



Habitat
for Humanity®
Greater Toronto Area

Brampton, Caledon, Durham Region,
Toronto & York Region

BEYOND THE BUILD

THE SOCIAL IMPACT OF THE HABITAT HOMEOWNERSHIP MODEL



AUGUST, 2020

Summary

Founded in 1988, Habitat GTA is a non-profit housing organization on a mission to **mobilize volunteers and communities to help working, lower income families build strength, stability and self-reliance through affordable homeownership** in pursuit of the vision of **a world where everyone has a safe and decent place to live.**

Habitat partner families' well-being is improved across seven dimensions

Habitat homeownership provides benefits beyond improved living conditions, including safer and more connected neighbourhoods and communities, more stable and satisfying employment, greater financial well-being, and better health, mental well-being, and children's well-being.

Full realization of benefits requires the time for families to 'put down new roots'

Partner families represented in this report are new to Habitat and working towards a better life takes time. There is hope for even greater improvements in well-being for the families in the future.

The COVID-19-related rise in unemployment has created difficulty for many families

The changes in well-being have not been entirely one-sided and Habitat has remained a true partner through housing-affordability supports as some partner families grapple with employment challenges.

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Introduction

Report purpose

Brief introduction

The mission of Habitat GTA is to **mobilize volunteers and communities to help working, lower income families build strength, stability and self-reliance through affordable homeownership** in pursuit of the vision of **a world where everyone has a safe and decent place to live.**¹

There currently exists an abundance of anecdotal and high-level quantitative evidence of Habitat GTA's impact, including family narratives and figures for number of homes, families, and lives impacted.²

Prior impact studies affirm common themes of well-being improvement and include:

- *From Subsidies to Sustainable Communities: The Impact of Habitat Homeownership on the City of Toronto* (Habitat Toronto³, October 2011)⁴
- *Building a Better City: The Social Impact of Habitat for Humanity Homes in Toronto* (Habitat Toronto, October 2012)⁵
- *Building Families' Futures and Opportunities Through Habitat Homeownership* (Canada Mortgage and Housing Corporation (CMHC), April 2013)⁶
- *Transforming Lives: The Social Return on Habitat's Work in Canada* (Boston Consulting Group (BCG), May 2015)⁷

This report intends to build on the success of existing impact reporting with detailed data that is recent (Habitat Toronto) and GTA-specific (CMHC, BCG), across seven important dimensions of well-being listed in Table 1: Dimensions of well-being.

Table 1: Dimensions of well-being

Dimensions of well-being
Living conditions
Neighbourhood and community
Employment
Financial well-being
Family's health
Mental well-being
Children's well-being

¹ Habitat GTA, Who we are, Accessed June 2020 at <https://habitatgta.ca/about-us/who-we-are/>

² Habitat GTA 2019 Annual Report, Accessed June 2020 at <https://habitatgta.ca/about-us/reports/>

³ Habitat Toronto amalgamated with Habitat York Region and Habitat Brampton Caledon to form Habitat GTA in 2014

⁴ Accessed June 2020 at http://habitatgta.ca/wp-content/uploads/2017/03/from_subsidies_to_sustainable_communities_low_res.pdf

⁵ Accessed June 2020 at http://habitatgta.ca/wp-content/uploads/2017/03/building_a_better_city_web.pdf

⁶ Accessed June 2020 at <https://assets.habitat.ca/documents/BCG-Transforming-Lives-May-2015.pdf>

⁷ Accessed June 2020 at <https://assets.habitat.ca/documents/CMHC-Family-Impact-Report-Highlight.pdf>

Data sources

High-level description of data collected

The data in this report is specific to the 15 partner families of Phase 1 of the Pinery Trail community. The 15 families include 25 applicants and co-applicants.

Families provided responses to a range of questions prior to becoming homeowners (Baseline), and again after one year of homeownership (1-Year Follow-up).

Each of the 15 families were asked to provide a response to a data collection 'worksheet' and each of the 25 applicants and co-applicants were asked to provide a response to a data collection 'survey.' Table 2: Data Sources outlines these data sources.

Table 2: Data Sources

Form	Factors Measured	Respondents
Baseline Worksheet	<ul style="list-style-type: none"> Demographic and household information Current living conditions Education Employment earnings Employment satisfaction* Consumption and saving practices 	Applicant and/or co-applicant (N=15)
Baseline Survey	<ul style="list-style-type: none"> Household information Current neighbourhood and community Employment situation* Financial well-being Mental and physical well-being (children and parents) Expectations about Habitat home 	Applicant <u>and</u> co-applicant (N=25)
1-Year Follow-up Worksheet	<ul style="list-style-type: none"> Demographic and household information Current living conditions Education Employment situation* Employment earnings Consumption and saving practices 	Applicant and/or co-applicant (N=11)
1-Year Follow-up Survey	<ul style="list-style-type: none"> Household information Current neighbourhood and community Employment satisfaction* Financial well-being Mental and physical well-being (children and parents) Expectations about Habitat home 	Applicant <u>and</u> co-applicant (N=17)

*Switched forms in 1-Year Follow-up

Reporting approach

Delineation of individual vs. household reporting

Responses were analyzed either per individual (applicant or co-applicant) or per household. Table 3: Reporting approach by section delineates where the differences occur.

Table 3: Reporting approach by section

Section	Reporting approach		
	Reported per applicant or co-applicant	Reported per household	Approach to determining household response
Living conditions		✓	Used the single response provided on worksheet
Neighbourhood and community	✓		
Employment	✓		
Financial well-being		✓	Used the more pessimistic response, if co-applicant provided different response from applicant
Family's health	✓	✓ (one response per child)	For children, used the more pessimistic response, if co-applicant provided different response from applicant
Mental well-being	✓		
Children's well-being		✓ (one response per child)	When applicant and co-applicant provided different responses, used: <ul style="list-style-type: none"> • The more pessimistic response for questions about well-being and academic concerns & performance • The more optimistic response for questions about number of friends
Expectations about Habitat home	✓		

Data presentation

Data is presented using tables and figures:

- Tables are used to summarize original data from responses
- Figures are used for visual presentation

Tables

Responses are coded as scaled integers for use in statistical analysis, with the number assigned appearing after response description as “(#)”. For example, the response “Strongly agree” is coded as 5 and appears as “Strongly agree (5)” in tables.

Tables indicate percentage⁸ (%) and absolute number (#) of respondents for each response with the convention “% (#)”. For example, if a question received 16 total responses and 8 responses were for a particular option, then “50% (8)” is written under the option.

Figures

Figures include call-outs for the results of t-tests for significant difference between average values in the Baseline and 1-Year Follow-up data sets. That is, testing for a statically significant change before and after Habitat homeownership. T-test p-values indicate improvement in well-being, except where explicitly noted.

⁸ Percentages are rounded and may not sum to 100%

1-Year Results

About the families

Summary demographic and household information presented in Tables Table 4: Characteristics of applicants and co-applicants, Table 5: Characteristics of households, and Table 6: Characteristics of children provide a frame for insight on how Habitat homeownership impacts well-being.

Data for the 15 partner families is presented alongside available data for the 133 families who have become Habitat homeowners since 2016. The data presented is from Baseline responses, i.e., as of the date of becoming Habitat homeowners.

Characteristics of applicants and co-applicants

Table 4: Characteristics of applicants and co-applicants

	Applicant (N=15)	Co-applicant (N=10)	Total (N=25)	All (N=232)
Age				
Average age	47	42	45	43
Minimum age	32	23	23	22
Maximum age	64	58	64	64
Gender				
Female	40% (6)	100% (10)	64% (16)	59% (82)
Male	60% (9)	-	36% (9)	41% (57)
Marital status				
Married	53% (8)	80% (8)	64% (16)	80% (111)
Single or never married	20% (3)	20% (2)	20% (5)	12% (16)
Divorced, separated, or widowed	27% (4)	-	16% (4)	9% (12)
Country of birth				
Canada	13% (2)	10% (1)	12% (3)	9% (12)
Outside Canada	87% (13)	90% (9)	88% (22)	91% (117)
Language spoken at home				
English	40% (6)	40% (4)	40% (10)	57% (79)
Other	60% (9)	60% (6)	60% (15)	43% (60)
Disability status				
Diagnosed disability	20% (3)	-	12% (3)	9% (13)
No diagnosed disability	80% (12)	100% (10)	88% (22)	91% (125)
Highest level of education				
Less than high school diploma	13% (2)	11% (1)	13% (3)	8% (10)
High school diploma or equivalent	20% (3)	-	13% (3)	17% (21)
Trade certification	7% (1)	-	4% (1)	2% (2)
Post-secondary certificate, diploma, or degree	60% (9)	89% (8)	71% (17)	74% (93)

Characteristics of households

Table 5: Characteristics of households

	Household (N=15)	All (N=133)
Family structure		
Dual-parent household	53% (8)	74% (99)
Single-parent household	47% (7)	26% (34)
Size		
2 family members	0% (0)	8% (10)
3 family members	7% (1)	9% (12)
4 family members	33% (5)	29% (39)
5 family members	47% (7)	29% (39)
6+ family members	13% (2)	25% (33)
Number of children		
0 children	0% (0)	7% (9)
1 child	0% (0)	10% (13)
2 children	13% (2)	24% (32)
3 children	67% (10)	35% (47)
4 children	20% (3)	15% (20)
5+ children	0% (0)	9% (12)
School-aged children		
At least one child 4 to 17 years old	80% (12)	84% (112)
No children 4 to 17 years old	20% (3)	16% (21)

Characteristics of children

Table 6: Characteristics of children

	Children (N=46)	All (N=381)
Age		
Average age	14	12
Minimum age	<1	<1
Maximum age	27	29
Age range		
Pre-school (0 to 3 years old)	13% (6)	11% (42)
School-age (4 to 17 years old)	50% (23)	62% (238)
Adult (18 years old or older)	37% (17)	27% (101)

Living conditions

Unaffordable rent

Prior to becoming Habitat homeowners, 11 of 15 families were identified as having unaffordable rent.

- Four families paid more than 30% of income as rent, which is a widely accepted affordability threshold
- Seven families lived in subsidized housing, implying these households would be at risk of unaffordable housing otherwise

As Habitat homeowners, total housing costs are adjusted to maintain affordability. Moreover, Habitat works as a true partner to homeowners to allow temporary mortgage reductions during extraordinary circumstances, as during COVID-19.

Per Ene Underwood, CEO⁹:

As part of the Habitat homeownership model, we always offer families the opportunity to request temporary mortgage reductions if they are going through extraordinary circumstances. Thus, at the beginning of the COVID-19 emergency and again in late April 2020, we reached out to families with this option of temporary mortgage relief. Remarkably, only 8% of Habitat homeowners have requested mortgage reductions -- a testament to their resiliency.

⁹ Ene Underwood, Reflections on Home during a Time of COVID-19, Published on May 14, 2020 on LinkedIn

Overcrowding

As Habitat homeowners, families are matched with homes that provide a sufficient number of bedrooms which alleviates overcrowding.

Before Habitat, 11 of 15 families faced overcrowding of various degrees specified in Table 7: Degree of overcrowding.

Table 7: Degree of overcrowding

Total Overcrowded	73% (11)
Needing 1 more bedroom	20% (3)
Needing 2 more bedrooms	47% (7)
Needing 3 more bedrooms	7% (1)

Overcrowding is defined as living in housing without a sufficient number of bedrooms as calculated by the following two criteria:

- Unless they are partners, each adult (18 or older) member of the household has a bedroom to themselves
- Children (under 18) either have a room to themselves or share a room with a child of the same gender whose age is within 8 years of their own

Substandard housing

Housing need is about quality in addition to cost and space. Habitat homeowners saw improvement in housing quality across all nine of the areas questioned and significant improvements in four areas:

- Homes are in good repair
- Homes are free of mold
- Homes are clean
- Homes are free of insects and rodents

Table 8: Substandard housing

How much do you agree with each statement about your current home and the building you live in?						
Baseline (N=15)						
	Not applicable	Strongly disagree (1)	Disagree (2)	Neutral (3)	Agree (4)	Strongly agree (5)
The temperature is satisfactory	-	13% (2)	20% (3)	7% (1)	33% (5)	27% (4)
You have trouble falling asleep because of noise outside your home*	7% (1)	-	47% (7)	27% (4)	20% (3)	-
The air quality is satisfactory	-	-	33% (5)	27% (4)	20% (3)	20% (3)
The building is clean	-	-	47% (7)	20% (3)	27% (4)	7% (1)
Your residence is free of mold	-	7% (1)	33% (5)	27% (4)	27% (4)	7% (1)
The garbage disposal services are satisfactory	-	7% (1)	33% (5)	27% (4)	27% (4)	7% (1)
The building needs major repairs*	-	7% (1)	27% (4)	33% (5)	7% (1)	27% (4)
Your residence is free of insects and rodents**	-	27% (4)	33% (5)	20% (3)	13% (2)	7% (1)
The elevators usually or always work well	40% (6)	7% (1)	20% (3)	20% (3)	13% (2)	-

*Negatively-framed, i.e., decrease = improvement

How much do you agree with each statement about your current home and the building you live in?						
1-Year Follow-up (N=11)						
	Not applicable	Strongly disagree (1)	Disagree (2)	Neutral (3)	Agree (4)	Strongly agree (5)
The temperature is satisfactory	-	18% (2)	-	9% (1)	64% (7)	9% (1)
You have trouble falling asleep because of noise outside your home*	-	18% (2)	64% (7)	9% (1)	-	9% (1)
The air quality is satisfactory	-	-	18% (2)	-	73% (8)	9% (1)
The building is clean	9% (1)	-	-	9% (1)	73% (8)	9% (1)
Your residence is free of mold	-	-	18% (2)	-	55% (6)	27% (3)
The garbage disposal services are satisfactory	-	9% (1)	27% (3)	27% (3)	27% (3)	9% (1)
The building needs major repairs*	-	9% (1)	45% (5)	36% (4)	9% (1)	-
Your residence is free of insects and rodents**	-	-	10% (1)	10% (1)	50% (5)	30% (3)
The elevators usually or always work well	100% (11)	-	-	-	-	-

*Negatively-framed, i.e., decrease = improvement

**1-Year Follow-up (N=10)

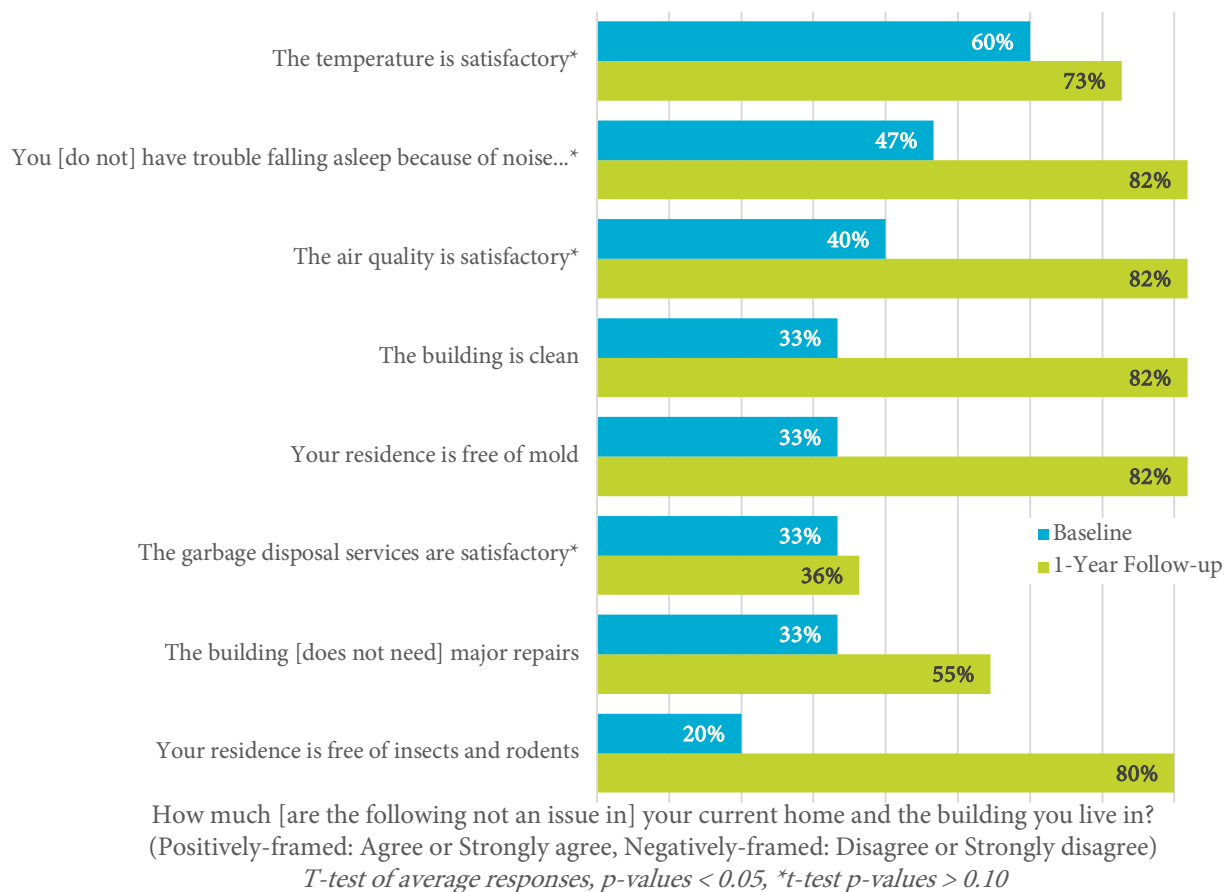


Figure 1: Substandard housing

Neighbourhood and community

Community problems and safety

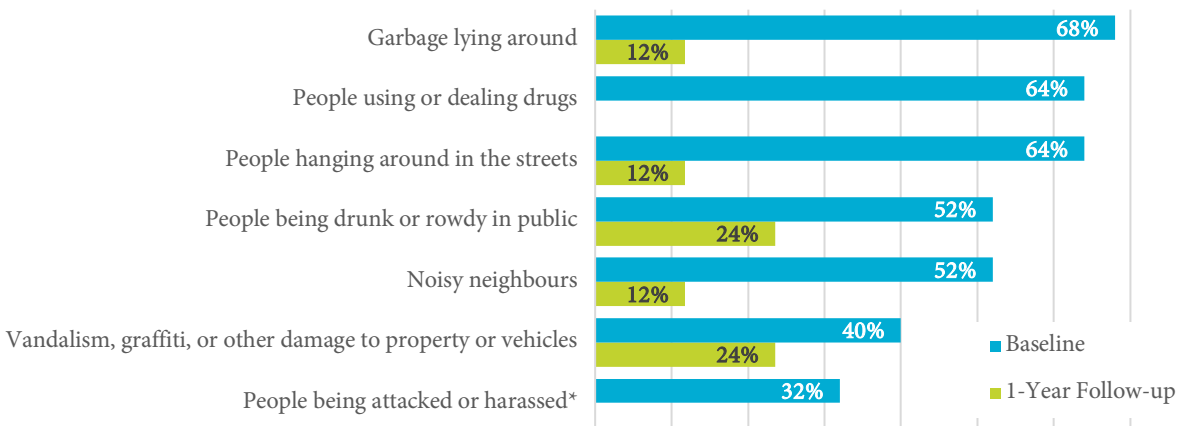
Safe, decent, and affordable housing is the bedrock of the Habitat model. Habitat GTA goes further, however, by supporting partner families to gain access to safer communities.

Habitat homeowners feel much safer in their new communities. Responses indicate significant improvements across all 12 community problems and safety concerns considered.

Table 9: Community Problems

In your current neighbourhood, how much of a problem are...?								
	Baseline (N=25)				1-Year Follow-up (N=17)			
	Not a problem (1)	Small problem (2)	Moderate problem (3)	Big problem (4)	Not a problem (1)	Small problem (2)	Moderate problem (3)	Big problem (4)
Garbage lying around	24% (6)	8% (2)	40% (10)	28% (7)	47% (8)	41% (7)	12% (2)	-
People using or dealing drugs	16% (4)	20% (5)	24% (6)	40% (10)	65% (11)	24% (4)	6% (1)	6% (1)
People hanging around in the streets	24% (6)	12% (3)	36% (9)	28% (7)	76% (13)	24% (4)	-	-
People being drunk or rowdy in public*	32% (8)	16% (4)	28% (7)	24% (6)	82% (14)	6% (1)	12% (2)	-
Noisy neighbours	20% (5)	28% (7)	28% (7)	24% (6)	47% (8)	29% (5)	6% (1)	18% (3)
Vandalism, graffiti, or other damage to property or vehicles	21% (5)	38% (9)	33% (8)	8% (2)	82% (14)	18% (3)	-	-
People being attacked or harassed	36% (9)	32% (8)	16% (4)	16% (4)	59% (10)	18% (3)	24% (4)	-

*Baseline (N=24)



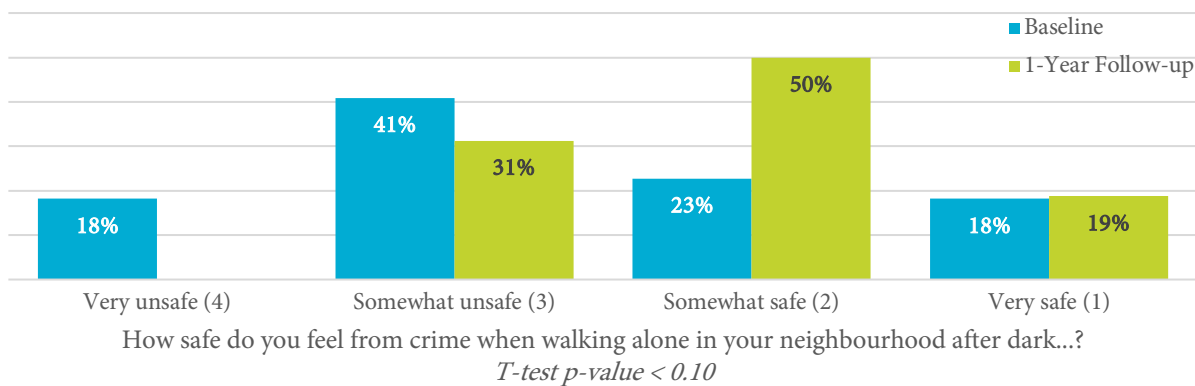
In your current neighbourhood, how much of a problem are...?
(Moderate problem or Big problem)

All t-test of average responses p-values < 0.05, *p-value < 0.10

Figure 2: Community problems

Table 10: Perceived safety

How safe do you feel from crime when walking alone in your neighbourhood after dark...?		
	Baseline (N=22)	1-Year Follow-up (N=16)
Very safe (1)	18% (4)	19% (3)
Somewhat safe (2)	23% (5)	50% (8)
Somewhat unsafe (3)	41% (9)	31% (5)
Very unsafe (4)	18% (4)	-



How safe do you feel from crime when walking alone in your neighbourhood after dark...?

T-test p-value < 0.10

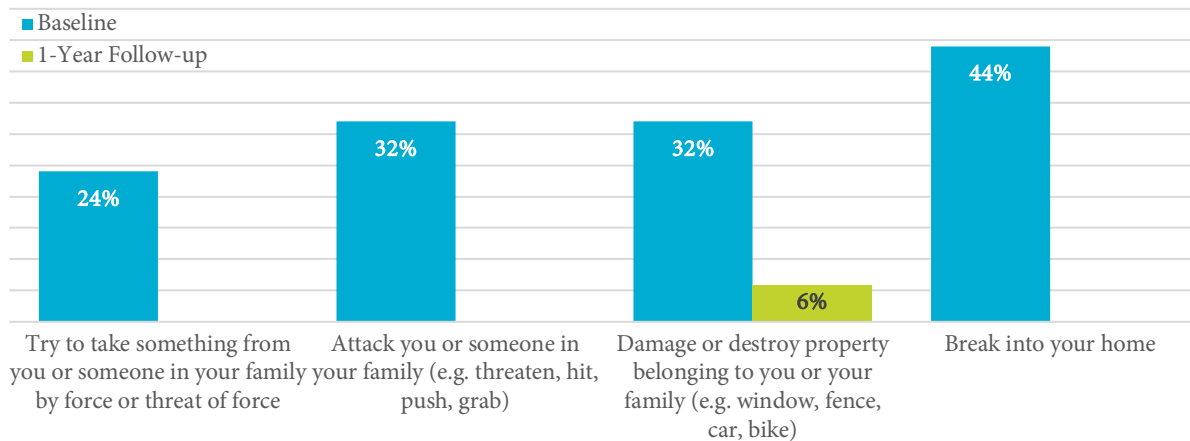
Figure 3: Perceived safety

Table 11: Safety concerns

In your current neighbourhood, how worried are you that someone will...?

	Baseline (N=25)				1-Year Follow-up (N=17)			
	Not worried (1)	Slightly worried (2)	Moderately worried (3)	Very worried (4)	Not worried (1)	Slightly worried (2)	Moderately worried (3)	Very worried (4)
Break into your home*	28% (7)	28% (7)	32% (8)	12% (3)	69% (11)	31% (5)	-	-
Damage or destroy property belonging to you or your family (e.g. window, fence, car, bike)	32% (8)	36% (9)	24% (6)	8% (2)	65% (11)	29% (5)	6% (1)	-
Attack you or someone in your family (e.g. threaten, hit, push, grab)	44% (11)	24% (6)	20% (5)	12% (3)	71% (12)	29% (5)	-	-
Try to take something from you or someone in your family by force or threat of force	54% (14)	20% (5)	12% (3)	12% (3)	76% (13)	24% (4)	-	-

*1-Year Follow-up (N=16)



In your current neighbourhood, how worried are you that someone will...?
(Moderately worried or Very worried)

All t-tests of average responses p-value < 0.05

Figure 4: Safety concerns

Community belonging

Habitat GTA strives for partner families to move beyond just feeling safer in their new communities. Ideally, homeowners are able to ‘put down new roots’ and build a strong sense of community belonging.

However, new roots take time. All but one of the partner families (14 of 15) lived in their previous homes for more than one year, and 12 of the partner families lived in their previous homes for more than five years as outlined in Table 12: Time living in previous home. Thus, while the sense of community belonging has grown, there is hope for further growth in the coming years.

It should also be noted that the 15 families surveyed in this report were “waitlist families” having been approved anywhere from three to five years before move-in. This means families did not have the opportunity to build neighbourhood relationships while doing their “sweat equity” in advance of moving in. Habitat GTA’s current approach of project-specific approvals results in timelier move-ins and the opportunity to forge community bonds before moving in. Hence, it can be expected that 1-Year Follow-up responses for more recent families will show larger increases in the sense of community belonging.

Table 12: Time living in previous home

Time living in previous home	
	Baseline (N=15)
Less than 6 months	7% (1)
6 months to less than 1 year	-
1 year to less than 3 years	13% (2)
3 to less than 5 years	-
5 years to less than 10 years	47% (7)
10 years or more	33% (5)

Table 13: Community belonging

How would you describe your sense of belonging to your local community?		
	Baseline (N=25)	1-Year Follow-up (N=17)
Very weak (1)	12% (3)	-
Somewhat weak (2)	28% (7)	24% (4)
Somewhat strong (3)	40% (10)	59% (10)
Very strong (4)	20% (5)	18% (3)

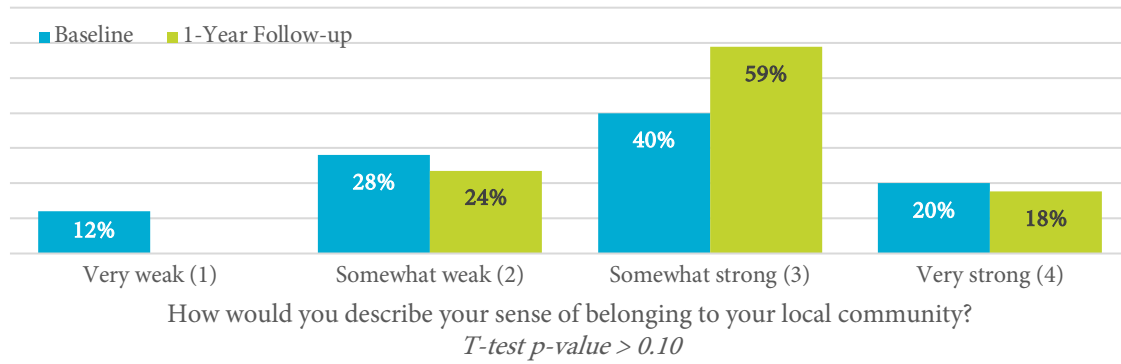


Figure 5: Community belonging

Employment

Habitat homeownership brings with it the prospect of greater housing stability. This stability leads to greater success at work as homeowners are able to focus more on their careers and pursue more satisfying work with more reasonable and predictable hours.

The employment successes of Habitat GTA homeowners are reflected by higher reported job satisfaction and family-time satisfaction. The impact of COVID-19 in this area remains uncertain, as 75% (9 of 12) 1-Year Follow-up responses on satisfaction were during May and June 2020.

COVID-19 introduced a countervailing force as the unemployment rate in Toronto rose to above 15% in May 2020¹⁰. Responses mirror this reality, as partner families indicated employment fell from 72% (18 of 25) to 45% (5 of 11). However, all 1-Year Follow-up responses on employment were pre-COVID-19.

Job satisfaction

Table 14: Job satisfaction

How satisfied are you overall with your job?		
	Baseline (N=17)	1-Year Follow-up (N=13)
Very dissatisfied (1)	-	-
Dissatisfied (2)	-	-
Neutral (3)	47% (8)	23% (3)
Satisfied (4)	41% (7)	77% (10)
Very satisfied (5)	12% (2)	-

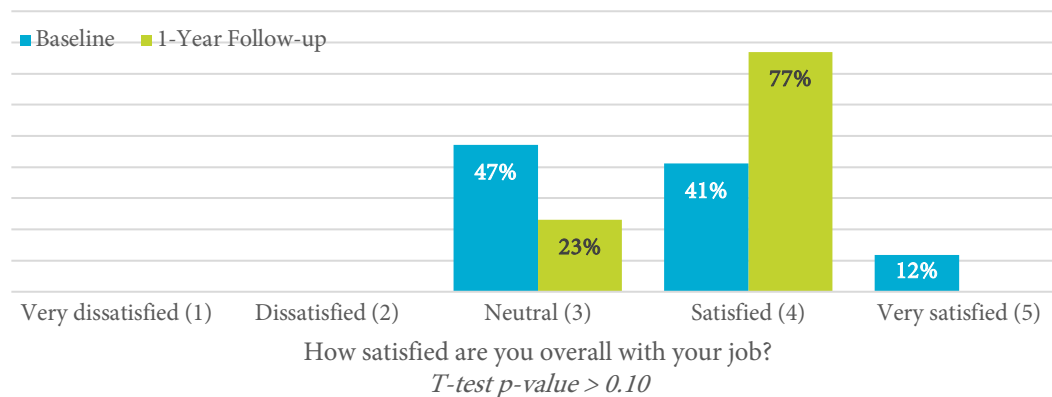


Figure 6: Job satisfaction

¹⁰ Statistics Canada, Labour force characteristics by census metropolitan area, seasonally adjusted, Accessed June 2020

Satisfaction with time with family

Table 15: Family-time satisfaction

How satisfied are you with the amount of time you spend with you family?		
	Baseline (N=17)	1-Year Follow-up (N=13)
Very dissatisfied (1)	-	-
Dissatisfied (2)	24% (4)	-
Neutral (3)	29% (5)	8% (1)
Satisfied (4)	29% (5)	92% (12)
Very satisfied (5)	18% (3)	-

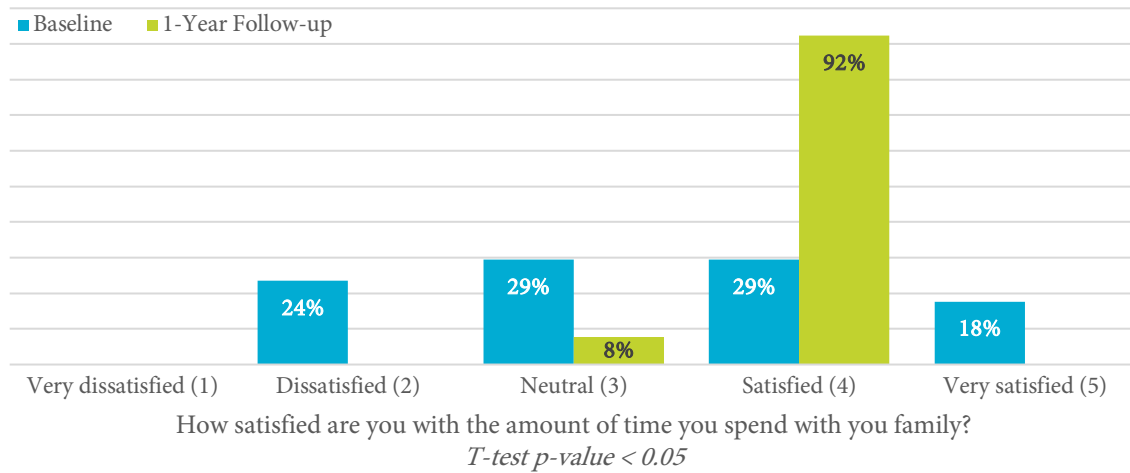


Figure 7: Family-time satisfaction

Financial well-being

Perceived financial well-being

As partner families achieve greater affordability in their housing and other related improvements in well-being, Habitat expects homeowners to perceive improvements to their financial well-being.

Homeownership also brings with it added financial responsibilities for property tax, home maintenance, and the like. The data suggest these added responsibilities create more worry for partner families, and thus lead to a decrease their sense of financial well-being, albeit a statistically non-significant one.

Table 16: Financial well-being

How much do you agree with this statement about your family? We worry about how we would cover a large unexpected bill (for home, auto repairs, etc., for about \$100)		
	Baseline (N=14)	1-Year Follow-up (N=12)
Strongly disagree (1)	7% (1)	-
Disagree (2)	36% (5)	17% (2)
Neutral (3)	29% (4)	42% (5)
Agree (4)	14% (2)	33% (4)
Strongly agree (5)	14% (2)	8% (1)

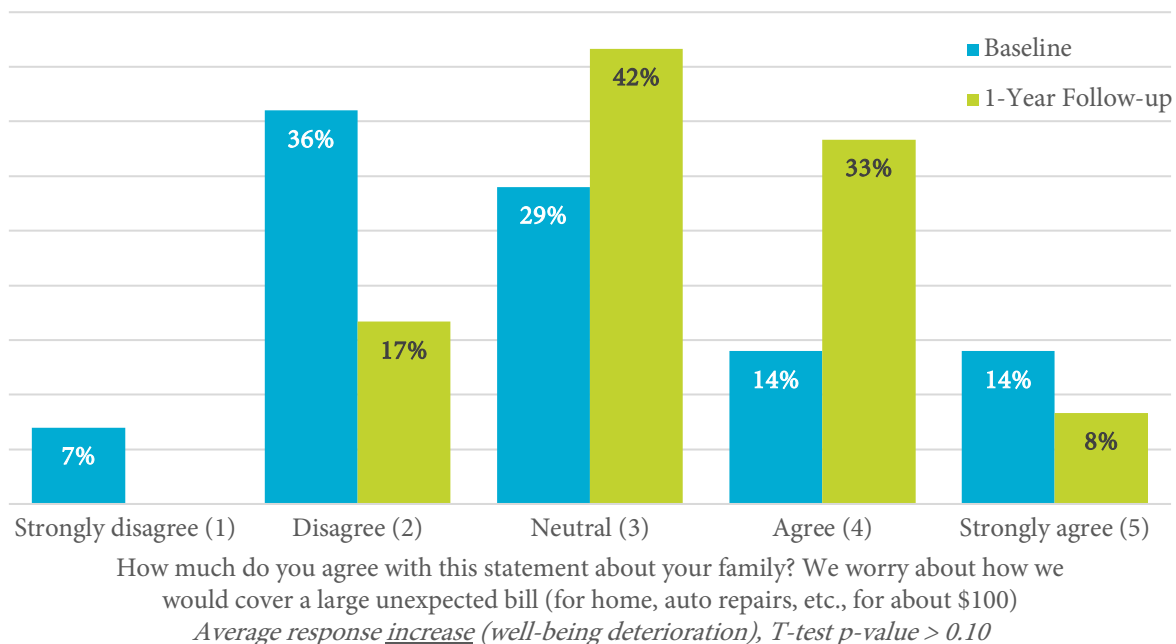


Figure 8: Financial well-being

Financial needs

Habitat also strives for homeowners to achieve greater financial well-being through not needing to forego necessities such as food and clothing. Homeowners indicated this improvement has materialized somewhat.

Table 17: Financial needs

How often do you or your family put off buying something you need, such as food or clothing?		
	Baseline (N=13)	1-Year Follow-up (N=12)
Never (1)	23% (3)	25% (3)
Rarely (2)	23% (3)	42% (5)
Occasionally (3)	46% (6)	25% (3)
Frequently (4)	8% (1)	8% (1)

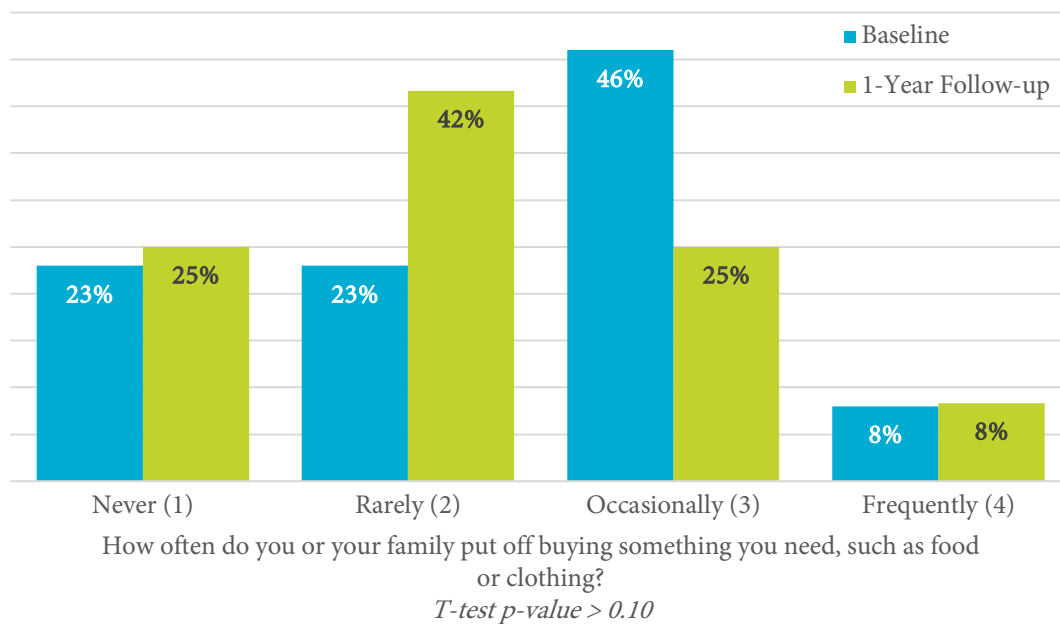


Figure 9: Financial needs

Family's health

Becoming a Habitat homeowner brings with it the potential for myriad health benefits. Leaving substandard or unsafe housing opens the door to alleviating respiratory illness and stress.

However, homeowner responses about changes in family health paint a mixed picture, indicated by overall health, illness-related absences, and changes in health. It is unknown whether the responses provided confound illness-related and COVID-19-related absences.

Parent's health

Parent report no statistically significant changes in overall health, while illness-related absences have risen. Juxtaposing the rise in illness-related absences, more than half (53%) of respondents claim their overall health has improved.

Table 18: Overall parent's health

In general, would you say your own health is...?		
	Baseline (N=24)	1-Year Follow-up (N=17)
Poor (1)	-	-
Fair (2)	8% (2)	-
Good (3)	54% (13)	65% (11)
Very good (4)	29% (7)	29% (5)
Excellent (5)	8% (2)	6% (1)

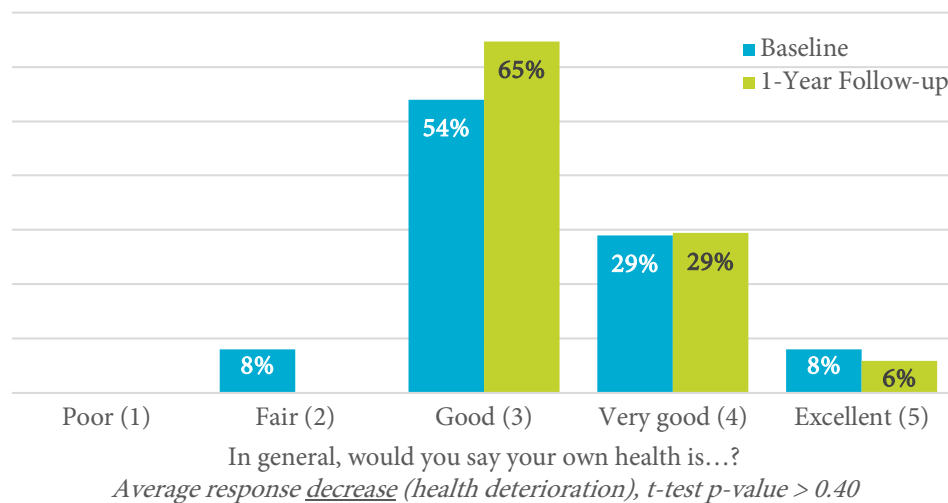
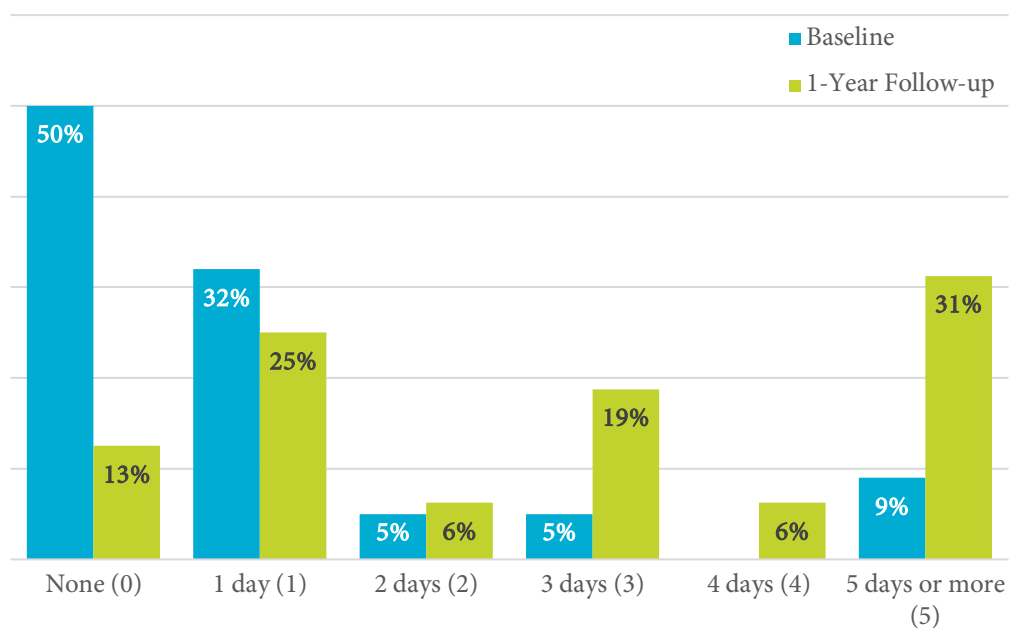


Figure 10: Overall parent's health

Table 19: Parent's illness-related absences

Over the past 12 months, on average, how many days per month did you stay home – from school, work, or other obligations or plans – due to illness?		
	Baseline (N=22)	1-Year Follow-up (N=16)
None	50% (11)	13% (2)
1 day	32% (7)	25% (4)
2 days	5% (1)	6% (1)
3 days	5% (1)	19% (3)
4 days	-	6% (1)
5 days or more	9% (2)	31% (5)



Over the past 12 months, on average, how many days per month did you stay home – from school, work, or other obligations or plans – due to illness?

Average response increase (health deterioration), T-test p-value < 0.01

Figure 11: Parent's illness-related absences

Table 20: Parent's health change

Compared to before you moved into your Habitat home, how would you say your health has changed in general?	
1-Year Follow-up (N=17)	
A lot worse (1)	-
Somewhat worse (2)	6% (1)
No change (3)	41% (7)
Improved somewhat (4)	35% (6)
Improved a lot (5)	18% (3)

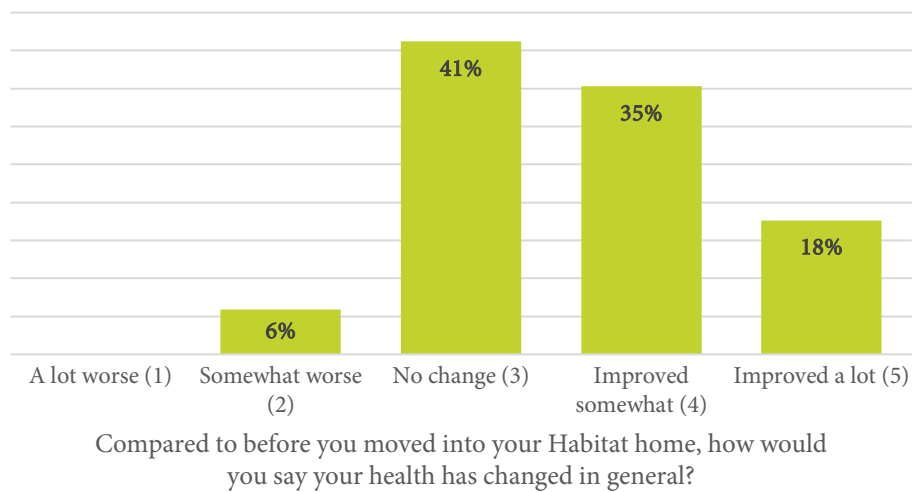


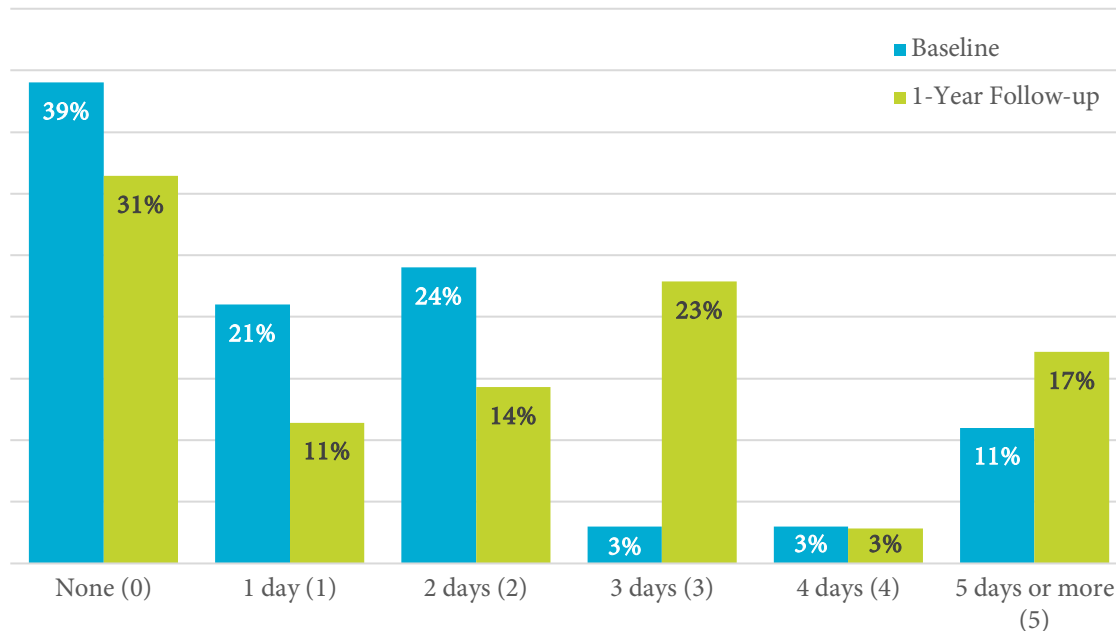
Figure 12: Parent's health change

Children's health

Mirroring the results for parent's health, respondents reported an increase in illness-related absences for children while stating that nearly one-third (31%) of children have improved health. It is unknown whether the responses provided confound illness-related and COVID-19-related absences.

Table 21: Children's illness-related absences

Over the past 12 months, on average, how many days per month did each of your children stay home – from school, work, or other obligations or plans – due to illness?		
	Baseline (N=38)	1-Year Follow-up (N=35)
None	39% (15)	31% (11)
1 day	21% (8)	11% (4)
2 days	24% (9)	14% (5)
3 days	3% (1)	23% (8)
4 days	3% (1)	3% (1)
5 days or more	11% (4)	17% (6)



Over the past 12 months, on average, how many days per month did each of your children stay home – from school, work, or other obligations or plans – due to illness?
Average response increase (health deterioration), T-test p-value < 0.10

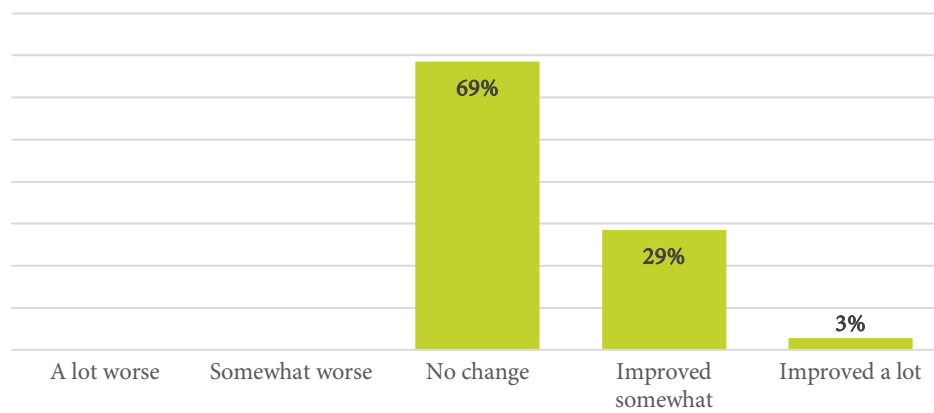
Figure 13: Children's illness-related absences

Table 22: Children's health change

Compared to before you moved into your Habitat home, how would you say your child's health has changed in general?

1-Year Follow-up (N=35)

A lot worse	-
Somewhat worse	-
No change	69% (24)
Improved somewhat	29% (10)
Improved a lot	3% (1)



Compared to before you moved into your Habitat home, how would you say your child's health has changed in general?

Figure 14: Children's health change

Mental well-being

Happiness and life satisfaction

Homeowners were asked about their happiness in general and about their life satisfaction currently. In both cases the average, lowest, and highest responses all rose.

Table 23: General happiness

In general, how happy or unhappy do you usually feel? (0 being extremely unhappy and 10 being extremely happy)		
	Baseline (N=25)	1-Year Follow-up (N=17)
Extremely unhappy (0)	-	-
1	-	-
2	4% (1)	-
3	-	-
4	32% (8)	-
5	12% (3)	24% (4)
6	16% (4)	-
7	16% (4)	18% (3)
8	12% (3)	29% (5)
9	8% (2)	18% (3)
Extremely happy (10)	-	12% (2)

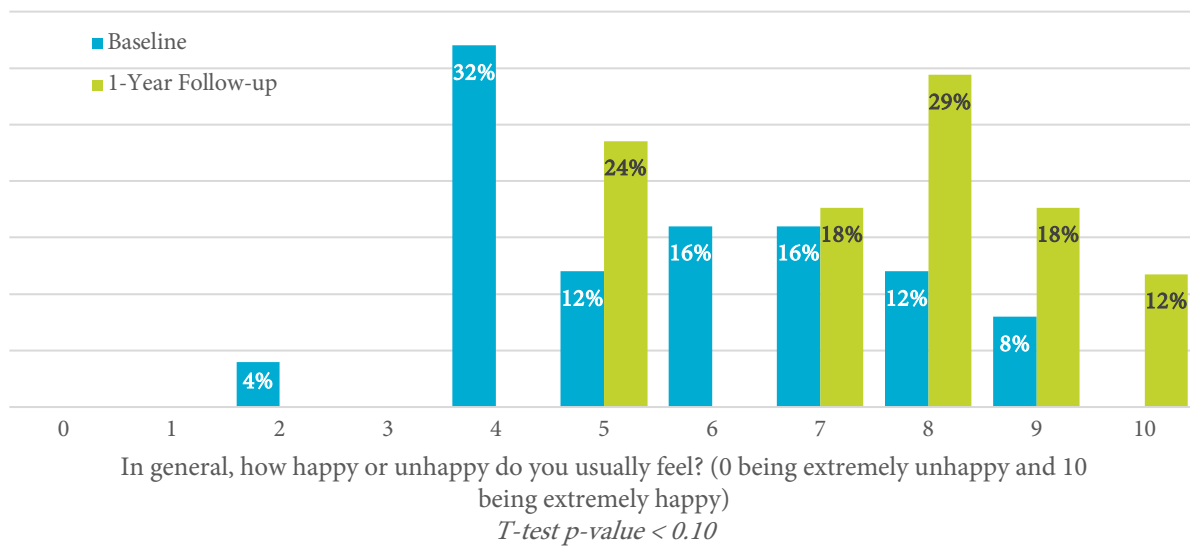


Figure 15: General happiness

Table 24: Current life satisfaction

How do you feel about your life as a whole right now? (0 being very dissatisfied and 10 being very satisfied)		
	Baseline (N=25)	1-Year Follow-up (N=17)
Very dissatisfied (0)	-	-
1	-	-
2	4% (1)	-
3	-	-
4	16% (4)	-
5	24% (6)	18% (3)
6	12% (3)	18% (3)
7	12% (3)	12% (2)
8	16% (4)	24% (4)
9	12% (3)	18% (3)
Very satisfied (10)	-	12% (2)

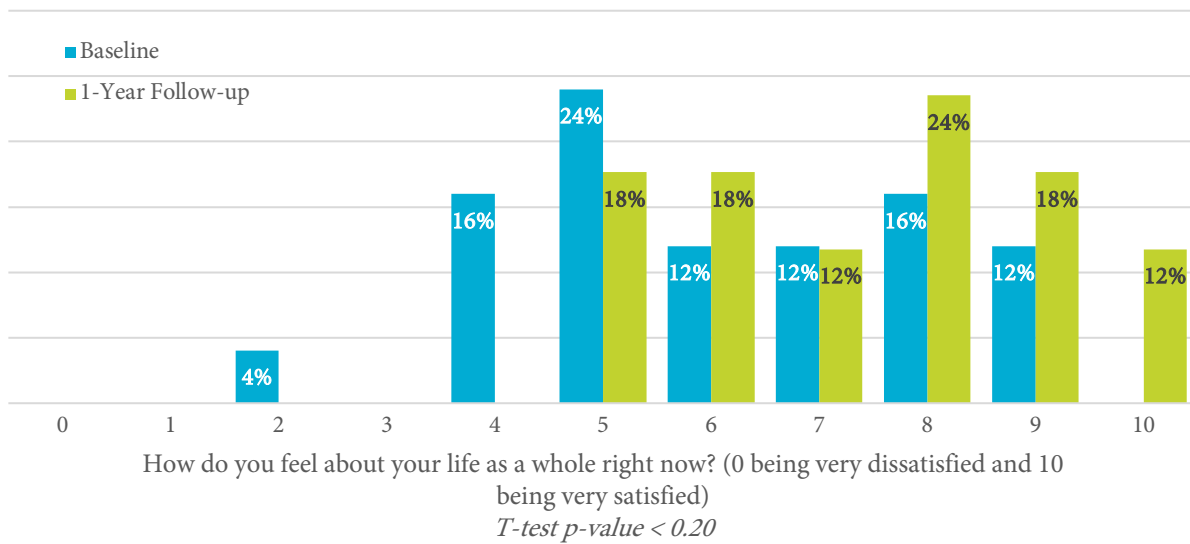


Figure 16: Current life satisfaction

Children's well-being

Emotional well-being

Habitat believes that greater housing quality and stability have a positive impact on employment, parent's well-being, children's health. These all, in turn, effect children's emotional well-being.

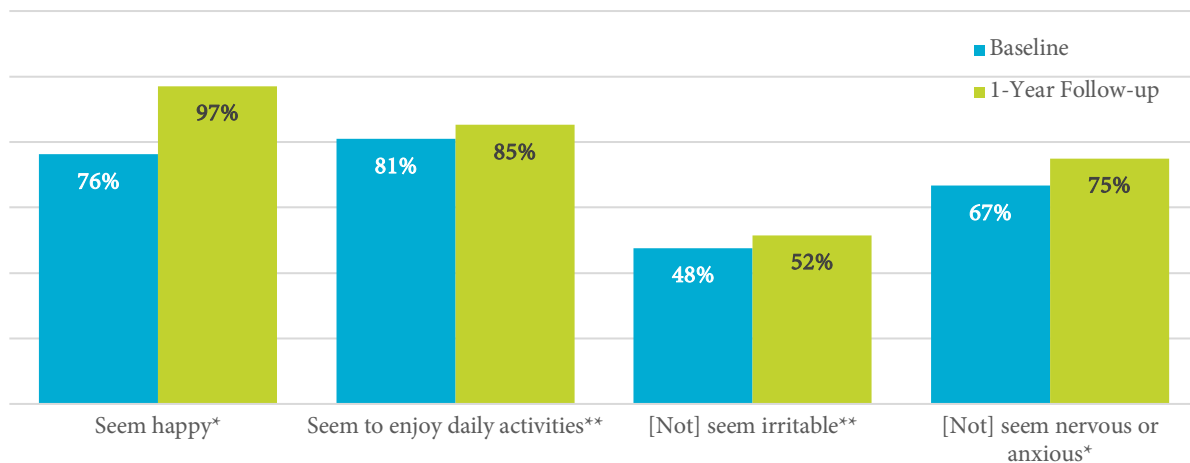
Respondents were asked about two positively-framed categories (happiness, enjoying daily activities) and two negatively-framed categories (irritability, anxiety) for each of their children. In each framing, one category showed some improvement (happiness, anxiety) and one category stayed the same (enjoying daily activities, irritability).

Table 25: Children's emotional well-being

How often does each of your children...?										
	Baseline (N=42)					1-Year Follow-up (N=34)				
	Never (1)	Rarely (2)	Sometimes (3)	Often (4)	All the time (5)	Never (1)	Rarely (2)	Sometimes (3)	Often (4)	All the time (5)
Seem happy	-	7% (3)	17% (7)	64% (27)	12% (5)	3% (1)	-	-	85% (29)	12% (4)
Seem to enjoy daily activities	-	5% (2)	14% (6)	60% (25)	21% (9)	6% (2)	-	9% (3)	59% (20)	26% (9)
Seem irritable*	7% (3)	40% (17)	48% (20)	5% (2)	-	6% (2)	45% (15)	42% (14)	3% (1)	3% (1)
Seem nervous or anxious**	21% (9)	45% (19)	31% (13)	-	2% (1)	31% (10)	44% (14)	22% (7)	3% (1)	-

*1-Year Follow-up (N=33)

**1-Year Follow-up (N=32)



How often does each of your children...?
(Positively-framed: All the time or Often, Negatively-framed: Never or Rarely)
Average responses, *t-test p-values < 0.20, **t-test p-values > 0.40

Figure 17: Children's emotional well-being

Friendships

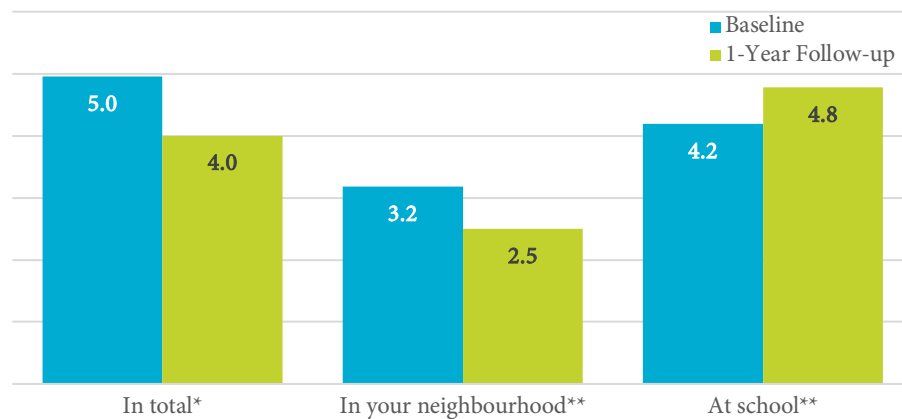
The number of close friendships a child has can provide insight into the child's well-being. Responses provide a mixed picture, however, on the direction of change in well-being for the partner families.

The number of friends at school appear to increase while the number of friends in the neighbourhood and in total decrease. It is unknown how much of this effect is related to partner families moving to new neighbourhoods. Partner families studied have older children than the average partner family, as seen in Table 6: Characteristics of children, which may also play a role in lower friendship formation in the neighbourhood.

Table 26: Number of friends

How many close friends does each of your children have?										
	Baseline (N=21)					1-Year Follow-up (N=18)				
	None (0)	1	2	3 to 5 (4)	More than 5 (6)	None (0)	1	2	3 to 5 (4)	More than 5 (6)
In total	-	-	10% (2)	33% (7)	57% (12)	-	-	33% (6)	33% (6)	33% (6)
In your neighbourhood*	9% (2)	9% (2)	32% (7)	27% (6)	23% (5)	22% (4)	11% (2)	22% (4)	39% (7)	6% (1)
At school	-	10% (2)	24% (5)	19% (4)	48% (10)	-	-	6% (1)	50% (9)	44% (8)

*Baseline (N=22)



How many close friends does each of your children have?
Average responses, *t-test p-values < 0.05, **t-test p-values > 0.10

Figure 18: Number of friends

Academic concerns and performance

The third and final aspect of children's well-being studied is access to a study space, which showed a dramatic improvement. The challenge of insufficient space for school work is closely related to the issue of overcrowding.

Sufficient study space is a highly visible translation of an improvement in housing into an improvement in well-being. An improvement in academic performance provides hope for long-term educational, career, and personal well-being outcomes.

Table 27: Quiet place to study and do homework

Does each of your children currently have a quiet space to do homework and study			
Baseline (N=22)		1-Year Follow-up (N=17)	
No (0)	Yes (1)	No (0)	Yes (1)
64% (14)	36% (8)	12% (2)	88% (15)

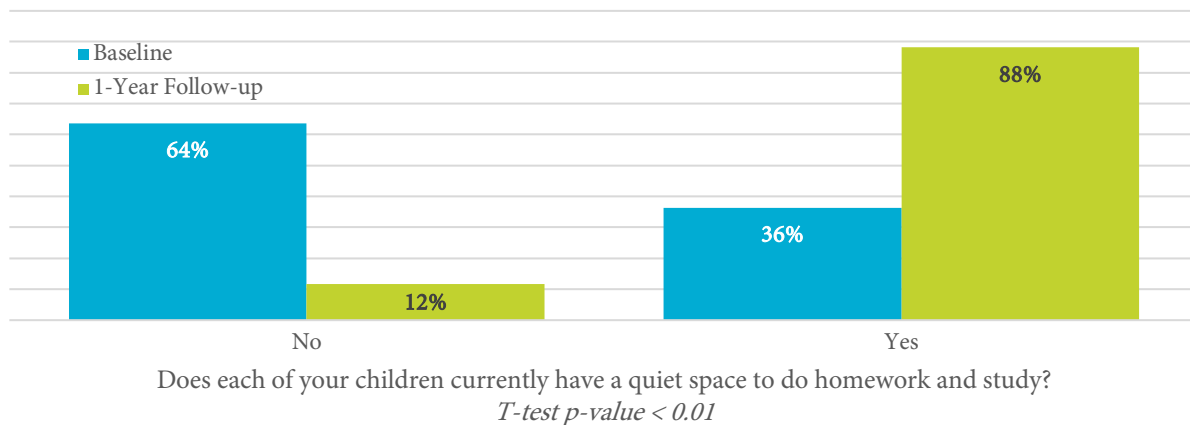


Figure 19: Quiet place to study and do homework

Expectations about Habitat home

Expected impact of Habitat homeownership

Habitat homeowners were asked before moving how they expected homeownership to change their lives across seven areas that loosely map to the seven dimensions of well-being reported. These soon-to-be homeowners had high hopes which Habitat largely met or exceeded.

Notably, 17% (4) families thought it was Unlikely or Very unlikely that they would feel more financially secure. However, as homeowners, all respondents felt equally or more financially secure.

Before becoming homeowners, 87% (20) respondents thought it Likely or Very likely that they would get along better as a family. 71% (12) respondents would Agree or Strongly agree that this came to fruition. It remains unknown how much of this effect is attributable to having adolescent children.

Table 28: Expected impact of Habitat homeownership

Baseline: In your opinion, how likely is it that you and your family will experience the following changes as a result of owning and living in your Habitat home?					
	Baseline (N=23)				
	Very unlikely (1)	Unlikely (2)	Neither likely nor unlikely (3)	Likely (4)	Very likely (5)
Our children will be happier	-	4% (1)	-	52% (12)	43% (10)
We will have more pride in our home	4% (1)	-	-	61% (14)	35% (8)
We will get along better as a family	-	4% (1)	9% (2)	57% (13)	30% (7)
We will be healthier	-	4% (1)	4% (1)	70% (16)	22% (5)
We will feel safer in our neighbourhood*	-	4% (1)	4% (1)	71% (17)	21% (5)
We will feel less crowded*	8% (2)	-	25% (6)	33% (8)	33% (8)
We will feel more financially secure*	4% (1)	12% (3)	17% (4)	50% (12)	17% (4)

*Baseline (N=24)

1-Year Follow-up: Please indicate how much you agree with each statement about your family. Compared to before we moved into our Habitat home...

	1-Year Follow-up (N=17)				
	Strongly disagree (1)	Disagree (2)	Neutral (3)	Agree (4)	Strongly agree (5)
...our children are happier.	-	-	6% (1)	71% (12)	24% (4)
...we have more pride in our home.	-	-	6% (1)	59% (10)	35% (6)
...we get along better as a family.	-	-	29% (5)	47% (8)	24% (4)
...we are healthier.	-	-	24% (4)	47% (8)	29% (5)
...we feel safer in our neighbourhood.	-	-	6% (1)	76% (13)	18% (3)
...we feel less crowded.	6% (1)	12% (2)	6% (1)	41% (7)	35% (6)
...we feel more financially secure.	-	-	35% (6)	47% (8)	18% (3)

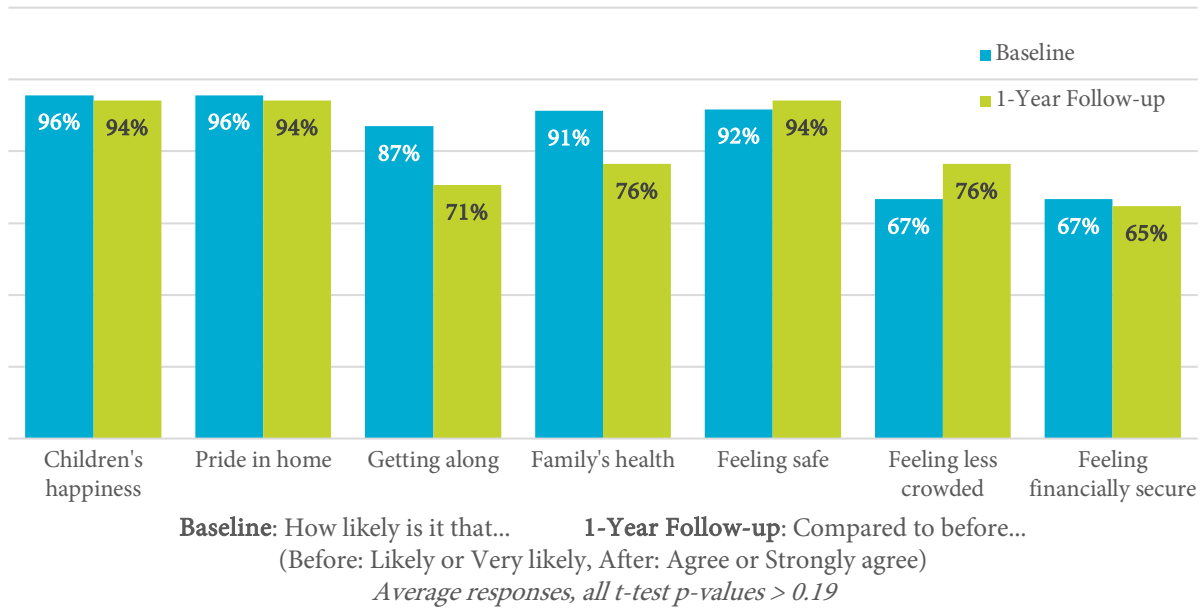


Figure 20: Expected impact of Habitat homeownership

About the Author

Robby O'Brien is a long-time supporter of Habitat for Humanity both in the GTA, having founded a corporate fundraising and volunteering campaign, and internationally as a Global Village volunteer in Vietnam, Guatemala, and El Salvador.

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Blueprint ADE is a non-profit, mission-driven research organization dedicated to improving the social and economic well-being of Canadians by helping to solve complex public policy challenges.¹¹

Blueprint ADE created the approach, collected baseline data, and wrote the baseline report upon which this report is founded. The prior work of Blueprint ADE was indispensable in the creation of this report.

For Further Contact

For further information about Habitat GTA and to find ways to join in working towards a vision of **a world where everyone has a safe and decent place to live**, visit the HabitatGTA.ca or email SocialImpact@HabitatGTA.ca.

¹¹ Blueprint ADE, Our Mission, Accessed June 2020 at <https://blueprint-ade.ca/about/>



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