



R

RESEARCH REPORT

ASSESSMENT OF THE OUTCOMES
FOR HABITAT FOR HUMANITY
HOME BUYERS

**EXTERNAL
RESEARCH
PROGRAM**



HOME TO CANADIANS
Canada

CMHC—HOME TO CANADIANS

Canada Mortgage and Housing Corporation (CMHC) is the Government of Canada's national housing agency. We help Canadians gain access to a wide choice of quality, affordable homes.

Our mortgage loan insurance program has helped many Canadians realize their dream of owning a home. We provide financial assistance to help Canadians most in need to gain access to safe, affordable housing. Through our research, we encourage innovation in housing design and technology, community planning, housing choice and finance. We also work in partnership with industry and other Team Canada members to sell Canadian products and expertise in foreign markets, thereby creating jobs for Canadians here at home.

We offer a wide variety of information products to consumers and the housing industry to help them make informed purchasing and business decisions. With Canada's most comprehensive selection of information about housing and homes, we are Canada's largest publisher of housing information.

In everything that we do, we are helping to improve the quality of life for Canadians in communities across this country. We are helping Canadians live in safe, secure homes. CMHC is home to Canadians.

You can also reach us by phone at 1 800 668-2642
(outside Canada call 613 748-2003)
By fax at 1 800 245-9274
(outside Canada 613 748-2016)

To reach us online, visit our home page at www.cmhc.ca

Canada Mortgage and Housing Corporation supports the Government of Canada policy on access to information for people with disabilities. If you wish to obtain this publication in alternative formats, call 1 800 668-2642.

Assessment of the Outcomes for Habitat for Humanity Home Buyers

Final Report – February 2004

Maureen Crawford – Habitat for Humanity Canada
Jane Londerville* – University of Guelph

This project was funded by Canada Mortgage and Housing Corporation (CMHC) under the terms of the External Research Program, but the views expressed are the personal views of the authors and do not represent the official views of CMHC.

The authors wish to express their gratitude to the Habitat for Humanity homeowners and affiliates who took the time to participate in this process and whose responses made the study findings so rich.

* Contact for questions/clarification – 824-4120 ext 53091 or jlonderv@uoguelph.ca

Abstract

A total of 454 addresses were collected from 30 of the 59 Habitat affiliates across Canada. From this list 401 mailed questionnaires were sent out and 53 names were selected for telephone interviews. We received a total of 122 completed questionnaires, a response rate of 30.4% and completed 43 telephone interviews (which asked the same questions as the mailed questionnaire plus some additional items).

Interviewees were asked about two main issues: how their lives had changed since moving into their new homes and how the counselling/partnering process worked for them in moving into their homes. A significant portion of homeowners reported improvements in their children's' grades and/or behaviour since moving. In some cases this was attributed to improved housing conditions such as greater space and more private space for each child. Some adults had returned to school since moving (30% of these to university or college) in order to improve their future job prospects; some already had better jobs since moving.

The counselling/partnering process was considered very valuable by the interviewees and most Habitat partners received very high ratings. Positive responses were linked to providing good information in a timely manner and being friendly. A good partner, who responded quickly to questions and concerns raised by the homeowner during the process, greatly helped to relieve the stress involved in taking on homeownership responsibilities.

Executive Summary

A total of 454 addresses were collected from 30 of the 59 Habitat affiliates across Canada. In most cases the affiliates which did not submit information are either very small or have not started building houses yet. From this list 401 mailed questionnaires were sent out and 53 names were selected for telephone interviews. We received a total of 122 completed questionnaires, a response rate of 30.4% and completed 43 telephone interviews (which asked the same questions as the mailed questionnaire plus some additional items). We have a total of 165 questionnaires to analyze; this is a 36% response rate for all homeowners for which we obtained addresses. The results are thus statistically significant. Highlights of the results are presented below. More detail can be found in the full report.

The first question asked in the telephone interview was “What is the best thing about owning your home?”

- For 14% the best thing was financial breathing room, more affordable payments. For others (25%) it was the thought that they now owned an asset that gave them financial security and that they could pass on to their children. Security of tenure was important to 23% and the freedom to change the house/redecorate was mentioned by 21%. These responses all could be construed as the family now having control over their life in some way that was not possible before they moved to their Habitat home. Many respondents had a hard time narrowing this response down to one item.

Demographics:

- Most habitat homeowners grew up in owned houses, rather than rental or social housing. The figures for ownership were 65% for respondents and 62% of spouses for those with a spouse. Less than 10% of respondents and spouses grew up in social housing. Approximately 40% of respondents feel more secure in their current housing than they did growing up.

Changes in children’s behaviour and grades:

The literature suggests that security of tenure can lead to improved performance in school and better behaviour among children. Habitat homeowners were asked about children’s grades since they’d moved and whether their children’s behaviour had changed.

- Just under 40% of those responding indicated that their children’s grades had changed since they moved into their Habitat home; 20% of those who reported grade changes attributed improvements to their child’s better health or ability to concentrate better; presumably this relates to better quality (e.g. no mold), larger housing
- More than half the respondents (53%) reported changes in their children’s behaviour after moving to their home. Almost 60% of these reported that their children were happier, more outgoing, more confident. An additional 30% reported an improvement because their child had some private space of their own and more room in general in the home. 6% of those who reported a change, indicated the change had been negative, either as a result of financial stress for the family related to the move or because the child did not want to leave their old neighbourhood.
- We also asked whether teenage children were still living at home. It might be expected, with poor quality, crowded housing conditions, that teenagers might leave home as soon as possible. Of those households with teenage children, 73.5% had all still living at home and a further 20% had at least some at home. Only 5.7% (6 households) had had all their teenagers move out; of these two indicated their teenagers had moved into rental housing and 1 into social housing.

Career/education outcomes for adults in household:

- Almost a quarter (23.6%) of the households indicated that one or both spouses had returned to school. Almost half of these learned a new trade or upgraded their job skills. Just over 30% of those who went back to school enrolled in a college or university program. Many indicated that the predictability of their housing costs, along with lower costs for some, allowed them the freedom to consider returning to school.

Housing costs:

- Only 31% of respondents indicated that their monthly costs were less than before they moved; costs were *higher* for 48% and the same for 19%. It seems that Habitat homeowners are improving the quality and size of their home rather than primarily obtaining cheaper accommodation; having more room, better facilities and a better neighbourhood were the main comments received on how housing conditions had improved. Parents felt the space and privacy that the children had in their new home helped to improve their grades and behaviour. They had space to do their work and didn't fight as much with siblings since they no longer had to share a room. Their children seemed to be more relaxed and comfortable and were able to invite friends over where there may not have been space in their previous accommodation.
- 58.8% feel they are in a better financial situation than before their move; a further 30% feel they are in the same financial position; 11.5% feel they are in a worse position. When asked whether they felt more financially secure, a quarter did not respond, half said they felt more secure or the same and approximately _ said they did not feel more secure financially. When probed about their responses to their feelings of security, those who felt more secure pointed to the fact that their payments were predictable, and that they are now paying toward ownership of an appreciating asset. Those who feel less stable presumably were struggling with the costs of homeownership and maintenance.

Community relationship:

- Over half the respondents have met many of their new neighbours; only 7% reported that they had met few neighbours. Two thirds of those telephoned have a good relationship with at least some of their neighbours.
- Slightly more than half (55%) are participating in their community. Respondents were given the opportunity to list activities they are involved in. Of those who participate, 83% listed activities related to their children (school councils, coaching sports teams, etc.) as their first activity. For the second listed activity, activities related to children was 41% , church activities a further 34%. Telephone interviewees were asked whether they still volunteered with Habitat after their sweat equity hours were complete. Almost half (44%) said yes. Those who didn't, mainly said they were too busy with family obligations but would consider it in the future.

Partnership:

- The role of the Habitat partner (a volunteer assigned to each family) is to explain the responsibilities of home ownership, answer any questions the prospective homeowners might have and generally to guide them through the process. Partnering is strongly encouraged by HFHC as a mechanism for ensuring the transition to homeownership is successful. Despite this, a quarter of those surveyed reported that they did not have a partner assigned to them. Respondents were asked to rate their partner on a scale from 1 to 7 where 1 was poor and 7 was excellent. The average rating was 5.8, extremely positive, with 40% rating their relationship as 7¹. However, there were some negative ratings, with 20% rating their

¹ It is unusual on a scale such as this to have such a high percentage at an endpoint.

relationship as less than a 4.² Phone interviewees were asked why the relationship was good or bad. A good rating resulted from providing good information, in a timely manner, and being friendly. A bad rating resulted from being unavailable, not having accurate information or from talking down or being rude to the homeowner.

- The most helpful part of the partnering process for homeowners was the feeling of support given to the family by the partner, for 47% of telephone interviewees. Several respondents consider their partners now to be family friends and those for whom the process worked well, found the ability to ask questions of a designated person during the build greatly reduced the stress involved in acquiring the home.

Sweat equity:

- Fewer than 10% of respondents felt they didn't adequately understand the sweat equity policy. The majority (72%) found it easy to complete their hours especially those who were able to count hours for all family members. For those who had difficulty, reasons included poor tracking of hours and difficulty with childcare arrangements, especially for single parents. One family had their remaining sweat equity hours translated into dollars and were asked to submit this as a downpayment.

Crosstab results:

- Homeowners in smaller communities (less than 100,000 population) were less likely to have a partner, less likely to feel they were fully aware of the homeownership process and less likely to fully understand the sweat equity policy.
- Homeowners from small affiliates (have built fewer than 5 houses) were less likely to have a partner assigned and less likely to fully understand the sweat equity policy.

The findings indicate that, while there is some room for improvement in certain areas, generally the Habitat program is working extremely well. The households have been chosen for the program with the expectation that they can succeed at homeownership. While respondents indicated that they have to budget very carefully for the costs involved, most are able to manage and are excited about the fact that they are investing in an asset.

² The number of those rating a partner was greater than the number reporting that they had a partner. It is likely that some used this scale to rate their relationship with Habitat in general, if they did not have a partner. We expect these ratings would be more negative, since some reported having difficulty getting quick response from affiliate offices.

Résumé

Au total, 454 adresses ont été recueillies auprès de 30 des 59 filiales de Habitat pour l'humanité dans l'ensemble du Canada. La plupart des filiales qui n'ont pas soumis de données sont soit de petite envergure ou n'ont pas encore entrepris de construire des maisons. Quatre cent un questionnaires ont été envoyés à partir de cette liste et 53 noms ont été sélectionnés pour les entrevues téléphoniques. Nous avons reçu 122 questionnaires remplis, soit un taux de réponse de 30,4 % et 43 entrevues téléphoniques ont été réalisées (mis à part quelques points additionnels, les questions étaient identiques à celles du questionnaire envoyé). Nous disposons de 165 questionnaires à analyser, ce qui constitue un taux de réponse de 36 % pour toutes les adresses de propriétaires-occupants que nous avons obtenues. Les résultats représentent donc d'importantes données statistiques. Les points saillants des résultats sont donnés ci-dessous. De plus amples détails sont fournis dans le rapport complet.

La première question de l'entrevue téléphonique était « Quel est le principal avantage d'être propriétaire? »

- Pour 14 %, le répit financier, des paiements plus abordables sont le principal avantage. Pour les autres (25 %) c'est l'idée de posséder à présent un bien qui leur procure une sécurité financière et qu'ils peuvent transmettre à leurs enfants. La sécurité d'occupation était importante pour 23 % et 21 % ont mentionné la possibilité de changer de maison/de la décorer à nouveau. On peut interpréter ces réponses dans le sens que les familles exercent maintenant un plus grand contrôle sur leur vie qu'il ne leur avait été possible avant d'emménager dans leur maison Habitat. Un grand nombre de répondants ont eu de la difficulté à limiter leur réponse à un seul point.

Données démographiques :

- La plupart des propriétaires de maisons Habitat ont été élevés dans des maisons de propriétaire-occupant, plutôt que dans des logements locatifs ou sociaux. Pour les logements de propriétaire-occupant, le taux était de 65 % pour les répondants et de 62 % pour leur conjoint, s'ils étaient mariés. Moins de 10 % des répondants et de leurs conjoints ont été élevés dans des logements sociaux. Environ 40 % des répondants se sentent davantage en sécurité dans leur logement actuel que dans celui où ils ont été élevés.

Changements dans le comportement et les résultats scolaires des enfants :

La documentation publiée, révèle que la sécurité d'occupation peut avoir des effets bénéfiques sur les résultats scolaires des enfants et leur comportement. On a demandé aux propriétaires de maison Habitat si les notes scolaires de leurs enfants s'étaient améliorées depuis leur emménagement et si leur comportement avait changé.

- Près de 40 % des répondants ont indiqué que les notes de leurs enfants s'étaient améliorées depuis qu'ils vivaient dans leur nouvelle maison; 20 % des répondants l'attribuaient à une meilleure santé ou capacité de concentration de leurs enfants; on suppose que cette situation est attribuable à deux facteurs : une maison plus saine (p. ex. pas de moisissures) et plus spacieuse.
- Plus de la moitié des répondants (53 %) ont signalé un changement de comportement chez leurs enfants après leur emménagement. Près de 60 % d'entre eux ont indiqué que leurs enfants étaient plus joyeux, sociables et avaient plus d'assurance. Par ailleurs, 30 % de répondants ont signalé que leur enfant avait davantage d'espace privé et plus de place en général dans la maison. Six pour cent des répondants ayant signalé un changement ont précisé qu'il avait été négatif, en raison de difficultés financières éprouvées par la famille par suite de l'emménagement, ou parce que leurs enfants ne voulaient pas quitter leur ancien quartier.
- Nous avons également demandé si les adolescents vivaient toujours à la maison. On peut s'attendre à ce que les adolescents quittent la maison familiale le plus rapidement possible si le logement est de mauvaise qualité ou surpeuplé. Sur les ménages ayant des adolescents, ces derniers vivaient encore à la maison dans 73,5 % des cas et un certain nombre d'entre eux vivaient encore à la maison dans 20 % des cas.

Tous les adolescents avaient quitté la maison pour seulement 5,7 % des répondants (6 ménages); sur ces six ménages, deux ont indiqué que les adolescents étaient dans un logement locatif et un dans un logement social.

Résultats pour les adultes du ménage en fonction de la carrière/de l'éducation :

- Près d'un quart des ménages (23,6 %) ont indiqué que l'un des conjoints ou les deux avaient repris les études. Près de la moitié d'entre eux ont appris un nouveau métier ou perfectionné leurs compétences professionnelles. Plus de 30 % de ceux qui ont repris les études, se sont inscrits à un programme collégial ou universitaire. Ils ont été nombreux à indiquer que la stabilité de leurs coûts de logement, ou de coûts moindres pour certains, leur avait permis d'envisager cette possibilité.

Coûts de logement :

- Seulement 31 % des répondants ont indiqué que leurs coûts de logement étaient inférieurs à ce qu'ils étaient auparavant; les coûts étaient supérieurs pour 48 % et identiques pour 19 %. Il semble que les propriétaires d'une maison Habitat aient amélioré la qualité et la taille de leur logement et qu'ils n'aient pas obtenu un logement moins onéreux; lorsqu'on leur a demandé de quelle façon leurs conditions de logement s'étaient améliorées, ils ont indiqué qu'ils avaient davantage d'espace, de meilleures commodités et un meilleur quartier. Les parents attribuaient l'amélioration des notes scolaires et du comportement de leurs enfants au fait qu'ils avaient de l'espace privé et vivaient dans une maison plus spacieuse. Ils disposaient d'un endroit à part pour faire leurs devoirs et ne se disputaient plus autant avec leurs frères et soeurs parce qu'ils ne partageaient plus la même chambre. Leurs enfants semblaient plus détendus et à l'aise et ils pouvaient inviter des amis, alors que cela n'était pas possible auparavant en raison du manque d'espace.
- Les répondants estiment être en meilleure situation financière que dans leur ancien logement dans une proportion de 58,8 %; 30% des répondants jugent que leur situation n'a pas changé et 11,5 % que leur situation a empiré. À la question : Jugez-vous votre situation financière plus sûre, un quart des répondants n'ont pas donné de réponse, la moitié ont indiqué qu'ils estimaient leur situation financière plus stable ou n'ayant pas changé et environ un quart ont indiqué qu'ils ne jugeaient pas qu'elle était plus stable. Lorsqu'on leur a demandé de préciser leur réponse, ceux qui s'estimaient dans une situation plus stable ont indiqué le fait que leurs paiements étaient prévisibles et qu'ils payaient désormais pour une propriété qui prenait de la valeur. Les répondants qui s'estimaient financièrement moins stables avaient de la difficulté à assumer le coût de l'accession à la propriété et de l'entretien.

Rapport avec la collectivité

- Plus de la moitié des répondants ont fait la connaissance de leurs nouveaux voisins; seuls 7 % ont signalé qu'ils en avaient peu rencontrés. Les deux tiers des répondants à l'entrevue téléphonique avaient de bons rapports avec au moins quelques voisins.
- Un peu plus de la moitié des répondants (55 %) s'impliquent dans la vie de leur collectivité. Les répondants ont eu la possibilité d'énumérer les activités auxquelles ils participent. De ceux-là, 83 % ont indiqué en premier des activités connexes à la famille (conseils scolaires, encadrement d'équipes sportives etc.). En deuxième lieu, ils ont indiqué des activités ayant rapport avec les enfants dans 41 % des cas, et aux activités paroissiales dans 34 % des cas. On a demandé aux répondants aux entrevues téléphoniques, s'ils avaient continué de faire du bénévolat pour Habitat après avoir fourni leur mise de fonds sous formes d'heures de travail. Près de la moitié (44 %) ont répondu oui. Ceux qui ont cessé ont indiqué que leurs responsabilités familiales ne leur en laissaient pas le temps, mais qu'ils envisageaient de le faire dans l'avenir.

Partenariat :

- Le partenaire Habitat (un volontaire attribué à chaque famille) a pour rôle d'expliquer les responsabilités de propriétaire-occupant, de répondre aux questions que peuvent avoir les futurs propriétaires-occupants et généralement de les guider dans ce processus. L'organisme HFHC encourage fortement le partenariat comme moyen d'assurer une bonne transition à l'accession à la propriété. Malgré tout, un quart de ceux qui ont été interviewés ont indiqué qu'ils n'avaient pas bénéficié de l'aide d'un partenaire. On a demandé aux répondants d'évaluer leur partenaire sur une échelle de 1 à 7, où 1 signifie médiocre et 7 excellent. L'évaluation moyenne était de 5,8, très bon, 40 % ayant indiqué un 7¹. Certaines évaluations étaient toutefois négatives, 20 % des répondants ayant évalué leur rapport à moins de 4.² On a demandé aux personnes interviewées au téléphone d'indiquer pourquoi leur rapport était bon ou mauvais. L'évaluation était bonne si l'information était utile, dispensée de façon opportune et amicale. Elle était mauvaise si le partenaire n'était pas disponible, l'information inexacte ou fournie avec condescendance ou insolence au propriétaire-occupant.
- Les répondants à l'entrevue téléphonique ont estimé, dans une proportion de 47 %, que l'aspect le plus utile du processus était le sentiment de bénéficier du soutien du partenaire. Plusieurs répondants considèrent leur partenaire comme un membre de la famille et ceux qui sont satisfaits du processus estiment que la possibilité de poser des questions à une personne désignée pendant la construction, leur a permis de réduire considérablement le stress qu'occasionne l'acquisition d'une maison.

Mise de fonds sous forme de travail :

- Moins de 10 % des répondants ont estimé qu'ils n'avaient pas bien compris le principe de mise de fonds sous forme de travail. La majorité (72%) n'ont pas eu de difficulté à travailler le nombre d'heures requis, surtout ceux qui ont pu compter les heures travaillées par tous les membres de la famille. Les répondants ayant signalé des difficultés, indiquaient qu'ils n'avaient pas soigneusement consigné les heures travaillées et qu'ils n'avaient pas toujours pu faire garder leurs enfants, surtout lorsqu'ils étaient des parents uniques. Le reste des heures non travaillées par une famille ont été conventies en une somme d'argent ayant dû être versée à titre de mise de fonds.

Résultats recoupés :

Les propriétaires-occupants dans les petites collectivités

- (moins de 100 000 habitants) étaient moins susceptibles de bénéficier d'un partenaire, de juger qu'ils étaient totalement au courant du processus d'accession à la propriété et de comprendre le principe de la mise de fonds sous forme de travail.
- Les propriétaires-occupants des petites filiales (celles qui ont construit moins de cinq maisons) étaient moins susceptibles d'obtenir un partenaire et de comprendre en quoi consistait exactement le principe de la mise de fonds sous forme de travail.

Selon les constatations, même si l'on peut apporter des améliorations dans certains domaines, le programme Habitat fonctionne très bien. Les ménages ont été choisis pour participer au programme en espérant qu'ils seraient de bons propriétaires-occupants. Certains ont indiqué qu'il leur fallait planifier leurs dépenses très soigneusement. La plupart des propriétaires sont capables de gérer leur budget et ils sont très satisfaits d'investir dans un bien.

¹ Pour une échelle de ce type, il est inhabituel d'obtenir un aussi fort pourcentage en haut de l'échelle.

² Le nombre de répondants ayant évalué un partenaire était supérieur au nombre de répondants ayant indiqué qu'ils avaient bénéficié de l'appui d'un partenaire. Il est probable que certains répondants ont utilisé cette échelle pour évaluer leur relation avec Habitat en général, même s'ils n'avaient pas eu de partenaire. Nous pensons que ces évaluations seraient plus négatives, puisque certains ont indiqué avoir eu de la difficulté à obtenir une réponse rapide des filiales de Habitat.



National Office

Bureau national

700 Montreal Road
Ottawa ON K1A 0P7
Telephone: (613) 748-2000

700 chemin de Montréal
Ottawa ON K1A 0P7
Téléphone : (613) 748-2000

Puisqu'on prévoit une demande restreinte pour ce document de recherche, seul le résumé a été traduit.

La SCHL fera traduire le document si la demande le justifie.

Pour nous aider à déterminer si la demande justifie que ce rapport soit traduit en français, veuillez remplir la partie ci-dessous et la retourner à l'adresse suivante :

Centre canadien de documentation sur l'habitation
Société canadienne d'hypothèques et de logement
700, chemin de Montréal, bureau CI-200
Ottawa (Ontario)
K1A 0P7

Titre du rapport: _____

Je préférerais que ce rapport soit disponible en français.

NOM _____

ADRESSE _____

rue

App.

ville

province

Code postal

No de téléphone () _____

Introduction:

Habitat for Humanity Canada (HFHC) provides homes in partnership with low income families.

Participants must contribute sweat equity, either in the construction of their own home or through other tasks required by the organization. They are also responsible for making monthly payments on an interest free mortgage used to finance the cost of the property; their payment is based on 25% of their income. The intention of using this process is for homeowners to feel they have earned their new accommodation, rather than being given it (a hand up, not a handout) as well as providing funds for the construction of more homes as the mortgage loans are repaid. There are currently approximately 600 households who have moved into homes built or renovated by HFHC in Canada.

While some research has been done regarding outcomes for families in the US who have moved into Habitat housing, there has been no rigorous analysis of impacts of stable affordable housing for Canadian Habitat families. As well, HFHC is interested in evaluating and improving the process used to prepare prospective homeowners for the responsibilities involved in owning a home.

The goals for this study were:

1. To examine how access to a stable home ownership environment has changed outcomes for families who have been participants in the HFHC program in Canada.
2. To assess and suggest improvements to the partnership aspects of the HFHC program; how well does the partnership process between the affiliate and the applicant prepare families for home ownership?
3. To assess how the financial well being of a Habitat household changes over time after occupation of their home.

The study was conducted by HFHC with the assistance of Jane Londerville, a faculty member at the University of Guelph. This had the benefit of a strong contact list generated by Habitat and the ability to assure respondents of the confidentiality of their input as interviews and questionnaire analysis were completed by researchers from the university.

Data was gathered through two mechanisms. In-depth telephone interviews were completed with a

carefully selected cross-section of households to investigate each family's current situation and how it has changed since moving into their home. A short mail survey was sent to all remaining HFHC homeowners to gather general statistics on each household.

Literature Review

Adequate housing is generally considered an important prerequisite to overall family health and function. The literature described in this section examines various aspects of how adequate or inadequate housing affects the family situation.

Currie and Yelowitz (2000) examine the outcomes for children living in public housing in the U.S. and find that, for families with male and female children, who are thus eligible for a larger unit in public housing, school outcomes are better than for the remainder of the population. Their results could be interpreted to mean that a lack of crowding in the housing unit, regardless of tenure, has a positive impact on children's performance at school.

William Rohe and Victoria Basolo (1997) examined the long-term effects of homeownership on low-income families. When compared to a group of renters with similar demographics, the researchers found that homeownership had a positive and significant effect on both life satisfaction and participation in neighbourhood and block association meetings but did not significantly influence self-esteem, perceived control or informal social interaction in the local area. In a related study (1994) Rohe and Basolo had similar results in a longitudinal study but found that housing condition, regardless of tenure form, had a significant influence on self-esteem and life satisfaction.

Cohen et al. (1995) studied children temporarily placed into the care of the Children's Aid Society of Metropolitan Toronto and found that, in 18.4% of the cases, housing condition was one of the factors that resulted in the placement. In 8.6% of the cases, a housing-related problem delayed the return of the child to the family. Bryant (2003) reviews a series of studies which link health problems to inadequate

housing. Conditions such as mold, inadequate heat and overcrowding were cited as leading to physical and mental health problems.

Shields and Wooden (2003) used the Household, Income and Labour Dynamics survey in Australia to examine life satisfaction among panel participants. They found that neighbourhood characteristics explain almost 10% of the variation in self-reported life satisfaction scores. Some evidence was uncovered which tied this difference in satisfaction to interactions among neighbours.

Lepore et. al (1991) examined stress levels over time among residents of crowded housing. When they first moved into crowded housing, their stress levels were no different from others in the study with less crowded housing, but within 8 months they exhibited significantly higher stress levels than their counterparts. Evans et. al (2002) examine the impact of crowding on children in grades 3 and 4 in Austria, adjusting for housing type (single detached, row house and apartment). They find that increased crowding does not have a major impact on mental health in single detached dwellings but does have an impact in row and especially apartment complexes. They attribute this to a lack of access to outdoor play space where children can avoid conflicts occurring in the home and find some space of their own. As well, psychological health was significantly poorer in both row and apartment³ housing than in the single detached housing. Children's disruptive behaviour at school also increased with crowding, but only in apartment buildings.

Evans et. al (2001) use an objective measure of housing quality to examine the impact of poor housing on children's psychological health and ability to concentrate. The children lived in upstate New York and were in grades 3 through 5. They found that, after controlling for income, children's behaviour and stress levels worsened significantly with the deterioration of their housing quality. They also found children in poorer housing were less likely to persist in trying to solve a challenging puzzle, indicating lower levels of motivation.

³ The majority of these children lived on the fourth floor or lower, so these were not high-rise structures.

Balfour and Smith (1996) examined the Cleveland Housing Network's (CHN) lease-to-purchase program, which allows low income families to rent a rehabilitated home for 15 years at which point they can become homeowners. They are expected to work to increase their income during the tenancy, perform maintenance while they are renting and pay off \$6-8000 of debt on the home during the 15 year period. The long length of rental is a requirement of the funding mechanism for the homes. The researchers conducted two focus group sessions with CHN clients. They found that:

- Clients valued the security of tenure they received with the program as well as the promise of homeownership down the road
- Initially, the opportunity to work toward homeownership elevated their self-esteem. But as time went on, they felt they were back in a dependency position with CHN and that the dream of home ownership might never come true
- Clients were mistrustful of the organization and uncertain about what their position would be after the 15-year period was up. They were not receiving regular statements about their financial position for their home.
- Clients felt maintenance on the homes was done poorly with shoddy materials; they were also uncertain whether repairs done to the property were increasing the debt they owed on it.

Haurin et. al (2002) used US panel data collected over a 15-year period (1979-94) to examine whether homeownership has an impact on outcomes for children. They found that owning a home led to a 23% higher rating on cognitive/physical home environment scale and 13% higher on a scale measuring emotional support in the home. For children of homeowners, math achievement scores were 9% higher, reading achievement 7% higher and behaviour problems 1-3% lower, than for children in rental situations.

Millard Fuller (1995), founder of Habitat for Humanity International (HFHI), cites a survey of 40 homeowners in the Minneapolis/St. Paul area. Respondents listed improvement in education, health, financial stability and/or decreased family conflict as positive results of living in a HFHI home.

The most relevant research done in relation to this study is a survey of HFHI homeowners done in the U.S. (HUD 1997). HFHI had built 60,000 homes at that point in time. A selection of rural and urban affiliates was made and interviews and focus group sessions were held with selected homeowners from each affiliate. The main findings, as they relate to this study were:

- Habitat is serving low and very-low income families
- Homeownership has not been a financial burden for the majority; mortgage costs averaged 12% of family income
- Most families improved both size and quality of housing when they moved to their new home
- The most common benefit of homeownership was not financial but the pride and increased stability the family experienced
- Despite the low costs of HFHI mortgages, 38% of low and very-low income families experienced trouble making mortgage payments on time.
- 1 out of 5 households felt they were inadequately prepared for homeownership; this was particularly evident in very-low income groups; 20% anticipated a need for ongoing financial help from the Habitat affiliate; rising real estate taxes and insurance costs, over which Habitat has no control, were part of the cause of these problems.
- In addition to the monetary benefits of the program, families received the benefit of pride and stability in feeling safe about their home.
- The reliability of a constant home payment had allowed some to return to school, learn a new trade or look for a better job.
- Homeowners perceived training as a valuable program component

In summary, it appears that quality of housing security of tenure is very important to family well-being and in particular to the outcomes for children in terms of success at school and psychological health. The evidence on whether the tenure form matters is less clear. For some very low income families, the financial pressure of homeownership is substantial. This study examines whether this is somewhat alleviated through additional counseling related to budgeting, whether the non-financial benefits make this struggle worthwhile for the families or whether rental is a better option in general for some families.

Methodology

Mailing List:

Local HFH affiliates were asked to provide names and addresses for all their homeowners. They were also given a draft letter describing the study which they could send out to homeowners if they wished. All large affiliates responded to this request and many others as well; a total of 454 addresses were collected from 30 of the 59 Habitat affiliates across Canada. In most cases the affiliates which did not submit information are either very small or have not started building houses yet. Of the 600 homes built in Canada by Habitat over the years we obtained addresses for approximately 75%.

Telephone Interviews:

From this list of addresses, a stratified random sample of 53 homeowners was selected for telephone interviews, based on having at least one telephone interview in each affiliate, ensuring a mix of single and dual parent families and a mix of ethnicities. Each of the selected households was sent a letter on HFHC letterhead describing the study and asking them to participate when they were phoned by the University of Guelph researcher. The letters were signed by both Maureen Crawford of HFHC and Jane Londerville for the University. (see Appendix A for a sample letter) Respondents were assured that any information they provided to the researcher from the University of Guleph would remain confidential. Homeowners were also assured that there was no requirement to participate and they could stop the process at any time.

The telephone interview had a structured format but allowed for unprompted responses to questions and for the homeowner to add specific experiences they have had since moving to their HFHC home. Some interviewees just answered the basic questions but many elaborated fully on their experiences (positive and negative) during the process leading up to home ownership and afterward. The telephone interview guideline is attached as Appendix B. It is based on the mailed questionnaire (Appendix D – see next section for discussion) but with several additional open-ended questions. Where respondents opened up new topic areas relevant to their experience with homeownership, we pursued those discussions. We also probed for more in-depth descriptions in answer to the basic questions. For example, if householders indicated they have a new job, we have asked for more detail about the job, what is better about it, how they obtained the job and whether a return to school was necessary to obtain it.

The interview guideline covered the following areas:

- The process leading up to the house purchase: was there anything further the Habitat affiliate could have done to make the transition to homeownership smoother? What was most helpful in the counseling process?

- What has life been like since moving to their home? What changes have occurred in:
 - Children's health, school progress, behaviour
 - Career progress for adults in the family (additional education, new job training, changes in jobs)
 - Family dynamics
 - Reliance on social service programs
- How has the family's financial position changed since moving into their home? Are the costs more onerous than expected; have there been any surprise costs? Is the family paying less for housing and if so, how are they utilizing the extra funds (other household expenses, savings)?
- How has the homeowner's self-esteem changed since moving into the home and why? Are they treated differently as homeowners than they were as renters?
- What is their relationship with their neighbours and is that different from when they were renters? How does their housing quality compare to their last home?
- If children have left the home, under what circumstances, what type of housing are they living in now?

Only 1 household chose not to participate in the telephone survey. However, we encountered several disconnected telephone numbers and other anomalies that have not allowed us to contact some households on the list. The final number of completed telephone interviews was 43. Respondents were very forthcoming in the interviews and we are confident we have a good cross-section of opinion represented in the findings.

Mailed questionnaires:

All Habitat homeowners for whom addresses were submitted, were sent a mailed questionnaire (see Appendix D), if they were not on the telephone list. This was accompanied by a letter describing the study (Appendix C) and a stamped addressed envelope for returning the completed questionnaire to the university. A total of 401 questionnaires were distributed between June 27th – 30th. A follow-up postcard was mailed out July 23rd, reminding homeowners to respond. We received a total of 122 completed

questionnaires, a response rate of 30.4%. Using the telephone questionnaires as well (which asked the same questions as the mailed questionnaire plus some additional items) we have a total of 165 questionnaires to analyze; this is a 36% response rate for all homeowners for which we obtained addresses. The responses on the questionnaires were thorough and many used the open ended questions to fully elaborate on their individual situations.

Analysis:

Responses were examined, grouped and codes were developed for each question. The questionnaire data was fully entered by two different people and the results were compared to ensure accuracy. Means and frequencies were calculated for each question. These are reported in the first part of the results section. As well, cross-tabulations were done to look for differences in certain variables by:

- Length of tenure of the homeowner
- Size of habitat affiliate and length of affiliate operation
- Family composition (single parent families and families with children over 15)
- Community size

These are reported at the end of the results section.

Results:

The first portion of the results section summarizes the frequency analysis of the questionnaire and interview responses. The second section reports the crosstab analysis.

Frequency Analysis:

What is the best thing about owning your home?

The first question asked in the telephone interview was “What is the best thing about owning your home?” (Table 62). For 14% the best thing was financial breathing room, more affordable payments. For others (25%) it was the thought that they now owned an asset that gave them financial security and that they could pass on to their children. Security of tenure was important to 23% and the freedom to change the house/redecorate was mentioned by 21%.

These responses all could be construed as the family now having control over their life in some way that was not possible before they moved to their Habitat home. Many respondents had a hard time narrowing this response down to one item.

Demographics:

Tables 1 to 6 summarize results on homeowner demographics. The responses were split by size of affiliate: 10% from small affiliates, 38% from medium and 52% from large. Small affiliates have built five or fewer homes, medium 6-19 homes and large 20 or more. To a large extent size of affiliate is expected to be linked to the length of time it has been operating and the sophistication and consistency of its operations.

There were many households with more than 2 adults (Table 2). The questionnaire was not clear about how to classify their children over 18. Some counted these as adults and some as children over 15. In any case it is clear that many adult children remain living with their parents in Habitat homes. Almost 20% of households reported 3 or more adults in the home.⁴

At the other end of the spectrum, 27.3% of the respondents represented single parent households. The remaining 53.3% have 2 adults in the family. Some of these could also be single parent homes, with an adult child still living at home. As expected, there is a significant relationship between the length of time the householder has lived in the Habitat home and the number of adults and children over 15 living in the home.

In general, Habitat homeowners have older children rather than very young families. Only 20% have a child under the age of 5 and 47% have children 6-9. Children aged 10-15 reside in 62% of households and 44% have children over 15 (this percentage is likely higher than reported as some counted their children over 18 as adults living in the home).

⁴ Some of these adults could be aunts, uncles, grandparents, etc. as well.

Length of tenure (Table 7) indicates the relative youth of most Habitat affiliates in Canada. On average respondents have lived in their homes for 4.01 years; 72% have occupied their Habitat home for 5 years or less, 13% for less than a year.

Most habitat homeowners grew up in owned houses, rather than rental or social housing. The figures for ownership were 65% for respondents and 62% of spouses for those with a spouse (Tables 39 and 40). Less than 10% of respondents and spouses grew up in social housing. Approximately 40% of respondents feel more secure in their current housing than they did growing up (Table 41).

Changes in Children's behaviour and grades:

The literature suggests that security of tenure can lead to improved performance in school and better behaviour among children. Habitat homeowners were asked about children's grades since they'd moved and whether their children's behaviour had improved; the results are in Tables 8-11.

Just under 40% of those responding indicated that their children's grades had changed since they moved into their Habitat home. Not all of these were improvements however. Children's grades were worse for 11.6% of those who reported a change. The parents attributed the decline to the move, generally because moving itself was disruptive for the child (they were leaving friends behind, entering a new school etc.). Of those who reported an improvement in grades, the most common reason (63% of those reporting grade changes) was because they had moved to a better neighbourhood or because the school was perceived as being better. Of those who reported grade changes 20% attributed improvements to their child's better health or ability to concentrate better; presumably this relates to better quality (e.g. no mold), larger housing. 60% of parents reported no grade changes.

More than half of the respondents (53%) reported changes in their children's behaviour after moving to their home. Almost 60% of these reported that their children were happier, more outgoing, more confident. An additional 30% reported an improvement because their child had some private space of their own and more room in general in the home. Again 6% of those who reported a change, indicated

the change had been negative, either as a result of financial stress for the family related to the move or because the child did not want to leave their old neighbourhood.

We also asked whether teenage children were still living at home. It might be expected, with poor quality, crowded housing conditions, that teenagers might leave home as soon as possible. Of those households with teenage children, 73.5% had all still living at home and a further 20% had at least some at home. Only 5.7% (6 households) had had all their teenagers move out; of these two indicated their teenagers had moved into rental housing and 1 into social housing (see Tables 12 and 13).

We asked parents of teenagers whether their children were still in school. All teenagers were still in school for 72.4% of households with teenagers; at least some were still in school for 18% and none were in school for 9.5% of households (Tables 14 and 15).

Career/education outcomes for adults in household:

Almost half (46.7% - Table 16) of the respondents indicated that either they or their spouse had changed jobs since moving to their new home. Of those who changed jobs, 66.5% indicated their new job was better; and only 12% had a worse job. In general, the job was better either because of improved pay or better working conditions (Table 17). Those who indicated their job was worse had lower pay, had been laid off, or were ill and couldn't work.

Almost a quarter (23.6%) of the households indicated that one or both spouse had returned to school (Table 18). Almost half of these learned a new trade or upgraded their job skills (Table 19). Just over 30% of those who went back to school enrolled in a college or university program. A further 4.2% of respondents plan to return to school in the near future. Many indicated that the predictability of their housing costs, along with lower costs for some, allowed them the freedom to consider returning to school.

Housing costs:

Homeowners were asked to estimate (Table 20) their total monthly costs for their mortgage, property taxes and insurance (for many homeowners, all these costs are collected from them by the affiliate; these bills are then paid by the affiliate). The cost for these three elements is intended to be 25% of the family's income. The average monthly cost for homeowners was reported at \$805 although there was wide disparity in this figure with 6 households reporting paying between \$2,000 and \$3,000. At the other end of the scale, 8 households pay less than \$500.

Only 31% of respondents indicated that their monthly costs were less than before they moved; costs were higher for 48% and the same for 19% (Table 21). It seems that Habitat homeowners are improving the quality and size of their home rather than primarily obtaining cheaper accommodation. When asked to compare their current living arrangements to where they were previously living (Table 63), only two reported worse living conditions/neighbourhood. Having more room, better facilities and a better neighbourhood were the main comments received on how housing conditions had improved. Parents felt the space and privacy that the children had in their new home helped to improve their grades and behaviour. They had space to do their work and didn't fight as much with siblings since they no longer had to share a room. Their children seemed to be more relaxed and comfortable and were able to invite friends over where there may not have been space in their previous accommodation.

For those whose housing costs are less than before they moved, most are spending money on family expenses or find they do not really have extra funds (Table 22). Some have used the money for home improvements and a few have funded their own businesses, their's or their children's education or reduced their non-mortgage debt.

For those who were paying more than before they moved, most indicated they were able to cope with the higher payments (Table 23). Some were managing by cutting back on expenses in other areas; a few were working longer hours. Only one household indicated that their payments were higher because their

income had gone up. Costs were considered unmanageable by 3 of the households, at least one of whom intends to sell her house.

Payment procedures were either fully or at least partially explained to 2/3 of the phone interviewees (Table 24). However, almost 10% felt the procedures were not well, or only partially explained. Procedures changed after moving in (and in some cases continue to change) for 16% of interviewees. And for 7%, costs were underestimated by Habitat. A crosstabulation indicated no significance between whether the homeowner had a Habitat partner and how well the payment procedures were explained.

The question about whether the family relies less on social assistance since moving to their Habitat home was problematic (Table 25). Those who had never relied on social assistance were annoyed to be asked the question (at least 35%) A lower reliance was reported by 35% of respondents but it is possible that some of these also had never required social assistance (as it is possible that some of those who reported no (22%) also had never received social assistance). This table should be interpreted with care.

58.8% feel they are in a better financial situation than before their move; a further 30% feel they are in the same financial position; 11.5% feel they are in a worse position (Table 26). When asked whether they felt more financially secure, a quarter did not respond, half said they felt more secure or the same and approximately _ said they did not feel more secure financially (Table 27). When probed about their responses to their feelings of security (Table 28), those who felt more secure pointed to the fact that their payments were predictable, and that they are now paying toward ownership of an appreciating asset. Those who feel less stable presumably were struggling with the costs of homeownership and maintenance.

Maintenance:

Only 7% of respondents did not know they would be responsible for maintenance in their new home (Table 29). On average homeowners have spent \$647 in the past year on maintenance but there is a wide variation in these costs (Table 30). Those with brand new homes typically have low initial costs, while

those moving into renovated older homes have faced more major repairs. There was little correlation between length of time in the home and maintenance costs. Those spending over \$1,000 on maintenance represented 26% of the sample; 6% of the sample reported spending over \$3000 last year. The majority found maintenance costs to be about what they expected but for 19% the costs were higher than expected (Table 31). Most of the phone respondents found the work involved in maintaining their house about what they expected it to be; several elaborated that they really enjoyed the freedom to decorate as they please and to have a garden (Table 32).

Community relationship:

Over half the respondents have met many of their new neighbours; only 7% reported that they had met few neighbours (Table 33). Two thirds of those telephoned have a good relationship with at least some of their neighbours; those who reported strained relationships with their neighbours were in enclaves of Habitat homes where several were built on one street. NIMBY was an issue for 2 phone interviewees before they moved in; now that they are occupying the home, the neighbours are fine with having a Habitat home in their area (Table 34).

When asked whether the relationship with their neighbours was better than when they were renting, slightly more than half (53.5%) said no, but they had had a good relationship with neighbours when renting. (Table 35) Aproximately 40% indicated their relationships with neighbours had improved, some because they felt they had settled in the neighbourhood and others because they know them better and have closer relationships. The majority feel safe in their new community but 17% feel the area is not safe, one respondent specifically expressing fear for her children. (Table 36)

Slightly more than half (55%) are participating in their community (Table 37). Respondents were given the opportunity to list activities they are involved in. Of those who participate, 83% listed activities related to their children (school councils, coaching sports teams, etc.) as their first activity. For the second listed activity, activities related to children was 41% , church acitivites a further 34% (Tables 38a and b).

Telephone interviewees were asked whether they still volunteered with Habitat after their sweat equity hours were complete (Table 60). Almost half (44%) said yes. Those who didn't, mainly said they were too busy with family obligations but would consider it in the future. This ties in with their listed volunteer activities, which mainly relate to their children. Only 13% of respondents said they never expect to volunteer with Habitat again.

When asked whether they feel they are treated differently as a homeowner than they were as a renter, 40% said no (Table 57). Those who feel they are treated better, or feel better about themselves were 23% of the telephone interviews. Some feel they are treated better by financial institutions (16%). Others (18.6%) feel they are treated worse as a result of the misconception that "Habitat homes are free" and the publicity surrounding their move which labels them as Habitat homeowners.

Partnership:

The role of the Habitat partner (a volunteer assigned to each family) is to explain the responsibilities of home ownership, answer any questions the prospective homeowners might have and generally to guide them through the process. Partnering is strongly encouraged by HFHC as a mechanism for ensuring the transition to homeownership is successful. Surprisingly, a quarter of those surveyed reported that they did not have a partner assigned to them (Table 42). Respondents were asked to rate their partner on a scale from 1 to 7 where 1 was poor and 7 was excellent (Table 43). The average rating was 5.8, extremely positive, with 40% rating their relationship as 7⁵. However, there were some negative ratings, with 20% rating their relationship as less than a 4.⁶ Phone interviewees were asked why the relationship was good or bad. A good rating resulted from providing good information, in a timely manner, and being friendly. A bad rating resulted from being unavailable, not having accurate information or from talking

⁵ It is unusual on a scale such as this to have such a high percentage at an endpoint.

⁶ The number of those rating a partner was greater than the number reporting that they had a partner. It is likely that some used this scale to rate their relationship with Habitat in general, if they did not have a partner. We expect these ratings would be more negative, since some reported having difficulty getting quick response from affiliate offices.

down or being rude to the homeowner (Table 44). Most of those with a partner (80%) were comfortable with going to the partner for help; however 18.6% were not. (Table 45) This demonstrates the extreme importance of carefully matching partners and being flexible with changing the match if it doesn't seem to be working. The Habitat partner adequately prepared 78% of homeowners for the costs involved but 22% of those with a partner felt inadequately prepared (Table 46). Table 48 reports whether respondents would be comfortable contacting Habitat for information/questions if the partnership process was over (Table 47); 17% said they would not. In terms of preparation for home ownership, 17% felt they were not adequately prepared prior to moving to their Habitat home (Table 49) and 6% felt they were not adequately made aware by Habitat of the responsibilities of owning a home (Table 50).

Phone interviewees were asked if Habitat had done everything possible to make the transition to home ownership as smooth as possible. Almost half (49%) said yes, they were very helpful; a further 12% thought the preparation was adequate (Table 51). Those who felt inadequately prepared attributed this to several factors including moving into one of the first homes built by the affiliate when the affiliate was still learning, and receiving confusing information. Table 52 lists ways in which the affiliate/partner could have made the transition easier; the main improvements suggested were in the area of better communication and more information, particularly related to the costs of home ownership, and reducing the length of time required to build the house.

The most helpful part of the partnering process for homeowners was the feeling of support given to the family by the partner, for 47% of telephone interviewees (Table 53). Several respondents consider their partners now to be family friends and those for whom the process worked well, found the ability to ask questions of a designated person during the build greatly reduced the stress involved in acquiring the home. Table 54 summarizes the responses to the question of whether the homeowners were surprised by anything during the home buying process; 40% were not surprised indicating they were well prepared by their partners. Some of the surprises were pleasant ones (how smoothly the build went, the numbers of volunteers). Negative surprises related to the build (the length of time to build, stolen materials,

changes to plans without consultation) and management problems in the affiliate (negative attitude of affiliate management, problems with mortgage information, lack of experience).

Telephone interviewees were asked if there were any aspects of the partnership process that could be improved; 37% had no recommendations (Table 61). The remainder of the responses varied widely. Some thought better communication was necessary, so that changes to the house plans were apparent to the homeowner and that the partnering process carried on for a time after the family moved in. Also, the small affiliates need sufficient resources and knowledge of procedures before starting to build houses. Two made comments about inaccurate reporting by the media and one suggested better education of the neighbourhood about Habitat before building; they experienced negative perceptions from neighbours that they had to overcome. Comments about careful screening of Habitat families came from those who live in communities where several adjacent houses were built by Habitat. Clearly these present a different set of possible problems than separate Habitat homes. Neighbours are paying different amounts for the same home and some have perceptions that some of their Habitat neighbours are either not deserving of a home or less desirable as neighbours.

Sweat equity:

Fewer than 10% of respondents felt they didn't adequately understand the sweat equity policy (Table 55). The majority (72%) found it easy to complete their hours especially those who were able to count hours for all family members. (Table 56) For those who had difficulty, reasons included poor tracking of hours and difficulty with childcare arrangements, especially for single parents. One family had their remaining sweat equity hours translated into dollars and were asked to submit this as a downpayment.

Home design:

Most (67.5%) found their finished home to be approximately what they expected, with perhaps minor problems (Table 58). Others were never shown the plans for the home or moved into an existing home (14%), found their home unfinished when they moved in (7%), or found the home different or with

mistakes (9%). Many have made changes to their homes since moving in: redecorating (51%) building decks or finishing basements (25%). One family had to finish the home after moving in. 19% have made no changes since occupying the home (Table 59).

Crosstab results:

Crosstab analysis was done to examine whether the answers to some questions were related to family, community or affiliate characteristics. The analysis done is summarized in Figure 1, with the variables of interest in the first column and the variables used to divide the data into groups in the second; the third column indicates whether the relationship was significant or not. Only the significant relationships are discussed below; results were significant at the 5% level unless otherwise specified. The crosstab tables follow the frequency analysis in the set of tables attached to the report.

Family type had little relationship to responses to questions. Families led by single parents were not more likely to see a change in their children, change their own jobs or feel less safe in their community than households with more than one adult. The only significant finding for families with older children related to whether they participate in their community (Table 64); those with children over 15 were less likely to participate, likely because their children's activities require less involvement as they get older.

We had hoped to have finer divisions for the length of the affiliate operation (affiliates were split into two groups – those operating for more than 10 years and those operating for less). Many of the young affiliates did not provide addresses for the survey. We expect this was a) because they have built only a few houses and b) because they rely on volunteer labour and our request was not considered a high priority. The only significant relationship in this analysis was between length of affiliate operation and whether the homeowners understood the sweat equity policy. Affiliates in operation for more than 10 years had no homeowners who reported not understanding the sweat equity policy clearly; presumably procedures are more definitive for these organizations, partners are more experienced and the affiliates themselves are more likely to have paid staff to explain things to homeowners as well as partners.

Community size identified three significant relationships. Homeowners in smaller communities were much less likely than expected to have a partner assigned to them. It is likely harder to recruit sufficient volunteers for the partnering process in small communities; this may be something for HFHC to identify as a potential issue for affiliates wishing to set up in smaller towns. Respondents were also more likely to feel they were well prepared for the homeownership process if they were located in a large community than if they were in a small town (Table 68); this is possibly linked to the lack of partners and staff resources in smaller communities. In a similar vein, respondents in smaller communities were less likely to have felt they understood the sweat equity policy than those in larger communities (Table 69).

Affiliate size (measured by number of houses built) was related to whether a partner was assigned (Table 70 – significant only at the 10% level). Respondents from smaller affiliates were less likely to have been assigned a partner, possibly because the affiliate was just beginning operations and did not have the partnership process in place. Those from smaller affiliates were also less likely to have fully understood the sweat equity policy (Table 69).

The length of tenure for respondents was not linked to either current housing costs or maintenance costs (this was verified by checking the correlations between length of tenure and each of these two sets of numbers). It was also not related to whether they'd had a partner assigned or to their rating of their partner. Length of tenure was related to whether costs of housing were greater, less than, or the same as they had been before they moved (Table 71 – significant at the 10% level). The shorter the time they have occupied the house, the more likely that they report that their housing costs are less than or the same as they were before moving and conversely, the longer they have occupied the home, the greater the probability that they report costs more than before they moved. Since homeowners costs are based on 25% of income, this result is consistent with a scenario where homeowners are improving their incomes over time. (However, there are also households in this short term group who report housing costs greater than before they moved.)

Figure 1 Summary of Crosstab Results

Variable 1	Variable 2	Results
Single Parent Families compared to families with more than one adult in the household	<ul style="list-style-type: none"> - changes in children's behaviour, grades - changed jobs/returned to school - increase/decrease in housing costs after move-in - better or worse financial situation - feel safe in/participate in community 	not significant
Families with Children over 15 compared to families without children over 15	<ul style="list-style-type: none"> - changes in children's behaviour, grades - changed jobs/returned to school - increase/decrease in housing costs after move-in - better or worse financial situation - feel safe in community 	not significant
	<ul style="list-style-type: none"> - participate in community Table 64 	significant
Length of operation of affiliate: Two categories: less than 10 years or greater than 10 years	<ul style="list-style-type: none"> - partner assigned? - Rating of partner - comfort with partner - Feeling prepared for homeownership costs - comfortable contacting Habitat - Aware of homebuying process 	not significant
	<ul style="list-style-type: none"> - did you understand the sweat equity policy Table 65 	Significant
Community Size (population): small - less than 100,000 medium - 100,000 - 500,000 large – over 500,000	<ul style="list-style-type: none"> - Rating of partner - Feeling prepared for homeownership costs - comfort with partner - comfortable contacting Habitat 	not significant
	<ul style="list-style-type: none"> - partner assigned? Table 66 - Aware of homebuying process Table 67 - did you understand the sweat equity policy Table 68 	Significant

Figure 1 Summary of Crosstab Analysis Continued

<p>Affiliate Size small – fewer than 5 houses built medium – 5-20 houses built large – more than 20 houses built</p>	<ul style="list-style-type: none"> - Rating of partner - Feeling prepared for homeownership costs - comfort with partner - comfortable contacting Habitat - Aware of homebuying process Table 67 - did you understand the sweat equity policy Table 69 - partner assigned? Table 70 	<p>not significant</p> <p>significant</p>
<p>Length of tenure</p>	<ul style="list-style-type: none"> - Partner assigned - rating of partner - current housing costs/maintenance costs - housing costs more/less/same Table 71 	<p>not significant</p> <p>significant</p>

Conclusions:

This is the first study to survey Canada's Habitat for Humanity homeowners. The findings indicate several positive aspects of the Habitat program. The households have been chosen for the program with the expectation that they can succeed at homeownership. While respondents indicated that they have to budget very carefully for the costs involved, most are able to manage and are excited about the fact that they are investing in an asset.

A substantial number of households report improved outcomes, either for their children (in terms of grades at school, or more frequently, improved behaviour) or for themselves in terms of schooling or jobs. The stability of knowing tenure is secure and that housing costs will be predictable, has allowed for some of these changes to take place. In most cases the physical condition of the new housing is vastly superior to what was occupied prior to the move.

The process for moving households from rental to homeownership also seems to be mainly working well. Most homeowners rated their partners very highly on a satisfaction scale and they found the partnering process to be very helpful in leading them through the intricacies of buying a home.

There were some issues identified which Habitat may want to consider for future review of policy. These are summarized below:

- a substantial portion (1/4) of the respondents did not have a partner assigned; given the positive reaction to having a well informed partner who is a step removed from the Habitat organization, HFHC may want to consider ways to encourage affiliates to buy into the partnering process
- those who reported issues with their neighbours⁷ were frequently in an enclave of Habitat homes; clearly these developments have separate issues from stand alone builds that must be clearly explained to affiliates moving to this type of development for economic reasons. There is a danger of creating a stigma of low income housing for the occupants of the homes.

⁷ There were also some instances of NIMBY reported but these were generally resolved once the families moved in and introduced themselves.

- some telephone interviewees expressed frustration with the method of determining mortgage payments. They felt that everytime they got slightly ahead financially through a wage increase, they “lost” the benefit because their housing costs rose. If this policy is to be continued in the future, the ramifications need to be clearly explained to homeowners before they move in
- some homeowners have been in their houses for 2+ years and have not yet received any paperwork related to the transaction; they feel as though they are continuing to rent. While there are valid reasons why paperwork is somewhat slow for Habitat (donated legal services, completion of sweat equity hours) this time delay seems excessive.
- from the crosstab analysis, it appears that affiliates in smaller communities have a greater struggle to recruit sufficient volunteers to effectively managemand maintain a Habitat program; it may be there is a minimum size town where operation of an affiliate is feasible.

Despite these concerns, the results of the study indicate that Habitat operates a very strong program, with many of its homeowners expressing pride in their new homes and gratitude to Habitat for giving them the opportunity for homeownership.

References

- Balfour, D.L., Smith, J.L. 1996 Transforming lease-purchase programs for low income families: Towards empowerment and engagement, Journal of Urban Affairs 18 (2), 173-88.
- Bryant, T 2003 The current state of housing in Canada as a social determinant of health. Policy Options 24:3, 52-56
- Cohen Schlanger, M., Fitzpatrick, A., Hulchanski, J. 1995 Housing as a factor in admissions of children to temporary care, Child Welfare 74, 547-62.
- Currie, J. & Yelowitz, A. 2000 Are public housing projects good for kids? Journal of Public Economics 75, 99-124.
- Evans, G.W., Lercher, P. & Kofler, W.W. 2002 Crowding and children's mental health: the Role of house type. Journal of Environmental Psychology 22, 221-231
- Evans, G.W., Saltzman, H. & Cooperman, J.L. 2001 Housing quality and children's socioemotional health Environment and Behavior 33:3 389-399.
- Fuller, M. 1995 A Simple, decent place to live. Word Publishing, Dallas, Texas.
- Haurin, D.R., Parcel, T.L. & Haurin R.J. 2002 Does Homeownership affect child outcomes Real Estate Economics 30:4, 635-666.
- H.U.D., 1997 Making homeownership a reality: Survey of HFHC homeowners and affiliates, 143 pages. (Found on-line at www.huduser.org/publications/affhsg/habhome.html)
- Lepore, S.J., Evans, G.W. & Schneider, M. 1991 The dynamic role of social support in the link between chronic stress and psychological stress Journal of Personality and Social Psychology 61, 899-909.
- Rohe, W.M., and Basolo, V. 1997 Long-term effects of homeownership on the self-perceptions and social interactions of low income persons, Environment and Behavior 29, 793-819.
- _____ 1994 The effects of homeownership of the self-esteem, perceived control and life satisfaction of low-income people, Journal of the American Planning Association 60, 173-184.
- Shield, M. & Wooden, M 2003 Investigating the role of neighbourhood characteristics in determining life satisfaction Melbourne Institute Working Paper No 24/03.

Appendix A – Letter to Homeowners who would be telephoned

June 27, 2003

Dear Homeowner:

Habitat for Humanity Canada has received a research grant from Canada Mortgage and Housing Corporation to find out homeowner's views of how their lives have changed since they moved into their Habitat homes. We also want to know how we might improve our partnering process to help prepare families for the move to home ownership.

Jane Londerville from the University of Guelph will be carrying out this work for us. Jane, or her research assistant, Melanie McCann, will be telephoning you shortly to ask you some questions about your experience with Habitat. They will summarize the information they get from these telephone calls in a report to us, without telling us who made any individual comments. Any information you provide to her will remain strictly confidential.

Please be very open and honest in talking with these researchers; only by knowing where there are problems in our process can we improve it for future new homeowners.

If you have any questions about the study or how the information will be used, feel free to contact Jane Londerville at 519-824-4120 ext 53091, by e-mail at jlonderv@uoguelph.ca or by mail at:

Jane Londerville
Consumer Studies Department
University of Guelph
Guelph, Ontario
N1G 2W1

Thank you very much for your help with this project

Sincerely

Maureen Crawford
Vice-President, Affiliate Services
Habitat for Humanity Canada

Jane Londerville
Consumer Studies
University of Guelph

Habitat For Humanity
Telephone Questionnaire for homeowners - Interviewee #
Affiliate _____

Hello, I am _____ from the University of Guelph. You should have recently received a letter from Habitat for Humanity about a study we're doing for them talking to homeowners about how moving to their Habitat home has affected their lives and about the partnering process and how it could be improved. Is now a good time to talk? The interview will take about half an hour. (if not good, reschedule for a specific other time) Please feel free to be honest with us; no information will be passed to Habitat directly with any names attached; we will summarize our findings for them. They want to find out any ways in which the process of owning a home can be made better for their homeowners.

We'll start off with some general questions and then move to more specific ones.

- 1) What is the best thing about owning your home?
- 2) How does your new house compare to your old living circumstances?
- 3) What positive or negative changes have occurred since moving into your home?

Your family

- 4) How many adults are currently living in your house? _____
- 5) How many children live in your house.(please put the number in each age group)
Under 5 Years _____
6-9 Years _____
10-15 Years _____
15 Years and Older _____
- 6) How long have you lived in your home? _____ years
- 7) Have there been changes in your children's grades at school since moving into your home?
 Yes
 No
- 8) If Yes- In what way have they changed:
- 9) Have there been changes in your children's behaviour since moving into your home?
 Yes
 No
- 10) If Yes- In what way:

If no teenage children, please go to question 14.

- 11) Are your teenage children still living at home?
- Yes-all
 - Yes-some
 - None at home
- 12) Are your teenage children still enrolled in school?
- Yes
 - Yes-some
 - No
- 13) If you have had children move out of your home what type of housing are they living in now?
- 14) Have either you or your spouse changed jobs since moving into your new home?
- Yes
 - No
- 15) If yes, is your/their new job:
- Same
 - Better
 - Worse
- 16) In what way:
- 17) Have either of you returned to school or learned a new trade?
- Yes
 - No

If yes, please describe:

Finances

- 18) Please estimate your total monthly housing costs in your new home? \$_____ (including property taxes, insurance, mortgage payment, maintenance)
- 19) Is this more/less/same as before moving?
- More
 - Less
 - Same
- 20) If total costs are lower, how is the extra money being used?
- 21) If total costs are higher, are you able to pay your mortgage and other housing fees?
- 22) Did your Habitat affiliate inform you about your payment procedures?
- 23) Do you rely less on income from social services since moving into your new home?
- Yes
 - No
 - Same

24) Overall, are you in a better or worse financial situation since moving to your new home?

- Better
- Worse
- Same

25) Explain?

26) Did you know you would have maintenance costs in your new home?

- Yes
- No

27) Estimate what you have spent on maintenance in the last year?
(repairs, repainting etc.)

\$ _____

28) Were these costs what you expected them to be?

- Yes
- No, more
- No, less

29) Has the work involved in maintaining your home and yard about what you thought it would be?

Community

30) Have you met many neighbours in your new home?

- Many
- Few
- Almost none

31) Do you have a good relationship with your neighbours? Is it different to the relationship you had with neighbours when you were renting?

32) Do you feel safe in your new community?

- Yes
- No

33) Are you participating in your community? (E.g. on school council, local sports, memberships)

- Yes
- No

34) If yes, please describe your community participation:

35) What type of housing did your and your spouse live in when growing up?

You:

- Social housing
- Rental
- Owned

- 36) Your spouse:
- Social housing
 - Rental
 - Owned

37) Do you feel more secure in your current home ownership, than in the housing you grew up in? Please Comment

Counselling and Partnership

When we refer to your Habitat partner, we are speaking about the person or people from Habitat who explained the ownership process to you and helped you prepare for moving to your new home.

- 38) Did you have a Habitat partner assigned to your family?
- Yes
 - No
- (If No please skip to number 44)

39) Please rate your relationship with your HFHC Partner?
(Where 1 is poor and 7 is excellent)

1 Poor 2 3 4 5 6 7 Excellent

40) (Probe as to why good or bad)

- 41) Were you comfortable going to your HFHC Partner for assistance?
- Yes
 - No

- 42) Did the HFHC partner prepare you for the costs involved with owning a house? (e.g.: real estate taxes, insurance, maintenance)
- Yes
 - No

- 43) Is the formal partnering process over for your family (that is regularly scheduled meetings with your Habitat partner are finished)?
- Yes
 - No

- 44) If yes, would you feel comfortable approaching Habitat if you were having problems (financial of other)?
- Yes
 - No

- 45) Were you made aware of the responsibilities of owning a house? (e.g. maintenance, yard care)
- Yes
 - No

- 46) Do you feel that the Habitat Affiliate did everything they could to make your transition to home ownership as smooth as possible? What else could they have done or any other information that could have been provided to you that would have made the transition easier?
- 47) What was the most helpful aspect of the counselling process for your family?
- 48) Were you surprised by anything in the homeownership process? If so, what?
- 49) Did you understand the sweat equity policy and how your hours were being tracked? Was it difficult to complete the required sweat equity portion?

Open Ended Questions

- 50) Are you treated differently as a homeowner rather than a renter?
- 51) Was the finished home about what you expected having seen the plans for the home? (better worse, in what way?)
- 52) Have you made any design changes/decorating changes to the house since you moved in?
- 53) Are you still involved with or volunteer for HFHC? Why or why not?
- 54) Please suggest any improvements in the partnership process. Or is there anything else, positive or negative that you would like to tell us about your experience in purchasing a Habitat for Humanity home?

Thank you very much for completing this survey! We'll be summarizing the answers we get from all our phone calls and passing the information on to Habitat so they can improve their partnering process in the future. Thanks for making the time to talk to us.

Any questions later? Call Jane Londerville 519-824-4120 x 53091 or e-mail jlonderv@uoguelph.ca (contacts in the letter to them)

Appendix C – Questionnaire Letter

June 27, 2003

Dear Homeowner:

Habitat for Humanity Canada has received a research grant from Canada Mortgage and Housing Corporation to find out homeowner's views of how their lives have changed since they moved into their Habitat homes. We also want to know how we might improve our partnering process to help prepare families for the move to home ownership.

Jane Londerville from the University of Guelph will be carrying out this work for us. All questionnaires will be returned to her; no Habitat employees or volunteers will see them. She will summarize the responses and report on the results to us. Any information you provide to her will remain strictly confidential.

We're asking you to please complete the enclosed questionnaire and return it to Jane by July 18, in the enclosed stamped envelope. Please be very open and honest; only by knowing where there are problems in our process can we improve it for future new homeowners.

If you have any questions about the study or how the information will be used, feel free to contact Jane Londerville at 519-824-4120 ext 53091, by e-mail at jlonderv@uoguelph.ca or by mail at:

Jane Londerville
Consumer Studies Department
University of Guelph
Guelph, Ontario
N1G 2W1

Thank you very much for your help with this project

Sincerely

Maureen Crawford
Vice-President, Affiliate Services
Habitat for Humanity Canada

Jane Londerville
Consumer Studies
University of Guelph

Habitat For Humanity
Questionnaire for homeowners (note: more space was left for answers on the actual questionnaire)

Your family

- 1) How many adults are currently living in your house? _____
- 2) How many children live in your house.(please put the number in each age group)
- Under 5Years_____
- 6-9 Years_____
- 10-15 Years_____
- 15 Years and Older_____

3) How long have you lived in your home? _____ years

5) Have there been changes in your children's grades at school since moving into your home?

Yes

No

If Yes- In what way have they changed:

6) Have there been changes in your children's behaviour since moving into your home?

Yes

No

If Yes- In what way:

If you have no teenage children, please go to question 8.

7) Are your teenage children still living at home?

Yes-all

Yes-some

None at home

8) Are your teenage children still enrolled in school?

Yes

Yes-some

No

9) Have either you or your spouse changed jobs since moving into your new home?

Yes

No

If yes, is your/their new job:

Same

Better

Worse

In what way:

10) Have either of you returned to school or learned a new trade?

- Yes
- No

If yes, please describe:

Finances

11) Please estimate your total monthly housing costs in your new home? \$ _____
(including property taxes, insurance, mortgage payment, maintenance)

Is this more/less/same as before moving?

- More
- Less
- Same

If total costs are lower, how is the extra money being used?

If total costs are higher, are you able to pay your mortgage and other housing fees?

12) Do you rely less on income from social services since moving into your new home?

- Yes
- No
- Same

13) Overall, are you in a better or worse financial situation since moving to your new home?

- Better
- Worse
- Same

14) Do you feel financially more stable?

- Yes
- No

If yes, how so?

15) Did you know you would have maintenance costs in your new home?

- Yes
- No

16) Estimate what you have spent on maintenance in the last year? \$ _____
(repairs, repainting etc.)

17) Were these costs what you expected them to be?

- Yes
- No, more
- No, less

Community

18) Have you met many neighbours in your new home?

- Many

- Few
- Almost none

19) Do you feel safe in your new community?

- Yes
- No

20) Are you participating in your community? E.g.) on school council, local sports, memberships

- Yes
- No

If yes, please describe your community participation:

21) What type of housing did your and your spouse live in when growing up?

You:

- Social housing
- Rental
- Owned

Your spouse:

- Social housing
- Rental
- Owned

22) Do you feel more secure in your current home ownership, than in the housing you grew up in? Please Comment

Counselling and Partnership

When we refer to your Habitat partner, we are speaking about the person or people from Habitat who explained the ownership process to you and helped you prepare for moving to your new home.

23) Did you have a Habitat partner assigned to your family?

- Yes
- No

(If No please skip to question 28)

24) Please rate your relationship with your HFHC Partner?

(Where 1 is poor and 7 is excellent)

1 Poor 2 3 4 5 6 7 Excellent

25) Were you comfortable going to your HFHC Partner for assistance?

- Yes
- No

26) Did the HFHC partner prepare you for the costs involved with owning a house? (e.g.: real estate taxes, insurance, maintenance)

- Yes
- No

- 27) Is the formal partnering process over for your family (that is regularly scheduled meetings with your Habitat partner are finished)?
- Yes
 No
- 28) If yes, would you feel comfortable approaching Habitat if you were having problems (financial of other)?
- Yes
 No
- 29) Did you feel prepared and aware of the home buying process prior to moving in?
- Yes
 No
- 30) Were you made aware of the responsibilities of owning a house? (e.g. maintenance, yard care)
- Yes
 No

Open Ended Questions

- 31) What is the best thing about owning your home?
- 32) What were some of the surprises you encountered with your home ownership?
- 33) What kinds of information or assistance would have made the transition into your new home easier?
- 34) Are you still involved with or volunteer for HFHC? Why or why not?
- 35) Please suggest any improvements in the partnership process.
(e.g. Could the Habitat person explaining the home ownership process have done anything differently)
- 36) Is there anything else, positive or negative that you would like to tell us about your experience in purchasing a Habitat for Humanity home?

Thank you very much for completing this survey! Please mail it in the enclosed stamped envelope by July 18th to:

Jane Londerville
Consumer Studies Department
University of Guelph
Guelph, Ontario
N1G 2W1

Appendix E Tables

Table 1 - Affiliate Size

	Frequency	Valid Percent
Small	17	10.4
Medium	62	38.0
Large	84	51.5
Total	163	100.0
Missing	2	
Total	165	

Table 2 How many adults are currently living in your home?

	Frequency	Valid Percent
1	45	27.3
2	88	53.3
3	16	9.7
4	11	6.7
5	4	2.4
7	1	.6
Total	165	100.0

Table 3 How many children under 5 years live in your house?

	Frequency	Valid Percent
0	132	80.0
1	20	12.1
2	12	7.3
3	1	.6
Total	165	100.0

Table 4 How many children 6-9 Years live in your house?

	Frequency	Valid Percent
0	89	53.9
1	58	35.2
2	15	9.1
3	3	1.8
Total	165	100.0

Table 5 How many children 10-15 Years live in your house?

	Frequency	Valid Percent
0	63	38.2
1	66	40.0
2	28	17.0
3	6	3.6
4	2	1.2
Total	165	100.0

Table 6 How many children 15 years & older live in your house?

	Frequency	Valid Percent
0	92	55.8
1	42	25.5
2	22	13.3
3	6	3.6
4	1	.6
7	1	.6
10	1	.6
Total	165	100.0

Table 7 How long have you lived in your home?

	Frequency	Percent	Cumulative Percent
< 1 year	22	13.3	13.3
1 – 2 years	42	25.5	38.8
3 years	31	18.8	57.6
4 years	14	8.5	66.1
5 years	10	6.1	72.2
6 years	11	6.7	78.9
7 years	12	7.3	86.2
8 years	7	4.2	90.3
9+ years	16	9.7	100.0
Total	165	100.0	
Mean	4.01	years	
Std. Deviation	3.15		

Table 8 Have there been changes in your children's grades at school since moving into your new home?

	Frequency	Valid Percent
No	93	56.4
Yes	65	39.4
Not in School Yet	4	2.4
Adult Children-finished school	1	.6
Missing	2	1.2
Total	165	100.0

Table 9 Reasons for grade changes

	Frequency	Percent	% of those whose grades changed
No Change	93	56.4	
Better:children concentrate better/healthier	12	7.3	20.0
Better school/neighbourhood	38	23.9	63.3
Re-entered school/better attendance	2	1.2	3.3
Worse: Changing schools was hard	6	3.6	10.0
Worse:children less happy/behavioural problems	1	.6	1.6
Unrelated to move	1	.6	1.6
Not in school/yet/just moved	5	3.0	
No response	5	3.0	
Too long ago to remember	2	1.2	
Total	165	100.0	100.0

Table 10 Have there been changes in your children's behaviour since moving into your home?

	Frequency	Valid Percent
No	75	45.5
Yes	88	53.3
Missing	2	1.2
Total	165	100.0

Table 11 If children's behaviour has changed – in what way?

	Frequency	Percent	% of those whose behaviour changed
No change	75	45.5	
Better: unrelated to housing	1	.6	1.2
General/More room in house/privacy available	25	15.2	30.1
Happier/More sociable/outgoing	24	14.5	28.9
More self-confident/secure/responsible	27	16.4	32.5
Brought family together	1	.6	1.2
Worse: Financially hard on parents-hurts children/less room	2	1.2	2.4
Bad neighbourhood	3	1.8	3.6
Too young to have behavioural changes	4	2.5	
Adult children	1	.6	
Missing	2	1.2	
Total	165	100.0	100.0

Table 12 Are your teenage children still living at home?

	Frequency	Percent	Percent of those with teenagers
None at home	6	3.6	5.7
Yes-all	78	47.3	73.5
Yes-some	22	13.3	20.8
No Teenage Children	56	33.9	
Missing	3	1.8	
Total	165	100.0	100.0

Table 13 If you have had children move out of your home-what type of housing are they living in now?

	Frequency	Percent
Social Housing	1	2.3
Rental	2	4.7
Not Applicable	39	90.7
Missing	1	2.3
Total	43	100.0

Table 14 Are your teenage children still enrolled in school?

	Frequency	Percent	Percent of those with teenagers
No	10	6.1	9.5
Yes	76	46.1	72.4
Yes-some	19	11.5	18.1
No teenage children	56	33.9	
Missing	4	2.4	
Total	165	100.0	100.0

Table 15 Have either you or your spouse changed jobs since moving into your new home?

	Frequency	Percent
No	86	52.1
Yes	77	46.7
Missing	2	1.2
Total	165	100.0

Table 16 If yes, is your/their new job:

	Frequency	Percent	Percent of those who changed jobs
Worse	10	6.1	11.9
Better	55	33.3	65.5
Same	19	11.5	22.6
No job change	81	54.1	
Total	165	100.0	100.0

Table 17: In what way is your job better/worse?

	Frequency	Percent
More pay/better benefits	24	14.5
Better hours/working conditions	13	7.9
Promotion	1	.6
More interesting	3	1.8
Start own Business/went back to school	8	4.8
New job is same as old one	9	5.5
Worse: lower pay	3	1.8
No change-same job	86	52.1
Poor hours/working conditions	1	.6
Part Time	1	.6
Ill/Unable to work/laid off	9	5.5
No answer: better	5	3.0
No answer: Worse	2	1.2
Total	165	100.0

Table 18 Have either of you returned to school or learned a new trade?

	Frequency	Percent
No	125	75.8
Yes	39	23.6
Missing	1	.6
Total	165	100.0

Table 19 If yes, please describe:

	Frequency	Percent	% of those who returned to school
High school equivalency	2	1.2	5.7
College/University	11	6.7	31.4
New trade/skills	17	10.3	48.6
Computer training	5	3.0	14.3
No but plan to in near future	7	4.2	
No-No extra schooling	122	73.9	
Missing	1	.6	
Total	165	100.0	100.0

Table 20 Please estimate your total monthly housing costs in your new home.

	Frequency	Percent	Cumulative Percent
< \$500	8	4.8	4.8
\$500-599	12	7.2	12.0
\$600-699	19	11.5	23.5
\$700-799	19	11.5	35.0
\$800-899	18	10.9	45.9
\$900-999	12	7.2	53.1
\$1000-1099	24	14.5	67.6
\$1100-1199	10	6.1	73.7
\$1200-1299	5	3.2	76.9
\$1300-1399	5	3.2	80.1
\$1400-1499	3	1.8	81.9
\$1500-1599	3	1.8	83.7
\$1600-1699	1	.6	84.3
\$1700-1999	0	0.0	84.3
\$2000-3000	6	3.6	87.9
Missing	20	12.1	100.0
Total	165	100.0	

Mean	\$805
Standard Deviation	473

Table 21 Is this more/less/same as before moving?

	Frequency	Percent
Less	52	31.5
Same	32	19.4
More	79	47.9
Missing	2	1.2
	165	100.0

Table 22 If total costs are lower, how is the extra money being used?

	Frequency	Percent
Family expenses/daycare	18	10.9
Reduce debt	3	1.8
Don't really have extra money	9	5.5
Investment/own business	3	1.8
Children's education/Parents education	3	1.8
Household Improvements	8	4.8
Saving for vacation/presents/extras/car	5	3.0
Costs are higher	79	47.9
No response	3	1.8
Same	32	18.2
Missing	2	1.2
	165	100.0

Table 23 If total costs are higher, are you able to pay your mortgage and other housing fees?

	Frequency	Percent
Yes	44	26.7
No	3	1.8
Work extra	7	4.2
Belt tightening	19	11.5
Higher income so have higher payments	1	.6
Costs are lower	52	31.5
Costs are the same	32	19.4
Missing	7	4.2
	165	100.0

Table 24 Did your affiliate inform you about your payment procedures?

	Frequency	Percent
Not at all	2	4.7
Not really/Partially explained	2	4.7
Gave us an idea of procedures	2	4.7
Yes-Fully explained procedures	27	62.8
Procedures changed/keep changing	7	16.3
Underestimated Costs	3	7.0
Total	43	100.0

Table 25 Do you rely less on income from social services since moving into your new home?

	Frequency	Percent
No	36	21.8
Yes	59	35.8
Same	11	6.7
Do not/never have relied on social service	58	35.2
Missing	1	.6
	165	100.0

Table 26 Overall, are you in a better or worse financial situation since moving to your new home?

	Frequency	Percent
Worse	19	11.5
Same	49	29.7
Better	97	58.8
Total	165	100.0

Table 27 Do you feel financially more stable?

	Frequency	Percent
No	39	23.6
Yes	79	47.9
Same	3	1.8
Missing	44	26.7
	165	100.0

Table 28 Explain why you feel financially more or less stable.

	Frequency	Percent
Costs more predictable	18	10.9
Have been able to reduce debt	1	.6
Able to get ahead	6	3.6
Secure/able to pay mortgage & expenses	27	16.4
Own an asset	32	19.4
Working more/both parents working	8	4.8
No – don't feel more stable	39	23.6
Less money coming in	5	3.0
Same level of security	3	1.8
Missing	26	15.8
	165	100.0

Table 29 Did you know you would have maintenance costs in your new home?

	Frequency	Percent
No	11	6.7
Yes	152	92.1
Missing	2	1.2
	165	100.0

Table 30 Estimate what you have spent on maintenance in the last year.

	Frequency	Percent	Cumulative Percent
\$0-99	54	32.7	32.7
\$100-199	4	2.4	35.1
\$200-299	15	9.1	44.2
\$300-399	8	4.8	49.0
\$400-499	10	6.1	55.1
\$500-599	14	8.5	63.6
\$600-699	7	4.2	67.8
\$700-799	2	1.2	70.0
\$800-899	4	2.4	71.4
\$900-999	0	0.0	71.4
\$1000-1999	23	13.9	85.3
\$2000-2999	10	6.1	91.4
\$3000-3999	8	4.8	96.2
\$7000	2	1.2	97.4
Missing	4	2.4	100.0
	165	100.0	
Mean		\$647	
Standard Deviation		\$1079	

Table 31 Were these maintenance costs what you expected them to be?

	Frequency	Percent
No-less	10	6.1
No-more	32	19.4
Yes	91	55.2
Missing	32	19.4
	165	100.0

Table 32 Has the work involved in maintaining your home and yard been about what you thought it would be?

	Frequency	Percent
No	1	2.3
Yes	34	79.1
Love their yard/garden/house	4	9.3
Somewhat	1	2.3
Missing	3	7.0
	43	100.0

Table 33 Have you met many neighbours in your new home?

	Frequency	Percent
Almost none	11	6.7
Few	63	38.2
Many	90	54.5
No response	1	.6
Total	165	100.0

Table 34 Do you have a good relationship with your neighbours?

	Frequency	Percent
No-have a bad relationship with all of them	2	4.7
Some-good relationship with some	7	16.3
Most- Have a good relationship with majority	6	14.0
Yes-good relationship with all neighbours	22	51.2
Neighbours didn't want HFH homes at first but now they are ok	2	4.7
No response	1	2.3
Keep to themselves	3	7.0
Total	43	100.0

Table 35 Is it different than the relationship you had with neighbours when you were renting?

	Frequency	Percent
No-same relationship	23	53.5
Yes-better relationship than renting	7	16.3
Know more neighbours now/closer relationship	8	18.6
Know we will be here long term	2	4.7
No response	3	7.0
Total	43	100.0

Table 36 Do you feel safe in your new community?

	Frequency	Percent
No	27	16.4
Yes	135	81.8
No- scared for the children	1	.6
Missing	2	1.2
Total	165	100.0

Table 37 Are you participating in your community?

	Frequency	Percent
No	72	43.6
Yes	92	55.8
Missing	1	.6
	165	100.0

Table 38a If yes, please describe your community participation.

	Frequency	Percent	Percent of those who participate
School councils & other activities	64	38.8	71.1
Children's sports/coaching etc.	11	6.7	12.2
Fund-raising for cancer society etc./donations	4	2.4	4.4
Church activities	6	3.6	6.7
Habitat	3	1.8	3.3
Fitness membership/YMCA	2	1.2	2.2
No	72	43.6	
Missing/no response	3	1.8	
Total	165	100.0	100.0

Table 38b Community Activities, second answer

	Frequency	Percent	Percent of those who participate in two or more activities
School councils & other activities	2	1.2	6.9
Children's sports/coaching etc.	10	6.1	34.5
Fund-raising for cancer society etc.	2	1.2	6.9
Church activities	10	6.1	34.5
Habitat	1	.6	3.4
Volunteer Fire Department	1	.6	3.4
Fitness membership/YMCA	3	1.8	10.3
No	72	43.6	
Missing/No second response	64	38.7	
Total	165	100.0	100.0

Table 39 What type of housing did you live in when growing up?

	Frequency	Percent
Social Housing	10	6.1
Rental	45	27.3
Owned	108	65.5
Missing	2	1.2
Total	165	100.0

Table 40 What type of housing did your spouse live in when growing up?

	Frequency	Percent	Percent of those with spouses
Social Housing	12	7.3	9.9
Rental	34	20.6	28.1
Owned	75	45.5	62.0
No spouse	43	26.1	
Missing	1	.6	
Total	165	100.0	100.0

Table 41 Do you feel more secure in your current home ownership, than in the housing you grew up in?

	Frequency	Percent
No	35	21.2
Yes	67	40.6
Same	35	21.2
Didn't really worry as a child	4	2.4
Missing	24	14.5
Total	165	100.0

Table 42 Did you have a Habitat partner assigned to your family?

	Frequency	Percent
No	42	25.5
Yes	123	73.9
Total	165	100.0

Table 43 Please rate your relationship with your HFHC Partner.

	Frequency	Percent	Percent of those with a partner
1	10	6.1	7.7
2	9	5.5	6.9
3	7	4.2	5.4
4	1	.6	0.8
4	13	7.9	10.0
5	18	10.9	13.8
6	21	12.7	16.2
7	51	30.9	39.2
No Habitat Partner	35	21.2	
	165	100.0	100.0
Mean rating	5.8		
Standard deviation of rating	2.1		

Table 44 Why was the relationship good or bad? (Phone interviews only)

	Frequency	Percent
Good- They provided all the information we needed	4	9.3
Good- They were really nice/caring people	5	11.6
Good- They were there when we needed them	6	14.0
Adequate	9	20.9
Bad- They were never around/never get a hold of them	1	2.3
Bad- They didn't provide any information	2	4.7
No Habitat Partner	14	32.6
Bad- They were rude/talked down to us	1	2.3
Missing	1	2.3
Total	43	100.0

Table 45 Were you comfortable going to your HFHC Partner for assistance?

	Frequency	Percent	Percent of those with a partner
No	24	14.5	18.8
Yes	103	62.4	80.4
A very stressful situation	1	.6	0.8
No Habitat Partner	35	21.2	
Missing	2	1.2	
Total	165	100.0	100.0

Table 46 Did the HFHC partner prepare you for the costs involved with owning a house?

	Frequency	Percent	Percent of those with a partner
No	26	15.8	20.3
Yes	100	60.6	78.1
One of first houses affiliate built so there were a few problems	1	.6	0.8
No- HFH didn't work out the costs correctly	1	.6	0.8
No Habitat Partner	34	20.6	
Missing	3	1.8	
Total	165	100.0	100.0

Table 47 Is the formal partnering process over for your family?

	Frequency	Percent
No	19	11.5
Yes	111	67.3
No Habitat Partner	33	20.0
Missing	2	1.2
Total	165	100.0

Table 48 If yes, would you feel comfortable approaching Habitat if you were having problems?

	Frequency	Percent
No	28	17.0
Yes	108	65.5
No Habitat Partner	20	12.1
Missing	9	3.6
Total	165	100.0

Table 49 Did you feel prepared and aware of the home buying process prior to moving in?

	Frequency	Percent	Percent of respondents
No	20	12.1	16.7
Yes	100	60.6	83.3
Missing	45	27.3	
Total	165	100.0	100.0

Table 50 Were you made aware of the responsibilities of owning a house?

	Frequency	Percent
No	10	6.1
Yes	152	92.1
Missing	3	1.8
Total	165	100.0

Table 51 Do you feel that the Habitat Affiliate did everything they could to make your transition to home ownership as smooth as possible? Phone interviews

	Frequency	Percent
Yes-they were very helpful	21	48.9
Adequate	5	11.6
No- our costs changed	1	2.3
No-they weren't very helpful/informative	2	4.7
They could have done more for us	2	4.7
They made it very confusing	5	11.6
They didn't give us someone to consult until the build	1	2.3
One of the first HFH houses, a learning process	6	14.0
Total	43	100.0

Table 52 What else could they have done or any other information that could have been provided to you that would have made the transition easier? Phone Interviews

	Frequency	Percent
Nothing-they provided everything needed	15	34.9
More information would have been nice	6	14.0
They could have told us about the costs more/prices changed	5	11.6
They could have provided more family support	1	2.3
They could have told us how long house would take to build	6	14.0
No Response	5	11.6
Communicated better	4	9.3
Had more volunteers	1	2.3
Total	43	100.0

Table 53 What was the most helpful aspect of the counseling process for your family?

	Frequency	Percent
Nothing was helpful in the process	6	14.0
The information provided	3	7.0
The support given to my family/consider them a friend	20	46.5
The preparation advice from the affiliate	1	2.3
They helped us move	2	4.7
Not Applicable-no counseling	2	4.7
Everything was helpful	2	4.7
Building of the house	2	4.7
Need to educate community of what HFH is	1	2.3
Lack of downpayment	1	2.3
Missing	3	7.0
Total	43	100.0

Table 54 Were you surprised by anything in the homeownership process? If so, what?

	Frequency	Percent
Not surprised by anything	17	39.5
Length of time for house construction	4	9.3
The negative attitudes of HFH staff/management	2	4.7
How smoothly the process went/friendly people/# of volunteer	4	9.3
That the affiliate didn't know what they were doing	2	4.7
No response	1	2.3
Mortgage Problems/Inconsistencies/financial confusion	8	18.6
Stolen house materials	1	2.3
Changes to house plans by builders	2	4.7
Missing	2	4.7
Total	43	100.0

Table 55 Did you understand the sweat equity policy and how your hours were being tracked?

	Frequency	Percent
Yes	38	88.4
Somewhat understood/had to have it explained	4	9.3
Total	42	97.7
Missing	1	2.3
Total	43	100.0

Table 56 Was it difficult to complete the required sweat equity portion?

	Frequency	Percent
It was very difficult to complete w/ no child care	1	2.3
It was difficult with the large amount required	1	2.3
It was difficult with being a single parent	3	7.0
It was easy/No problem	23	53.5
It was easy b/c we were already involved with HFH	2	4.7
It was easy b/c we had our whole family to put in hours	6	14.0
No response	2	4.7
Easy b/c HFH hardly helped-we built it ourselves	1	2.3
Difficult to keep track of	2	4.7
HFH put sweat equity hours into dollars and made them pay it	1	2.3
Missing	1	2.3
Total	43	100.0

Table 57 Are you treated differently as a homeowner rather than a renter?

	Frequency	Percent
No	17	39.5
Yes- Better	5	11.6
Yes- Worse	1	2.3
Yes- feel better	5	11.6
Misconception that HFH houses are free	7	16.3
Yes- easier to get loans/business cooperation	7	16.3
Missing	1	2.3
Total	43	100.0

Table 58 Was the finished home what you expected having seen the plans for the home?

	Frequency	Percent
We never saw the plans/moved into a HFH second house	6	14.0
No-it wasn't finished yet	3	7.0
No-it was very different/they made mistakes	4	9.3
Yes-it was what we expected	22	51.2
Yes-it was mostly what we expected	3	7.0
There were some minor problems	4	9.3
Missing	1	2.3
Total	43	100.0

Table 59 Have you made any design changes/decorating changes to the house since you moved in?

	Frequency	Percent
No	8	18.6
Yes-made some changes to interior painting/decor	22	51.2
Yes-made changes to exterior building a deck	6	14.0
Yes- finished the basement/added rooms	5	11.6
Had to finish the house themselves	1	2.3
Missing	1	2.3
Total	43	100.0

Table 60 Are you still involved with or volunteer for HFHC? Why or why not?

	Frequency	Percent
No- It is difficult to help w/ no child care	5	11.6
No- I am a single parent/no time	2	4.7
No- I am disabled	1	2.3
No- They hold my mortgage, that's it	2	4.7
No- I will not help HFH do anything	4	9.3
I haven't lately but I will in the future	9	20.9
Yes-I am	8	18.6
Yes- I volunteer at the re-store/office/speak at events	2	4.7
Yes- I help on the blitz builds	8	18.6
Yes-Donate extra money for new builds	1	2.3
Missing	1	2.3
Total	43	100.0

Table 61 Please suggest any improvements in the partnership process.

	Frequency	Percent
None	16	37.2
Change the timing of the mortgage payment reviews	2	4.7
Pay mortgage off faster so there are more new houses	1	2.3
Stay in contact more/provide continued support	5	11.6
Make sure small affiliates have sufficient resources	1	2.3
Bad experience/memories	3	7.0
Ensure there are 2 entrances for fire safety	2	4.7
Builder made changes without consulting anyone	1	2.3
Less politics should be involved in the process	2	4.7
Media made up a lot of things that weren't true	2	4.7
Build houses faster	1	2.3
Better/more consistent information	4	9.3
Educate people on Habitat	1	2.3
Select better families	1	2.3
Missing	1	2.3
Total	43	100.0

Table 62 What is the best thing about owning your home?

	Frequency	Percent
Freedom to change the house/garden/paint	9	20.9
Cheaper payments/affordable	6	14.0
Having a yard/room for children	2	4.7
Having an asset/passing it on to children	11	25.6
Not having to move constantly/stability	10	23.3
Sense of pride	3	7.0
Having credit rating back	1	2.3
Nothing	1	2.3
Total	43	100.0

Table 63 How does your new house compare to your old living circumstances?

	Frequency	Percent
Worse Neighbourhood	1	2.3
Worse	1	2.3
More room/Bigger house	21	48.8
Better neighbourhood	2	4.7
New house has a yard	5	11.6
Rented in past, now have more freedom	6	14.0
Better	7	16.3
Total	43	100.0

Crosstabs:

Table 64 - Families with Children over 15 vs Community Participation

Crosstab

			Are you participating in your community?		Total
			No	Yes	
Kids over 15	0	Count	32	59	91
		Expected Count	40.0	51.0	91.0
	1	Count	40	33	73
		Expected Count	32.0	41.0	73.0
Total	Count	72	92	164	
	Expected Count	72.0	92.0	164.0	

Key: 0 means no children over 15; 1 means at least 1 child over 15 in the family

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	6.337 ^b	1	.012		
Continuity Correction ^a	5.565	1	.018		
Likelihood Ratio	6.360	1	.012		
Fisher's Exact Test				.017	.009
Linear-by-Linear Association	6.299	1	.012		
N of Valid Cases	164				

a. Computed only for a 2x2 table

b. 0 cells (.0%) have expected count less than 5. The minimum expected count is 32.05.

Table 65 Length of Affiliate Operation vs Understanding of Sweat Equity Policy

Crosstab

			Did you understand the sweat equity policy and how your hours were being tracked?		Total
			Yes	Somewhat understood/had to have it explained	
Affiliate Operation	1	Count	14	4	18
		Expected Count	16.2	1.8	18.0
	2	Count	23	0	23
		Expected Count	20.8	2.2	23.0
Total	Count	37	4	41	
	Expected Count	37.0	4.0	41.0	

Key: 1 – affiliate in operation for less than 10 years; 2 affiliate in operation for more than 10 years

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	5.664 ^b	1	.017		
Continuity Correction ^a	3.421	1	.064		
Likelihood Ratio	7.145	1	.008		
Fisher's Exact Test				.030	.030
Linear-by-Linear Association	5.526	1	.019		
N of Valid Cases	41				

a. Computed only for a 2x2 table

b. 2 cells (50.0%) have expected count less than 5. The minimum expected count is 1.76.

Table 66 Community Size vs. Did you have a Habitat partner assigned to your family?

Crosstab

			Did you have a Habitat partner assigned to your family?		Total
			No	Yes	
Community Size	Small	Count	13	7	20
		Expected Count	5.2	14.8	20.0
	Medium	Count	12	42	54
		Expected Count	14.0	40.0	54.0
	Large	Count	17	71	88
		Expected Count	22.8	65.2	88.0
Total	Count	42	120	162	
	Expected Count	42.0	120.0	162.0	

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	18.287 ^a	2	.000
Likelihood Ratio	15.931	2	.000
Linear-by-Linear Association	12.099	1	.001
N of Valid Cases	162		

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 5.19.

Table 67 Community Size vs. Did you feel prepared and aware of the home buying process prior to moving in?

Crosstab

			Did you feel prepared and aware of the home buying process prior to moving in?		Total
			No	Yes	
Community Size	Small	Count	5	7	12
		Expected Count	2.0	10.0	12.0
	Medium	Count	7	32	39
		Expected Count	6.6	32.4	39.0
	Large	Count	8	59	67
		Expected Count	11.4	55.6	67.0
Total		Count	20	98	118
		Expected Count	20.0	98.0	118.0

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	6.430 ^a	2	.040
Likelihood Ratio	5.382	2	.068
Linear-by-Linear Association	5.276	1	.022
N of Valid Cases	118		

^a. 1 cells (16.7%) have expected count less than 5. The minimum expected count is 2.03.

Table 68 Community Size vs. Did you understand the sweat equity policy and how your hours were being tracked?

Crosstab

			Did you understand the sweat equity policy and how your hours were being tracked?		Total
			Yes	Somewhat understood/ had to have it explained	
Community Size	Small	Count	5	3	8
		Expected Count	7.2	.8	8.0
	Medium	Count	12	1	13
		Expected Count	11.7	1.3	13.0
	Large	Count	20	0	20
		Expected Count	18.0	2.0	20.0
Total		Count	37	4	41
		Expected Count	37.0	4.0	41.0

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	9.219 ^a	2	.010
Likelihood Ratio	8.579	2	.014
Linear-by-Linear Association	7.871	1	.005
N of Valid Cases	41		

^a. 3 cells (50.0%) have expected count less than 5. The minimum expected count is .78.

Table 69 Affiliate Size versus Did you understand the sweat equity policy?

			Did you understand the sweat equity policy and how your hours were being tracked?		Total
			Yes	Somewhat understood/had to have it explained	
Affiliate Size	Small	Count	3	3	6
		Expected Count	5.4	.6	6.0
	Medium	Count	14	1	15
		Expected Count	13.6	1.4	15.0
	Large	Count	21	0	21
		Expected Count	19.0	2.0	21.0
Total		Count	38	4	42
		Expected Count	38.0	4.0	42.0

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	13.761 ^a	2	.001
Likelihood Ratio	10.752	2	.005
Linear-by-Linear Association	10.266	1	.001
N of Valid Cases	42		

^a. 3 cells (50.0%) have expected count less than 5. The minimum expected count is .57.

Table 70 Affiliate Size vs. Did you have a Habitat partner assigned to your family?

			Did you have a Habitat partner assigned to your family?		Total
			No	Yes	
Affiliate Size	Small	Count	8	9	17
		Expected Count	4.4	12.6	17.0
	Medium	Count	17	45	62
		Expected Count	16.0	46.0	62.0
	Large	Count	17	67	84
		Expected Count	21.6	62.4	84.0
Total	Count		42	121	163
	Expected Count		42.0	121.0	163.0

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	5.460 ^a	2	.065
Likelihood Ratio	5.054	2	.080
Linear-by-Linear Association	4.830	1	.028
N of Valid Cases	163		

a. 1 cells (16.7%) have expected count less than 5. The minimum expected count is 4.38.

Table 71 Length of Tenure vs. Is this more/less/same as before moving?

			Is this more/less/same as moving			Total
			Less	Sam	More	
Length Tenur	1	Coun	22	17	23	62
		Expected	19.5	12.2	30.2	62.0
	2	Coun	19	9	28	56
		Expected	17.6	11.1	27.3	56.0
	3	Coun	10	6	28	44
		Expected	13.9	8.7	21.5	44.0
Total	Coun		51	32	79	162
	Expected		51.0	32.0	79.0	162.0

Key: 1 – less than 2 years, 2 – from 2-5 years 3- over 5 years in house

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	8.299 ^a	4	.081
Likelihood Ratio	8.309	4	.081
Linear-by-Linear Association	5.003	1	.025
N of Valid Cases	162		

^a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 8.69.

Visit our home page at www.cmhc.ca