



Studies Show that Homeownership:

Improves health

Housing deprivation leads to an average of 25 percent greater risk of disability or severe ill health across a person's lifespan. Those who suffer housing deprivation as children are more likely to suffer ill health in adulthood, even if they live in non-deprived conditions later in life (Marsh, et al.: 2000).

Has a positive effect on children

Owning a home leads to a higher quality home environment, improved test scores in children (9 percent in math and 7 percent in reading), and reduced behavioral problems (by 3 percent), (Haurin, Parcel, and Haurin: 2002).

Builds wealth

Homeownership increases intergenerational wealth accumulation through improved educational achievement in children, which leads to greater earnings when these children enter the workforce (Boehm and Schlottmann: 2002).

Strengthens communities

Homeowners are more likely to be satisfied with their homes and neighborhoods, and are more likely to volunteer in civic and political activities (Rohe, Van Zandt, and McCarthy: 2000). Resident ownership is strongly related to better building security and quality, and to lower levels of crime (Saegert and Winkel: 1998).

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