A floor equals resilience

The impact of concrete floors on the lives of families in Honduras

2026

Habitat for Humanity®

Production notes

This publication was prepared by Habitat for Humanity Latin America and the Caribbean based on an impact evaluation of the 100,000 Floors to Play On initiative in Honduras, the data for which was collected from February to November 2025.

Production notes

A floor equals resilience

On the cover:
The impact evaluation of the 100,000 Floors to Play On initiative in Honduras was carried out in several communities of Choloma, Cortés, and the municipalities of San Jerónimo and San Nicolás, Copán.

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Little Axel on his new concrete floor in San Jeronimo, Copán. His toys are no longer filled with dirt, and he enjoys playing.

Contents

Elián's parents were worried about his health, but thanks to 100,000 Floors to Play On, their dirt floor was replaced with concrete. Now, Elián can play happily and safely.

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FOREWORD

Every Honduran family deserves a safe and healthy home where they can imagine a future with greater opportunities. At Habitat for Humanity Honduras, we know that adequate housing is much more than a roof over one's head: it is the very foundation on which dignity, stability and wellbeing are built. As part of the global Habitat for Humanity movement, we share more than 32 years of international experience serving the country's most vulnerable communities.

In Honduras, thousands of families still live in precarious housing conditions that directly affect their health, safety and development. Not only is adequate housing a basic human right, but it has a multiplier effect on essential areas such as health, education and household economy. This has been confirmed by a study conducted in several Honduran communities, where we evaluated the impact of replacing dirt floors with concrete floors in participating households. This document file is based on that evaluation.

The findings are clear: families that gained access to an adequate floor experienced significant improvements in their quality of life, especially in the health of children, the reduction of illnesses associated with humidity and dust, and a greater perception of wellbeing and safety within the home. These results reaffirm that seemingly simple interventions can generate profound and sustainable transformations in people's lives.

For Habitat for Humanity Honduras, housing is a strategic pillar of sustainable development. Installing a concrete floors is part of a comprehensive approach that includes incremental housing improvement, access to water and sanitation, disaster response and resilience, policy and market-systems advocacy, housing finance, community training, and volunteer mobilization. All with the objective of strengthening safer, more inclusive, and resilient communities.

In a context marked by the effects of climate change and the recurrence of natural disasters, it is essential to redouble efforts to promote housing and settlements capable of resisting and adapting to these threats. Prevention and resilience must be at the heart of the country's development agenda.

We know that this challenge cannot be met in isolation. Eradicating dirt floors in Honduras requires a coordinated and sustained effort through public-private partnerships between companies, local and national governments, financial institutions, civil society organizations, international agencies, universities, communities, volunteers and donors. Experience shows that installing an adequate floor can be a gateway to new forms of collaboration and broader processes of incremental housing improvement.

These efforts contribute directly to meeting the Sustainable Development Goals, including eradicating poverty (SDG 1), improving health and wellbeing (SDG 3), ending all forms of violence (SDG 5), ensuring clean water and sanitation (SDG 6), and promoting partnerships (SDG 17).

I invite readers to take a close look at the results of this study and the real impact that these housing improvements have had on Honduran families. None of this would be possible without the commitment and support of our strategic partners, for whom we are sincerely grateful.

Our priority is to provide opportunities for people to access adequate housing and to help build a more just, equitable, sustainable and resilient Honduras. For this reason, we continually strengthen our partnerships and invite new allies who wish to join us in this transformational effort.

Martha Guillén Robleda
Executive Director
Habitat for Humanity Honduras

EXECUTIVE SUMMARY

The 100,000 Floors to Play On Initiative seeks to replace 100,000 dirt floors with concrete ones in vulnerable homes throughout Latin America and the Caribbean between 2022 and 2028. As of December 2025, a total of 2,840 floors were installed in Honduras, benefiting families mainly through full or partial subsidies.

The evaluation on which this document is based was carried out in the departments of Cortés and Copán, where dirt floors or those otherwise in poor condition were replaced with polished concrete. Baseline and endline data were collected from one beneficiary group and one comparison group per community, and individual qualitative interviews were held between March and November 2025.

The purpose was to assess the impact of a new floor on health and wellbeing, economic development, and education. The results of this evaluation are intended for the general public, as well as program and advocacy leaders, the initiative's own implementers and donors, and the communities with which we work.

Quantitatively, we conducted baseline surveys with a beneficiary and a comparison group, followed by endline surveys three months after the floors were installed in beneficiaries' homes. Using differences in differences (DiD) and propensity score matching (PSM) calculations, we then compared these scores. In addition, individual qualitative interviews were held using personalized digital avatars and processed through artificial intelligence.


Habitat for Humanity Honduras

"There is no longer a risk of everything getting muddy. Before, when it rained, it was difficult to walk and keep the house clean; now, with the new floor, I can sleep peacefully. Thank God I had the opportunity to improve my home. My story demonstrates the credible work Habitat Honduras does."

Mayra, Honduras.

Economic development

- Resources needed to survive (financial capital)
- Quality of housing infrastructure
- Investment in housing and health-related expenses
- Absences from work or school due to illness

Health and wellbeing

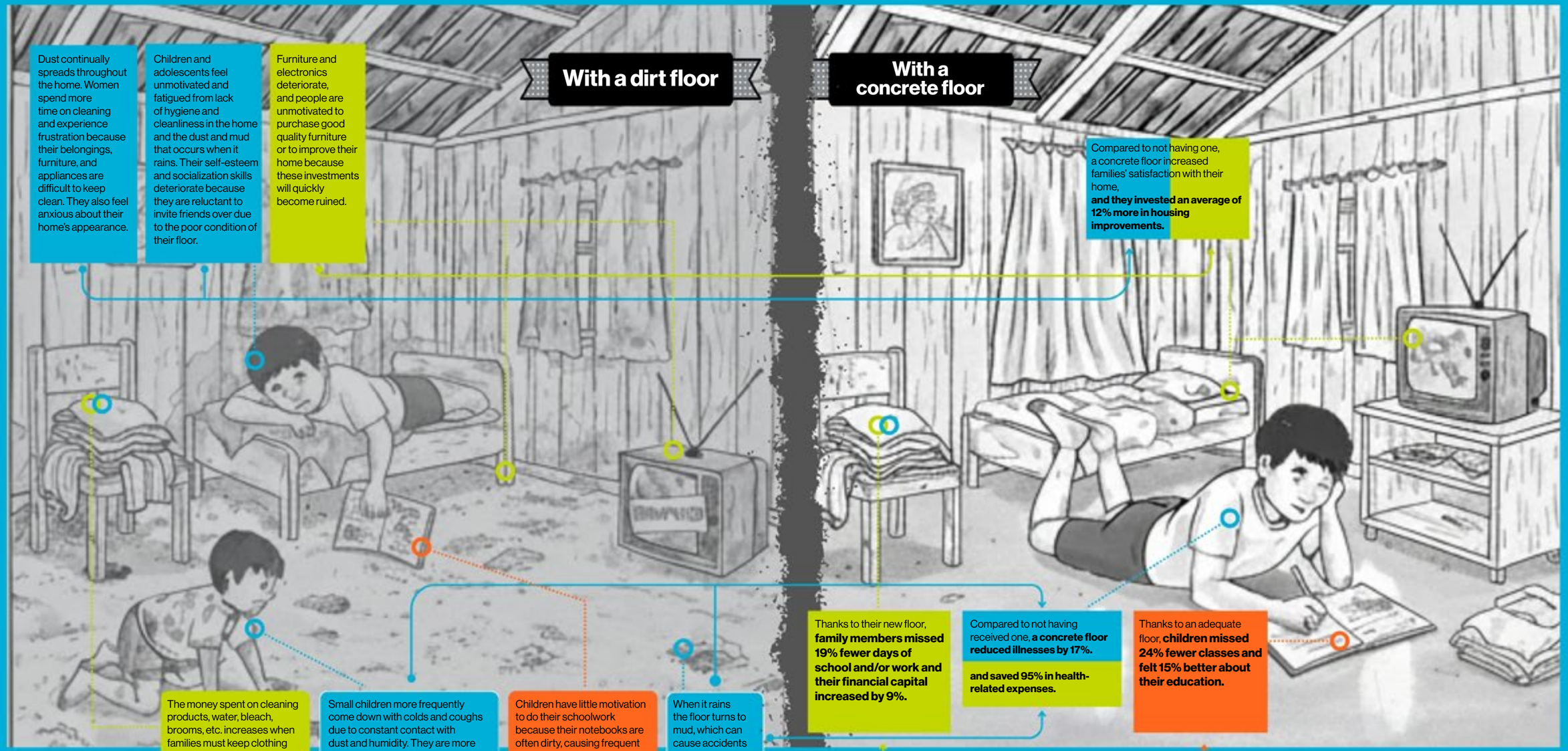
- Presence of illnesses
- Medical attention and/or medications
- Satisfaction with housing
- Satisfaction with floor

Education

- School absences
- Hours of play inside the home
- Level of educational development

What does it mean to live on a dirt floor, and what impact does having a concrete floor have on health, education and economic development?

Summary of results



A regional initiative with a presence in Honduras

Dust and mud were a large part of Martha and her grandchildren's' lives. The new floor made a significant difference. As she puts it, "We can now walk more easily and everyone's health has improved."

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100,000 floors to play on

With 100,000 Floors to Play On, businesses have the opportunity to translate their commitment to social impact into tangible and transformative results.

Beyond just building concrete floors, we give thousands of children in the Latin America and Caribbean region the opportunity to more safely play at home.

Each floor represents a direct improvement to quality of life, a bolstered path of resilience, and a vital step in building a safer and more promising tomorrow.

By joining this initiative, businesses not only strengthen their reputation as leaders in social responsibility but also become part of a powerful and humanizing story.

A concrete floor gives kids a safe and healthy place to play.
©Habitat for Humanity Honduras.

Visit **100milpisos.org** for more information.

What is 100,000 Floors to Play On?

A regional initiative by Habitat for Humanity in partnership with the Inter-American Cement Federation (FICEM).

Our goal

To replace 100,000 floors made of dirt or in otherwise poor condition with concrete ones in vulnerable households throughout Latin American and the Caribbean between 2022 and 2028.

We want all children to have a house that is safe and hygienic, supports cognitive development, and is a place where they can healthily play, study and grow up healthy.

What countries does the initiative serve?

- Argentina
- Brazil
- Chile
- Colombia
- Costa Rica
- Dominican Republic
- Ecuador
- El Salvador
- Guatemala
- Honduras
- Mexico
- Nicaragua
- Peru

Who do we serve?

Families in the region who live in homes with floors made of dirt or in poor condition.

We focus on:

- Women heads of household
- Children younger than six years of age
- Older adults
- People with disabilities

There is still much work to do.

For this reason, we're seeking additional countries in the region where we can carry out this initiative.

Data from LAC

30,572
floors installed

↓

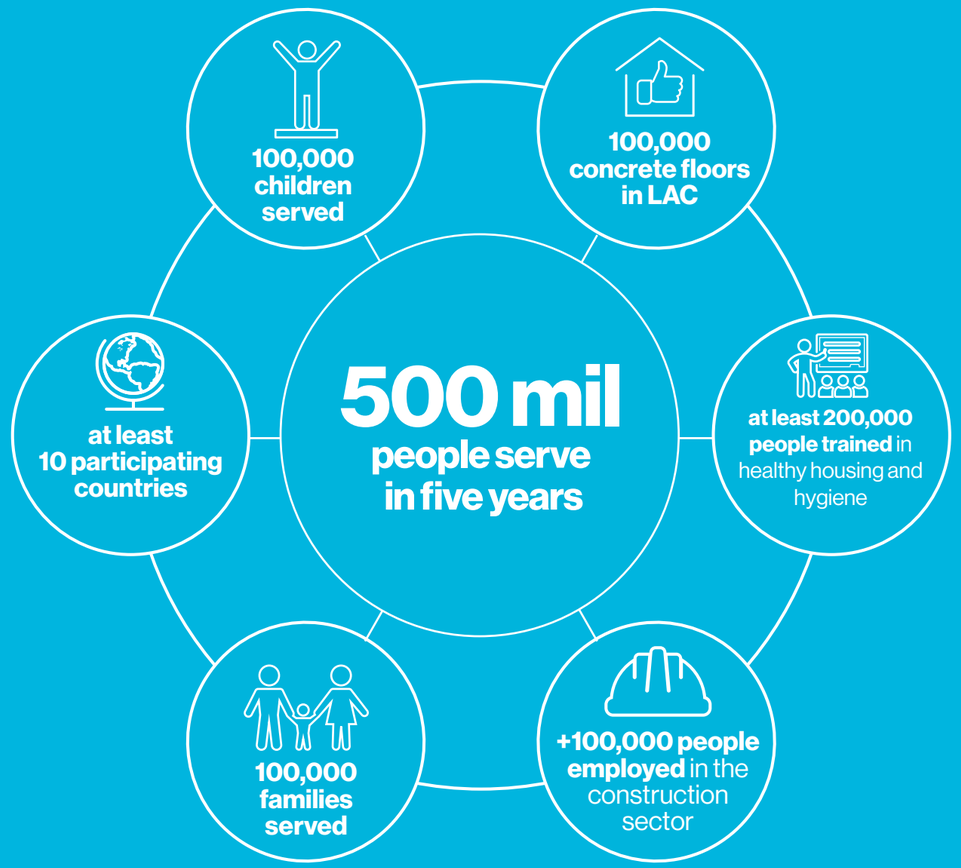
Results achieved
(as of January 2026)

↑

152,860
people served

Expected results (LAC))

(by June 2028)



Data from Honduras

2,993
floors installed

↓

Results achieved
(as of January 2026)

↑

14,965
people served

Figure 1. *Expected results of the 100,000 Floors to Play On initiative in Latin America and the Caribbean.*

100,000 floors to play on

From our partners

"When I learned about the **100,000 Floors to Play On initiative,** *I loved it. Understanding the benefits that replacing a dirt floor with a concrete one generates for the beneficiary families encourages us to continue working hand-in-hand with Habitat for* **Humanity Honduras. It's an initiative that helps reduce the risk of disease,** *improve children's academic performance and, of course, strengthen families' economic conditions, along with other benefits"*

María del Rosario Selman-Housein,
Chief Executive Officer, Grupo Financiero del País

"At **CENOSA**, *we're proud to have developed a strong relationship with* **Habitat for Humanity Honduras** *and to be part of such important efforts as 100,000 Floors to Play On. Each day of volunteering has been an enriching experience and a reflection of our people's commitment to our communities. The results of this joint effort motivate us to continue helping to improve the quality of life for the many Honduran families who need it most."*

Edwin Argueta
General Manager, Cementos del Norte S.A.

"At **CONCASA**, *we believe that adequate housing is a fundamental pillar for the wellbeing and development of families. That's why we deeply value our partnership with* ***Habitat for Humanity Honduras and its 100,000 Floors to Play*** **On** *initiative. Helping more households replace a dirt floor with a concrete one means supporting real changes in the health, safety and opportunities of many Honduran families.""*

Gustavo Hérnandez
Chief Executive Officer, Consorcio Centroamericano S.A.

"It's an honor for us to join forces with **Habitat for Humanity Honduras** *in initiatives such as* **100,000 Floors to Play On**. *We know that improving housing conditions, starting with the floor, has a direct impact* on the **health, dignity and wellbeing of families.** *Being part of this effort motivates us to continue working to further the development of communities so they can be stronger and have more opportunities."*

Alberto Díaz Lobo
Chairman of the Board of Directors, Corporación La Cumbre and ETERNA S.A.

"We believe that the development of our communities begins with ensuring decent living conditions for families. That's why we're honored to support ***100,000 Floors to Play On*** *and other Habitat for Humanity Honduras initiatives. Helping more households access decent living conditions also contributes to the health, safety and wellbeing of many Honduran families."*

Luis Larach
President, Copantl Hotel & Convention Center

An initiative that furthers the Sustainable Development Goals (SDGs)

100,000 floors to play on

- Reduces qualitative deficit in terms of adequate flooring.
- Increases access to progressive housing improvements.
- Increases families' capacity to save.

- Reduces rates of gastrointestinal, respiratory, and skin diseases.
- Improves living conditions.
- Improves cognitive, psychological, and motor development thanks to more hours of play and fewer school absences.

- Reduces time spent on domestic and caregiving tasks typically carried out by women.
- Improves quality of life for women heads of household who care for children

- Preventions water accumulation and mold growth, along with the adequate management of moisture and reduced risks associated with slips and falls.
- Provides greater resistance to the effects of floods by ensuring safe, healthy, and adequate housing.

- Improves quality of housing, contributing to the sustainability of cities.

- Achieves goal of reducing the number of dirt floors by working in partnership with the public and private sector.

The 17 Sustainable Development Goals (SDGs) of the 2030 Agenda—approved by world leaders in September of 2015 in an historic United Nations summit—aim to intensify efforts to put an end to poverty, reduce inequality and combat climate change, ensuring that no one gets left behind.

In this context, the **100,000 Floors to Play On** initiative helps business, along with local and national governments, to help achieve the SDGs of the 2030 Agenda for Sustainable Development.

Replacing dirt with concrete transforms not only the floor of the home but also the lives of the families.
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How to get involved

100,000 floors to play on

Contact
stanzi.perez@habitathn.org
or visit our website at
www.habitathn.org

CONCASA employees participate in a training session during their volunteer experience of replacing dirt floors with concrete in the Ernesto Dieck community in Villanueva, department of Cortés, Honduras.

In Honduras, the housing deficit affects more than **60%** of households

Source: Habitat for Humanity Honduras

INTRODUCTION

The 100,000 Floors to Play On initiative is a regional effort developed by Habitat for Humanity Latin America and the Caribbean in conjunction with different partners from civil society organizations, governments and the private sector, to replace that same number of dirt floors with concrete ones within five years (2022 - 2028). The initiative is carried out differently in each country and community, depending on the partnerships through which it is implemented. In this way, Habitat works to improve family's houses while strengthening their capacity to live with greater wellbeing and resilience.

In Honduras, as of December 2025, a total of 2,840 concrete floors were installed through a partnership between Habitat for Humanity, local municipalities and cement companies, ensuring that families could access the program's benefits through a full subsidy. This impact evaluation was concentrated in the municipalities of Choloma (department of Cortés, San Nicolás and San Jerónimo (department of Copán).

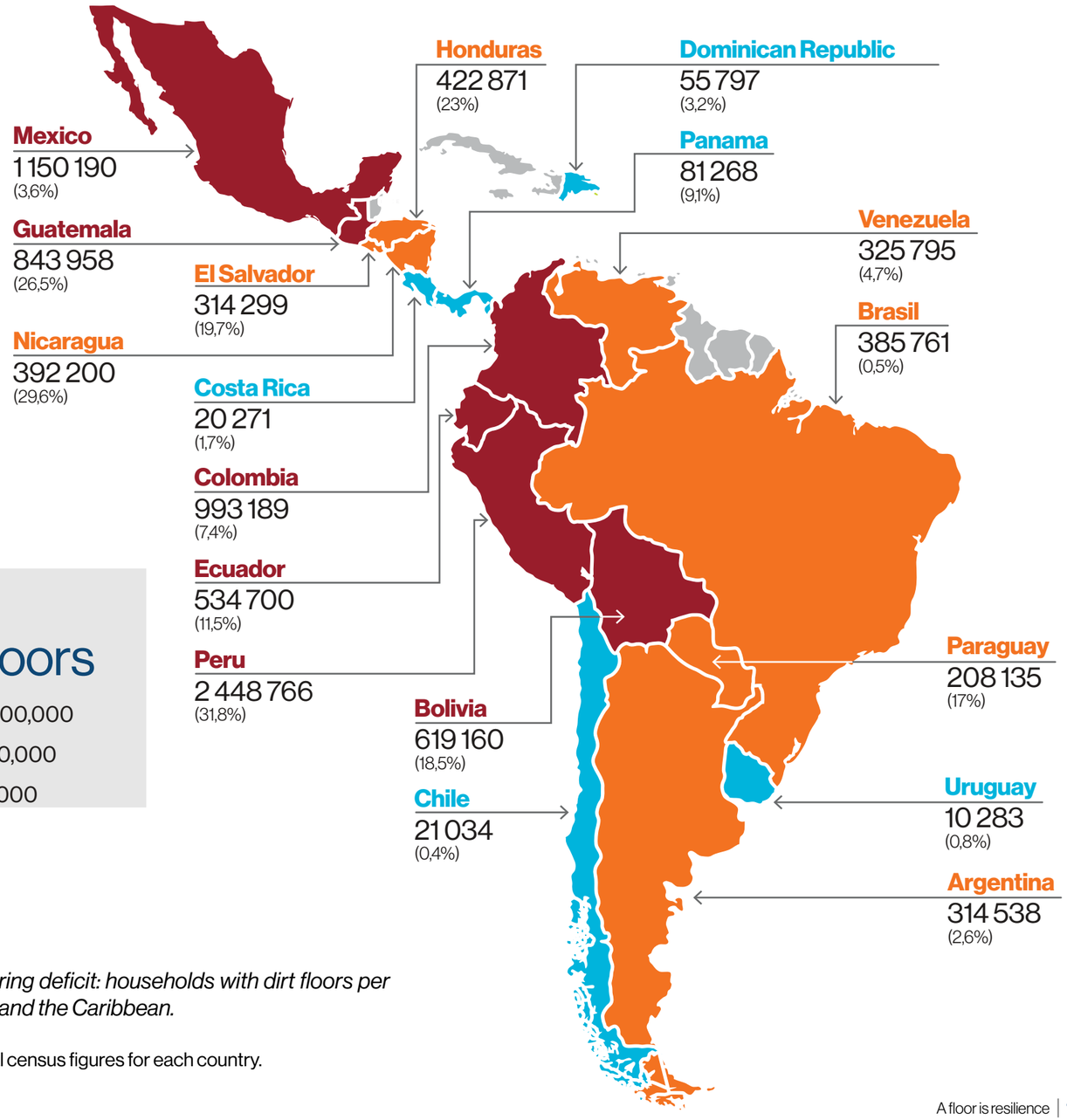
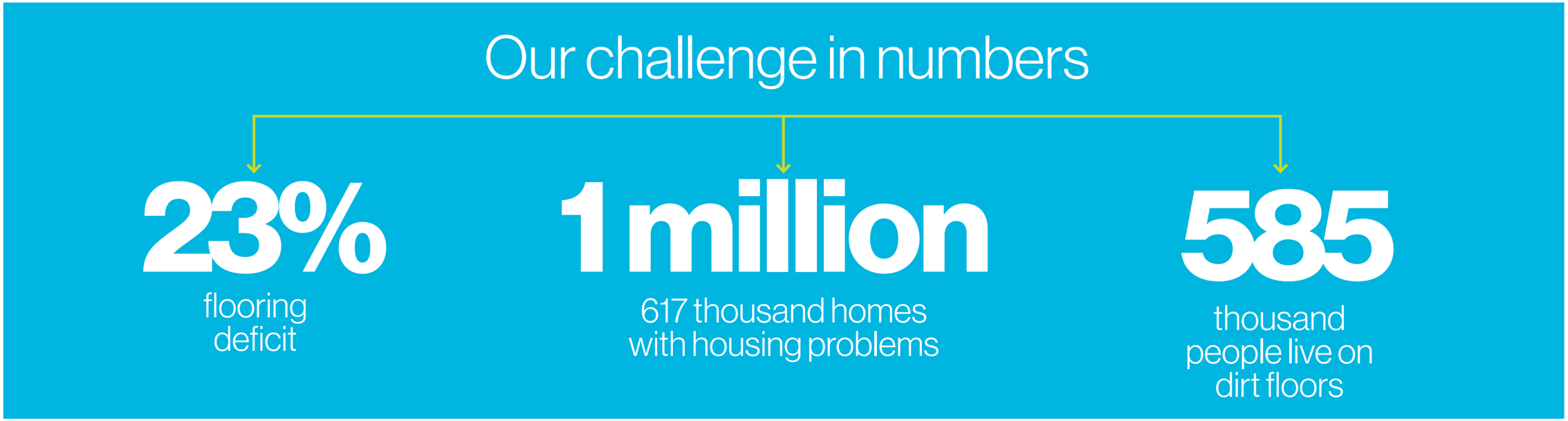


Figure 3. *Adequate flooring deficit: households with dirt floors per country in Latin America and the Caribbean.*

Source: Based on the official census figures for each country.



To carry out this evaluation, the first step was to establish family profiles and baseline information through two groups of surveys, one with beneficiaries (who would receive a floor) and one with a comparison group (who would not receive one). Three months after the floors were installed, baseline data were collected to establish a before and after comparison for the two constituencies. Finally, in November 2025, qualitative digital interviews were conducted with both beneficiary and non-beneficiary families in each municipality.

Based on this mixed approach, along with the quantitative methods of difference in differences (DiD), propensity score matching (PSM), and a triangulation of qualitative data, a methodology was established to measure the impact of concrete floors in the areas of economic development, health and wellbeing, and educational development, as well as in strengthening the resilience of families in the face of adverse housing conditions.

Description of the initiative

Approximately 50 million people in Latin America and the Caribbean live on a dirt floor. In Honduras, 23% of floors are made of dirt, translating to some 422,871 homes (IDB, 2024). Dirt floors are known to be hotbeds of infection because they harbor parasites, bacteria and insects that cause diarrhea, respiratory diseases, anemia, immunodeficiency, malnutrition, Chagas disease, skin rashes, and other conditions that directly affect the health and wellbeing of families.

The initiative's target population includes families living in homes with a floor made of dirt or otherwise in very poor condition. The focus is on households headed by women and those with children under six years of age, elderly adults and/or people with disabilities.

The initiative's theory of change (ToC) was designed in January 2023 in collaboration with subject-matter experts, and is summarized as follows:

By installing adequate floors in the homes of those who currently have a dirt floor or one in very poor condition, and by strengthening their housing-related technical and safety skills and strengthening community organization and disaster preparedness, we will not only improve their housing conditions but ensure they have fewer disruptive illnesses, more financial capital, fewer school absences, and increased hours of play within the home. In this way, people can thrive by living with dignity, security and resilience.

Measuring results based on both quantitative and qualitative data is an ethical, viable, and rigorous option to show the impact that installing a concrete floor can have on a family's quality of life.

What this study measures

Economic development

- Resources needed to survive
- Quality of housing infrastructure
- Housing investment and health care expenses
- Absences from work or school due to illness

Health and wellbeing

- Presence of illnesses
- Health care and/or medications
- Satisfaction with housing
- Satisfaction with floor

Education

- School absences
- Hours of play within the home
- Perceived educational development

Who and where the target population was

We studied 845 people (101 beneficiary families and 102 comparison families):

- Avg. age of 43, female heads of household
- Incomplete primary education
- Families of 4 with 2 under 12 years old
- Household income of HNL 4,400 per month

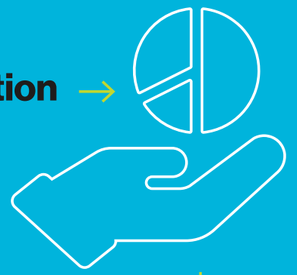
Vulnerable housing conditions, including a dirt floor

Vulnerable context

Between February and November 2025 (the evaluation period), there were heavy rains, dengue fever outbreaks, public education strikes and road closures.

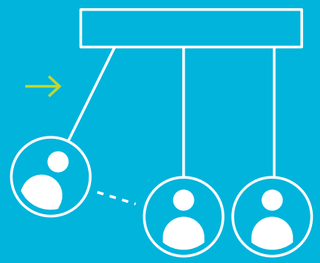
How we measured

Contribution



We compared data from before and after families received a concrete floor.

Impact



We compared data between those who received a concrete floor and those who did not.

In the Honduran communities of Choloma, Cortés, and San Nicolás and San Jerónimo, Copán, the impact of replacing dirt floors with concrete was evaluated using a mixed methodological approach, comparing results in health and wellbeing, economic development, and education.

In addition, qualitative tools were used to understand the emotions and perceptions associated with the change, such as reduced stress and increased self-esteem—aspects that quantitative data alone cannot reflect.

In Miches and San Cristóbal, in the Dominican Republic, the impact of concrete floors on the quality of life was similarly evaluated by comparing beneficiary and non-beneficiary households in a context that the Gender Equality Observatory (2024) has described as marked by disasters and health crises.

To complement this quantitative evidence, the study also incorporated family testimonies, offering a comprehensive view of the changes generated by improved flooring.

We visited beneficiary families in San Nicolás and San Jerónimo, Copán and Choloma, Cortés to learn how installing a concrete floor improved their quality of life..

As part of the 100,000 Floors to Play On initiative in **Guatemala**, a qualitative evaluation was carried out in the communities of El Molino and Tonanyaju in May 2023. First, a survey was conducted to determine the beneficiary families' conditions, needs and particularities. **Next, focus groups** were held with representatives of the beneficiary families (interviewing men and women separately) to learn about the contributions a concrete floor had made to their living conditions in terms of health, education and economic development.

Characteristics of beneficiary families in Guatemala:

- From 18 to 38 years old
- Work in informal conditions
- Earn an average of USD 160 per month

In **Nicaragua**, a qualitative evaluation similar to Guatemala's was conducted between July and December 2023, focusing on projects in Estelí and Nagarote.

Characteristics of beneficiary families in Nicaragua:

- Mainly women heads of household who did not complete primary education
- Work in informal conditions
- Earn an average income of USD 246 per month

Replacing dirt with concrete provides greater stability for families and more playtime for children.
©Habitat for Humanity Honduras

Figure 2. Country, period and type of research conducted by Habitat for Humanity

BASELINE STUDY

The complete results of the evaluation referenced in this document can be found in our report.

OUR CONCRETE FLOORS HAVE AN IMPACT

Habitat for Humanity has proven that the health, education and economic development of families improve with a concrete floor. We invite you to explore the numbers and testimonials we have collected from other studies in the region.

Impact evaluation report:
100,000 Floors to Play On in Honduras

A floor equals resilience:
The impact of concrete floors in Latin America and the Caribbean

A floor equals health:
The impact of concrete floors in Guatemala

Click on the title or scan the QR code to download these publications

The impact of

100,000 floors to play on

on: Health and wellbeing
Economic development
Education










HEALTH AND WELLBEING

With the new concrete floor, Maria (center) and her children, Mayra and Angel, can move around more safely inside their home.
©Habitat for Humanity Honduras

The evaluation used two indicators to measure the incidence of respiratory, skin and diarrheal diseases in households with an adequate floor. The first was a "presence of illness in the household" index, which recorded whether at least one family member was ill with one, two or all three types, using a scale from 0 (no illness) to 3 (at least one illness for each type).

The second was an index that measured whether at least one member of the household required medical attention or medication in the last month. This also received a score of 0 to 3, depending on how many types of illnesses required attention. These two indicators allowed us to determine the rate of illnesses and the impact of a new floor on household health and wellness.

The results on the presence of illness in the household show that beneficiary families averaged 0.44 points before the floor was installed, and 0.51 after.

The comparison group also increased, from 0.54 to 0.72 points.

The difference-in-difference (DiD) calculation, however, shows that a new floor reduced illnesses by 0.11 points, or 17%, compared to not having received one.

With respect to the types of illnesses, the greatest reductions were in diarrheal diseases, followed by skin diseases.

. *"Before, my children were often sick. Now they are not. Things have improved for us."*

María, Honduras.

In the medical attention and/or medications category, beneficiaries went from 0.87 points before the intervention to 0.82 points after, while the comparison group remained at 0.80. Without the new floor, beneficiaries would have continued to need the same amount of medical attention; instead, they reduced it.

The DiD calculation shows that a new floor reduced the need for medical attention and/or medications by 0.05 points (6%), an outcome that is significant at 10%.

By type of disease, skin diseases showed the greatest reduction, followed by respiratory diseases and then diarrheal diseases. The impact on skin diseases was 65%, with statistical significance at 5%

Illnesses decrease when a dirt floor is replaced with concrete.
©Habitat for Humanity Honduras

Wellbeing

The most direct measurement of wellbeing was the family's satisfaction with their floor, rated from 0 to 3. The beneficiaries went from 1.08 before the new floor to 2.83 after, while the comparison group went from 1.02 to 1.31.

The DiD shows an impact of 1.46 points, or a two-point increase in level of satisfaction: from "not very satisfied" to "very satisfied.

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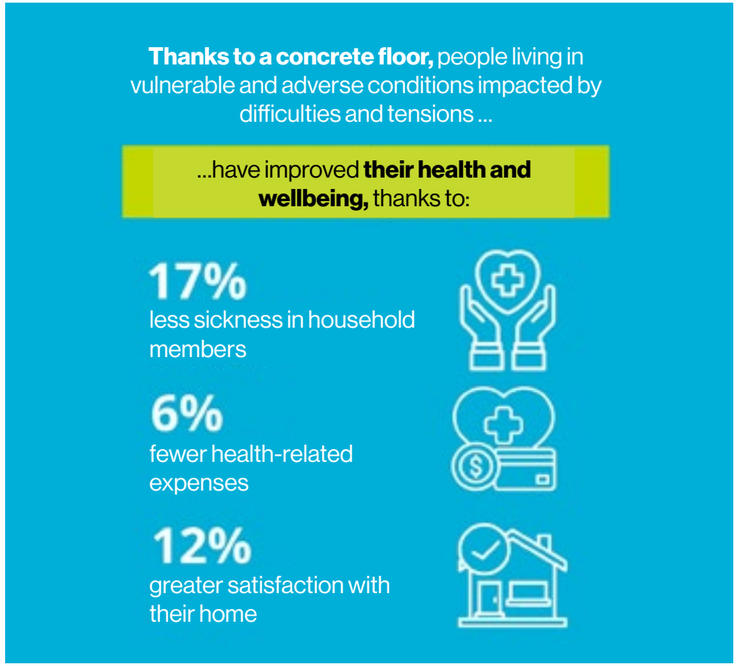
> *"We used to spend money on medicine because the children would get sick, but now they don't"*
>
> **Aidé, Honduras.**

An increased satisfaction with one's floor also increased the level of satisfaction with their housing. This was measured by the HFH LAC qualitative indicator "relevance of building interventions," which assesses spatial needs, materials, costs, safety and other factors. In this category, beneficiary families reported an average of 16.67 points, and the comparison group reported 16.01 (maximum 28). After the intervention, the beneficiary group's satisfaction level rose to 17.66, while the comparison group's dropped to 15.12.

This represents an impact of 1.88 points, meaning a 12% increase in satisfaction with housing due to a concrete floor, with statistical significance at 5%. Based on these scores, both groups fell in the mid-range for this category.

In terms of qualitative testimonials, the impact of a concrete floor was broad and cross-cutting: improved flooring made the home more usable, clean and comfortable, reduced day-to-day concerns, and reinforced the perception of the home as a dignified and livable space.



Dust in the dry season and mud in the rainy season were seen as factors that led to respiratory problems and other ailments. Respondents reported fewer episodes of illness, especially in children.

The testimonials also reflected improvements to emotional wellbeing. Before the new floor, the house generated feelings of sadness, worry and fatigue due to the frequency of illnesses and the difficulty of keeping the home clean. After receiving a new floor, families described greater peace of mind and relief that they could now live in a cleaner and safer space.

Families also reported less emotional burden in caring for children. Because they perceived a more hygienic environment, they felt less concern about children playing inside the home, which led to a more relaxed and less stressful home environment

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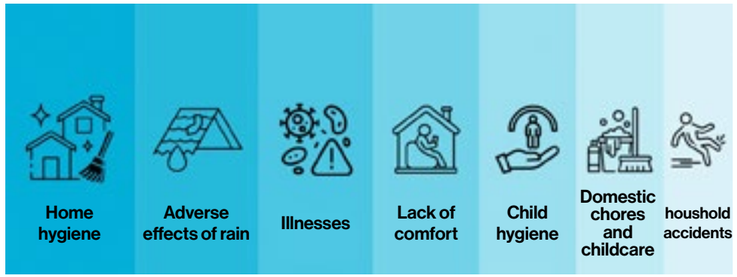
A concrete floor improves family life.
©Habitat for Humanity Honduras



This figure shows (by block size) the types and severity of problems a dirt floor causes to health and wellbeing, based on what was reported in the qualitative interviews.

The most recurrent problems reported were related to hygiene and cleanliness, both of the home in general and of clothing and household goods specifically. This was followed by rain-related problems such as mud and dampness. Third were health problems such as respiratory, stomach and skin diseases, followed by problems related to the lack of comfort in the home, children's hygiene, domestic and caregiving burdens, and, finally, household accidents caused by a floor that is uneven in all types of weather and slippery when it rains.

"It feels much better, because now the children like to play more. They also get sick less; their skin used to break out, but since the new floor was put in, they don't get those things anymore."

Leydi, Honduras.

Summary of health and wellbeing outcomes

The health and wellbeing results show that the most significant change was the decrease in the presence of illness within the home, which can be directly linked to a decrease in medical attention and the need to purchase medications. With respect to wellbeing, a concrete floor not only improved people's satisfaction with their floor but also had a direct impact on their overall satisfaction with their home, which increased by 12%. This indicator measures how families perceived the quality, design, safety, materiality and aesthetics of their housing, and in turn affects self-esteem, anxiety, depression and overall satisfaction with life (Hu, Zhang & Gong; Gutiérrez et al. 2022).

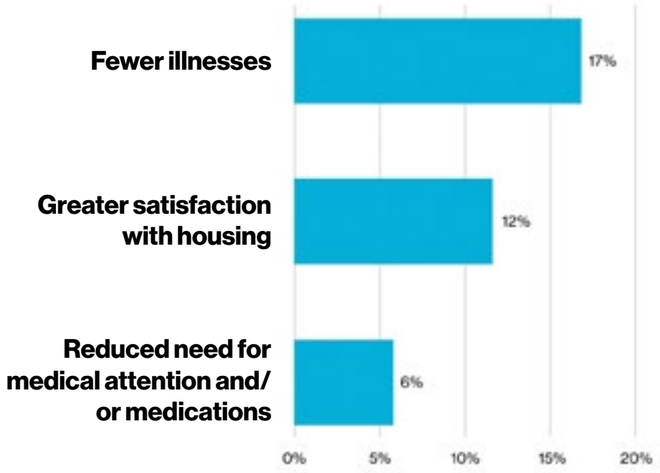


Diagram 1. Percentage impact on health and wellbeing.

The joy is visible in every beneficiary household.
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COPÁN, HONDURAS

The joy of changes in the home

Elena, a mother in Copán, had dreamed for years of having a concrete floor in her home. Her kitchen, living room and bedrooms were dusty; sweeping and mopping were a never-ending chore. Thanks to the 100,000 Floors to Play On initiative, she now has greater peace of mind.

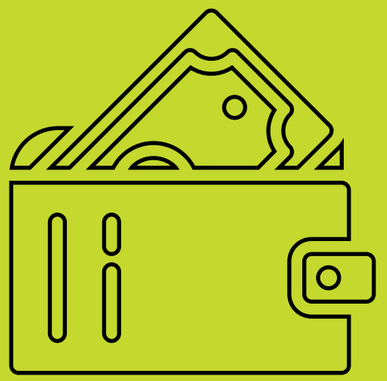
She no longer fears foot fungus or respiratory problems. Her home has been transformed into a cleaner, healthier and safer space for her and her family.

©Habitat for Humanity Honduras

"I feel better. I used to walk on dirt or mud; now I'm happy with my concrete floor. I wake up every morning to cook with peace of mind, because now I have a clean and beautiful floor.

When I swept the dirt floor, it just created more dust, and that was bad for my little girl. Not now, because it's always clean."

Dunia, Honduras.



ECONOMIC DEVELOPMENT

Concepción, a mother from Choloma, Cortés, sells corn tortillas to support her household.
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Financial capital, as measured by HFH LAC, refers to the economic resources a family has to support themselves. It is evaluated through two dimensions: (a) income, expenses, savings and investment, which show the household's capacity to cover basic needs and generate surpluses; and (b) access to sources of financing, such as banks, cooperatives or support institutions.

Our results show that, initially, both the beneficiary and the comparison group had an average amount of financial capital. After receiving their floor, however, those in the beneficiary group increased the average score from 18.68 to 18.87, while the comparison group dropped from 19.14 to 17.54. This represents an overall increase of 1.79 points, equivalent to 9% more financial capital thanks to a concrete floor. Both dimensions show the same positive trend.

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Physical capital: Housing infrastructure category

The physical capital indicator, developed by HFH LAC, measures basic infrastructure and assets that strengthen livelihoods. This evaluation only considered the housing infrastructure category, understood as a families' perception of the cost, quality, adequacy and appearance of their home.

Prior to the intervention, the beneficiary group reported 30.58 points in perception of housing, and the comparison group 30.41. After, the beneficiary group reported 30.01 and the comparison group reported 28.04. This reflects an impact of 1.8 points, equivalent to 6%.

Both groups fell within the mid-level for this indicator.

“Ever since I received a concrete floor, the neighbors have been buying more tortillas from me, because they see that my little house is tidier and cleaner. There is no more dust and dirt.”.

Concepción, Honduras.

Investment in housing

This indicator measures the investments families have made towards housing improvements over the last three months. Before the intervention, the beneficiary group invested an average of HNL 1,324.35, and the comparison group HNL 1,255.39. After, the beneficiary group invested HNL 1,097.85 and the comparison group HNL 897.25. Although both groups reduced their investment, the floor generated an impact of HNL 134.64, equivalent to 12%. This is relevant, given that most households earn less than HNL 4,000 per month.

Health expenses

This indicator measures how much money households spent during the previous month, in Honduran lempiras (HNL), to treat respiratory, skin and diarrheal diseases, including medical consultations and the purchase of medication.

The results show that while both groups increased their health expenditures in the month prior, the comparison group did so to a greater extent. The beneficiaries increased from HNL 1,148.75 to HNL 2,101.76, while the comparison group increased from HNL 861.40 to HNL 2,392.00.

Had the beneficiaries not received a floor, their health expenditures would likely have reached HNL 2,679.40. However, thanks to the intervention, this expense was reduced to HNL 2,101.76.

The analysis shows that new floors created an average savings of HNL 577.59 in health expenses, equivalent to 95% less and roughly 14% of these families’ monthly income. The greatest reduction was observed in skin diseases, followed by respiratory illnesses.

Thanks to a concrete floor, people living in vulnerable and adverse conditions...

...have more household savings, thanks to:

95%

fewer health-related expenses, equaling HNL 577 less each month

9%

more financial capital, reflected in greater economic stability

12%

greater investment in housing improvements in the last three months

18%

fewer illness-related absences from work and school

Absences from work or school

This indicator refers to the number of households in which at least one member was absent from work or school due to one of the three diseases analyzed. The maximum value was 3 (at least one household member missed work or school due to one of these illnesses) and the minimum value was 0 (no household member missed work or school due to these illnesses).

The results show that after the intervention, the beneficiary group recorded an average rate of 0.38 in absences due to illness, while they reported 0.45 before, resulting in an impact of 0.07, or 18% less absences due to illness thanks to an adequate floor. Respiratory diseases had the greatest impact on this decrease, followed by skin diseases.

Before receiving a solid floor, families lived in perpetual economic fragility, where their limited revenues were diluted in "invisible expenses" caused by their precarious housing conditions. The constant presence of mud, dust and moisture in a house with a dirt floor not only quickly deteriorated furniture and household goods, but also created an unhealthy environment that leads to recurring illnesses. This forces families to spend additional money on medication and cleaning products, which, while not necessarily a substantial amount, was nevertheless a critical part of their budget, limiting any possibility of saving for the future.

A concrete floor acts as an immediate catalyst to savings, cutting the cycle of unforeseen expenses. Improving home hygiene reduces doctor visits and drug purchases, and easier maintenance reduces the constant need to purchase cleaning products.

Likewise, a concrete floor protected families' assets by preventing humidity and soil from destroying furniture and appliances, reducing the need for frequent repairs or replacements that can drain the household budget.

Ultimately, a concrete floor is the foundation of a households long-term economic development. By stabilizing daily finances and reducing uncertainty, families experience a greater sense of financial security and control over their resources. This stability transforms the home from a place of spending into a space for investment; the floor is seen as the first solid step that motivates families to plan for future improvements, allowing capital that was previously spent on resolving precariousness to be reinvested in wellbeing and growth.

This figure graphically represents (by block size) where savings have occurred, based on how many times they were declared by people in the qualitative interviews. The most significant savings described were in the purchase of medications, which coincides with the quantitative findings. The second most significant savings was the cost of cleaning products, as well as water to combat dust and wash clothing and household linens. Finally, families reduced expenses related to repairing or maintaining furniture.

"My granddaughter now plays more quietly. She even studies more, because she likes to spend time on the cement floor, doing her homework and reading her schoolbooks. We are very pleased and happy."

Mayra, Honduras.

Summary of economic development results

In conclusion, by reducing health-related expenses, increasing the number of days in school or work, and improving housing infrastructure, concrete floors allowed people to have more financial resources to live on, especially in terms of increasing their income and savings and decreasing spending. All of this, in turn, led to an increase in what families could invest into their homes, initiating a small cycle of economic development.

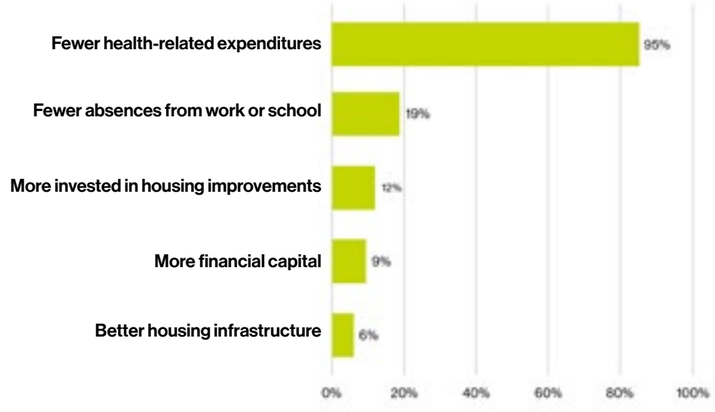

Diagram 2. Percentage impact for economic development indicators.

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When it rains, a dirt floor generates mud, which can lead to accidents and more serious health problems.

The amount of money a family spends on cleaning products, water, bleach, brooms, etc. increases when they must keep clothing and furniture free of dust and mud. Women are more likely to be worried and fatigued.

One of the benefits of a concrete floor is that children miss less school and their perceived educational development improves.
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EDUCATION

Three indicators were used to measure the area of educational development. The first was school absences, defined as the number of days that children in the household missed school in the previous month. The second was hours of play, meaning the number of hours that children under 12 years of age spent playing indoors each day. The third was perceived educational development, based on statements related to homework completion, motivation, grades, concentration and learning.

In the school absences category, children in the beneficiary group increased the number of days they were absent from school, from an average of 0.83 days to 1.15 days per month. The comparison group also increased the number of absences from 0.62 days to 1.01.

The DiD, however, shows that, thanks to a concrete floor, the beneficiary group missed an average of 0.07 fewer days of school, equivalent to 24%. It is important to note that both groups experienced interruptions due to teacher strikes and heavy rains between the before and after metrics, which would explain why both groups had an increase in school absences. Even so, the beneficiary group achieved greater stability compared to what would have happened if they did not receive a floor.

With respect to hours of play inside the home, the beneficiary group reported an average of 4.05 hours per day prior to installing a new floor, while this average decreased to 3.90 after it was received.

Thanks to a concrete floor, families living in vulnerable conditions...

...had better academic outcomes, thanks to:

24%
fewer school absences

3%
more hours of indoor play (equal to one hour per week)

13%
improvement in perceived educational development (including homework, motivation and learning)

The comparison group, on the other hand, reported 4.27 average daily hours, which after three months decreased to 4.00.

The DiD, in this case, shows an impact of 0.12 hours per day on average per day, or 3% more playtime compared to the control group, which is equivalent to approximately one more hour of play inside the home per week.

Finally, the indicator measuring perceived educational development scored 10.59 points for the beneficiary group and 9.22 points for the comparison group. The maximum value of this indicator is 20 points.

Using the propensity score matching (PSM) method, the beneficiary group experienced an impact of 1.37 points, or a 13% improvement thanks to having received a concrete floor.

In terms of qualitative data, the transition from a dirt floor to a concrete floor eliminated a critical barrier to child wellbeing by transforming the home into a hygienic and functional environment.

Prior to receiving a new floor, many parents restricted indoor playtime to protect children from dirt and disease, especially during rainy seasons, when the floor would become muddy. With a concrete floor, this stressor disappeared and the home became a safe and supervised space where children could play and move around freely, improving family life and caregivers' sense of security.

In the learning environment, a concrete floor encouraged and motivated study routines by providing a stable and clean surface where school supplies could be kept in good condition. Before receiving a new floor, the constant presence of dust and dirt soiled papers and books, demotivating students and frustrating parents. Having adequate space to sit and organize study materials reduced constant interruptions, facilitated group work, and raised kids' self-esteem and socialization by avoiding the embarrassment of inviting classmates to a house with a dirt floor. These factors also made positive impacts on the parents' perception of their children's educational development, as they now saw the home as an ally to educational development rather than an obstacle.

> *"Now the children study and do their schoolwork quietly and cleanly on the floor. As an adult, this makes you feel more at ease".*
>
> Juana, Honduras.

Finally, this improvement in housing infrastructure had a direct impact on children's attitudes towards their education, fostering greater motivation and perseverance and improving academic performance. While a dirt floor dictated families' daily experience, a concrete floor acted as an engine for discipline and enthusiasm; by reducing recurrent illnesses associated with a precarious floor, the foundation was laid to reduce school absences. Thus, the concrete floor wasn't just a physical improvement but an essential foundation that reinforced school engagement and daily learning.


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Summary of educational development results

The educational development results, based on self-reported school absences, hours of play within the home, and perceived educational development of children under12 years old, show that home hygiene not only affects health but also wellbeing, creating a more conducive environment for homework and, consequently, increasing kids' motivation to continue studying.

While the hours of play inside the home reflects a lower depth of impact, this can be explained by several factors, such as an environment in which it is very likely that the comparison group, more substantially affected by rains, recorded more hours of play inside the home due to the inability to go outdoors.

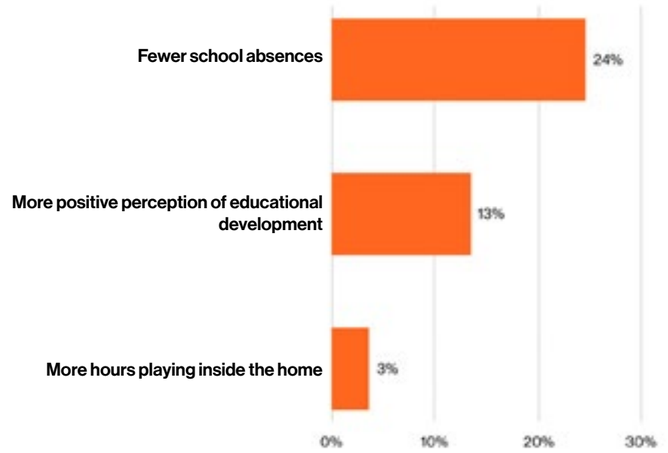

Diagram 3. Percentage impact on educational development.

"There's nothing better than watching my daughter playing on the concrete floor. When it's warmer she gets down on the floor—not just to play but also to paint with her crayons."

Lorena, Honduras.

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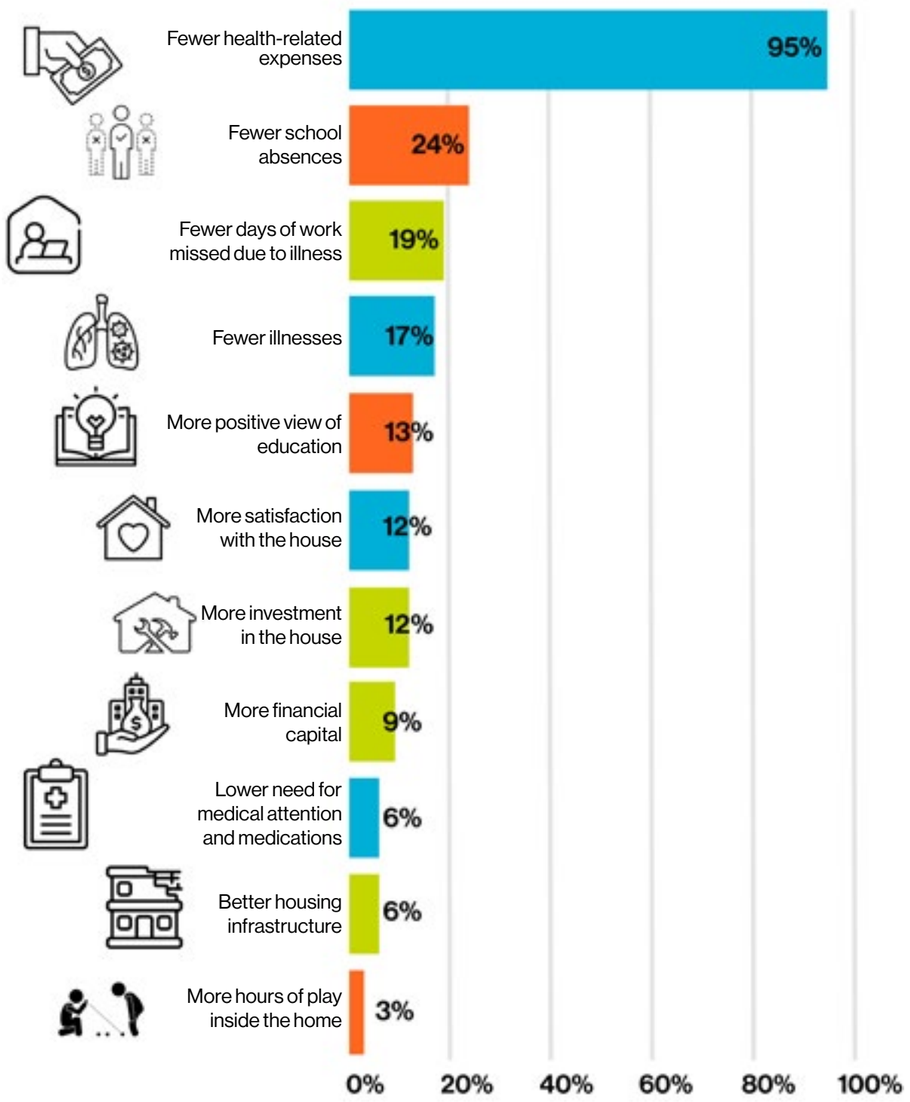
"I get up early to sweep and mop, and I do it gladly because I know that my daughter uses that space, clean and safe. As a mother, that makes me feel good."

Diagram 4. Overall summary of impact based on a comparison of beneficiaries and non-beneficiaries of concrete floors in Honduras.



CHOLOMA

A change for Yolanda and her granddaughters

Yolanda earns a living washing clothes for her neighbors. This work helps support her three granddaughters: Stefany (12), Eva (8) and Eliana (5), with whom she lives in the village of Monterrey, in Choloma, Cortés. While her daughter goes to work in a nearby maquila, she takes care of the girls and the household. “I feel calm and happy to see my granddaughters playing on the concrete floor, which is something I always dreamed of having but couldn’t, because I didn’t have the money,” she says.

Between housework and long days washing clothes, Doña Yolanda also had to make sure the girls did not spend the day playing in the dirt inside the house. Now, with the concrete floor, the space is kept cleaner and safer. Her granddaughters can play with more peace of mind, and she feels that, little by little, her housing conditions are improving.

CONCLUSIONS

This impact evaluation conclusively shows that replacing dirt floors with concrete is a high-impact intervention that goes beyond just improving housing infrastructure. A concrete floor acts as a fundamental catalyst for significant and measurable improvements to the health, wellbeing, and economic and educational development of beneficiary families in Choloma, San Jeronimo and San Nicolas, Honduras. However, it is also important to note that results should always be viewed through the lens of the context in which they were measured. In this case, the floors of the beneficiary houses were not entirely made of dirt: roughly half were dirt and half were concrete floors in very poor condition. In addition, all of the communities studied experienced unfavorable events during the evaluation period, including strikes, road closures and floods, which increased their vulnerability from the baseline.

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Results in which both groups recorded decreases rather than absolute improvements before and after the new floor are therefore logical. Although not all indicators show absolute improvements between these periods, the impact of an adequate floor was equally evident, since all indicators demonstrated positive impacts when comparing households who received a floor with those who did not. The main impacts of an adequate floor are described below.

From a **health and wellbeing** standpoint, the impact is compelling. Illnesses dropped by 17%, and there was a 6% reduction in the need for medical attention and/or medication. In terms of wellbeing, a new floor increased families' satisfaction with their housing by 12%, a number that is directly related to other aspects of mental health such as self-esteem, depression, anxiety and overall quality of life.

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In **the economic development** category, the results show a direct relationship with improvements in health. The substantial impact of reduced medical expenses is consistent with the fact that families that received an adequate floor saved 95% in health care expenses. This is no small feat, equaling 14% of their average monthly income. Such savings in turn explain the 9% improvement in the resources available to survive on, as well as the 12% increase in what families were able to invest in their homes. The floor is an infrastructural element that, thanks to its positive impact on health and wellbeing, not only allows families to save more money but also to access opportunities to earn more income or improve schoolwork by reducing absences caused by respiratory, diarrheal or skin diseases.

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In terms of **educational development,** our results show that concrete floors create a new and safe territory for play and learning in the home. Quantitatively, this translates into a 24% reduction in school absences and a 3%, or one-hour-per-week, increase in indoor play time for children under 12 years of age. This also explains the 15% improvement in how educational development is perceived, which results in greater motivation, improved concentration and task execution, better grades, and more learning.

The results are conclusive: families that received adequate flooring in Choloma, San Jerónimo and San Nicolás, Honduras experienced tangible improvements to their physical and emotional health. These positive impacts on quality of life, in turn, became the main catalyst for improvements to economic and educational development.

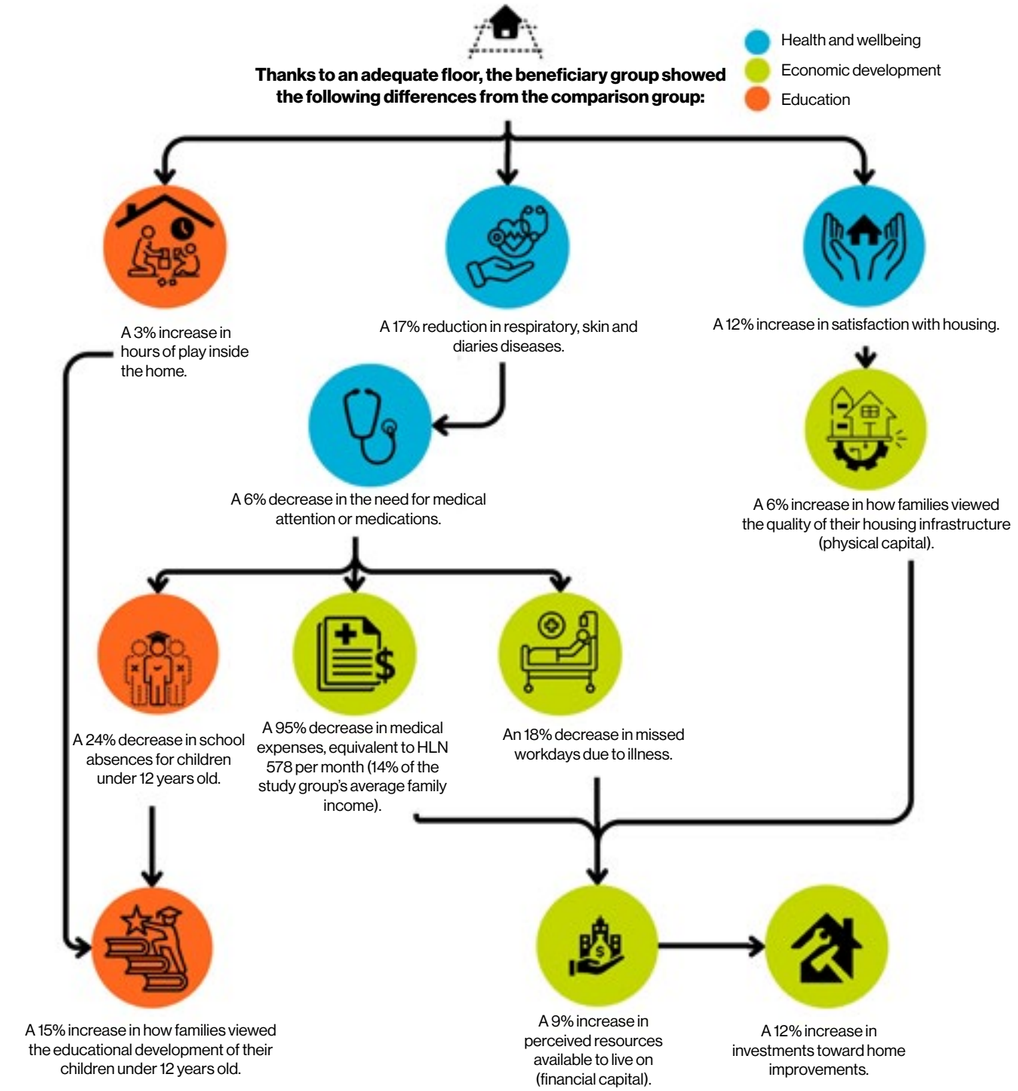

Figure 4. Summary of the relationship between the impact results obtained in each area

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"I am very happy, because now we have a new floor. Before, I couldn't even sweep because the dust would spread and I couldn't keep it clean.

The concrete floor is different. We thank Habitat because with what little we earn, we would still be living on a dirt floor."

Yorleni, Honduras

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In western Honduras, families saw their lives transformed by transitioning from dirt to concrete. From the moment the floor was installed, they noticed the changes.
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