

# More than houses



*“In life, I learned I couldn’t count on anyone... but working with Habitat proved that wrong; you start to believe in people.”*

Carmelino Arias, Palmares

This project, spearheaded by the Community Mobilization Department within the Communications Department of Habitat for Humanity (Latin America and the Caribbean), was made possible through support from Coca-Cola and the World Citizenship Program (WCP) coordinated by the University of Florida. Researchers Ana María De la Quintana and Lisa A. Warner are graduate students at the University of Florida and the University of South Florida, respectively. Both have experience conducting Social Science research and were WCP interns in Costa Rica during the summer of 2005.

*“Habitat and its system was what motivated and captivated me. I don’t want to separate myself from Habitat, due to the love of families who need more than I do”*

Jerry Arroyo, Monteverde



# Introduction

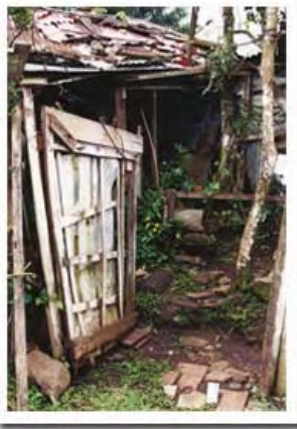
Habitat for Humanity (Habitat) activities are designed to eradicate poverty housing from the world, a commitment clearly stated in its mission: “to eliminate poverty housing and homelessness from the world, and to make decent shelter a matter of conscience and action.”

Those who have lived in substandard or inadequate housing, homes that did not belong to them, or who have faced ongoing housing instability, recognize the value of owning their own home and the difference it has made in their lives. However, when families are asked how their lives have changed as a result of owning a home, many are unable to explain and express themselves instead with sentiments such as, “It’s a blessing from God,” “We’re very happy,” or “We’re very lucky.”

Habitat housing is seen to have a major impact on low-income families, representing significant changes in their lives. However, it still remains to be proven that a house is more than a house – that it is also a home; part of the challenge is developing a way to measure this impact. The purpose of this study is to provide con-

crete indicators of how the lives of families who had rented or lived with relatives changed once they became homeowners. It seeks to answer the following questions: Can social benefits be directly attributed to home ownership? If so, which ones? What kind of stability does home ownership provide? What improvements can be measured in family health and children’s academic performance? Are families more prepared to take on new challenges in their lives? While Habitat for Humanity has established procedures and objectives for evaluating its activities in terms of number of houses and beneficiaries in various countries, the challenge lies in developing an equally solid measure of social impact.

This study is the first attempt in this region to better understand some of the changes that families experience. It defines a base line reference for before-and-after comparisons used to measure the impact of the organization’s contributions. Habitat has developed reliable and strategic methods for achieving its organizational objectives at various levels (region, country, organization and affiliate). This study aims to build on those strategies by developing



a methodology that, through measurement and evaluation, contributes to an understanding of how families benefit from becoming owners of decent, simple and affordable homes. The information obtained from such a tool is critical: externally, it reinforces the value of Habitat's programs as perceived by various actors, such as governments, donors, beneficiaries, communities and country programs; internally, it serves as a means for self-evaluation and redefinition of policies. Additionally, understanding how families interact at community, family and personal levels will help Habitat make operational decisions regarding a family's need for a house and the advantages it can bring them. This kind of study is also useful in efforts to eliminate poverty housing, both through its capacity to confirm progress in meeting objectives, as well as providing a way of creating strategic alliances with partners and organizations that promote the well-being of underprivileged families.

Due to the study's exploratory nature, a mixed methodology was employed to gather responses to the research questions: file research, two focus groups and semi-structured

interviews with 111 Habitat partner families. The selected country was Costa Rica, with its eight regional offices (affiliates) in San Ramón, Nicoya, Cartago, Alajuela, Esparza, Monteverde, Río Claro and Buenos Aires.

Through this study, the Community Mobilization Department at the Area Office aimed to acquire essential in-depth understanding of the real impact housing changes have had on partner families, and lend tangible and measurable support to the perception that Habitat builds "more than houses."

We would like to acknowledge the unconditional support of the Costa Rican affiliate offices, particularly that of Johnny Castro and Wilfredo Villalobos in San Ramón, Margoth Marín in Nicoya, Helen Díaz in Cartago, Andrea Madrigal and Freya González in Alajuela, Francis Tapia and Ana Cedy Céspedes in Esparza, Elizabeth Medina in Monteverde, Olimpo Gamboa in Río Claro and Roberto Azofeifa in Buenos Aires. Their guidance, specialized knowledge, and support were invaluable to the study. We would also like to thank Rafael Var-

gas and Eduardo Blanco for Habitat Costa Rica's institutional support, as well as all those who contributed their expertise to this investigation.

*“I’ve gone from constant worrying to being able to take time to sit back and organize my life... I’ve never felt this calm before.”*

María Dedalia Piñar, Nicoya



# The study

This study was based on various initial hypotheses: 1) that home ownership brings with it tangible and quantifiable benefits, such as better academic performance as demonstrated by home-owner children; improvements to family health; and increased self esteem (that owning a house is a source of family pride and opens the door to community involvement); 2) that becoming a homeowner and actively participating in Habitat construction helps establish and foster leadership qualities in beneficiaries; 3) that housing construction has a positive impact on community life as owners and their families have a greater interest in improving their communities, not only to protect their homes, but also to ensure that their investment yields benefits such as more secure, productive and unified communities.

A bibliographic review, which included prior Habitat studies as well studies conducted by external researchers, provided us with essential background information on poverty housing. With this foundation, we were able to advance the knowledge and understanding of the issue, recognize trends, and compare what had previously been done with the present investigation. Another Habitat study, the “Measuring Transformation Through Houses (MTTH)” project developed in

Nepal, Sri Lanka and Guatemala will help Habitat measure social impact beyond the concept of providing housing; its focus is on program planning, monitoring and evaluation. The present study is similar, in that it is intended for use as an impact-assessment tool; however, it differs significantly in that it is a pilot study and, as such, is limited by several factors, including the short time frame (approximately three months) within which it had to be completed.

This study has two main objectives. The first is to provide a quantitative measure of the impact of homeownership on the health, academic performance and empowerment of family members who live in Habitat houses. The second aspect is qualitative, and refers to the indirect effects of housing on partner-family members and their communities.

The main unit of analysis is partner families who have lived in their Habitat house for more than one year. Under this definition, Costa Rica’s partner-family universe includes 555 houses. Of this amount, a non-probabilistic sample of 20 percent of each affiliate was taken, for a total of 111 interviews throughout the country.

Certain diversity criteria were used to select partner families for interviews. In terms of gender, the selection was comprised of families headed by women as well as men. In terms of the number of family members, both large and small families were included. Also, a range of payment situations was represented, as the interview sample included families whose house payments were up to date, others who were delinquent, and yet others who had finished paying their mortgage (San Ramón only). Various ranges of experience were also considered, as interviews were conducted with families that could be considered “success stories” and who were satisfied with their house, as well as families whose experience had been more problematic.

Furthermore, to gather qualitative information, interviews were conducted with affiliate and national-office personnel, members of the national board of directors and affiliate volunteers.

Two focus groups in San Ramón were used to pre-select survey questions. One group was comprised of four Habitat-homeowners with one to three years of residence; the second group included six owners with more than three years of residence.

More than Houses

**Table No. 1**  
**Interview Distribution Per Costa**  
**Rican Affiliate**

Affiliate	Nº of interviews
San Ramón	51
Nicoya	16
Cartago	13
Alajuela	8
Esparza	8
Monteverde	7
Buenos Aires	5
Río Claro	3
Total number of interviews	111

Records and a diverse set of documents from each affiliate were studied, including affiliate reports on each partner; family applications; photos; letters from families to affiliates; board and local-committee reports; and minutes from assembly sessions. Participatory research was also conducted through attendance at local and national meetings.

Three analysis variables were studied: health, education and empowerment. Questions were designed to measure each indicator, as well as to approximate the housing experience in Habitat dwellings. These social indicators were chosen because they will facilitate the measurement of Habitat’s progress towards its mission objectives, allowing for a description of current situations and a comparison with prior situations.

The direct indicators within this study are the percentages related to the gender of the head of the family, the size of the family, the number of people who live in the house and the number of school- or university-aged children.

The indirect indicators include changes in family health, the frequency of sickness or ailments, the amount of time the children spend studying and where



they study, the students' grades, and their attitude toward school. The indicators also include variables related to the head-of-the-family's self image; children's behaviour; available free time; quality of sleep; stress and security levels; diet; cleanliness of the home; homeownership and parenting; social interactions among parents and children; and familial relations.

Questions at the individual level measured the effect of owning a home on self-esteem and status, as perceived by the beneficiaries. Questions at the family level measured the impact of owning a home on health and education. Lastly, questions at the social level evaluated head-of-household and family membership in volunteer organizations and their level of community involvement.

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*“It’s not just a house. It’s the result of our own work,  
our own hands that put it up brick by brick... And  
because of that, we take better care of it.”*

Witman Picado



# Results

The overall quantitative results of the investigation were positive; it was discovered that 493 people live in the 111 family homes visited, spanning an age range of newborn (three weeks old) to 93 years of age. Sixty-three percent of the interviewed families were headed by males, 37 percent by females. More than half (60 percent) of the partner families had four or fewer members, while 40 percent had five or more.

Eighty-five percent of families were found to have children in school or the university, thus the educational aspect of the study was attributed major impor-

tance; of the 111 families interviewed, only 17 have no students living in the house.

When families were asked to describe the most significant change they have experienced since moving to their Habitat house, a wide variety of difficult-to-classify answers was given. Below is an analysis of the responses, along with some of the most moving and powerful quotes.

Fourteen percent of families responded that stability and peace of mind were the main improvements. "I've gone from constant worrying to being able

**Table No. 2**  
**Family-Member Distribution by Number of Family Members**

Family Type	Number of Family Members	Percentage
Small families (60%)	2 people	4
	3 people	28
	4 people	28
Large Families (40%)	5 people	19
	6 people	13
	7 people	3
	8 people	3
	9 people	1
	10 people	1

to take time to sit back and organize my life. . . I've never felt this calm before." María Dedalia Piñar, Nicoya.

Thirteen percent of families mentioned financial security. Several responses related to this topic were received; one stated: "It's my OWN house," a common, yet difficult response to classify. For some families, the sense of ownership stemming from financial security is closely related to other positive aspects, such as the security of a family investment to provide a safe space for the children, the relief that money is no longer being wasted on rent; the fact that they can no longer be evicted from their house; and the power to make their own decisions. "At the end of the day, when you come home from work, you know you're coming home to YOUR house. . . it's an indescribable feeling. . . when they ask me what I'm going to do after work, I'm proud to simply say I'm going to MY house, that my family is waiting for me in MY house." Witman Picado, San Ramón. Likewise, many interviewees said they were "happy" (12 percent) without explaining exactly what they meant. "It's a blessing from God. . ." Horacio Fernández, San Ramón. "I didn't feel like a real mother; I'm happy to give them their own, decent house." Carmen Díaz Navarro, Nicoya.

Seven percent of families noted happiness associated with comfort as the most significant change. Nine percent responded that security, stability and peace of mind were the principal changes, while another nine percent mentioned only comfort. Twelve percent of the interviewees said that the sense of independence and decision-making power was the primary change, which, in turn, filled them with pride. "Since gaining my independence, I've wanted to work on improving my life...now I have my own dressmaking shop." Ivette Alpizar, San Ramón.

Eight percent of those interviewed reported that they were "very grateful" to have their own house. This change encompasses different meanings for each person or family, as it relates to other factors, such as the idea of achieving a dream once considered unattainable. "The house is like a gift. . . it's my palace." Olga Lobo, Palmares.

Seven percent of families said they felt physically secure, which could be related to having a safe roof over their heads and a high-quality dwelling. Another eight percent of responses relate to combined factors, such as security and comfort or comfort and independence. The remaining two percent mentioned other



changes.

When families feel they have control over various situations, their self-esteem and their ability to make long-term plans improves. This concept was demonstrated in responses to a question referring to empowerment, to which 20 percent of families responded

Graph N° 1  
Most important life change

that they felt they had reached their goals and were independent.

To provide background, families were asked to comment on their life in their former dwellings and to describe the most negative aspects. As stated above, financial security – that is, having to pay rent or not “having a house of one’s own” – was the most common response, reported by 25 percent of interviewees.

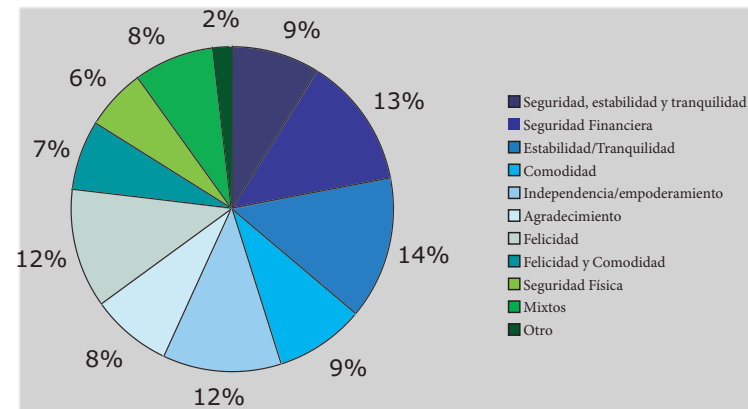
In terms of living in a rented home, various points were noted: worry about paying high rents, not being able to pay rent for lack of a stable job, or the fact that rent paid yields only an immediate, temporary satisfaction. Some families reported that they had turned to other financing sources and housing assistance in the past, but that their experiences – particularly with government housing

programs – were negative. Other families went through several frustrating processes with different housing organizations, while yet others reported being the victims of scams.

After financial security, two responses in relation to the most negative aspects of the family’s former dwelling occurred with the same frequency: 23 percent of families indicated that lack of physical security had

been their main concern; another 23 percent mentioned emotional instability and uneasiness. Ten percent of the interviewees also noted discomfort, dependence and the lack of decision-making power; only eight percent mentioned health as a negative aspect.

When the families were asked about the dis-



advantages of their new houses, some mentioned minor construction problems, but most focused on the payments. However, when asked to delineate a list of problems and benefits, all emphasized that the advantages of being Habitat homeowners and the positive experience of building with Habitat far outweighed any minor problems.

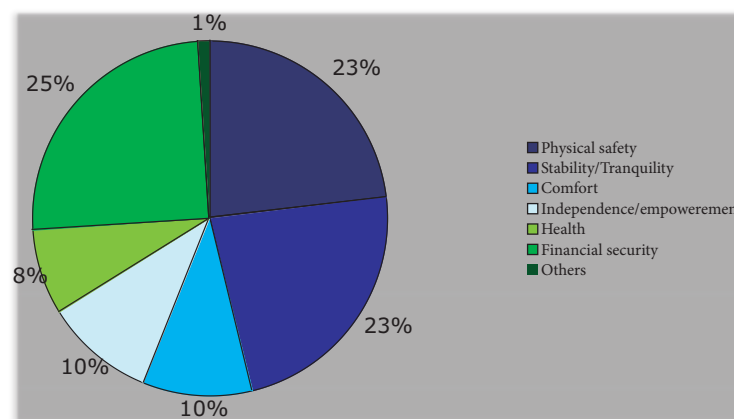
Another question referred to the change in

families' free time, asking them to compare their situation in their former house to their current situation. Sixty-seven percent of families reported having more free or available time than before; in some cases because they had spent a lot of time cleaning or waterproofing their former dwellings. Rainfall is high in Costa Rica, and thus flooding is a perpetual problem for families living in

ample, one mother said she now has time for herself that she never had before, and that previously she never took time to make her home nice because the family was so "unsettled." Other aspects discussed in relation to available time included the fact that the new houses are better organized; that families can now make plans that they couldn't before, and that families use their houses and the

Of these families, 22 percent reported feeling slightly more secure, 39 percent reported feeling more secure, and another 39 percent said they felt much more secure. It is also important to note that only four percent of respondents said they were unsatisfied with the neighborhood or zone in which their new home was located; 42 percent of respondents said they were very satisfied with

Graph N° 2  
Negative aspects of previous housing



poverty housing. Many families also expressed that the security provided by adequate housing not only reduced their level of anxiety, but gave them peace of mind to be able to lock and leave the house unattended in order to do other things, such as take a walk or visit friends and family.

Families also associated free time with the capacity to do what they wish in their own house; for ex-

security they afford as a base for "dreaming bigger." The remaining 29 percent reported no perceived difference in free time.

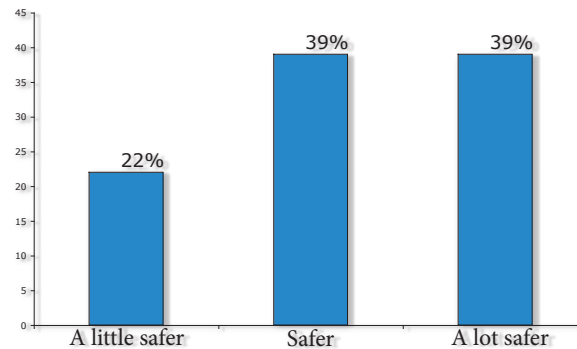
Another question in the study asked participants to compare the perceived risk of robbery in the former dwelling to the perceived risk in their Habitat home. Sixty-nine percent of the families said they felt more secure in their present home than in their former home.

their neighborhood, and 12 percent said their neighborhood was acceptable.

Questions related to housing satisfaction included one that requested families to share what they liked best about their Habitat home. "Everything" was the most common response, at 70 percent, followed by construction quality at ten percent and the size of the house at six percent. The responses to this question had

been expected to include comments on the outstanding features of the house, for example, that the toilet was indoors or that the kitchen was practical; however, most families said they liked everything, mentioning several aspects while at the same time highlighting the size of the house, the privacy, and the light, particularly those who had lived in zinc houses. In response to questions asking

Graph N° 3  
Security difference between both homes



what they would change about the house if they could, large families mentioned the size of the house, saying they wished it were bigger or that their own additions were already completed. Additionally, the rapid construction of Habitat homes was seen as both positive and negative; families saw their dream being realized more quickly, but felt this may have affected construction quality.

*"It has been a blessing from God..."*

Horacio Fernández, San Ramón



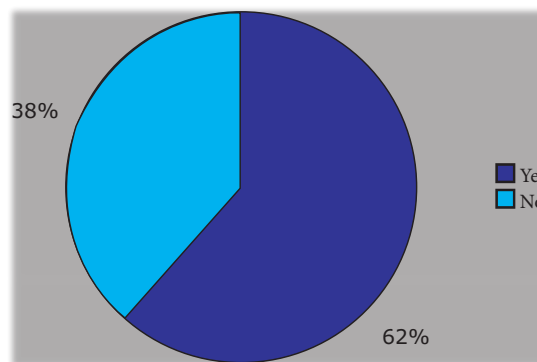


# Health

Health improvements were some of the most significant changes noted by families upon moving to their Habitat house. Partner families were asked to describe these improvements, responding to 17 questions encompassing various

positive modifications related to gastrointestinal illnesses. After completing the interviews, it was determined that the questions regarding consistent water supply and storage were unnecessary, as water and sewage coverage is extensive in Costa Rica. Even families living in poverty

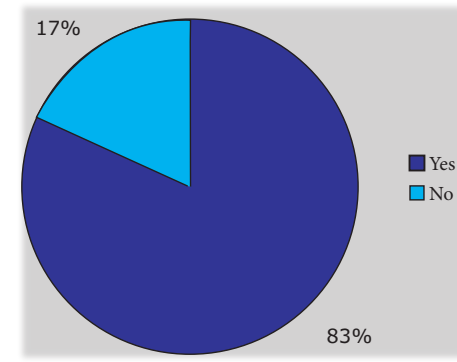
Graph N°4  
Existence of previous illnesses



themes from perceived stress levels and quality of sleep to physical ailments, including respiratory and gastrointestinal problems.

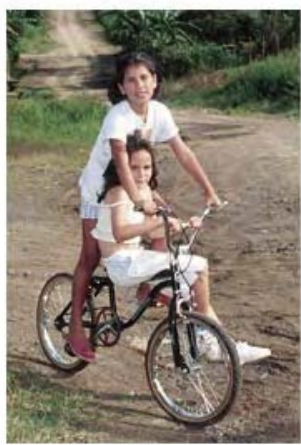
In addition to posing questions on physical illness, the survey addressed the ability to maintain a clean house and asked about dietary habits in terms of food selection, cooking methods and food storage. Families were also asked about changes in water storage to discover

Graph N°5  
Decrease in number of illnesses



housing have access to potable water because the Costa Rican government makes it a national priority to provide universal access to basic services. Therefore, even families whose water source changed (from wells to the public system) experienced very little change in water access, as it had never been a major problem before moving.

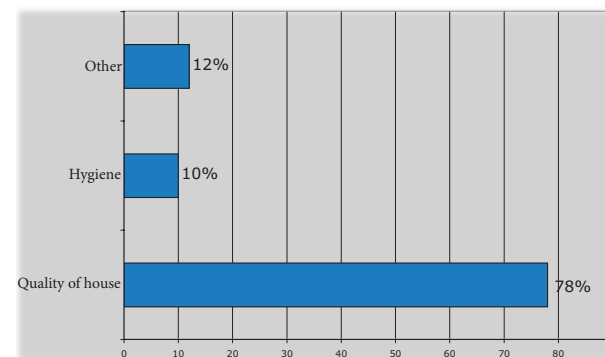
Of the 111 families interviewed, 88 (80 percent) reported improvements in general health;



only 20 percent perceived no housing-related health improvements. Of these 88 families, 34 percent specified improvements to mental health, a reduction in stress, or “feeling more relaxed;” 30 percent associated these improvements with the dwelling’s physical protection, and 19 percent attributed their improved health to an increased capacity to maintain a clean and healthy house.

water and dust. Various families mentioned that, in their former houses, they were exposed to water during winter (the rainy season). Important cleaning factors in relation to the security of the house included having cement or tile floors (easier to clean), the absence of rodents, and the fact that fewer people were living in the house.

Graph N°6  
Causes of the decrease in illnesses



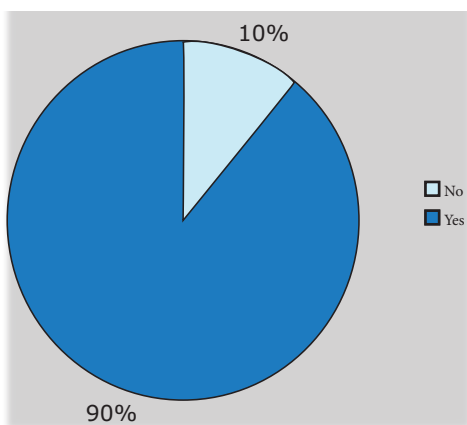
Other responses, representing 17 percent, were primarily combinations of the previous responses.

In terms of the physical security of the house, responses focused on elements such as having cement walls and floors instead of walls of wood or a dirt floor: “the house is sealed better,” “it’s not damp,” “rain doesn’t leak in any more.” This means, among other things, that the house protects them from the elements, such as wind,

Seventy-five percent of the families interviewed reported that their stress levels had decreased since moving to their Habitat home. Of the remainder, 15 percent had not noticed any significant changes and ten percent said that their stress level had risen, generally because of the responsibility associated with paying a mortgage. Of the 75 percent of families who reported positive changes, 58 percent commented that the stability and peace of mind of having their own

house reduced their stress levels; another 16 percent attributed their reduced anxiety largely to new financial security, while 14 percent said physical security was the main factor. Financial security in this context is defined

Graph N°7  
More comfort and tranquility at sleep time



as the relief of no longer having to pay rent; that is, no longer being subject to the whims of landlords and the threat of eviction for not being able to pay the rent on time.

Ninety percent of families attributed sleep-quality improvements to feeling more at ease and comfortable. The most frequently mentioned factor was the comfort or privacy afforded by separate beds and

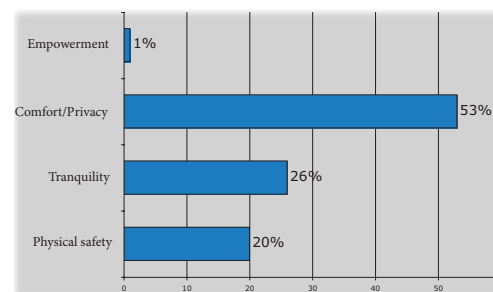
bedrooms (53 percent), the peace of mind associated with owning one's house (26 percent) and physical security (20 percent).

In respect to exposure to and experience with illness, 62 percent of the families reported that they suffered from various ailments in their previous homes. Of these, 61 percent had dealt with respiratory illnesses, such as the flu, colds or coughs; four percent reported having suffered from gastrointestinal illnesses or ailments, such as parasites or diarrhea, and 20 percent said they had dealt with both respiratory and gastrointestinal illnesses. Furthermore, 13 percent of families noted allergies, dengue or skin problems as common ailments. Of the families that experienced health problems in their previous homes, 83 percent noticed a reduction in the number of illnesses and ailments after moving to their Habitat home, attributing this to the quality of the new home. Reasons given included having a better-sealed house; less wind and rain entering the house; having glass windows; or dust and dirt not entering (78 percent). Less frequently mentioned reasons included better hygiene in the new house (10 percent) and other reasons (12 percent).

Eighty-four percent of the interviewees said

it was easier to keep their Habitat house clean, as the structure was more enclosed (52 percent). Another 22 percent said it was easier to keep their home clean because they had more space, while 10 percent cited

Graph N°8  
Causes of the positive changes in sleeping patterns



less crowded conditions as the main reason. Lastly, 15 percent of the families reported that the sense of ownership and pride in owning their house created a greater sense of investment, including the knowledge that they had the power to make decisions and change aspects of the house (such as painting the walls or decorating), and that they bore the full responsibility for maintaining their home.

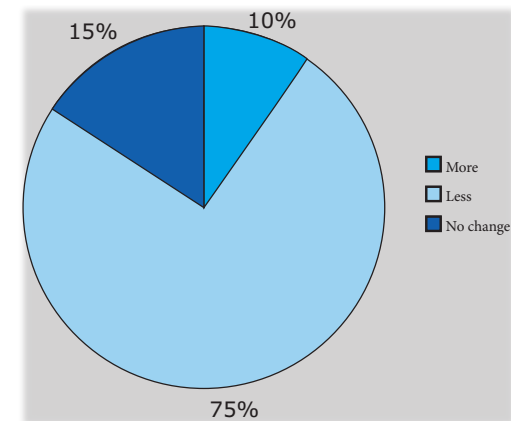
The last health factor evaluated was dietary changes. Fifty percent of families reported that they altered their eating habits after acquiring their Habitat house. Responses explaining the reasons for diet changes were grouped almost equally among various factors: more space, or a larger kitchen area (24 percent); better hygiene (20 percent), the acquisition of a stove or

no dietary changes were previously renting homes similar in characteristics and quality to their Habitat home.

For every health variable that received a positive response, improved health was attributed to living in one's own house. While it is easy to understand the obvious benefits of moving from a shanty to a well-constructed house, families that previously lived with

Providing families with a solid and safe structure in which to live has a significant positive health impact. Although specifically mentioned by only a few interviewees, it is not difficult to make a connection between improved health and fewer work or school days

Graph N°9  
Level of stress

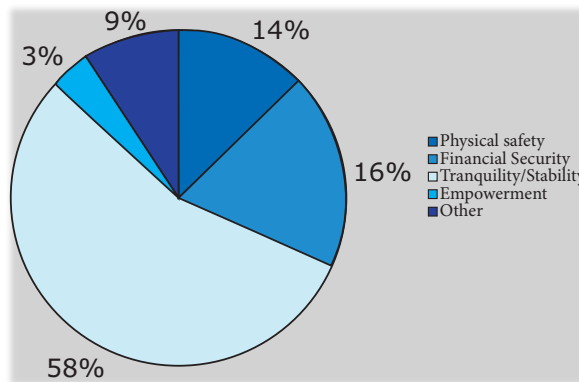


refrigerator, possibly due to better security or more space (18 percent) and lastly, the fact that some families had more disposable income now that they were no longer paying high rents (16 percent). Thirteen percent noted that, in gaining their independence from parents, in-laws or others with whom they shared a residence, they became free to choose the kind of food they wanted, the quality and the way to cook it. The final 11 percent mentioned other factors. Many families who reported

in-laws, other family members or that rented a house also noticed improvements. Not only was a reduction in ailments or illnesses attributed to owning a well-built house, but many interviewees mentioned other important health aspects, such as finding it easier to keep the house clean and improving their dietary habits. Furthermore, aspects related to mental health, such as sleeping better and feeling more relaxed in their own homes, were widely recognized.

lost to illness; likewise, sleeping better and reduced levels of stress foster not only better family relations, but also the overall happiness of each family member.

Graph N° 10  
Causes of decreased stress and increased tranquility




80% of families reported health improvements.

83% of families who were frequently ill in their former residences said they are sick less often in their Habitat home.

90% of the families reported improvements in their quality of sleep, attributed to a calmer state of mind and increased comfort.

75% of the families reported that their stress levels have fallen since moving to their Habitat house.

50% of the families said they made dietary changes when they moved to their new houses.



*“Thanks to the privacy and tranquility of this new home, my child is now a lot more peaceful and calm... Now we talk.”*

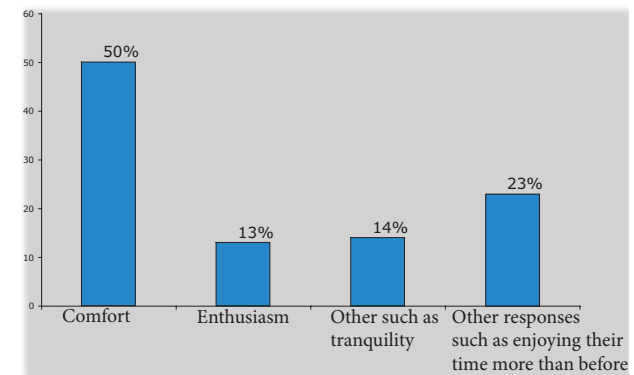
Lorena Jiménez, San Ramón

# Education

Fourteen education-related questions were posed to the Habitat families. Of the 111 families interviewed, 85 percent reported that their children were students, either at the elementary, secondary or university level; the other 15 percent reported that they had no children studying at the time of the interview, or that they had school-age children who

studying, and were better equipped to study; for example, they had tables or desks in the bedrooms of their new homes. Other families noted that their children's bedrooms offered a private place for schoolwork, free from family interruptions; this increased dedication to their studies. Thirteen percent attributed the increase in study time to the fact that students were more inspired to

Graph N° 11  
Causes of spending more time doing homework



no longer attended school.

Results show that 56 percent of children dedicated more time to completing homework or other school-related tasks than they did in their former homes. Of these, 50 percent reported this was because they were more comfortable due to studying in a better environment or because they had privacy. Some families mentioned that their children had more space for

study in the new house.

Those families who responded that their children did not study more attributed this to factors unrelated to the house, such as the fact that their children were growing up and had new responsibilities. Some also noted that their children were spending more time at home, attributing this to their children's comfort and enjoyment, which increased greatly upon moving to the



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new house.

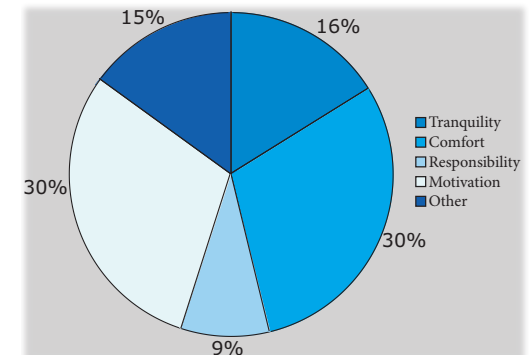
When asked about homework or study areas, 45 percent of families responded that the area had changed; of these respondents, 82 percent said the new study area was more comfortable than before, while 16 percent stated that it provided increased privacy.

Thirty-eight percent of respondents reported that their children were getting better grades at school. Of these, improvements were attributed in part to the fact that students were more comfortable, more motivated or more enthusiastic (30 percent), were more relaxed (16 percent), and were more responsible due to the family's accomplishment in building the house (nine percent). Other respondents (14 percent) attributed better grades to privacy and the help that students received from their parents, who now had more time to spend in the house. One interviewee, for example, explained that her son used to spend a lot of time on the street because he had no privacy in their former house, where they lived with their extended family. Fewer people lived in their new house and each family member had his or her own bedroom; therefore, there were fewer distractions. As a result, the son spent more time at home, which fostered communication with his parents; the family thus spent

more time together and felt more united.

Thirty-nine percent of respondents reported that their children had developed a more positive attitude toward school since moving to their new home; again, this improvement was attributed to a sense of responsibility (27 percent), comfort (20 percent) and peace of mind

Graph N° 12  
Causes of the improvement in grades

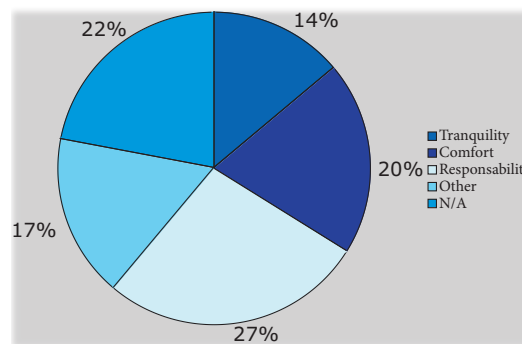


(14 percent). For example, one mother commented that, since moving to their Habitat house, her son no longer wandered the street or skipped school. Interestingly, some interviewees viewed improved study attitudes as being directly influenced by the fact that students greatly appreciated the family effort to build the house, which translated to a greater sense of responsibility in other areas, such as studying. Another 17 percent indicated that the



improvements were due to other house-related factors, such as spending more time in the house and receiving parental help. Some families noted that their children no longer treated their house just as a place to sleep – it became a place to live, a key transformation needed to improve the children’s academic performance.

Graph N° 13  
Causes of improvement in attitude



Families that reported no major improvements in their children’s academic performance noted that they had no basis for comparison, as the children were very young when they lived in their previous house. Other families said their children have always been either good or bad students, regardless of their living conditions.

Questions regarding school absences were not

included in the statistical analysis, as very few families reported a reduction in school absences. At times, illnesses and extraordinary, external factors such as flooded rivers have prevented school or university attendance; however, no overall reduction in absences was noted.

A last noteworthy issue was that some mothers who had previously held outside jobs now stayed home to manage the house. They were no longer economically required to work outside of the house and could therefore help their children with schoolwork. This labor shift, in some cases, was attributable to the increase in disposable income once the family was no longer responsible for paying high rent.

*85% of the interviewees have children who are students.*

*56% of the students spend more time completing homework; of these, 50% say they study more because they’re more comfortable, 13% are more enthusiastic and 10% have more time than before they moved into their new house.*

*45% of the students have changed the area in which they do their homework; 82% have done so because they are more comfortable and 16% because they have more privacy.*

*38% of the students improved their grades: 30% feel more motivated, 30% feel more comfortable, 16% feel more relaxed and 9% feel more responsible.*

*30% of the students demonstrate a new attitude towards their studies; 27% are more responsible, 20% are more comfortable and 14% are more relaxed.*

*“If I was able to build my own house with just one hand, how can others say they can’t... People said that our houses were going to fall; how could three women possibly be able to break the status quo of Monteverde”*

Francis Duarte, Monteverde

\*Ms. Duarte lost a hand to a work accident prior to building with Habitat



# Empowerment

Of the study's three indicators, health, education and empowerment, empowerment was possibly the most difficult to measure. "Empowerment" included not only family-member self-esteem, but also participation in community development. Seven questions on self-esteem (both of parents and children), and four questions on community development were asked. Many interviewees said they had noticed improvements in their children's self-esteem after moving to their own home. However, results related to community development were less positive.

While Habitat's goals include constructing more participatory communities, most families interviewed were not involved in general community-development activities. However, the results were more encouraging when the families were asked if they were still actively involved in Habitat activities. But as community service does not seem to be an inherent part of Costa Rican culture, community participation through Habitat does not seem to be enough to inspire people to participate in and lead their communities.

In terms of their children's self-esteem, 79 percent of the families said they noticed better behavior after moving to their Habitat house. The most frequently

cited reasons mentioned were: increased self-esteem as expressed through a more independent attitude (22 percent), a more relaxed state (22 percent) and overall happiness (21 percent). Parents who viewed their children as more independent reported that, among other factors, the behavior change was related to the fact that the Habitat house provided them with their own bedrooms and more play space (both indoors and out.) They also mentioned the decision-making power they gave their children, such as the ability to choose the color of their room. In some cases, children participated actively in the construction of the new house, thus increasing their sense of ownership and pride in having helped realize a family dream.

Parents who reported that their children seemed more relaxed also mentioned significant factors such as pride or happiness. Also, according to parents, physical security (11 percent) and pride in the new house (ten percent) had a positive impact on their children's self-esteem. Many parents said their children felt more secure because they were no longer moved from house to house, and were happier to be living in a high-quality house that protected them from the elements. Lastly, 15 percent of the families gave reasons such as their children had more friends in the new neighborhood or they lived

closer to their grandparents.

One very important aspect that helps explain the changes in the children's attitudes was the increased ability to invite friends over. Seventy percent of parents answered "yes" when asked if their children invited friends to their Habitat house more often than they did in the former house. The most common reasons included: pride in the new house (48 percent) and greater comfort (34 percent).

Many parents described how their children used to feel embarrassed and were reluctant to invite friends to their previous house, particularly those made of zinc or wood. Given that many former houses were small, and that the family shared one bedroom or even one bed, the increased comfort of the Habitat house was mentioned repeatedly, especially because the children had their own rooms or more space to play.

Three percent of the families said their children had friends over more frequently because they seem happier in general, while 15 percent of the parents noted reasons such as having more friends in the neighbourhood, or the fact that they had moved from their in-law's house, where people other than the parents



gave permission for visits.

Similarly, when parents were asked about changes in their own self-esteem, 83 percent believed that owning their house had helped them become better parents. The most frequently cited reason for this change was the pride they felt in their achievement, and an accompanying sense of empowerment (47 percent).

In terms of individual achievement, where people took credit for the results of their efforts, the achievements become a referent for self-esteem. Homeownership in general is seen as evidence that a family is competent and worthy. In Costa Rican culture, homeownership is a common dream; it is an indicator of both individual and family success, thereby contributing to increased self-esteem. The most common response pertaining to benefits of individual achievement was peace of mind and stability, at 30 percent. As evidence of another benefit, improvements to intra-family relationships, families stated: "We don't fight as much," or, "I don't get mad as often."

In terms of security, nine percent of families indicated that their Habitat house helped them feel better; five percent specifically mentioned being "happier" and another nine percent of families pointed to other factors

in their perceived increase in self-esteem and control, such as more responsibility as a result of having to make house payments, or not being subjected to the influence of their in-laws.

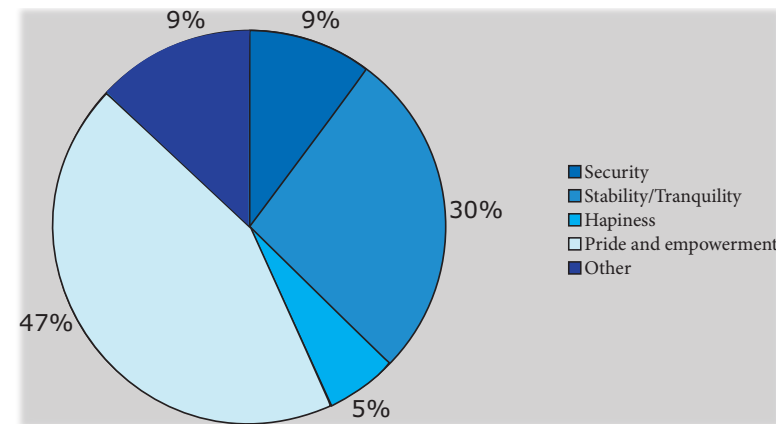
In terms of their social life, 71 percent of parents felt that owning their own house improved

family. Another 14 percent of the interviewees reported that their new neighbourhood provided them more opportunities to make friends, while 13 percent felt that owning their house gave them greater independence than they had when living with in-laws or other family members. Another five percent of families commented that increased security had implications for their social

or as dependents of other people: homeownership is evidence that they are in a better position than others in their reference groups. This feeling was reflected in the responses of many Habitat families.

The final question regarding self-esteem asked families to describe how they themselves had changed

Graph N° 14  
Causes of improvement as parents



their relationship with friends and helped them meet new people. Two of the most important reasons for this were the comfort of the new house (24 percent) and increased social status (17 percent). Many families said they had been embarrassed to invite friends to their former house and emphasized that the new house had more room to receive visitors. Furthermore, many people said being homeowners improved their social status, and they felt more respect from friends and

life; that is, they felt comfortable enough to leave their house unattended to go out with friends or relatives. The remaining 28 percent of respondents reported other reasons, particularly increased happiness and greater peace of mind in their new home.

Self-esteem is greatly influenced by how people perceive themselves as compared to others. Low-income families who become homeowners tend to feel more successful than those who live in rented houses

since moving to their new house. The abstract nature of this question posed difficulties for some families. Seventy-three percent of the interviewees reported concrete changes, while 27 reported having experienced no change. Of the 73 percent of the interviewees who reported individual positive changes, 35 percent admitted that, for the first time, they felt able to achieve what they set out to do, and that they felt more prepared to take on new challenges. Twenty percent said they felt

more independent (particularly if they had previously been living with friends or relatives), while 20 percent reported improvements in their spiritual lives and a sense of being closer to God. Seven percent of respondents said the greatest change was in their confidence as fathers or mothers, especially since now they were able to provide something concrete (a house) towards a better life for their children. Lastly, 18 percent of the families listed other factors: the increased sense of responsibility related to paying for their house, greater pride and the ability to make changes to their house according to their preference, for example, painting it or planting a small garden.

In view of these questions and responses, it is clear that owning a house increases self-esteem for underprivileged families. Both parents and children have better self-images, are more active socially and feel more capable of achieving their goals. Many responses to these difficult questions were very positive: “The Habitat for Humanity program is wonderful. It has helped us a lot (because) now we have the opportunity to get to know... and share with many people.” Pilar Jiménez Fedullo, Cartago.

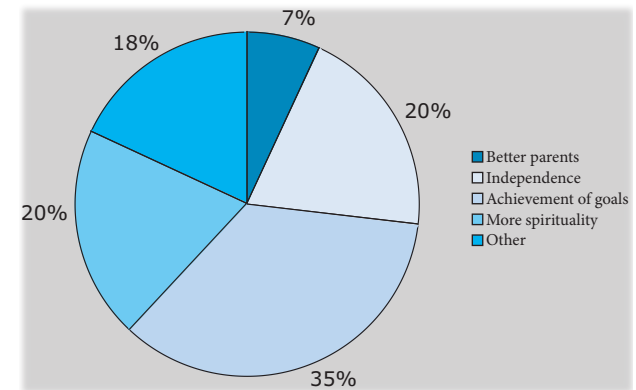
“I feel like a great dad...a real father...a real

More than Houses

man.” Witman Picado, San Ramón.

With respect to community development, Habitat’s impact was less positive. The four questions related to this issue referred to interviewee participation in community organizations, such as women’s groups, the Red Cross, the local church, and others. Unfortunately, the results revealed low participation levels. However,

Graph N° 14  
Empowerment of homeowners



questions about respondent participation in various Habitat activities yielded more positive reports: while only 34 percent of Habitat families were involved in community organizations (other than Habitat for Humanity), 50 percent of the families who began community work with Habitat continued to be actively involved, even after completing the construction of their house.

Participation within Habitat falls into one or a combination of the following categories: committee membership, hosts to foreign volunteers, building houses, and other volunteer work (cooking for work brigades or attending meetings at the Habitat affiliate office).

Of the 50 percent of families that continue

to be connected to Habitat, 25 percent are committee members and also host foreign volunteers, 25 provide lodging for volunteers and help Habitat with other volunteer work; 25 percent provide volunteer work other than construction; nine percent of the families help build houses, and the remaining 13 percent attend meetings at their affiliate office.

It is clear that Habitat has an impact on

community development, as many families continue to work with Habitat even after their house has been completed; however, this is an indirect impact on the general community. Being connected to Habitat does not directly empower partners to become involved in new community projects outside of the organization. Possible reasons for this are varied, including cultural aspects or the need to work more (less free time) to pay their mortgage. Further studies would be necessary to better understand the factors that increase participation in community development.

In conclusion, while Habitat does not have a direct impact on community development, it is evident that owning a Habitat house increases partner-family self-esteem. To this end, it can be argued that, while community participation was not as high as expected, it can be said that when a family, particularly the children, is empowered, a foundation is created for the development of abilities. This future capacity, whether in the short or long term, could mean that children who understand the value of a house will stand a better chance of breaking the cycle of poverty. It can definitely be defined as a virtuous cycle in which the children of today's Habitat homeowners will contribute to Habitat's mission to eradicate substandard housing in the future. "Habitat

gives families the chance to escape from poverty." Xinia Fonseca, Cartago.

*79% of the interviewees noted positive changes in their children once they moved to the Habitat house.*

*83% of the interviewees said they feel that becoming homeowners has helped them become better parents.*

*71% of the parents believe that owning a Habitat house has helped improve their relationships with friends and family, and has also led to new friendships.*

*50% of the partner families who built their houses are still actively involved with Habitat.*

*“Mom... No one is taking us away from here, right? This is our house.”*

Randall Montero to his mother Roxana Montero, Naranjo





# Conclusions

People who contact Habitat for Humanity generally have various goals in mind: their own simple, decent house; security for their family and the knowledge that, at the end of the day, they are investing what they have earned in something valuable and permanent – their very own home.

Frequently, Habitat partners speak of previous attempts to build houses on their own or through other financing sources, perhaps family, friends, governmental organizations or other NGOs. When they learn about Habitat, interested families are aware that they must go through several application stages and a selection process. Then they begin to build houses for themselves and for families like them, all the while dreaming of the day they will move into their own home. They do heavy work: levelling the land, mixing cement and building block by block. And yet, despite the time and effort these families must expend to improve their living situation, when asked “Was all the work worth it?” every Habitat for Humanity partner family in Costa Rica responded with a resounding “Yes.”

For these families, owning their own home brings with it other aspects that each values differently, according to their own life experiences: security, dignity,

comfort, peace of mind and something to hand down to their children. Without a doubt, home ownership also helps improve family health, increase children’s academic performance and provide a sense of empowerment.

While this pilot study began as an attempt to understand the life changes experienced by a family when it has access to a decent, simple and affordable home, we hope it will also serve as an instrument for future comparative studies among other Latin American and Caribbean countries.

This study confirms that Habitat not only fully complies with its commitment to build houses; it also creates homes and contributes to a family’s perceived happiness and health. Habitat’s partner families are promoters of change and sources of inspiration for other potential partner families; they thus increase Habitat’s ability to contribute to the eradication of poverty-level housing. As this study demonstrates, many Habitat partner families are committed to the organization’s mission and contribute by offering to serve as committee members, provide lodging to international volunteers, cook for brigades or help with the construction of new houses. Every interviewed family acknowledged and appreciated Habitat’s efforts. Even families who had

experienced payment problems recognized that the value of owning their own home supersedes any difficulties.

Both quantitatively and qualitatively, this investigation demonstrates that it is possible to measure housing-related improvements in family life: better health and less stress, improvements in the academic performance of children, higher individual and family self-esteem, and a sense of empowerment and ability to follow through with plans and goals. It also demonstrates what all Habitat families have long understood; Habitat does not just build houses, it creates homes...and changes lives.



NOTE: In addition to this report, a field-study research manual was produced. See the manual's annexes for more information.