

Flower City Habitat for Humanity
Rochester, NY

Fostering Family and Community Success

Results of a 2008 survey of Habitat homeowners in Rochester, NY

This study was made possible by grants from:
Dr. James E. Koller
Mr. Vincent J. Stanley

755 Culver Road, Rochester, NY 14609
(585) 546-1470
www.rochesterhabitat.org

Introduction

What can be better than devoting a Saturday to help build a Habitat house? There is a great spirit and a leveling as everyone works for a common purpose. Working along-side volunteers will be future Habitat homeowners and their friends and families. People learn that regardless of where we come from and the color of our skin we all share values common to all. All future homeowners want a safe and secure home to strengthen the bonds of family and provide a nurturing place to bring up children. They want a neighborhood they can be proud of and neighbors who care about where they live and will look out for the children as they play outside.

A 'hand up not a hand out' says it all about Habitat's approach to empowering families. The culmination of the many hours of sweat equity is the dedication of the house. A hammer and bible are presented and there is hardly a dry eye in all who are there.

However, while we can all share in the joy the homeowners and their children feel, the question is 'does owning a Habitat house make a difference in the life of the families'? Does the investment in time and money in building a house produce significant outcomes? With these questions in mind and thanks to a grant from the George and Ann Fisher Foundation we undertook our first study in 2005. In 2008 we undertook a more extensive study of what we thought were key indicators. We were very mindful that a survey of Habitat homeowners alone did not constitute evidence of success. In fact, we could only gauge success when we compared the results of our survey to a similar demographic. A variety of sources, some very difficult to track down, were used to find comparative data.

We recognize that despite statistically significant results we cannot with certainty claim that owning a Habitat house was the root cause of family success. However, the data are strongly suggestive of a relationship.

Thanks are due to Janet Nelson of OQL Solutions who directed the 2005 and 2008 studies. Special thanks are due to Dr. James E. Koller and Mr. Vincent J. Stanley whose generous gifts made the study possible. Dr. Koller has been a notable member of the community for many years and has been closely involved with the affiliate as a board member and sage advisor. Mr. Stanley is a successful businessman and a pillar of the Rochester community, who has a keen interest in literacy and the well-being of Rochester's children.

Arthur Woodward, Ph.D.
President and CEO
Flower City Habitat for Humanity

2008 Flower City Habitat for Humanity
Home Owners Survey

Comparison of data of participation of low income people in banking, health, education, and community and an analysis of the benefits of FCHH home ownership to the Rochester community.

Historical Background:

An initial, fact-based study was conducted in 2005 by OQL Solutions to quantify the broader, strategic value of Flower City Habitat for Humanity (FCHH) to the city of Rochester and surrounding community. Habitat home owners participated in the survey that focused on education, health (specifically lead-based paint avoidance in children), and contributions to city tax rolls.

A second study, also by OQL Solutions, was conducted during summer of 2008 with the emphasis on banking and finance, health care, education and community.

As with the prior study, the survey's purpose was to validate the hypothesis that FCHH does more than provide affordable housing to individual families; that FCHH contributes to the greater good of the community overall.

Survey Methodology:

22 questions (attachment A) were asked of the respondents. There were 119 names with active phone numbers from a base of 150 FCHH homes. There were 73 respondents for a 61% participation rate.

150	Base Number of Home Owners
119	Active Phone Numbers on Record
73	Contacts
51 – 220	Minimum and Maximum responses per question

The survey was conducted by phone. Multiple attempts were made to reach the owner(s) which accounts for the high percent of participation. Depending on the question (eg: relevance by gender and/or number of children) the specific number of respondents varied. All statistics are based on the number of responses for a given question.

In all cases, data was compared to the most recent, local (city of Rochester) statistics. Where comparisons are made to the Finger Lakes Survey data, data from the 'North East' and 'North West' quadrants are used as these are the areas of the city of Rochester most closely associated with the locations of FCHH homes. If local comparables were not available, then the most recent data was selected from other resources based on similar

education and ethnicity as FCHH home owners. Data was rate-adjusted for age and/or income level as appropriate.

Survey Results:

Flower City Habitat for Humanity home owners provide benefit to the community even as adjusted for income. The past study illustrated the positive value they bring to the city tax base, graduation rates, and childhood avoidance of lead exposure.

The current study expands on this benefit and shows statistically significantly enhanced behaviors in the areas of health habits/health insurance, and in banking and financial responsibility. Further, FCHH home owners exhibit a significant level of community involvement.

The 150 FCHH homeowners provide a noticeable and profound improvement to the neighborhoods in which they live, and to the city of Rochester.

Findings by Category:

Banking and Finance

As a population, FCHH home owners maintain significantly more robust banking and financial management practices than their equivalent counterparts. Owning a home reinforces (as well as requires) fiscal responsibility and is evident in the following:

Only 8.5% of FCHH owners are ‘unbanked’ (meaning without either a savings or checking account) versus a range of 20%^{1.0} to 42%^{1.5} for households with similar incomes of less than \$30K.

82.9% of FCHH owners have a checking account. This 82.9% compares with 70% in Rochester and 74% nationally. This is nearly a 20% better banking rate. Further, on average, FCHH owners have been doing business with the same bank for *eight years*.

A full 86.3% of owners have an active savings account, *with nearly 50% owning an IRA or other retirement account*. Additionally, 72.6% have a life insurance policy as compared with the overall US data of 60%³. This is especially significant in that nearly one-half (48%) of the homeowners had incomes below the federal poverty level⁴ at the time they became a FCHH home owner. The comparative US data is for all income levels, including upper middle-class and above.

	<u>FCHH</u>	<u>Comparison</u>	<u>% Better / (Worse)</u>
Unbanked	8.5%	20% - 42%	58% - 80%
Checking Account	82.9%	70%**	18%
Savings Account	86.3%	--	n/a
Retirement Account	50%	--	n/a
Life Insurance	72.6%	60%	21%

Health

Health-habits are even more strikingly positive as noted in the table below.

	<u>FCHH</u>	<u>Rochester Avg</u>	<u>%B/(W)</u>
Mammogram (yrly)	84.5%	45.6% ⁵	85%
Flu Shot (yrly)	62.5%	41.3% ⁶	51%
Physical (yrly)	93.2%	75.8% ⁷	23%
Dental comparison	89.0% (yrly)	79.8% (3 yrs) ⁸	12% (note of yrly vs every 3 years)
Childrens' Physicals (yrly)	100%	n/a	
Childrens' Dental (yrly)	100%	n/a	
Health Insurance	94.4%	} 73.5% ⁹ Harris data for city of Rochester 50.6% ¹⁰ Excellus, adjusted for income	

The fact that these home owners take a preventative approach to health and health care is evident by another statistic: only 27.4% of the owners or their families visited an emergency room for something other than an accident or crisis. This is more 12 percentage *points* (or 31%) lower than the comparative demographic at 39.7% ¹¹.

Community

FCHH homes are built within Rochester city limits and primarily in the ‘Crescent of Poverty’. These areas contain a high rate of rental, single and multiple family dwellings, many owned by absentee landlords. Abandoned homes are also in evidence in these areas.

Home ownership reinforces positive behaviors. FCHH’s strategy is to build in clusters, thereby providing improvements and upgrades to streets and *neighborhoods* rather than building a single house here and there. This ‘clustering’ further promotes pride of ownership and spills over to other houses in the area as shown by the 2005 survey whereby the assessed value of non-Habitat homes (on a ‘Habitat street’) were 8% greater than those of homes on the next nearest street(s).

In addition to the financial benefit to the city, there is neighborhood benefit as well. Over 40% of FCHH home owners now participate in a neighborhood watch program, up slightly from the 36% reported in the 2005 survey.

Nearly 78% report feeling *as safe or safer* than where they lived prior to moving into their FCHH home. This is consistent with only half the parents (50%) feeling the need to restrict their children’s playtime out of doors due to concerns over safety.

In addition to the participation in a neighborhood safety program, FCHH owners give back to the community through their donation of time to local churches and community centers. A full three quarters (75.3%) donate in this manner. Though there are no comparative data readily available for this topic, it is important to consider that most of these home owners are single parents with some working multiple jobs.

	<u>2008</u>	<u>2005</u>
Appraised value of FCHH home vs area average:	n/a	+124 %
Appraised value of non-FCHH home on Habitat 'Street' vs area average:	n/a	+ 8%
Participation in Neighborhood Watch Program:	40%	36%
Donate time to church or community:	75%	n/a

Education Update

Ninety eight percent of students who were old enough to graduate high school or receive their GED were reported to have done so. This is slightly higher than the prior study where the graduation rate was reported to be approximately 92% and *very* favorably compares to the graduation rates for the Rochester City School District as follows:

- 98% FCHH graduation/GED rate
- 39%¹² as reported by the New York State Dept. of Education for Rochester
- 53%¹³ as reported by the Rochester City School District for Rochester

The differences between the NYSDE and the RCSD relates to differences (and disagreements) with how the number is calculated. Even with the conservative comparison, children from FCHH families graduate at nearly 75% greater rate than their counterparts. If the NYSDE rate is used, there is more than a doubling of rate.

Of the graduates, 72% pursued at least some level of post high-school education. This is the same rate as the prior study and compares favorably to rates in the suburbs.

Lead Paint Update

The most recently published exposure rates (from the 2005 survey) indicated that 29% of children living in the city are exposed to unacceptable levels of lead. Lead exposure has been scientifically linked to a plethora of health and social issues, including crime¹⁴.

At the time of this survey there were 220 children reported to have grown up (or are growing up) in a Habitat home for the 73 respondents. This translates to an estimated 400 to 440 children across 150 FCHH homes.

Given the 29% exposure rate, this means that by living in a FCHH home, approximately 125 children were saved from *unacceptable* levels of lead exposure, and the full 400+ from essentially all, home-induced exposure.

Footnotes

- 1.0) Pew Charitable Trusts analysis of data from the Federal Reserve, from a 2004 survey released 2006. (next data from 2007 is due for release 2009)
- 1.5) Survey of Customers of FiSCA Member Organizations Member Presentation, October 8, 2006. Cypress Research Group.
- 2) Question xxx: Finger Lakes Survey J12716 / J13174. March 2001, conducted by Harris Interactive Inc. "Do you currently have a checking account?"
- 3) <http://www.jdpower.com/insurance/articles/Lack-of-Life-Insurance-Coverage> (2004)
- 4) Flower City Habitat Application Data base for accepted home owners as of September 2008
- 5) Question 500/501: Finger Lakes Survey J12716 / J13174. March 2001, conducted by Harris Interactive Inc. "In the last three years, have you received a mamogram, or not?"
- 6) Question 500/501: Finger Lakes Survey J12716 / J13174. March 2001, conducted by Harris Interactive Inc. "In the last three years, have you received a flu shot, or not?"
- 7) Question 500/501: Finger Lakes Survey J12716 / J13174. March 2001, conducted by Harris Interactive Inc. "In the last three years, have you received a complete physical exam, or not?"
- 8) Question 500/501: Finger Lakes Survey J12716 / J13174. March 2001, conducted by Harris Interactive Inc. "In the last three years, have you received a dental examination, or not?"
- 9) Question 1005_1: Finger Lakes Survey J12716 / J13174. March 2001, conducted by Harris Interactive Inc. "Based on what your have told me, is it correct that you are not currently covered by any form of health insurance coverage?"
- 10) Excellus: Winter 2007. Health Coverage Among Upstate New Yorkers 2000-2005 (ages 18 -64). note: comparison of data adjusted to same percent of poverty level as for FCHH owners
- 11) Question 616: Finger Lakes Survey J12716 / J13174. March 2001, conducted by Harris Interactive Inc. "In the last twelve months, have you, or any member of your household gone to an emergency room for medical care, or not?"
- 12) State Department of Education; April 2007
- 13) Rochester City School District: April 26, 2007
- 14) Rochester Democrat and Chronicle, June 26, 2006. *(As the scientific evidence builds, many researchers have become convinced that lead poisoning may be linked to juvenile delinquency and even the high homicide rates in aging cities such as Rochester." There is a strong and substantial relationship between lead exposure and arrests," said Dr. Bruce Lanphear, director of Cincinnati Children's Environmental Health Center, who has an international reputation for his research into the effects of lead poisoning. – excerpt)*

ADDENDUM A: SURVEY QUESTIONS

SCHOOL AND HOMEOWNERSHIP
The first section includes any family and school updates since the original survey in 2005
How many children grew up in your Habitat home?
How many became old enough to graduate high school, and how many of them graduated or got a GED?
How many went on to college or trade school?

BANKING AND FINANCES
Now I would like to ask about financial security. Please do not mention any dollar amounts.
Do not tell me any dollar amounts: but do you have a checking account?
Again, do not tell me any dollar amount, but do you have a savings and/or money market accounts?
How many years have you been doing business with the bank where you have your checking account?
Again, do not tell me any dollar amounts: but do you have any type of retirement account?
Do you have life insurance?

HEALTH, DENTAL AND INSURANCE
Next are questions about access to health care and health insurance.
Do you have health insurance?
Do you participate in annual or every-other year physicals?
Do you participate in annual dental check ups?
Do you get a yearly flu shot?
If you are a woman over 45; do you get a yearly mammogram?
Do your children routinely get to participate in annual physicals?
Do your children routinely get to have annual dental visits?

Have you or your children had to go to the emergency room for something other than an accident, heart issue or stroke in the last 12 months?

CRIME AND COMMUNITY SERVICE

The last section has to do with community involvement and neighborhood safety.

Do you volunteer or are you active in a church or community group?

Is there a neighborhood watch program on your street?

In your own words, how safe do you feel your immediate neighborhood is?

How does this compare to where you lived before becoming a FCHH home owner?

For any time that your children were living here and were under the age of 13, did you or do you restrict their outside playtime because of concerns over safety?

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CLOSE

Thank you. This ends the survey. There are only two questions left.

First: Is there anything else you would like to share with FCHH?

Second: there are no promises, but can you think of other services that FCHH might offer that would be helpful to you or to future home owners?