR HUMANITY IN SC

sample distribution differs from national rates. Nationally, 73.2% of Whites, 41.0% of African Americans and 47.4% of Hispanics are homeowners (United States Census Bureau, 2019). Because participants in this survey were not asked about marital status at the time of home purchase, it is complex to compare the gender distribution in this sample to national rates. However, it is likely that majority female sample is unique to national rate as in 2016 single women made up only 17% of homebuyers (National Association of Realtors, 2016).

**Table 2. Descriptive Data of Sample Demographics**

<b>Variable</b>	<b>N</b>	<b>Mean</b>	<b>Minimum</b>	<b>Maximum</b>	<b>Percent Distribution</b>
Gender	273	--	--	--	Female = 249 (91.2%) Male = 24 (8.8%)
Age	272	48.46	25	80	25-29 = 7 (2.6%) 30-39 = 54 (19.9%) 40-49 = 85 (31.3%) 50-59 = 86 (31.6%) 60-69 = 32 (11.8%) 70-80 = 7 (2.6%)
Race/Ethnicity	265	--	--	--	African American = 195 (71.4%) White = 46 (16.8%) Hispanic = 8 (2.9%) Multiracial = 10 (3.7%) Asian = 3 (1.1%) Other = 1 (0.4%)
Children (y/n)	272	--	--	--	Yes = 253 (92.7%) No = 19 (7.0%)
Children (#)	253	2.68	0	10	1 Child = 44 (16.1%) 2 Children = 82 (30.0%) 3 Children = 61 (22.3%) 4 Children = 40 (14.7%) 5 or more Children = 22 (8.1%)
Marital Status	269	--	--	--	Married = 90 (33.0%) Not Married = 179 (65.6%)

SOCIAL IMPACT OF HABITAT FOR HUMANITY IN SC

<b>Variable</b>	<b>N</b>	<b>Mean</b>	<b>Minimum</b>	<b>Maximum</b>	<b>Percent Distribution</b>
Education	268	--	--	--	Some high school or less = 26 (9.5%) High School Diploma = 67 (24.5%) Trade/Tech School/Vocational Training = 28 (10.3%) Some College = 75 (27.5%) College Degree = 61 (22.3%) Graduate School = 9 (3.3%)
Employment	268	--	--	--	Employed Full-Time = 22 (8.1%) Employed Part-Time = 166 (60.8%) Unemployed = 17 (6.2%) Unemployed due to Disability = 63 (23.1%)

As this study attempted to serve as a state level evaluation, it is important to define the geographic distribution of the sample. Descriptive statistics were run on the variable of Habitat for Humanity affiliate, a county level variable of residence and location of program participation. Table 3 lists the Habitat for Humanity affiliate by county and the percent of the sample participants from that county from highest percentage to lowest. Affiliate information was available for 272 of the 273 participants in this sample. Affiliate type, shown in the table, refers to the level of organization and infrastructure of the affiliate and was produced during earlier stages of this research project. Participants from large affiliates compose 44.3% of the sample, participants from medium affiliates compose 37.7% of the sample, participants from small affiliate

## SOCIAL IMPACT OF HABITAT FOR HUMANITY IN SC

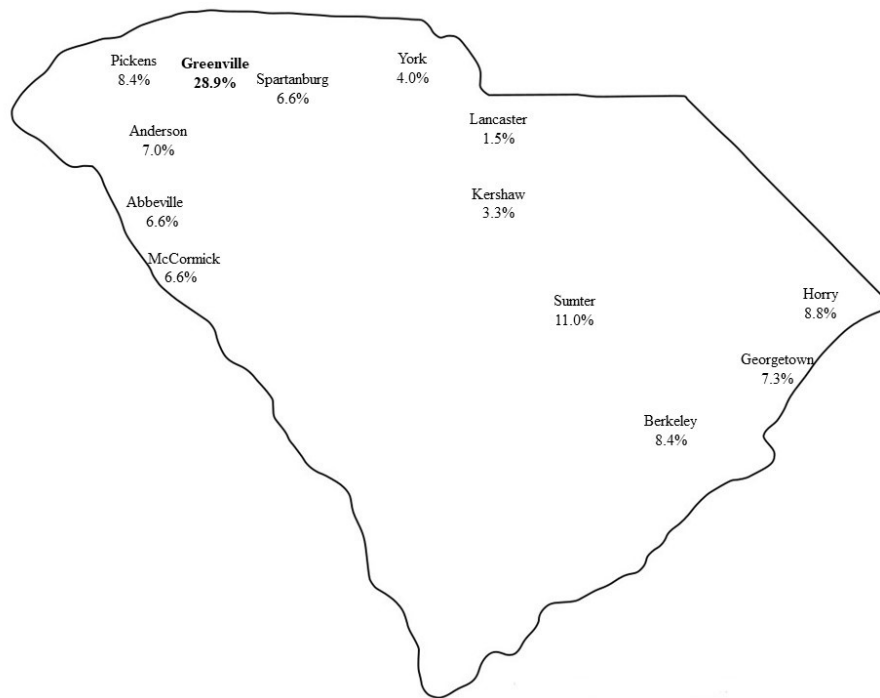
compose 11.7% of the sample and participant from solely volunteer run affiliates compose 5.9% of the sample.

**Table 3. Habitat for Humanity Affiliate Distribution in Sample**

<b>County</b>	<b>Affiliate Type</b>	<b>Frequency</b>	<b>Percent</b>
Greenville	Large	79	28.9%
Sumter	Medium	30	11.0%
Horry	Large	24	8.8%
Berkeley	Small	23	8.4%
Pickens	Medium	23	8.4%
Georgetown	Medium	20	7.3%
Anderson	Medium	19	7.0%
Spartanburg	Large	18	6.6%
York	Medium	11	4.0%
Kershaw	Small	9	3.3%
Abbeville	Volunteer	6	2.2%
McCormick	Volunteer	6	2.2%
Lancaster	Volunteer	4	1.5%

Regionally, 59.3% of the sample is from the Upstate, 15.3% is from the Midlands and 24.5% is from the Coastal region. Figure 3 illustrates the geographic distribution of the sample. Of note, major population centers of the state, including Columbia and Charleston, are not represented in the sample as well as any counties from the southeastern portion of the state. The Upstate area is most represented, which is likely related to the proximity to Clemson University as well as the leadership from the executive director of Habitat for Humanity of Greenville County in with respect to this study.

**Figure 4. Map of Sample Distribution by County**



The next step taken in this analysis after the review of the descriptive statistics for the demographic variables to define the sample, was to run descriptive statistics on the independent and dependent variables required to answer the research questions posed. The independent variables were financial stability (i.e., having been on-time with mortgage payments), residential stability (i.e., time as a Habitat for Humanity homeowner), hope, number of financial literacy classes taken, number of homeownership preparation classes taken and number of sweat equity hours completed by the homeowner. The dependent variables were the proxy variables for social benefits guided by Perkins and Long's (2002) framework - collective efficacy, sense of community, neighboring and civic engagement (i.e., having voted in the last presidential election). These descriptive statistics are shown in Table 4.

SOCIAL IMPACT OF HABITAT FOR HUMANITY IN SC

**Table 4. Descriptive Statistics of Independent and Dependent Variables**

<b>Variable</b>	<b>N</b>	<b>Minimum</b>	<b>Maximum</b>	<b>Mean</b>	<b>SD</b>	<b>Frequency/Percent</b>
Financial Stability (on-time mortgage payments)	266	--	--	--	--	Yes = 171 (62.6%) No = 95 (34.8%)
Residential Stability (years)	270	0.00	30.00	9.74	--	0-1 years = 29 (10.7%) 1.5-5 years = 63 (23.1%) 5.5-10 years = 60 (21.8%) 11-20 years = 101 (37.0%) 20+ years = 27 (6.4%)
Hope	270	2.00	4.00	3.29	.40	--
Financial Literacy Classes	209	0.00	7.00	2.45		0 = 55 (20.1%) 1 = 40 (14.7%) 2 = 32 (11.7%) 3 = 27 (9.9%) 4 = 10 (3.7%) 5 = 10 (3.7%) 6 = 9 (3.3%) 7 or more = 26 (9.5%)
Homeownership Preparation Classes	203	0.00	7.00	2.38		0 = 53 (19.4%) 1 = 43 (15.8%) 2 = 29 (10.6%) 3 = 24 (8.8%) 4 = 13 (4.8%) 5 = 10 (3.7%) 6 = 8 (2.9%) 7 or more = 23 (8.4%)
Collective Efficacy	272	1.00	5.00	3.05	.90	--
Sense of Community	269	1.20	5.00	3.37	.83	--
Neighboring	270	.00	4.00	1.54	.97	--
Civic Engagement	273					Yes = 218 (79.9%) No = 49 (17.9%)



## SOCIAL IMPACT OF HABITAT FOR HUMANITY IN SC

Reliability was calculated for those variables that were measured by a scale, hope, collective efficacy, sense of community and neighboring. The Cronbach's alpha score for each was good. The Cronbach's alphas were as follows: Hope ( $\alpha = .77$ ), Collective Efficacy ( $\alpha = .84$ ), Sense of Community ( $\alpha = .69$ ) and Neighboring ( $\alpha = .81$ ).

Next, a correlation matrix table was created including the ten predictor variables utilized in this study, in order to examine which variables were significantly correlated. Table 5 summarizes the data. Several significant correlations were observed. The social outcome variables of collective efficacy, sense of community and neighboring were positively correlated with each other, but civic engagement was not. Civic engagement was negatively correlated with financial stability, as well as two of the three Habitat for Humanity program activities, financial literacy classes and homeownership preparation classes. Hope was positively correlated with collective efficacy, sense of community and financial stability but negatively correlated with time as a homeowner and age. Time as a homeowner was positively correlated with age. Time as a homeowner is negatively correlated with number of financial literacy classes, which is likely a reflection of financial literacy classes being increasingly available as part of the Habitat for Humanity program. Number of financial literacy classes is positively correlated with collective efficacy, sense of community and number of homeownership preparation classes. Number of homeownership preparation classes is positively correlated with sense of community and neighboring but negatively correlated with civic engagement. Hours of sweat equity is positively correlated with sense of community and neighboring. Age is positively correlated with neighboring and negatively correlated with gender.

SOCIAL IMPACT OF HABITAT FOR HUMANITY IN SC

**Table 5. Correlation Table**

	1.	2.	3.	4.	5.	6.	7.	8.	9.	10.	11.	12.
1. Collective Efficacy	1											
2. Sense of Community	.62***	1										
3. Neighboring	.57***	.55***	1									
4. Civic Engagement	-.01	.03	.08	1								
5. Time as Homeowner	-.08	.01	.07	.08	1							
6. Hope	.15**	.13*	.09	.03	-.20***	1						
7. Financial Stability	.04	.01	-.001	-.16**	-.12	.15*	1					
8. # of Financial Literacy Classes	.20***	.07	.11	-.20**	-.14*	.06	-.01	1				
9. # of Homeownership Prep Classes	.17*	.04	.15*	-.14*	-.12	.06	-.094	.78***	1			
10. Hours of Sweat Equity	.10	.14*	.20***	.10	.07	.06	-.02	.10	.09	1		

SOCIAL IMPACT OF HABITAT FOR HUMANITY IN SC

11. Age	.09	.09	.12*	.03	.50***	-.14*	-.02	.001	.06	.12	1	
12. Gender	-.01	.04	.02	.06	-.05	-.001	-.07	.02	.04	.02	-.19**	1

\*\*\*  $p < .001$ , \*\*  $p < .01$ , \*  $p < .05$

## SOCIAL IMPACT OF HABITAT FOR HUMANITY IN SC

A power sensitivity analysis was conducted using G\*Power 3.1 (Faul, Erdfelder, Buchner & Lang, 2009), to confirm that the sample size was sufficient for the proposed analyses. Given the sample size of 273, with five predictor variables in each model, an  $\alpha = 0.05$ , preferred power of 0.80, an effect size as small as  $f^2 = 0.048$  can be detected.

### **Data Analysis to Answer Research Questions**

**Research question #1.** To answer the first research question - Are residential stability (i.e., time), financial health (i.e., on-time mortgage payments) and psychological factors (i.e., hope) significantly associated with social benefits (i.e., sense of community, neighboring, collective efficacy and civic engagement) for Habitat for Humanity homeowners? – a series of hierarchical ordinary least squares (OLS) linear regression models with collective efficacy, sense of community and neighboring as the outcomes were performed. Also, one logistic regression model was run with the outcome of civic engagement. In each regression analysis, age and gender were included as covariates in the model. It was hypothesized, based on Lindblad and Quercia's (2015) conceptual model (Figure 2), that residential stability (i.e., time), financial health (i.e., on-time mortgage payments) and psychological factors (i.e., hope) would positively predict each of the four social outcomes, collective efficacy, sense of community, neighboring and civic engagement.

An OLS regression was calculated to predict the outcome of collective efficacy with on-time mortgage payments, time as a homeowner and hope as predictors. Age and gender were included in the model as covariates. A significant regression equation was found,  $F(5, 254) = 2.83, p = .02$ , with an  $R^2$  of .05. Hope was a significant predictor of

SOCIAL IMPACT OF HABITAT FOR HUMANITY IN SC

collective efficacy ( $b = 0.37, p = .011$ ). For a one unit change in hope, collective efficacy scores are predicted to increase 0.37 units. Age was also a significant covariate ( $b = 0.02, p = .011$ ). For a one unit change in age, collective efficacy scores are predicted to increase 0.02 units. The results indicated that hope significantly contributed to a small amount of the explained variance in collective efficacy scores; hope accounts for 2.4% of the variance in collective efficacy scores. Age, a significant covariate, also accounted for 2.0% of the variance in collective efficacy scores. Table 6 shows the results of the full model. Hypothesis 1.1, “Time, On-Time Mortgage Payments and Hope will be positively significantly associated with collective efficacy.” was partially supported.

**Table 6. Results of OLS Regression Model Predicting Collective Efficacy**

Variable	<i>b</i>	Std. Error	$\beta$	<i>p</i>
Time as Homeowner	-0.02	0.01	-0.14	.054
On-time Mortgage Payments	0.002	0.12	0.001	.99
Hope	0.37	0.14	0.16	.011
Age	0.02	0.01	0.18	.011
Gender	0.06	0.20	0.02	.772

An OLS regression was calculated to predict the outcome of sense of community with on-time mortgage payments, time as a homeowner and hope as predictors. Age and gender were included in the model as covariates. The overall model was not significant,  $F(5,251) = 2.05, p = .072$ . However, hope ( $b = 0.33, p = .013$ ) and age ( $b = 0.01, p = .048$ ) were significant predictors of sense of community in the full model. For a unit increase in hope, sense of community was predicted to increase by .033 units. For a unit

SOCIAL IMPACT OF HABITAT FOR HUMANITY IN SC

increase in age, sense of community was predicted to increase by 0.01 units. The results indicated that hope significantly contributed a small amount to the explained variance in sense of community scores; hope accounted for 2.4% of the variance in sense of community scores. Table 7 shows the results for of the full model. Hypothesis 1.2, “Time, On-Time Mortgage Payments and Hope will be positively significantly associated with sense of community.” was only supported for hope but not for time as a homeowner or on-time mortgage payments.

**Table 7. Results of OLS Regression Model Predicting Sense of Community**

<b>Variable</b>	<b><i>b</i></b>	<b>Std. Error</b>	<b><math>\beta</math></b>	<b><i>p</i></b>
Time as Homeowner	-0.003	0.01	-0.02	.765
On-time Mortgage Payments	-0.01	0.11	-0.01	.899
Hope	0.33	0.13	0.16	.013
Age	0.01	0.01	0.15	.048
Gender	0.21	0.18	0.07	.264

An OLS regression was calculated to predict the outcome of neighboring with on-time mortgage payments, time as a homeowner and hope as predictors. Age and gender were included in the model as covariates. The overall model was not significant,  $F(5,251) = 1.70, p = .136$ . Table 8 shows the results for of the full model. Hypothesis 1.3, “Time, On-Time Mortgage Payments and Hope will be positively significantly associated with neighboring.” was rejected.

**Table 8. Results of OLS Regression Model Predicting Neighboring**

<b>Variable</b>	<b><i>b</i></b>	<b>Std. Error</b>	<b><math>\beta</math></b>	<b><i>p</i></b>
Time as Homeowner	0.004	0.01	0.03	.672
On-time Mortgage Payments	-0.03	0.13	-0.01	.825
Hope	0.29	0.15	0.12	.063
Age	0.01	0.01	0.14	.063
Gender	0.20	0.22	0.06	.355

A binary logistic regression was calculated to predict the outcome of civic engagement with on-time mortgage payments, time as a homeowner and hope as predictors. Age and gender were included in the model as covariates. Results of the binary logistic regression indicated that the overall model was not significant, ( $\chi^2(5) = 10.46, p = .063$ ). However, there was a significant association between on-time mortgage payments and civic engagement ( $b = 1.01, p = .01$ ). Participants who have always been on time with mortgage payments the odds of voting were 2.73 times more than for a participant who had not always been on time. Table 9 shows the results for the full model. Hypothesis 1.4, “Time, On-Time Mortgage Payments and Hope will be positively significantly associated with civic engagement.” was partially supported.

**Table 9. Results of Binary Logistic Regression Model Predicting Civic Engagement**

<b>Variable</b>	<b>b</b>	<b>Std. Error</b>	<b>Wald</b>	<b>p</b>
Time as Homeowner	0.03	0.03	1.06	.303
On-time Mortgage Payments	1.01	0.39	6.67	.010
Hope	0.46	0.40	0.31	.253
Age	-0.002	0.02	0.02	.883
Gender	-0.36	0.53	0.47	.495

To summarize the findings related to research question one, the full model of predictor variables, based on Quercia and Lindblad’s (2015) conceptual model, including financial health (i.e. on-time mortgage payments), residential stability (i.e. time as a homeowner) and psychological factors (i.e. hope) was found to significantly predict collective efficacy. The full model was not significant with respect to the outcomes of sense of community, neighboring and civic engagement. However, psychological factors (i.e. hope) were found to significantly and positively predict collective efficacy and sense of community. Financial health (i.e. on-time mortgage payments) significantly positively predicted civic engagement. Age, a covariate in the model, was also significantly and positively associated with collective efficacy and sense of community. Gender, also a covariate in the model, was not significant.

**Research question #2.** To answer the second research question - Are Habitat for Humanity program activities (i.e. financial literacy classes, homeownership preparation classes and sweat equity hours) significantly related to social benefits for Habitat for Humanity homeowners? - a series of hierarchical ordinary least squares (OLS) linear regression models with collective efficacy, sense of community and neighboring as the



## SOCIAL IMPACT OF HABITAT FOR HUMANITY IN SC

outcomes were conducted. Also, one logistic regression model was run with the outcome of civic engagement. In each regression analysis, age and gender were included as covariates in the model. With consideration of the Habitat for Humanity program logic model and Quercia, Gorham and Rohe's (2006) study highlighting the importance of pre-purchase support services for successful and sustainable low-income homeownership outcomes, it was hypothesized that the program activities would significantly predict the four social outcomes, collective efficacy, sense of community, neighboring and civic engagement.

An OLS regression was calculated to predict the outcome of collective efficacy with financial literacy classes, homeownership preparation classes and sweat equity hours as the predictors. Age and gender were included as covariates in the model. A significant regression equation was found,  $F(5, 162) = 2.80, p = .019$ , with an  $R^2$  of .08. Financial literacy classes was a significant predictor of collective efficacy ( $b = 0.11, p = .019$ ). For a one unit change in financial literacy classes, collective efficacy scores are predicted to increase 0.11 units. The results indicated that financial literacy classes significantly contributed to the explained variance in collective efficacy scores; 5.1% of the variance in collective efficacy scores was accounted for by financial literacy classes. Table 10 shows the results for of the full model. Hypothesis 2.1, "Habitat for Humanity financial literacy classes, homeownership preparation classes and sweat equity will be positively associated with collective efficacy" was only partially supported.

**Table 10. Results of OLS Regression Model Predicting Collective Efficacy (Program Predictors)**

<b>Variable</b>	<b><i>b</i></b>	<b>Std. Error</b>	<b><math>\beta</math></b>	<b><i>p</i></b>
Financial Literacy Classes	0.11	0.05	0.27	.019
Homeownership Preparation Classes	-0.03	0.05	-0.08	.479
Sweat Equity Hours	0.0004	0.0003	0.11	.139
Age	0.01	0.01	0.10	.185
Gender	-0.04	0.23	-0.01	.853

An OLS regression was calculated to predict the outcome of sense of community with financial literacy classes, homeownership preparation classes and sweat equity hours as predictors. Age and gender were included as covariates in the model. The regression equation was found to be not significant,  $F(5, 161) = 1.46, p = .206$ . Table 11 shows the results of the full model. Hypothesis 2.2, “Habitat for Humanity financial literacy classes, homeownership preparation classes and sweat equity will be positively associated with sense of community.” was rejected.

**Table 11. Results of OLS Regression Model Predicting Sense of Community (Program Predictors)**

<b>Variable</b>	<b><i>b</i></b>	<b>Std. Error</b>	<b><math>\beta</math></b>	<b><i>p</i></b>
Financial Literacy Classes	0.06	0.04	0.15	.203
Homeownership Preparation Classes	-0.03	0.04	-0.09	.470
Sweat Equity Hours	0.001	0.0003	0.13	.096
Age	0.01	0.01	0.09	.251
Gender	0.22	0.22	0.08	.323

## SOCIAL IMPACT OF HABITAT FOR HUMANITY IN SC

An OLS regression was calculated to predict the outcome of neighboring with financial literacy classes, homeownership preparation classes and sweat equity hours as predictors. Age and gender were included as covariates in the model. A significant regression equation was found,  $F(5, 161) = 4.05, p = .002$ , with an  $R^2$  of .11. Sweat equity hours ( $b = 0.001, p = .005$ ) was a significant predictor of neighboring. For a one unit change in sweat equity hours, neighboring scores were predicted to increase 0.001 units. The results indicated that sweat equity hours significantly contributed to the explained variance in neighboring scores; 4.5% of the variance in neighboring scores was accounted for by sweat equity hours. Age ( $b = 0.02, p = .013$ ) was also a significant covariate. For a one unit change in age, neighboring scores increased 0.02 units. Age accounted for 4.7% of the variance in neighboring scores. Table 12 shows the results for of the full model. Hypothesis 2.3, “Habitat for Humanity financial literacy classes, homeownership preparation classes and sweat equity will be positively associated with neighboring.” was partially supported.

**Table 12. Results of OLS Regression Model Predicting Neighboring (Program Predictors)**

<b>Variable</b>	<b><i>b</i></b>	<b>Std. Error</b>	<b><math>\beta</math></b>	<b><i>p</i></b>
Financial Literacy Classes	0.003	0.05	0.01	.948
Homeownership Preparation Classes	0.05	0.05	0.11	.326
Sweat Equity Hours	0.001	0.0003	0.22	.005
Age	0.02	0.01	0.19	.013
Gender	0.16	0.24	0.05	.512

## SOCIAL IMPACT OF HABITAT FOR HUMANITY IN SC

A binary logistic regression was calculated to predict the outcome of civic engagement with financial literacy classes, homeownership preparation classes and sweat equity hours as predictors. Age and gender were included as covariates in the model. Results of the binary logistic regression indicated that the overall model was significant, ( $\chi^2(5) = 16.72, p = .005$ ), with Nagelkerke  $R^2 = .16$ . There was a significant association between financial literacy classes and civic engagement ( $b = -0.43, p = .003$ ). For those participants who attended greater numbers of financial literacy classes, the odds of voting were 0.65 times smaller than the odds of voting for a participant who completed fewer classes. Table 13 shows the results for the full model. Although the model was significant, it was hypothesized that the relationship would be positive, thus, hypothesis 2.4, “Habitat for Humanity financial literacy classes, homeownership preparation classes and sweat equity will be positively associated with civic engagement.” was rejected.

**Table 13. Results of Binary Logistic Regression Model Predicting Civic Engagement (Program Predictors)**

<b>Variable</b>	<b><i>b</i></b>	<b>Std. Error</b>	<b>Wald</b>	<b><i>p</i></b>
Financial Literacy Classes	-0.43	0.14	8.96	.003
Homeownership Prep Classes	0.14	0.15	0.86	.355
Sweat Equity Hours	0.002	0.02	1.65	.199
Age	0.01	0.02	0.12	.731
Gender	-0.64	0.67	0.93	.336

To summarize the findings with respect to research question two, the full model of predictor variables, based on Habitat for Humanity’s program logic model, financial literacy classes were found to positively and significantly predict collective efficacy and

## SOCIAL IMPACT OF HABITAT FOR HUMANITY IN SC

to negatively predict civic engagement. Sweat equity hours were found to positively and significantly predict neighboring. The full model was found to be non-significant for the outcome of sense of community. The number of financial literacy classes significantly predicted an increase in collective efficacy as well as a decrease in civic engagement. Sweat equity hours significantly predicted an increase in neighboring. Age, as a covariate in the models, was also significantly related to neighboring. Gender, also a covariate in the models, was not significant.

**Research question #3.** To answer the third research question - Is the relationship between the predictors, residential stability (i.e., time), financial health (i.e., on-time mortgage payments) and psychological factors (i.e., hope), and the outcome, social benefits (i.e., sense of community, neighboring, collective efficacy and civic engagement), moderated by Habitat for Humanity program activities? – a composite variable of program engagement was created. To create the composite score for program engagement, the scores for financial literacy classes, homeownership preparation classes and sweat equity hours were standardized by creating z-scores. Then, z-scores were averaged for each individual. Three variables were created to reflect the interaction of program engagement and with each of the predictor variables (i.e., time as a homeowner, on-time mortgage payments and hope). A regression model was run for each outcome. OLS regression models were run for the outcomes of collective efficacy, sense of community and neighboring. A logistic regression model was run for the outcome of civic engagement. Age and gender were entered as covariates. The main effects of the predictors were then entered. In the last step, the three interactions of time and program

## SOCIAL IMPACT OF HABITAT FOR HUMANITY IN SC

engagement; on-time mortgage payments and program engagement; and hope and program engagement were entered.

Again, drawing from Quercia, Gorham and Rohe's (2006) work, it was hypothesized that higher levels of program engagement, equivalent to more pre-purchase support services, would positively moderate the relationship between the predictors and the outcome. However, none of these models produced significant results, hence the following hypotheses (3.1, 3.2, 3.3, and 3.4) were rejected:

H3.1: Habitat for Humanity program activities will positively moderate the relationship between time, on-time mortgage payments and hope and sense of community.

H3.2: Habitat for Humanity program activities will positively moderate the relationship between time, on-time mortgage payments and hope and neighboring.

H3.3: Habitat for Humanity program activities will positively moderate the relationship between time, on-time mortgage payments and hope and collective efficacy.

H3.4: Habitat for Humanity program activities will positively moderate the relationship between time, on-time mortgage payments and hope and civic engagement.

For parsimony sake, these models will not be reported.

### **Summary**

This study sought to answer three research questions as well as to provide a basis to evaluate the potential for role of Habitat for Humanity as part of the research

## SOCIAL IMPACT OF HABITAT FOR HUMANITY IN SC

based for low-income homeownership. Additionally, this study aimed to describe the capacity and potential for Habitat for Humanity to engage with research at a state level to improve systematic, quantitative reporting of outcomes for future funding efforts.

The descriptive data of the sample demographics shows that this sample was unique, especially in terms of gender, in comparison to national statistics of homeowners. While this sample sought to be representative at a state level, mapping of the counties that study participants reside in, demonstrated geographical gaps in the sample composition, primarily in the central and southeastern corridor of the state. Two high density areas, Columbia and Charleston, were notably missing from this study.

Analytical models demonstrated fewer significant relationships than were hypothesized. In terms of the conceptual models from the literature outlining the relationship between financial health, residential stability and psychological factors, this model significantly predicted collective efficacy, but not sense of community, neighboring and civic engagement. Hope contributed to an increase in collective efficacy and sense of community while on-time payments uniquely contributed to an increase in civic engagement. Age was a significant covariate in the models for collective efficacy and sense of community.

In terms of the program model for Habitat for Humanity as predictive of social outcomes, there were more significant findings. Financial literacy classes were uniquely predictive of collective efficacy and civic engagement, but financial literacy classes predicted a decrease in civic engagement. Sweat equity hours contributed to increases in neighboring, while age was a significant covariate. Finally, the model representing the

## SOCIAL IMPACT OF HABITAT FOR HUMANITY IN SC

hypothesized moderating role of engagement with the Habitat for Humanity program on the relationship between the predictive factors from the literature (i.e. financial health, residential stability and psychological factors) and social outcomes was not significant. Gender was not a significant covariate in any of the models, likely because the study sample was homogenous, 91.2% female.

Next, in Chapter five, these findings will be reviewed in the context of the body of research literature regarding low-income homeownership and social outcomes, in the context of Habitat for Humanity programming and in the context of future research with both this sample and the Habitat for Humanity program. Additionally, the limitations of this study which may have contributed to the non-significant finding will be detailed there.



## **Chapter 5: Discussion**

This study sought to emphasize a human development perspective in examining a pressing community development topic, low-income homeownership. In partnership with Habitat for Humanity, this study sought to explore social outcomes of low-income homeownership, an identified gap in the literature on low-income homeownership. A third aim of this study was to demonstrate the capacity that Habitat for Humanity, one of the largest non-profits in the United States and a leading builder of affordable housing, may hold with respect to contribute to research on low-income homeownership. This aim synergized with Habitat for Humanity's need to engage in systematic and formal evaluation for to update the program narrative and improve funding efforts. The present is a cross-sectional, exploratory study. The relationship between predictive factors, culled from the literature, the Habitat for Humanity program model and social outcomes were explored. Social benefits outcomes captured homeowners' thoughts about and behaviors in their home community. The findings of this study have important implications for both low-income homeownership literature and the Habitat for Humanity program.

This chapter will first review the implications of the study findings and their place in the body of research literature on low-income homeownership and social outcomes. The study findings will also be discussed in the context of the Habitat for Humanity program, both in terms of what the findings elucidate about the program as well as potential capacity for future research efforts. The limitations of this study, particularly in terms of sample composition and measurement, will be identified. The chapter will conclude with recommendations for future studies.

### **Implications of the Findings**

**Implications for low-income homeownership research.** The linear combination of predictive factors (i.e., financial health, residential stability and psychological factors) utilizing Quercia and Lindblad's (2015) conceptual model in this study was found to significantly predict collective efficacy but not sense of community, neighboring or civic engagement as was hypothesized. Notably, hope was found to uniquely predict collective efficacy and sense of community while on-time mortgage payments predicted civic engagement. Age was a significant covariate in the model for the outcome of collective efficacy and sense of community.

The significance of hope in this model corresponds and buttresses qualitative findings regarding the role of psychological factors as a pathway to benefits for low-income homeowners (Graves & Curly, 2013; Reid, 2013; Fogel, Smith & Williamson, 2008). As this study sample was primarily female, the finding of the importance of psychological benefits associated with achieving homeownership corresponds to the qualitative findings drawn from previous work with female low-income homeowners. These findings also align with previous research that demonstrates low-income homeowners feel a greater sense of control than renters (Manturuk, 2012). Similarly, these findings support the findings of Ordner, Phillips, Opatrny, and Bennett (2009), also with a Habitat for Humanity sample that showed homeowners reported an increased sense of accomplishment and control.

Study findings reflecting that psychological factors, hope in this study, outweighed financial health and residential stability in predicting collective efficacy and

sense of community, highlight the value of a human development perspective in community development. Consistent with the bi-directionality of influence between a person and his or her environment (Bronfenbrenner & Morris, 2006), these findings suggest that how one thinks about him or herself contributes to how one thinks about his or her community. Further, these findings support the call for policies that increase equity in access to homeownership from a quality of life perspective (Herbert, McCue, Sanchez-Moyano, 2013) – as this study showed that homeownership contributes to positive social benefits in the community, including among low-income populations, the need to consider policies to expand access is amplified.

Hope is closely related to other positive psychology constructs including optimism, self-efficacy, and problem solving, which corresponds with the finding of a correlation with collective efficacy in this study. Those constructs give different emphasis to the goal itself (i.e., optimism and self-efficacy) or to future-oriented agency or pathways-related processes (i.e., problem-solving), whereas Snyder's hope theory equally emphasizes all of these goal-pursuit components (Ling, Huebner, Fu, Zeng, & He, 2016). According to hope theory, a goal can be anything that an individual desires to experience, create, get, do or become, and hope requires the presence of both personal agency and pathways from the individual for successful pursuit of the goal (Snyder, 2000). Given this theoretical grounding, the findings from this study regarding the role of hope further sync with the previous research by with respect to increased levels of sense of accomplishment (Ordner, Phillips, Opatrny, & Bennett, 2009 and increased sense of control Manturuk (2012) for low-income homeowners.

## SOCIAL IMPACT OF HABITAT FOR HUMANITY IN SC

The findings in this study that hope are also consistent with theoretical grounding taking the socioecological model (Bronfenbrenner & Morris, 2006) and hope theory (Snyder et al., 1991) together. In the context of low-income homeownership (i.e. an achieved goal) via Habitat for Humanity, homeowners complete a robust preparation program, with required goal achievements (e.g., completion of program activities). This series of goals and achievements is consistent with the theoretical growth of hope, through the reinforcement of achieving a goal (Snyder et al., 1991). The relationship between hope and the outcomes of collective efficacy and sense of community suggested that a combined growth of both homeowner's sense of personal agency and pathways in the community by which to achieve problem-solving goals exists. That this agency and ability to perceive pathways extended into community relationships within the neighborhood for this sample is indicative of the bi-directionality of influence between the individual and his or her context as presented in the socioecological model. Moreover, previous research (Braun-Lewensohn & Sagy, 2010; Nalkur, 2009) has shown a mediating effect of hope for individuals living in dire contextual conditions. These findings suggested that hope also influences how one identifies the potential in his or her community even in disadvantaged conditions.

Age, as a covariate, was also found to relate to collective efficacy and sense of community. This study sample was represented by adults between the ages of 25 and 80 years, with a mean age of 48.5 years. Adults between the ages of 40 and 60 years comprised 62.9% of the sample. This significant covariate effect is consistent with previous findings (Duncan, Duncan, Okut Strycket & Hicks-Small, 2003; Ross, 2002),

## SOCIAL IMPACT OF HABITAT FOR HUMANITY IN SC

and likely relates to an age-related greater awareness or knowledge of neighborhood issues and available time to engage in neighborhood activities to address them.

While the linear combination of all predictive factors (financial health, residential stability and psychological factors) included into this study conceptual model did not produce a significant result, with respect to the outcome of civic engagement, financial health was a significant predictor for this sample. This finding is consistent with the economic rationale, that financial health motivates homeowners to engage with the community to protect one's investment, which informs Lindbland and Quercia's (2015) conceptual model.

**Implications related to the Habitat for Humanity program.** The linear combination of predictors, based on Habitat for Humanity program activities (i.e., financial literacy classes, homeownership preparation classes and sweat equity hours), in the model was found to significantly predict collective efficacy, neighboring and civic engagement. While attendance at financial literacy classes was associated with increased collective efficacy, sweat equity hours were associated with increased neighboring. These findings provide evidence in support of the Habitat for Humanity mission statement, "Seeking to put God's love into action, Habitat for Humanity brings people together to build homes, communities and hope." (Habitat for Humanity of Greenville County, 2019) While building homes is visible, this finding demonstrates that the program activities promote collective efficacy and neighboring, building community.

Contrary to expectations, Habitat for Humanity's financial literacy classes were associated with a decrease in civic engagement. These findings were contrary to the

hypothesized result of increasing civic engagement and may be related to the way civic engagement was measured in this study, in terms of voting only. Because financial literacy classes were also associated with an increase in collective efficacy, it would suggest a likelihood that the finding of decrease civic engagement was due to the type of dichotomous variable that was used in this study, or a measurement error.

Consistent with the Habitat for Humanity program model, sweat equity hours predicted an increase in neighboring. Sweat equity, the experience of hands on building of one's own future home alongside volunteers, is Habitat for Humanity most visible and well-known preparation activity. It is intended to build confidence in one's skills and build relationships by highlighting community support, and the findings of this study, that homeowners report an increase in neighboring behavior, aligns with the program intent. These results are a quantitative affirmation of the Habitat for Humanity narrative, told in a multitude of homeowner stories throughout the program's 40 years. Age, as a covariate in the model, was also found to be associated with neighboring. This finding may be related to findings of previous research demonstrating the increase in neighborhood socializing and volunteering as adults grow older (Cornwall, Laumann & Schumm, 2008). Taken with the findings of the relationship between sweat equity and neighboring, it may be that the sweat equity experience teaches homeowners additional skills that further promotes the increasing likelihood of helping neighbors that develops with age.

While financial literacy classes and sweat equity hours were each found to make significant contributions to certain outcomes, participation in homeownership preparation classes did not. This lack of significance may be because homeownership preparation

## SOCIAL IMPACT OF HABITAT FOR HUMANITY IN SC

classes are the most recent addition to the Habitat for Humanity program model, and likely the program activity least completed across affiliates. It may also be the case that the homeownership preparation classes need to be refined or modified to achieve the benefits that are estimated to stem from completing them.

By demonstrating a significant relationship between the Habitat for Humanity program activities and an increase in social outcomes, including collective efficacy, as neighboring and civic engagement, this study highlights the role non-profit organizations can play in fostering community development research, particularly focusing in low-income or vulnerable populations. Quercia, Gorham and Rohe (2006) contended that pre-purchase support services contributed to successful and sustainable homeownership for low-income populations, and this study's findings substantiate that argument. Amidst criticism of low-income homeownership (Shlay, 2006), these findings suggest that programs and policies directed at low-income homeownership must be more than modified financial lending regulations. These policies and programs must be infused with skill building and preparation, empowering new homeowners to achieve success rather than setting them up for costly risk (Bostic & Lee, 2008). This study provides evidence that elements of that preparation impacts both the manner in which homeowners think about their community (i.e, collective efficacy), as well as how they act to help and support their neighbors (i.e., neighboring).

Academic and non-profit research partnerships are challenging, and this study showed a gap in investment in the research process among affiliates in the state of South Carolina. Less than half of the affiliates provided homeowner contact lists for survey

## SOCIAL IMPACT OF HABITAT FOR HUMANITY IN SC

distribution, meaning nearly two thousand Habitat for Humanity homeowners in the state were not invited to participate. As such, the findings of this study should be interpreted as an initial demonstration of the potential for Habitat for Humanity to participate, as an organization, in expanding what is known about the pathway from low-income homeownership to social outcomes.

Greater participation of affiliates would be required to achieve a full state level evaluation. Several affiliates may not have participated due to a simple lack of capacity to engage with the research process. For some volunteer led affiliates, that may even include a continued reliance on paper charts and the absence of an efficient and centralized storage of program related data, including contact lists for homeowners. Absent an academic partner, Habitat for Humanity at a national level could increase support for individual affiliates with respect to updating program data storage and tracking. It is necessary to ensure an increased buy-in from Habitat for Humanity leadership, both at the local affiliate level, as well as the national level, for systematic inquiry into the program and its related outcomes will be necessary for the full potential to be realized.

There was not a significant moderating effect of the level of engagement with the Habitat for Humanity program (i.e. financial literacy classes, homeownership preparation classes and sweat equity hours) on the relationship between time, financial health and psychological factors with social outcomes. The lack of significant moderating effect is contrary to what was expected based on literature demonstrating the importance of pre- and post-purchase support services for successful low-income homeownership (Quercia,



## SOCIAL IMPACT OF HABITAT FOR HUMANITY IN SC

Gorham & Rohe, 2006; Rohe, Quercia & Van Zandt, 2002). The evidence of the importance of these services is not as abundant as other aspects of low-income homeownership are in the literature, which speaks to the need for ongoing research with low-income homeownership programs (Graves & Curly, 2013), such as Habitat for Humanity, to explore this potential relationship.

### **Limitations**

Limitations for this study center on sampling, measurement and design. The sample was most limited by the number of affiliates that participated in the study, 14 of the 33 in the state of South Carolina. The reason that certain affiliates did not share homeowner mailing lists may have been because of capacity issues or disagreement with the study. Capacity issues could have included the lack of an easily sharable database of homeowner contact information and a lack of staff capacity to develop one. Despite the independence of affiliates, this is an area in which the national leadership should consider increased resources and support.

Capacity concerns may also have been connected to either disagreement with the study or a pragmatic inability to prioritize research amidst the demands of programming. Reason aside, the affiliates, and thereby homeowners, which were missing from the sample, were geographically concentrated in the central and southeastern portions of the state, and included the Columbia and Charleston areas, two high-density population centers of the state. While their absence does not detract from the study findings, it does weaken the classification of this study as a state-level evaluation.

## SOCIAL IMPACT OF HABITAT FOR HUMANITY IN SC

The sample may also suffer from selection bias. The response rate for this study was 30%, which, warrants consideration of whether there are important differences between the social outcomes for homeowners who were willing to participate in the study as compared to those who were not. The sample may have been oversaturated with homeowners who are more positive about their experience as a Habitat for Humanity homeowner than those homeowners who did not participate in this study. Moreover, because the sample was recruited through current Habitat for Humanity affiliate contact lists, homeowners who are no longer in their Habitat for Humanity home were not included. This lack of inclusion means that Habitat for Humanity homeowners who did not achieve sustainable homeownership were not represented in the sample, again suggesting that this sample may be biased towards those homeowners who have had a positive experience with Habitat for Humanity.

Quercia and Lindblad's (2015) conceptual model included considerations of the type of home dwelling and neighborhood context. Due to limitations in the data set, those contextual factors were not included in the analytic models developed for this study. Their absence may have contributed to the limited significant results found in the analysis of research question one, which tested the conceptual model (Quercia & Lindblad, 2015) with this sample. Measurement limitations may relate to the lack of a field test of the survey instrument before use for this study. While the survey was informed by three focus groups with Habitat for Humanity homeowners and reviewed by Habitat for Humanity leadership, it was not neither critiqued by an independent researcher not examined with a field test.

## SOCIAL IMPACT OF HABITAT FOR HUMANITY IN SC

There were additional measurement limitations relate to the measures of civic engagement and financial health. The single and dichotomous item used to measure civic engagement was perhaps too narrow. Perkins and Long's (2002) used a citizen participation scale to measure the fourth construct of their framework of social capital. Such a scale measurement approach would have been ideal for this study as well. However, this approach was ruled out for this study survey because of a discord between the items included in the scale, and the experience of Habitat for Humanity homeowners, as gleaned from focus groups and meeting with Habitat for Humanity staff in earlier stages of the research project. For instance, items from the Perkins and Long (2002) framework emphasized block association meetings and activities solely stemming from those associations (e.g. "Thinking about work you might do for the block association outside of meetings, how many hours would you say you give to the association each month, if any?"). Habitat for Humanity homes are not consistently built in traditional neighborhood contexts and such an item would not be inclusive of homeowners whose homes were built in rural areas. A single item on voting behavior in the last presidential election may have excluded civic behavior homeowners engage in on a more frequent basis and at a more local level.

Similarly, the single item regarding on-time mortgage payments may have been insufficient as a measure of financial health. Concerns about reduced response rate due to the sensitive nature of income questions prevented use of more direct income or financial asset related questions. As this study was cross-sectional in design, and therefore solely captured measurement at one time point, the study was unable to capture growth or

decline in the measured constructs that homeowners experienced. In addition, causality cannot be established. There may be growth or decline in terms of the predictive factors of financial health and psychological factors, as well as the social outcomes of collective efficacy, sense of community, neighboring and civic engagement that homeowners experience over time. Inclusion of growth scores, especially in terms of financial health could more fully illustrate the relationship between low-income homeownership achieved through Habitat for Humanity and social outcomes.

Age and gender were used as covariates in the analysis for this study. Other individual level characteristics of the sample participants might have had a confounding effect. An exploration of the profile of a successful Habitat for Humanity homeowner could be the aim of a future study. A cautionary note is necessary with respect to that possibility. A study that emphasizes defining the homeowner characteristics that predict success in the Habitat for Humanity program risks a prescriptive interpretation. That is, results could be perceived as an attempt to add parameters to the vetting of Habitat for Humanity partner family applications and, therefore, warrants consultation with the program. For example, the Community Advantage Program (CAP), which has contributed much to the research on low-income homeownership (e.g., Grinstein-Weiss et al., 2011; Manturuk, Lindblad & Quercia, 2012) is specifically designed to serve racial and ethnic minorities for admission in the program whereas Habitat for Humanity uses measures of need, ability to partner and financial metrics in its admission criteria.

Financial literacy classes and homeownership classes were found to be highly correlated ( $r = 0.78$ ). The inclusion of these variables together in both the models

## SOCIAL IMPACT OF HABITAT FOR HUMANITY IN SC

examining the relationship between Habitat for Humanity program activities as predictors (Research Question #2) as well as the composite score for program engagement (Research Question #3) may have impacted the results of these analysis. Future analysis should separate these variables and analyze them in unique models.

### **Recommendations for Future Research**

Low-income homeownership literature to date is limited by the fact that the bulk of the available studies related to social outcomes utilizes one dataset from the Community Advantage Program (CAP). Given the size and scope of Habitat for Humanity's service provision along with this and past research with Habitat for Humanity homeowners, there are meaningful possibilities for future research. The most ambitious and most informative realm for future research would involve longitudinal studies, an echo to the call by Graves and Curly (2013) for more longitudinal work with low-income homeownership programs. It would be helpful to understand at which points in the Habitat for Humanity experience there periods of growth or decline, whether it be at acceptance to the program, at completion of the preparation activities, or at the closing of the home purchase. It may also be that there is growth and then decline in terms of social outcomes as a homeowners settle into the home and in developing a new identity in the community. Future research should include an examination of time trajectories for homeowners. If there is indeed a plateau, or even a decline in psychological or social benefits, it may point to a space that innovations around post-purchase support could be added. Longitudinal studies would also help define periods of intense growth and stability further informing programming.

## SOCIAL IMPACT OF HABITAT FOR HUMANITY IN SC

Due to ethical concerns, there are barriers to identifying a true comparative sample by which to test the effect of the Habitat for Humanity program, but efforts along these lines should continue, especially if Habitat for Humanity continues to face pressure to differentiate its impact from other affordable housing program. One of the most informative samples to research the impact of time in a Habitat for Humanity home would involve research with the children of homeowners. The story of the impact of safe, affordable, healthy housing for the children of Habitat for Humanity homeowners overflows the website and marketing materials. Quantifying this impact with respect to children ultimately tells the full Habitat for Humanity story and the mission to break the cycle of poverty through “a hand up, not a handout” (Davis, 2019).

For future research to be successful, Habitat for Humanity needs to consider better support of research capacity at the affiliate level in order to participate in the suggested studies. Given the size of Habitat for Humanity at both the national and international level, and the findings of research to date with Habitat for Humanity, such support would appear to be strategically appropriate to help affiliates demonstrate their impact.

### **Conclusion**

Rates of housing instability are increasing in the United States, largely due to surging rental costs (Kusisto & Malas, 2018). Public housing systems are full and waiting lists are long (Evans, Sullivan & Wallskog, 2016; Katz, Kling & Liebman, 2002). Low-income homeownership policies have faced strong critiques, especially in terms of coercing people into risky financial situations (Shlay, 2006). This study presents a response to those critiques, partnering with the Habitat for Humanity program in South

## SOCIAL IMPACT OF HABITAT FOR HUMANITY IN SC

Carolina to demonstrate the benefits associated with low-income homeownership achieved through a robust preparation and support program.

This study had four aims at the outset – to examine the theorized driving factors of benefits of low-income homeownership (i.e., financial health, residential stability and psychological factors), and the primacy of financial health in that model in a new sample population of low-income homeowners; to examine programmatic pathways and to diversify the literature base by utilizing a sample of Habitat for Humanity low-income homeowners; to do so with a focus on social outcomes, not only financial benefits and to determine the potential for continued state level research efforts in partnership with Habitat for Humanity in South Carolina. In varying degrees, each of these study aims was accomplished.

Hope was found to be a significant factor contributing to social benefits for Habitat for Humanity homeowners, thus reinforcing the human development perspective taken by this study. This finding also helps to move psychological and social benefits associated with low-income homeownership out of the shadow of financial benefits. This study adds confirmatory findings around the outcome of collective efficacy to the research base and does so with a unique sample of Habitat for Humanity homeowners, different from the bulk of study samples available to date. The value of pre-purchase support services, that is, the Habitat for Humanity program model was shown to predict how homeowners help and support their neighbors. While the entire state was not fully represented in this study, these findings in partnership with the investment in research activities from almost half of the program affiliates in South Carolina certainly speak to

## SOCIAL IMPACT OF HABITAT FOR HUMANITY IN SC

the possibility for continued partnership to add the voice of Habitat for Humanity to research and policy discussions around low-income homeownership.



**Appendices**

**Appendix A: Habitat for Humanity of Greenville County Logic Model**

Logic Model for Fiscal Year (FY) 2017

INPUTS	ACTIVITIES	OUTPUTS	OUTCOMES		
<p><i>What we invest</i>                      Staff                      -Family services                      -Leadership                      - Development                      -Finance                      - Construction                      Volunteers/                      Donors                      -Family Selection Committee                      -Family Mentors                      -Instructors</p>	<p><i>What we do</i>                      Homeownership Program                      - Application                      - Orientation                      - Partnership                      - Match                      -Homeowner education classes                      -Financial counseling/                      assistance                      -Budget planning                      -Debt management assistance                      -Mentor program                      -Post-mortgage engagement</p>	<p>- # Families (sub-set veterans):                      - Apply                      - Pre-qualify                      - Approved                      - # of Partner families at each partnership level (sub-set-Veterans):                      Orientation                      Selection                      Partnership                      Sponsorship                      -# Case management hours                      -# Referrals made                      - # Homeowner classes offered</p>	INITIAL	INTERMEDIATE	LONG TERM
			<p><i>What the short term results are</i>                      -Increased knowledge of:                      - mortgage process                      - budgeting                      - debt management</p>	<p><i>What the long term results are</i>                      -Increased financial knowledge, understanding, and stability</p>	<p><i>What the ultimate impact(s) are</i>                      -Affordable, sustainable homeownership for low income Greenville families.                      -Greenville families will show increased healthy outcomes across education, career, and health objectives</p>
<b>OUTCOME MEASURES</b>					

SOCIAL IMPACT OF HABITAT FOR HUMANITY IN SC

INPUTS	ACTIVITIES	OUTPUTS	OUTCOMES		
<ul style="list-style-type: none"> <li>-Build sponsors</li> <li>-Habitat volunteers</li>   <li><i>Program Resources</i></li> <li>-Curriculum/resources</li> <li>-Computers</li> <li>-Training facility/equipment (tech)</li> <li>-Grants</li> <li>-Financial partners</li> <li>-Community support</li> <li>-‘continuing education’ for Family Services staff</li> <li>-Home resource and materials, land, etc</li> </ul>	<ul style="list-style-type: none"> <li>-Active recruitment of Veteran families</li> </ul>	<ul style="list-style-type: none"> <li>- # of partner families attended homeowner classes</li> <li>- # sweat equity hours completed per partner family</li> <li>- # post-mortgage homeowner trainings offered</li> <li>- Quarterly homeowner newsletter</li> </ul>	<ul style="list-style-type: none"> <li>-Pre-post test results from homeowner education classes</li> </ul>	<ul style="list-style-type: none"> <li>-Debt reduction</li> <li>-Budget management</li> <li>-Improved credit</li> </ul>	<ul style="list-style-type: none"> <li>-Successful homeownership:               <ul style="list-style-type: none"> <li>- 2 yrs - 5 yrs</li> <li>- 10 yrs - 20 yrs</li> </ul> </li> <li>- Mortgage free club members</li> <li>- Children:               <ul style="list-style-type: none"> <li>- Graduate HS</li> <li>- Enroll in college</li> </ul> </li> <li>- Family members experience career success</li> </ul>

**Appendix B: Habitat for Humanity Focus Group Script**

Hello. Thank you for agreeing to participate in this focus group session. We appreciate your time and willingness to help. Clemson University is partnering with Habitat for Humanity to work to better understand the impact that the Habitat for Humanity program has on a family's life. Tonight we will be discussing your thoughts about aspects of your experience with the Habitat for Humanity program. The contents of tonight's discussion will be kept confidential and will only be used to ensure that future research about the program best represents partner families' experiences. There are no right or wrong answers. We are looking forward to a great discussion!

What would you say was your biggest gain, besides the house, from your participation in the Habitat for Humanity program? For yourself? For your family?

What part of the Habitat for Humanity program would you say was most important to your successful purchase of a Habitat home?

The Habitat for Humanity mission statement mentions building hope and community. We would like to discuss these specific components and your opinion of what they are and how you would say your life has changed in these respects since moving into your home.

What does "hope" mean to you? Would you say it is more of a way of thinking, a way of feeling, or a way of acting?

Would you say you feel more hopeful since moving into your home?

We have found a survey about hope that other researchers have developed and would like you to rate yourself on each item. We will read the item and we would like you to offer what you would answer on a scale of 1 to 4 with "1 = Definitely False 2 = Mostly False 3 = Mostly True 4 = Definitely True."

- \_\_\_ 1. I can think of many ways to get out of a jam.
- \_\_\_ 2. I energetically pursue my goals.
- \_\_\_ 3. I feel tired most of the time.
- \_\_\_ 4. There are lots of ways around any problem.
- \_\_\_ 5. I am easily downed in an argument.
- \_\_\_ 6. I can think of many ways to get the things in life that are most important to me.

## SOCIAL IMPACT OF HABITAT FOR HUMANITY IN SC

- \_\_\_ 7. I worry about my health.
- \_\_\_ 8. Even when others get discouraged, I know I can find a way to solve the problem.
- \_\_\_ 9. My past experiences have prepared me well for my future.
- \_\_\_ 10. I've been pretty successful in life.
- \_\_\_ 11. I usually find myself worrying about something.
- \_\_\_ 12. I meet the goals that I set for myself.

In thinking about these survey items all together, do you think they accurately ask about a person's hope? What do you think is missing? What do you think should be added? What should we ask differently?

Now we would like to talk about your experience of community since moving into your home. When we say "community" we would like you to think about the resources you use and relationships you have to other people or to community institutions.

Have your resources and/or relationship changed since moving into your home? Have they increased or decreased? Weakened or strengthened?

What parts of your community since moving into your Habitat home have been most important to you? What parts have been new to you since the move?

What would you say is the best way to know how connected you are to your community?

This concludes our focus group. Thank you very much for your time and your thoughtful participation. We are very grateful for your important contribution to this project!

**Appendix C: Participant Recruitment Cover Letter**

Hello!

You are receiving this email/letter because you are a homeowner with Habitat for Humanity. Clemson University has partnered with Habitat for Humanity to learn more about what homeowners think about their experience with Habitat.

We are inviting you to complete the following survey to help us better understand your thoughts about the Habitat program and your life since moving into your home.

The survey is brief and there are no right or wrong answers. Upon receipt of your completed survey, we will send you a \$15 Wal-Mart gift card as a token of our appreciation for your time and willingness to help!

If you have any questions, please feel free to contact the research team or your local Habitat affiliate.

Thank you!

## **Appendix D: Informed Consent**

### Information about Being in a Research Study Clemson University

#### **Evaluation of Habitat for Humanity: Assessing Hope and Community**

##### **Description of the Study and Your Part in It**

Dr. Mark Small and Rachael Bowers are inviting you to take part in a research study. Dr. Small is a professor at Clemson University. Rachael Bowers is a student at Clemson University, running this study with the help of Dr. Small. The purpose of this research is better understand the impact of participation in Habitat for Humanity's homeownership program and changes that occur in the lives of homeowners after moving into their new home.

Your part in the study will be to complete a survey about your experience with Habitat for Humanity and changes in your life since moving into your home.

It will take you about 30 minutes to be in this study.

##### **Risks and Discomforts**

We do not know of any risks or discomforts to you in this research study.

##### **Possible Benefits**

We do not know of any way you would benefit directly from taking part in this study. However, this research may help us to better understand the Habitat for Humanity program to maximize the experience for future participants.

##### **Incentives**

A \$15 gift card from Walmart will be mailed upon receipt of your completed survey.

##### **Protection of Privacy and Confidentiality**

We will do everything we can to protect your privacy and confidentiality. We will not tell anybody outside of the research team that you participated in this study or what information we collected about you in particular. The results of this study may be

## SOCIAL IMPACT OF HABITAT FOR HUMANITY IN SC

published in scientific journals, professional publications, or educational presentations; however, no individual participant will be identified.

### **Choosing to Be in the Study**

You do not have to be in this study. You may choose not to take part and you may choose to stop taking part at any time. You will not be punished in any way if you decide not to be in the study or to stop taking part in the study. Your relationship with Habitat for Humanity will not be affected by any decision you making about taking part in this study.

### **Contact Information**

If you have any questions or concerns about this study or if any problems arise, please contact Dr. Mark Small at Clemson University at 864-656-6286 or [msmall@clemson.edu](mailto:msmall@clemson.edu).

If you have any questions or concerns about your rights in this research study, please contact the Clemson University Office of Research Compliance (ORC) at 864-656-0636 or [irb@clemson.edu](mailto:irb@clemson.edu). If you are outside of the Upstate South Carolina area, please use the ORC's toll-free number, 866-297-3071.

A copy of this form will be given to you.



Appendix E: Survey Instrument

## Habitat for Humanity – Homeownership Questionnaire

Hello. We hope that you will answer all questions. However, you may skip any questions that you do not wish to answer. Please answer all questions honestly. **Fill in ONE circle to answer each question.** Mark the answers that feel right when you first read them.

**Confidentiality procedure:** All of your answers will be kept confidential. We will not discuss the information you provide with anyone else. As soon as we receive your questionnaire, we will assign it an ID number. Again, Thank you for your help!

### **Section 1. My Habitat Experience**

**1. Before purchasing my Habitat home, I participated in Financial Literacy Classes with Habitat for Humanity.**

Yes                       No

**1a. If “Yes,” how many? \_\_\_\_\_**

**2. Before purchasing my Habitat home, I participated in Homeownership Preparation Classes.**

Yes                       No

**2a. If “Yes,” how many? \_\_\_\_\_**

**3. Before purchasing my Habitat home, how many hours of sweat equity did you complete?**

\_\_\_\_\_ Hours I completed

\_\_\_\_\_ Hours completed by family and/or friends

**4. In thinking about the components of the Habitat for Humanity program prior to moving into your home, please rank them in order of importance, with 1 being the most helpful and most important and 2 being the least helpful and least important:**

**Financial Literacy Classes \_\_\_\_\_**

**Homeownership Preparation Classes \_\_\_\_\_**

**Sweat Equity \_\_\_\_\_**

**5. Have you attended a financial literacy class in the past year?**

- Yes, at Habitat affiliate
- Yes, at another location
- No

**6. Have you asked for Habitat for Humanity for assistance connecting with a community resource in the past year?**

- Yes
- No

**7. Have you volunteered in your community in the past year?**

- Yes, with Habitat affiliate
- Yes, with another community organization
- No

**Section 2. The Goals Scale**

**Directions: Read each item carefully. Using the scale shown below, please select the number that best describes YOU and put that number in the blank provided.**

	Definitely False	Mostly False	Mostly True	Definitely True
I can think of many ways to get out of a jam.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I energetically pursue my goals.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I feel tired most of the time.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
There are lots of ways around any problem.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I am easily downed in an argument.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I can think of many ways to get the things in life that are most important to me.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I worry about my health.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

SOCIAL IMPACT OF HABITAT FOR HUMANITY IN SC

Even when others get discouraged, I know I can find a way to solve the problem.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
My past experiences have prepared me well for my future.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I've been pretty successful in life.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I usually find myself worrying about something.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I meet the goals that I set for myself.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

**Section 3. My Neighborhood**

**For each statement please indicate whether you strongly agree, agree, neither agree nor disagree, disagree or strongly disagree.**

	<b>Strongly disagree</b>	<b>Disagree</b>	<b>Neither disagree nor agree</b>	<b>Agree</b>	<b>Strongly agree</b>
People around here are willing to help their neighbors.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
This is a close-knit neighborhood.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
People in this neighborhood can be trusted.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
People in this neighborhood generally don't get along with each other.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
People in this neighborhood do not share the same values.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

**For each of the following, please respond if it is very likely, likely, neither likely nor unlikely, unlikely, or very unlikely that people in your neighborhood would act in the following manner:**

	<b>Very Unlikely</b>	<b>Unlikely</b>	<b>Neither likely nor unlikely</b>	<b>Likely</b>	<b>Very Likely</b>
Children were skipping school and hanging out on a street corner.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

SOCIAL IMPACT OF HABITAT FOR HUMANITY IN SC

Children were spray-painting graffiti on a local building.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Children were showing disrespect to an adult.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
A fight broke out in front of your house.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The fire station closest to your home was threatened with budget cuts.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

**These are some things that people might say about their neighborhood. For each one, please indicate how true this is for your neighborhood.**

	False	Mostly False	Neither True or False	Mostly True	True
Very few of my neighbors know me.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I have almost no influence over what this neighborhood is like	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I can recognize most of the people who live in my neighborhood.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
My neighbors and I want the same things from the neighborhood.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
If there is a problem on this neighborhood people who live here can get it solved	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

**35. In general, would you say that people in your neighborhood watch after each other and help out when they can, or do they pretty much go their own way?**

- Go own way
- A little of both
- Watch after each other

**36. Would you say that it is very important, somewhat important or not important to you to feel a sense of community with the people on your block?**

- Not important
- Somewhat important

SOCIAL IMPACT OF HABITAT FOR HUMANITY IN SC

- Very important

**37. Some people say they feel like they have a sense of community with the people on their block; others don't feel that way. How about you; would you say that you feel a strong sense of community with others on your block, very little sense of community or something in between?**

- Very little
- In between
- Strong

**Section 4.**

**Read each statement. Mark the response that best describes how often you do the following activities.**

	Never	Rarely	Monthly	Weekly	Daily
About how often do you and people in your neighborhood do favors for each other? By favors, we mean such things as watching each other's children, helping with shopping, lending garden or house tools, and other small acts of kindness.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
When a neighbor is not at home or on vacation, how often do you and other neighbors watch over their property?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
How often do you and other people in the neighborhood ask each other for advice about personal things such as child-rearing or job openings?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
How often do you and people in your neighborhood have parties or other get-togethers where other people in the neighborhood are invited?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
How often do you and other people in your neighborhood visit in each other's homes or speak with each other on the street?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

SOCIAL IMPACT OF HABITAT FOR HUMANITY IN SC

**43. Did you vote in the last presidential election?**

- No
- Yes

**44. In the past year, did you give your time in volunteer community service work?**

- Every few months
- About once a month
- About once a week
- Two to five times a week
- Almost every day

**45. In the past year, did you contact a government official about political or community issues?**

- No
- Yes

**Section 1. About Me...**

**46. I am a...**       Male    Female

**47. How old are you?** (*Write numbers in the space provided.*)

\_\_\_\_\_ Years

**48. How long have you been a Habitat homeowner?** (*Write numbers in the space provided.*)

\_\_\_\_\_ Years

**49. What is your race / ethnicity? (Optional)**

- Asian, Asian American or Pacific Islander, including Chinese, Japanese, and others
- American Indian/Native American
- Black or African American
- White, Caucasian, Anglo, European American; not Hispanic
- Multiethnic or multiracial (more than one race or ethnicity)
- Other (write in):

SOCIAL IMPACT OF HABITAT FOR HUMANITY IN SC

- Hispanic or Latino, including Mexican American, Central American, and others \_\_\_\_\_

**50. Are you married?**

- Yes  No

**51. Do you have children?**

- Yes  No

**If "Yes," please complete 51a - 51d.**

**51a. How many?** \_\_\_\_\_

**51b. Do they currently live at home with you?** \_\_\_\_\_

**51c. How old were they when you moved into your Habitat home?** \_\_\_\_\_

**52. Are you employed?**

- Yes – full-time  Unemployed  
 Yes – part-time  Unemployed due to disability

**53. What is the highest level of education that you have completed?**

- Some high school or less  College graduate  
 High school diploma  Graduate school  
 Trade/technical/vocational training  I don't know  
 Some college

**54. Are any of your neighbors also Habitat for Humanity homeowners?** \_\_\_\_\_

**54a. If "yes," how many?** \_\_\_\_\_

**55. Have you been on-time with all of your monthly mortgage payments?**

- Yes  No

**55a. If "No," how many have you been late with or missed?** \_\_\_\_\_

**56. Which Habitat affiliate did you work with to purchase your home?**

\_\_\_\_\_

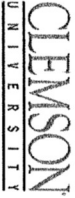
**THANK YOU!**



Appendix F: Permission from Dr. Perkins

7/15/2019

Clemson University Mail - Request for Permission to Use Work in a Dissertation



Rachael Bowers <rbower2@g.clemson.edu>

Request for Permission to Use Work in a Dissertation

4 messages

Rachael Bowers <rbower2@g.clemson.edu>

Sat, Jul 6, 2019 at 2:29 PM

To: d.perkins@vanderbilt.edu

Cc: Arellis Moore de Peralta <ared@g.clemson.edu>

Dr. Perkins,

I am a doctoral candidate at Clemson University in the International Family and Community Studies Program. My dissertation examines non-financial benefits experienced by low-income homeowners who have achieved homeownership through the Habitat for Humanity program in South Carolina.

I have very much appreciated reading your work as it relates to my study, especially with respect to the four dimensions of social capital you present in your 2002 chapter with Dr. Long, Neighborhood Sense of Community and Social Capital: A Multi-Level Analysis. This work resonates with the themes that emerged from focus groups we conducted with Habitat for Humanity homeowners, in terms of how homeownership impacted both how they thought about and acted in their communities. I have found the four dimensions and the associated scales very helpful in informing the measurement of social outcomes for my dissertation and am writing to request your permission to use it in my study.

If there is other information you might need from me to consider this request, please let me know.

Thank you for your time.

Best,

Rachael Bowers

Rachael Bowers  
Doctoral Candidate  
International Family & Community Studies  
Clemson University

Perkins, Douglas D <douglas.d.perkins@vanderbilt.edu>

Sat, Jul 6, 2019 at 3:27 PM

To: Rachael Bowers <rbower2@g.clemson.edu>

Cc: Arellis Moore de Peralta <ared@g.clemson.edu>

Dear Rachael, Thanks for your thoughtful request. You are welcome to use any of my scales as long as you cite the source. I would also appreciate receiving a pdf or Word copy of, or link to, your completed dissertation. Note that there are several different scales for each construct by other researchers besides me and my colleagues. My homepage below includes links to different surveys that I have conducted including the one you cited in your email.

7/15/2019

Clemson University Mail - Request for Permission to Use Work in a Dissertation

Good luck! Doug

--

Douglas D. Perkins, Ph.D.  
Professor & Director of Graduate Studies and Undergraduate Honors,

Dept. of Human & Org. Development <http://vu.edu/hod>

Director, Ph.D. Program in Community Research & Action <http://vu.edu/cra>  
M.Ed. Program in Community Development & Action <http://vu.edu/cda>  
B.S. Track in Community Leadership & Development  
Peabody College #90, Vanderbilt University, Nashville, TN 37203-5721 USA

D.Perkins@vanderbilt.edu; skype: dougperkins1  
phone: (615) 322-7213

My homepage: <https://my.vanderbilt.edu/perkins/>  
Current project: <https://www.researchgate.net/project/Global-Development-of-Applied-Community-Studies>

Assoc. Editor, *Psychosocial Intervention/Intervencion Psicosocial*: <http://journals.copmadrid.org/pil>

**From:** Rachael Bowers <[rbower2@g.clemson.edu](mailto:rbower2@g.clemson.edu)>  
**Date:** Saturday, July 6, 2019 at 1:30 PM  
**To:** Douglas Perkins <[douglas.d.perkins@Vanderbilt.Edu](mailto:douglas.d.perkins@Vanderbilt.Edu)>  
**Cc:** Arellis Moore de Peralta <[ared@g.clemson.edu](mailto:ared@g.clemson.edu)>  
**Subject:** Request for Permission to Use Work in a Dissertation

Dr. Perkins,

I am a doctoral candidate at Clemson University in the International Family and Community Studies Program. My dissertation examines non-financial benefits experienced by low-income homeowners who have achieved homeownership through the Habitat for Humanity program in South Carolina.

I have very much appreciated reading your work as it relates to my study, especially with respect to the four dimensions of social capital you present in your 2002 chapter with Dr. Long, Neighborhood Sense of Community and Social Capital: A Multi-Level Analysis. This work resonates with the themes that emerged from focus groups we conducted with Habitat for Humanity homeowners, in terms of how homeownership impacted both how they thought about and acted in their communities. I have found the four dimensions and the associated scales very helpful in informing the measurement of social outcomes for my dissertation and am writing to request your permission to use it in my study.

Appendix G: Permission from Dr. Quercia

7/15/2019

Clemson University Mail - Request for Permission to Use Work in a Dissertation



Rachael Bowers <rpower2@g.clemson.edu>

**Request for Permission to Use Work in a Dissertation**

6 messages

Rachael Bowers <rpower2@g.clemson.edu>

To: mark\_lindblad@unc.edu, quercia@email.unc.edu

Cc: Arelis Moore de Peralta <ared@g.clemson.edu>

Sat, Jul 6, 2019 at 2:10 PM

Dr. Lindblad and Dr. Quercia,

I am a doctoral candidate at Clemson University in the International Family and Community Studies Program. My dissertation examines non-financial benefits experienced by low-income homeowners who have achieved homeownership through the Habitat for Humanity program in South Carolina.

I have very much appreciated reading much of your work as it relates to my study and especially appreciate the framework of the homeownership effect you present in your 2015 paper, *Why Is Homeownership Associated With Nonfinancial Benefits? A Path Analysis of Compelling Mechanisms*. I have found that framework very helpful in informing the conceptual model for my dissertation and am writing to request your permission to use it in my study.

If there is other information you might need from me to consider this request, please let me know. Thank you for your time.

Best,  
Rachael Bowers

—  
Rachael Bowers  
Doctoral Candidate  
International Family & Community Studies  
Clemson University

Mon, Jul 8, 2019 at 6:50 PM

Quercia, Roberto G. <quercia@email.unc.edu>

To: Rachael Bowers <rpower2@g.clemson.edu>, "Lindblad, Mark R" <mark\_lindblad@unc.edu>

Cc: Arelis Moore de Peralta <ared@g.clemson.edu>

Rachael:

Thank you for your kind words about our work.

And thank you for asking.

As far as I know, you can always use other people's work in your dissertation with proper attribution, even a conceptual model.

In any case, if you need an official answer, you have my permission to use the conceptual model.

I hope your dissertation can expand our model and make it even more useful.

7/15/2019

Clemson University Mail - Request for Permission to Use Work in a Dissertation

Have a good summer.  
Roberto

Roberto G. Quercia  
Harris Distinguished Professor, City and Regional Planning  
Director, UNC Center for Community Capital

**From:** Rachael Bowers <rpower2@g.clemson.edu>  
**Sent:** Saturday, July 6, 2019 2:10:09 PM  
**To:** Lindblad, Mark R; Quercia, Roberto G.  
**Cc:** Arellis Moore de Peralta  
**Subject:** Request for Permission to Use Work in a Dissertation

[Quoted text hidden]

**Rachael Bowers** <rpower2@g.clemson.edu>  
To: "Quercia, Roberto G." <quercia@email.unc.edu>  
Cc: "Lindblad, Mark R" <mark\_lindblad@unc.edu>, Arellis Moore de Peralta <ared@g.clemson.edu>

Tue, Jul 9, 2019 at 9:24 AM

Thank you so much, Dr. Quercia!

Best,  
Rachael  
[Quoted text hidden]

**Rachael Bowers**  
Doctoral Student & Graduate Assistant  
[Quoted text hidden]

**Arellis Moore de Peralta** <ared@g.clemson.edu>  
To: Rachael Bowers <rpower2@g.clemson.edu>

Tue, Jul 9, 2019 at 11:25 AM

Good job Rachael. Remember to add this permissions to use as appendices to your dissertation.

Thanks

Arellis

Get Outlook for Android

**From:** Rachael Bowers <rpower2@g.clemson.edu>  
**Sent:** Tuesday, July 9, 2019 9:24:55 AM  
**To:** Quercia, Roberto G.

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