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**Building Homes, Communities and Hope: A Social and Economic Impact Study
of Habitat for Humanity's Affordable Homeownership Program**

March 2025

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Foreword

Adequate, safe, and affordable housing is one of the key factors upon which many Canadian success stories have been built. Given the current housing shortage across Canada, the housing file has once again moved to the top of the policy agenda with various levels of government advancing different proposals to help build more homes in Canada. However, given the scale of the task, homeownership will continue to remain elusive for many Canadians, particularly those with lower incomes.

Since 1985, Habitat for Humanity Canada (hereafter “Habitat”) and its local affiliates in every province and territory have worked to make homeownership possible for many lower-income Canadians. Deloitte is pleased to enter this partnership with Habitat to measure the impact that Habitat’s affordable homeownership program is having across the country.

Past research suggests that the Habitat homeownership program has had several positive outcomes for lower-income families, including:

- improved financial stability and opportunities for wealth-building
- increased employment quality and income
- better educational opportunities for families, including children
- improved health and well-being
- increased civic and social engagement

The purpose of this study is to quantitatively measure these impacts, using respondents' demographic data, educational and/or employment outcomes, financial and/or economic outcomes, and health and well-being outcomes. From building the homes to the benefits to the homeowners, this report provides a holistic assessment of the program by leveraging insights gathered through a survey of Habitat homeowners.

As the following pages show, the results are impressive. Habitat homeowners have measurably better economic and social outcomes than other Canadians with similar characteristics. This success can serve as the foundation for the future as Canada seeks to build on the intertwined goals of increased homeownership and a stronger economy.

This study would not have been possible without the participation of Habitat homeowners in our survey, and we thank all participants who took the time to provide a detailed account of their homeownership experience to date.

About Habitat for Humanity Canada

As a member of Habitat for Humanity International, Habitat Canada is part of a global network of Habitats that helps people around the world to build or improve a place to call home. By giving them the chance to purchase their own home, Habitat's homeownership model bridges a critical gap for families living with low to moderate income. Since 1985, this program has helped families across every province and territory in Canada to build strength, stability and independence.

This pan-Canadian presence remains to this day, with the local Habitat affiliates across the country working to guarantee affordable homeownership for as many families as possible. To qualify for one of the program's affordable mortgage options, families need to demonstrate that they:

- **need better housing,**
- **are willing to partner with their local Habitat affiliate, including making a commitment to complete 500 volunteer hours, and**
- **can make affordable mortgage payments, set at around 30 per cent of gross household income.**



For more information about Habitat for Humanity Canada, visit the [website](#).

Acknowledgements

Thank you to the following affiliates for their assistance in executing this study. Their input to the design and subsequent day-to-day management of the survey is much appreciated.

Habitat Affiliate

Camrose

Chatham-Kent

Cornwall & the Counties

Edmonton

Greater Ottawa

Greater Toronto Area

Greater Vancouver

Grey Bruce

Guelph Wellington

Halton-Mississauga-Dufferin

Hamilton

Heartland Ontario

Huron County

Huronia

Iqaluit

Kingston Limestone Region

Lethbridge

Manitoba

Mid-Vancouver Island

New Brunswick

Newfoundland & Labrador

Niagara

Northumberland

Habitat Affiliate

Northwest Territories

Nova Scotia

Okanagan

Ontario Gateway North

Peterborough & Kawartha Region

Prince Edward Island

Prince Edward-Hastings

Quebec

Red Deer

Sarnia/Lambton

Saskatchewan

Sault Ste. Marie & Area

Southeast BC

Southern Alberta

Sunshine Coast

Thousand Islands

Thunder Bay

Vancouver Island North

Victoria

Waterloo Region

Windsor-Essex

Yukon

Glossary

Price to income ratio: the ratio of nominal house prices to nominal household disposable income per capita.

Ownership costs: housing-related costs like mortgage payments and utility fees.

Shelter costs to income ratio: the average monthly shelter costs divided by the average monthly total household income.

Habitat affiliate: local chapter of Habitat for Humanity Canada.

Deloitte Impact Framework (D-IF): Deloitte's macroeconomic framework that traces the impact of a rise in productivity, capital and/or labour inputs through the economy.

Labour productivity: a measure of output per unit of labour input. Unit labour input is commonly defined either as hours worked or the number of people employed.

Labour supply: the total amount of hours worked in the economy at a given wage rate.

Gross Domestic Product: the aggregate income earned by households, businesses and the government of an economy within a specified time frame.

Wages and salaries: monetary compensation and payments-in-kind to wage earners and salaried persons employed in Canada. It is recorded on a gross basis before any deductions for income taxes, pensions, unemployment insurance other social insurance schemes.

Corporate profits: income accruing to capital from the production of goods and services.

Taxes less subsidies on production: taxes payable less subsidies received on goods or services produced as outputs and other taxes or subsidies on production, such as those payable on the assets used in production.

Taxes less subsidies on products and imports: the difference between taxes and subsidies on products produced or sold along with taxes and duties levied on imports.

Taxes paid: the total of taxes less subsidies on production and taxes less subsidies on products and imports.

Gross mixed income: the income of unincorporated enterprises. It is prepared as an estimate in cases where it is difficult to estimate separate components of employee compensation and gross operating surplus.

Other labour compensation: the total of social contributions payable by employers to social security funds and gross mixed income.

Direct economic impact: the principal employment and income footprint generated from some new form of economic activity.

Indirect economic impact: the secondary effects of this economic activity. They typically take the form of business-to-business transactions as firms make purchases along their supply chains.

Simple economic impact: the total of direct and indirect economic impacts.

Induced economic impact: the impact of increased spending through the economy owing to additional income generated via the direct and indirect impacts.

Affordable housing: housing which costs less than a certain percentage of income; typically, housing that costs 30% or less of income is considered 'affordable,' though other benchmarks are sometimes used.

Home equity: the market value of a home less the amount the owner still owes on the mortgage.

Executive Summary

Canada is currently facing both a housing crisis and a productivity crisis. In this report, we examine the potential link between these two challenges and evaluate whether homeownership can make Canada more competitive while unlocking bigger paycheques and better jobs for Canadian workers.

The analysis in this report is based on a nationwide sample of 23% of families currently participating in Habitat for Humanity Canada's affordable homeownership program. Our respondents provided us with detailed information about their working lives and important milestones that had occurred in their lives since they moved into their homes.

The results are impressive. When compared with a control group made up of Canadians of similar characteristics who continued renting, we found that the Habitat homeowners had significantly greater income growth, which we attribute to their ability to improve their productivity and hours worked thanks to the freedom homeownership gave them. For these Canadians, access to homeownership has proven to be not just an end to itself, but also a vehicle that provides the foundation upon which many of these successes are built.

As of 2023, since moving into their home, the average Habitat homeowner had seen their annual earnings rise by \$7,525, after accounting for inflation. That is more than three times higher than the \$2,214 raise earned by similar renters over the same period. Put differently, the Habitat homeowners' total incomes ended up 28% higher than if they had continued renting.

Based on these results, we estimate that between 2006 and 2023, Habitat homeowners added an additional \$168 million to Canada's GDP; underscoring the role of homeownership as a driver of economic growth in Canada. As demonstrated in this report, holistic strategies that encompass housing, health and education, among others, make for a stronger Canadian economy that works better for Canadians.



Executive Summary

By the numbers

Since moving into their Habitat home:



PHYSICAL HEALTH

73% of families say their physical health is **better**.

Based on 453 families.



MENTAL HEALTH

79% of families say their mental health is **better**.

Based on 493 families.



COMMUNITY ENGAGEMENT

50% of families partake in **more** community events.



FINANCIAL WELL-BEING

51% of families rate their financial security as **better**.

Based on 610 families.



EMPLOYMENT

30% of individuals had **more time** to earn income.

Based on 970 adults.



EDUCATION

50% of parents say their children are doing **better** in school.

Based on 449 parents.

ON THE ECONOMY

\$7.5k

in additional real income earned since moving into their Habitat home, on average.

\$65M

more in total income earned relative to if individuals continued renting.

\$311M

in economic activity due to Habitat construction.

Note: Total additional income earned is between 2006 and 2023 while economic activity owing to construction projects is from 2019-2023.

In Their Own Words

Through the survey, many respondents detailed the positive influence the Habitat program has had on their lives. These changes drive much of the economic gains we measure in this report.





Introduction

Introduction

Context and Project Objectives

In Canada, like in many other parts of the Western world, homeownership has been an explicit policy goal of governments for decades. Holding a special place in the popular psyche as a rite of passage to the middle-class, homeownership has brought wealth and peace of mind to many generations of Canadians. However, homeownership rates are falling in Canada, and the latest population census reveals that renting is growing twice as fast as homeownership across the country.¹

Homeownership is becoming increasingly unaffordable in Canada, with data from the Organization for Economic Co-operation and Development (OECD) showing that home prices have grown twice as fast as incomes between 1987 and today. No other G7 country has seen such a stark deterioration in housing affordability over this same period: the next worst performer is the United Kingdom, where the home price to income ratio has grown by close to 60%.

The Canada Mortgage and Housing Corporation (CMHC) estimated in 2023 that the country needed an additional 3.5 million housing units by 2030 to restore housing to 2004 affordability levels. For reference, Canadian builders completed 219,942 homes in 2022, well short of the pace needed to meet the 2030 target, and well below the record 257,243 homes completed in 1974.

Even if these negative affordability trends can be reversed, homeownership will remain out of reach for many lower-income Canadians. Many Canadian families who live paycheck-to-paycheck struggle to come up with the funds needed for a downpayment. Keeping up with the monthly mortgage payments thereafter poses further challenges, especially in a volatile economic environment. Immediately before the pandemic, the typical household spent 36 cents of every dollar of disposable income on homeownership costs. Today, that ratio is closer to 50 cents, according to data from the Bank of Canada.

For these reasons, opinion polls show that housing ranks as one of the top concerns for Canadians alongside health care, unemployment and poverty.² But what if these concerns are all just different pieces of the same puzzle? After all, a healthy and stable home is the foundation for many of the other successes in our lives.

Through its affordable homeownership program, Habitat for Humanity plays a crucial role in providing the housing solutions that anchor these successes for many Canadians. While Habitat's focus over its 40 years in Canada has typically centered around lower-income families, the recent affordability crisis has seen increasingly more middle-class Canadians knocking on Habitat's door for assistance.³ In this context therefore, it is important to understand the broader economic benefits attributable to Habitat's affordable homeownership program.

In this report, we quantify these benefits by assessing how people's ability to improve their socioeconomic standing allows them to go on to participate more meaningfully in the labour market and produce benefits for the overall economy. Before this can happen though, the millions of dollars expended by Habitat affiliates in constructing and refurbishing homes in and of itself produces benefits for many local economies. The quantification of these initial benefits are also featured in this report.

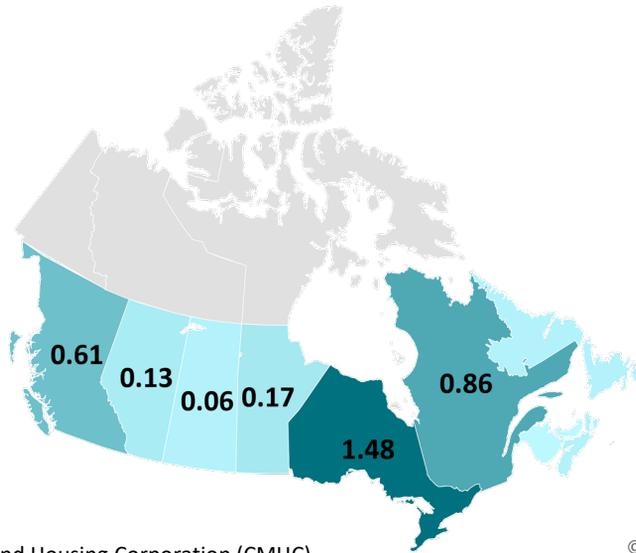
Note: Where data is cited in this section, the exact data sources and tables can be found in Appendix A.

Canada's Housing Crisis

Canada is experiencing a housing crisis, with a shortage of units and high prices affecting Canadian families across the country

As of 2023, CMHC estimated that to restore housing affordability to 2004 levels, Canada needed to build an additional 3.5 million homes above those already in the construction pipeline by 2030.

Housing supply gap by province in 2030, millions of units

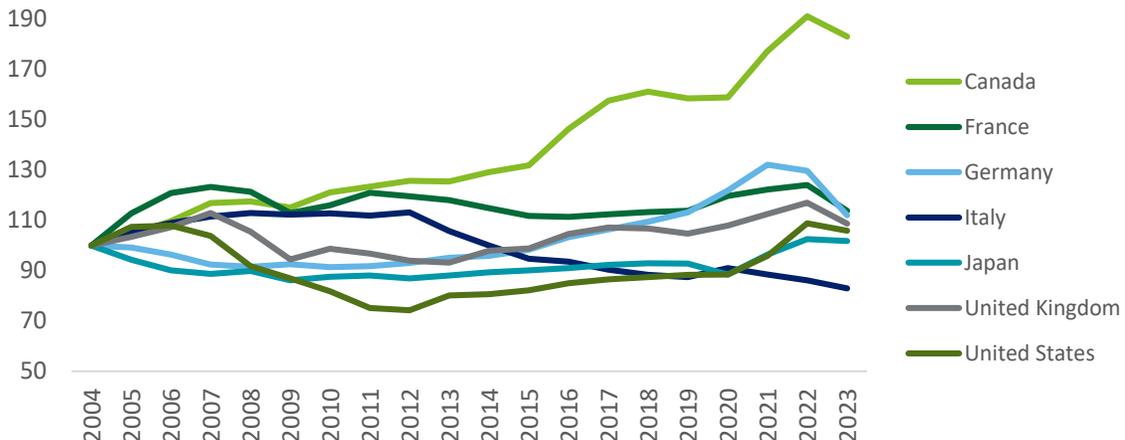


Source: Canada Mortgage and Housing Corporation (CMHC)

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Since 2004, no other G7 country has seen housing affordability deteriorate at the levels seen in Canada.

Index of home price to income ratio, 2004 = 100



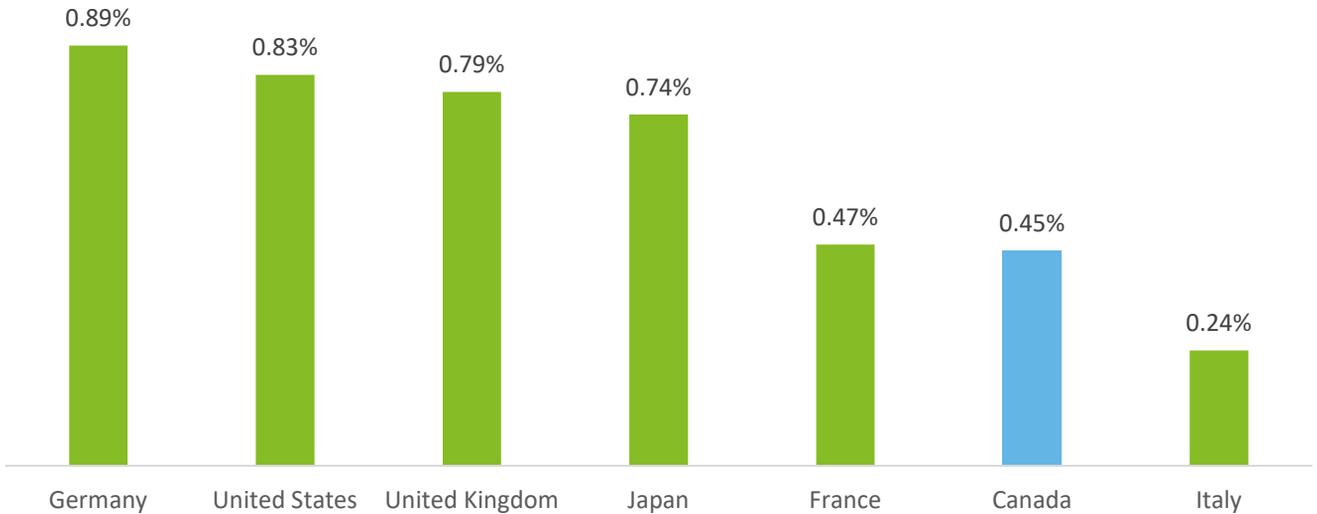
Source: OECD

Canada's Productivity Crisis

At the same time, Canada is also experiencing a productivity crisis, with output per worker lagging comparable countries

Canada has one of the lowest rates of productivity growth in the G7.

Average growth in multifactor productivity, 1985-2022

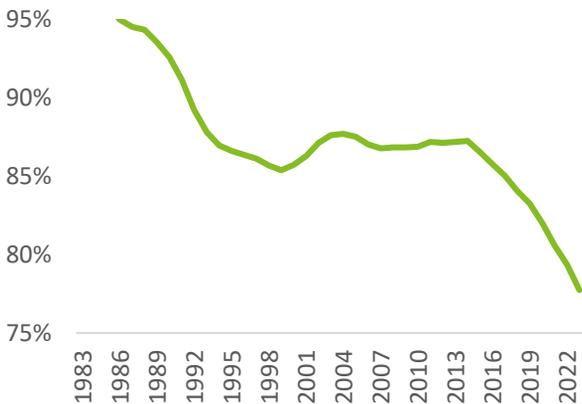


Source: OECD and Deloitte Economics

This has implications for Canada's standard of living which has diverged relative to the U.S.

Reversing Canada's productivity slide in key industries like construction is critical to solving big social issues like the housing crisis.

Canada's GDP per capita as a share of U.S. GDP per capita, four-year moving average



Source: IMF and Deloitte Economics

Cumulative growth rate of labour productivity in Canada's construction industry, 2019Q4 to 2024Q3

-12%

Source: Statistics Canada and Deloitte Economics

Notes: MFP growth is calculated as the compounded annual growth rate; GDP per capita is measured in purchasing power parity international 2021 \$; moving averages are end-of-period.

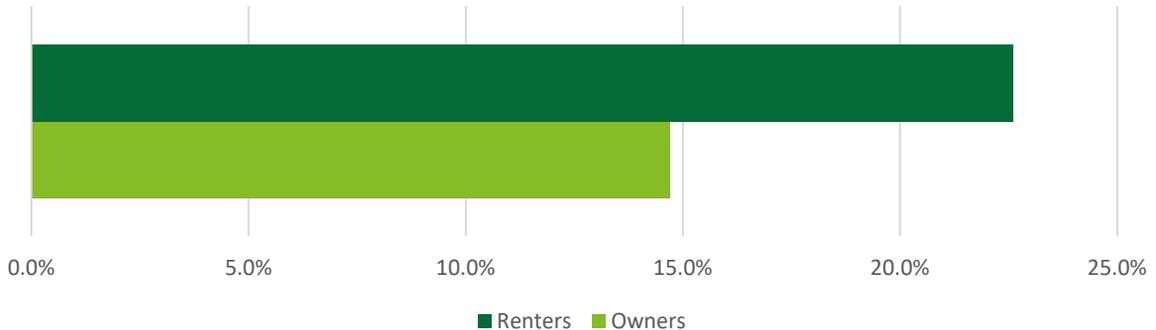
The Benefits of Homeownership

Homeownership offers economic benefits over renting, so Canada's falling homeownership rates may be contributing to our economic struggles



Not only is homeownership associated with higher incomes, but homeowners also spend a smaller share of their income on housing.

Median shelter costs to income ratio before taxes, 2021



Source: CMHC

It is not surprising then that homeowners are able to spend more on other household necessities and activities.

Canada could promote programs and policies that support homeownership which has been falling for the past decade.

Average expenditure per household, 2021

	Owners	Renters
Food	\$11,274	\$8,036
Clothing	\$2,446	\$1,980
Health care	\$3,126	\$1,981
Personal care	\$1,558	\$1,137
Recreation	\$4,967	\$2,532
Education	\$1,896	\$1,574

Source: Statistics Canada

Homeownership rate (%)



Source: Statistics Canada

Brief Overview of the Literature

There exists substantial literature detailing the role that homeownership plays in improving individual outcomes. Particularly, a series of past reports by Habitat for Humanity around the world have highlighted the individual benefits to homeowners in areas like health, education, and civic outcomes (see Appendix A for a list of some of these studies).

Even beyond the Habitat network, several researchers have investigated these issues and gone on to conclude the benefits of homeownership. A few of these examples are listed below:

Health

- Through an assessment of the United Kingdom's Right to Buy policy, which helped long-term tenants to purchase their public housing at a discount, Munford et. al (2020) note that a 10-percentage point increase in the homeownership rate is associated with a 2-percentage point decline in the number of individuals reporting long-term health challenges.

Education

- Using a panel dataset for the U.S., Haurin et. al (2001) finds that, on average, homeowners enjoy a better home environment, up to 13 to 23% higher when compared with renters. This better home environment is a contributing factor to children in the home achieving math scores that are higher by 9% and reading scores that are higher by 7%.

Civic outcomes

- In a survey of the existing literature, Rohe et. al (2001) note that after controlling for existing confounding factors like income, education, and other socioeconomic characteristics, when compared with renters, homeowners tend to participate in more volunteer work and are more likely to take part in local political activity.

While there is generally consensus in these areas, where the literature begins to diverge somewhat is around the financial and economic impacts. While homeownership is generally associated with wealth accumulation through an appreciation in home equity, there is less consensus around the impact homeownership plays in driving labour market and economic outcomes. Following up on Oswald's (1997) hypothesis that homeownership could increase unemployment as homeowners are unwilling to move in search of work, Blanchford and Oswald (2013) find that this is the case for several U.S. states, though the results manifest with lags of up to five years. Nevertheless, in an earlier test of the Oswald hypothesis, Munch et. al (2006) concede that while homeownership reduces the likelihood of people moving, it also raises their chances of finding local jobs. In a similar vein, Green and Wang (2015) determine that homeownership is associated with longer employment spells and homeowners are less likely to be unemployed.

In a recently published brief by the Canadian Mortgage and Housing Corporation (CMHC), Iorweth (2025) argues that high housing prices are associated with several negative consequences, namely that they discourage Canadians from relocating to cities with better job opportunities, reducing productivity growth. Following on from that then, not only is it important to study the economic outcomes associated with homeownership, but more precisely, *affordable* homeownership. This report contributes to the literature in that regard, investigating how the individual benefits accruing to Habitat homeowners also translate into broader economic outcomes for the Canadian economy.

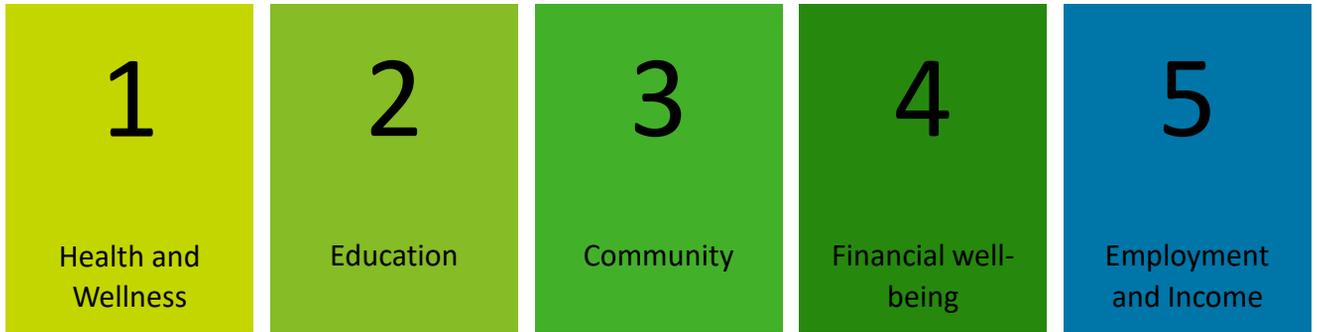
Homeownership Survey



About the Survey

To assess what role Habitat homeownership has played in the lives of families, Deloitte, in partnership with the local Habitat affiliates, conducted a survey of families who have benefited from the affordable homeownership program to date. With an active mortgage portfolio of just upwards of 2,600 families, the 611 families represented in our sample constitute a response rate of about 23%. This is roughly in line with 25% threshold used by Statistics Canada when administering long-form questionnaires in the Canadian Census of Population. We received survey responses from eleven of the thirteen Canadian provinces and territories, with Yukon and Nunavut being the two outliers. Nevertheless, these two territories currently only account for eight active mortgages, and therefore their exclusion from the sample in no way biases our findings.

For the most part, survey questions are directed to the head of the household and cover the following broad themes:



For more details on the survey, please see Appendix E.

Profile of Survey Respondents

DEMOGRAPHIC CHARACTERISTICS OF PRINCIPAL RESPONDENTS

611

families responded to survey

Sole owners



Co-owners



60%

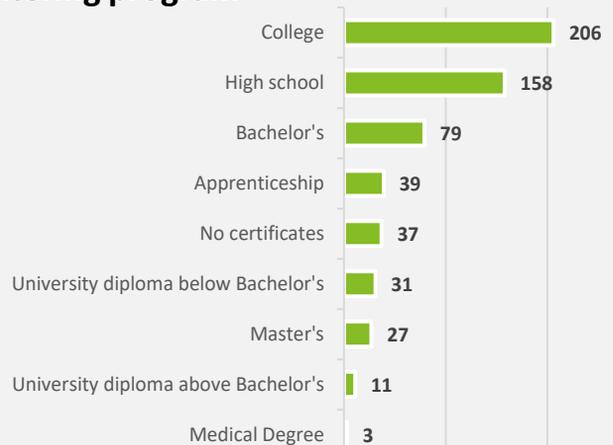
40%

40-49 years
modal age of survey respondents

40% born outside Canada



Highest educational attainment upon entering program



Note: Total does not add to 611 due to 20 non-responses.

What prompted you to seek homeownership in the first place?

Desire to own property
82%

Lack of affordable rentals
39%

Homeownership Survey Results

Stronger health, stronger communities

Health & Wellness

Education

Community
Engagement

Financial
Wellbeing

Employment and
Income

HOMEOWNERSHIP AND HEALTH

SUMMARY OF MAJOR FINDINGS

Since moving into their Habitat home:

74% of families can better manage any **disabilities**.

Based on 271 families.



77% of families deal with fewer **respiratory challenges**.

Based on 341 families.



52% of families have greater **access to a doctor**.

Based on 352 families.



74% of families feel less **stressed**.

Based on 561 families.



KEY IMPLICATION

As the saying goes, 'health is wealth'. In this case, both figuratively and literally. Better health outcomes allow families to lead more productive lives and make contributions to their communities, society and the economy.

Homeownership Survey Results

Better educational attainment is key to boosting productivity

Health & Wellness

Education

Community
Engagement

Financial
Wellbeing

Employment and
Income

HOMEOWNERSHIP AND EDUCATION

SUMMARY OF MAJOR FINDINGS

Since moving into their Habitat home:

32% of homeowners have started or completed an additional educational credential.



56% of other adults have started or completed an additional educational credential.



Based on data provided for 387 adults who were not the primary respondents to the survey.

50% of parents say their children are doing better in school.



Based on 449 parents.

68% of parents say having a quiet place to study has helped their children's success.



Based on 224 parents that say their children are doing better in school.

KEY IMPLICATION

The ability of individuals to upskill themselves through higher education is not only good for Habitat homeowners, but also for the wider economy as these skills diffuse more broadly. Further, better outcomes for children today are likely to manifest in ever greater benefits in the future.

Homeownership Survey Results

Building pride, one community at a time

Health & Wellness

Education

Community
Engagement

Financial
Wellbeing

Employment and
Income

HOMEOWNERSHIP AND THE COMMUNITY

SUMMARY OF MAJOR FINDINGS

Since moving into their Habitat home:

50% of families are partaking in more **community events**.



52% of families are partaking in more **volunteer activities**.



28% of families are partaking in more **civic activities**.



KEY IMPLICATION

As families put down permanent roots, they are likely to develop a stronger sense of pride in their communities and partake in initiatives that have meaningful impacts on the community.

Homeownership Survey Results

Setting homeowners on a path to improved financial health and well-being

Health & Wellness

Education

Community
Engagement

Financial
Wellbeing

Employment and
Income

HOMEOWNERSHIP AND FINANCES

SUMMARY OF MAJOR FINDINGS

Since moving into their Habitat home:

40% of families are better able to pay their bills on time.

Based on 610 families.



32% of families are better able to save money.

Based on 609 families.



50% of families can partake in more leisure activities.

Based on 610 families.



51% of families say their financial security is better.

Based on 610 families.



KEY IMPLICATION

Financial stability gives homeowners peace of mind and frees up their ability to spend more and support their local economies, all while better planning for their futures.

Homeownership Survey Results

Helping to grow Canada's economy

Health & Wellness

Education

Community
Engagement

Financial
Wellbeing

Employment and
Income

HOMEOWNERSHIP AND EMPLOYMENT

SUMMARY OF MAJOR FINDINGS

Since moving into their Habitat home:

18%

of all adults have been promoted to better jobs.



11%

of all adults have started working.



34%

of homeowners had more time to devote to paid employment.

Based on 606 homeowners.



24%

of other adults had more time to devote to paid employment.

Based on data provided for 364 other adults in the home who were not the primary survey respondents.



KEY IMPLICATION

As people improve their employment situation, either by working more hours or attaining jobs better aligned with their skill set, the economy benefits through an increase in labour supply and higher productivity.

Quantifying the Impact of Habitat Homebuilding and Homeownership



Our Approach

Quantifying Habitat's impact through two channels

Construction impacts

The construction channel measures what economists traditionally call the 'economic impact' or 'economic footprint.' In the case of Habitat, this includes:

- Wages and salaries earned by construction workers
- Money spent on materials and suppliers from Canada
- The spending of wages and salaries earned by construction workers and suppliers in their local economies: buying goods and services, paying their own mortgages, and so on

It is important to note that this type of economic impact is a one-time measurement of a discrete event or events. Building homes contributes to the economy while it is happening. Once homes are not being built, the economic impact stops.

This 'traditional' economic impact analysis does not consider the impact of an economic activity on the lives of the people it touches. This often makes good sense: when analyzing the economic impact of a new sports arena, there is little value to examining if it increases high school graduation rates.

Socioeconomic impacts

However, the economic activity generated during home construction is only one part of the total economic impact of Habitat's activities. We expect that a significant portion of the positive impacts will be felt by the homeowners themselves in the form of long-term changes in their life trajectories. As a result, we build on the 'traditional' analysis by quantifying the uplift in individuals' well-being, such as:

- The additional income they were able to earn, above and beyond what would normally be expected, after entering the homeownership program
- The onward economic impacts of this increase in labour supply / productivity:
 - Positive impacts for employers
 - Additional spending by homeowners in their local economies

Unlike the 'traditional' economic impact results described at left, this economic impact is ongoing: the additional financial stability, improved health, and greater educational outcomes of participants will continue to benefit them for the rest of their lives.

Our Approach

Assessing the impact of Habitat's construction activities

Direct, Indirect and Induced Impact

Direct, indirect and induced impacts generated when employees spend their newfound wages and salaries across the economy. Output therefore increases again, more jobs are created, and the government gets more tax revenue.

Direct and Indirect Impact

Direct impacts in addition to additional impacts generated when construction operators make purchases from suppliers and subcontractors. This further increases output, creates additional jobs and generates more tax revenue for the government.

Direct Impact

The workers who construct these homes create output and generate tax revenues for the government.



Note: The total of      are also known as simple effects.

Key Findings

Construction channel

Between 2019 and 2023, we estimate that the construction and renovation of homes associated with the program have created an economic footprint of about \$311 million and raised close to \$40 million in tax revenues for governments.

After all, constructing a home involves a lot of moving parts. From the steel and concrete needed to build a stable foundation, to the nails needed to secure the roofing, the construction of a home provides value for all sorts of industries along the supply chain. Then there's the impact stemming directly from the workers constructing the home. Due to Habitat's use of volunteer labour however, it is anticipated that these direct impacts are not as large as what one would expect to see in home building projects executed by the private sector. Nevertheless, while the direct impacts may be smaller, we assume that this is fully compensated for in the supply chain impacts. Less money spent on labour results in more money available to purchase the raw materials needed to build even more homes. Taken together then, we estimate that for the four years of data available, these construction and supply chain impacts have been associated with \$241 million in economic output.

The impacts don't stop there either, as the additional jobs and wages generated through the construction and supply chain impacts multiply further through the economy as people spend their newfound income. This additional layer induces a further \$70 million in output.

At this stage, it is important to caution that these are one-time results, but similar economic benefits will continue to be realized as Habitat continues building homes.

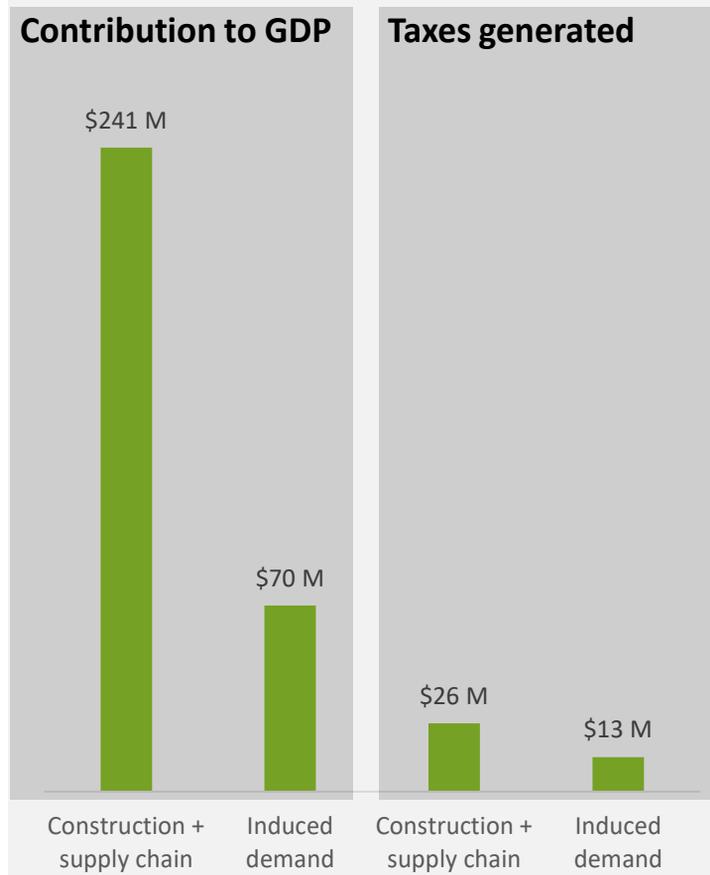
\$306 million

Habitat has invested approximately \$306 million in building and renovating homes across the country since 2019.

\$311 million

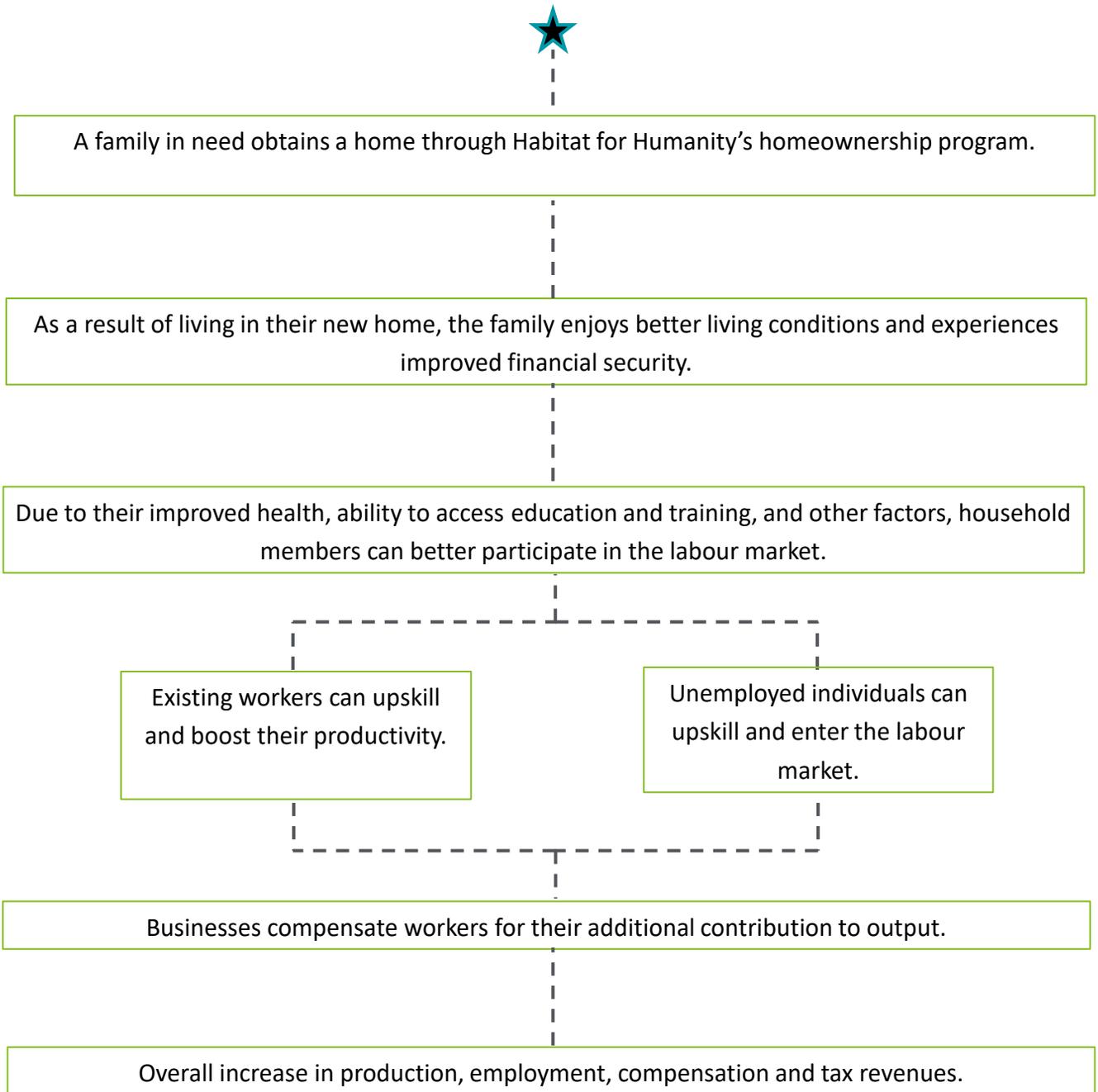
The \$306 million invested since 2019 has created an economic footprint of \$311 million and generated nearly \$40 million in tax revenues.

Economic impacts of Habitat homeownership program
millions of \$, 2019-2023



Our Approach

Observing the impact of homeownership on the economy



Key Findings

Socioeconomic channel

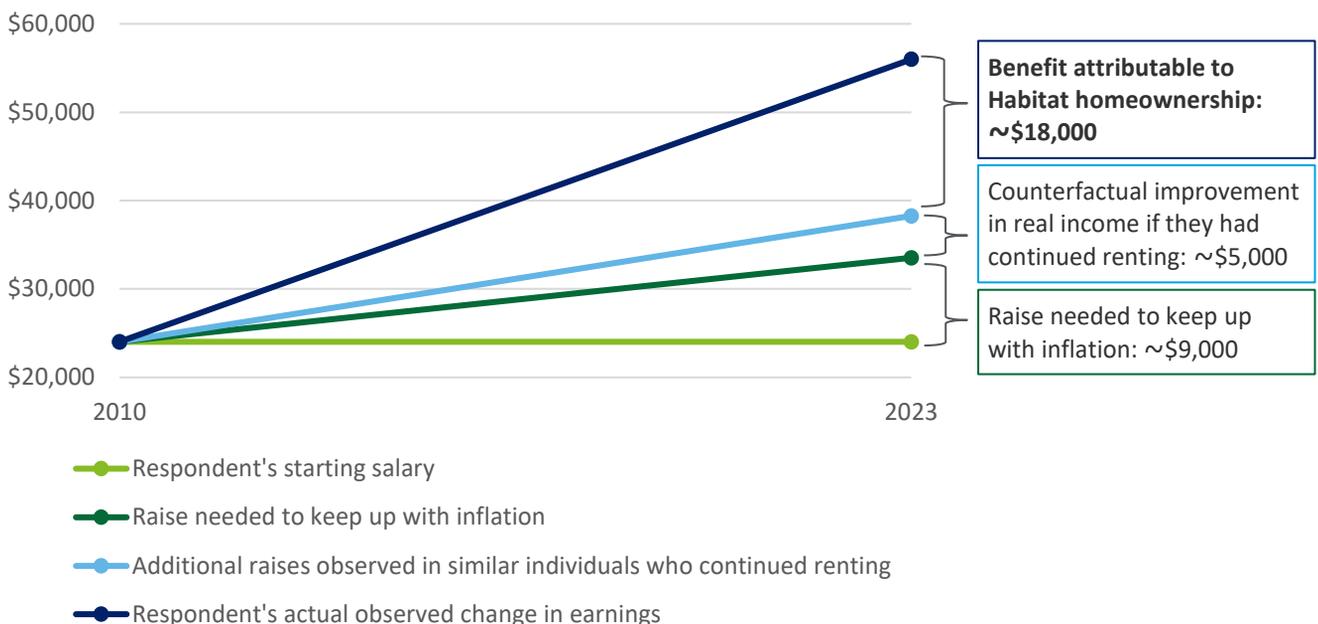
Based on the results of our survey, we were able to follow homeowners' trajectories from when they first obtained their Habitat home through to the present day.

However, it would be incorrect to ascribe the entire observed change in a respondent's outcomes to the benefits of Habitat homeownership. Even if the respondent had not been selected for Habitat homeownership, they would likely still have seen improvements in their standard of living as they moved through their careers. They may still have been able seek additional training or education.

For each individual in our sample, we therefore estimated a 'counterfactual' scenario in which they had *not* obtained a Habitat home and had instead continued renting. We do this by removing the impacts of inflation and then using data from CMHC which tracks the average incomes for Canadians who are renting their homes, divided by province and by income quintile. We estimate the impact of Habitat homeownership to be the difference between the real observed outcomes and this counterfactual scenario.

*Our analysis estimates the income benefit attributable to the Habitat homeownership experience by netting out the effects of inflation and the general lifting of standard of living expected among similar Canadians who continued renting. **The benefits we attribute to the Habitat program are therefore 'net new' dollars.***

Numerical example: respondent #8
(obtained Habitat home in 2010)



Key Findings

Socioeconomic channel

The results, summarized in the charts at right, suggest that Habitat homeowners have seen a marked increase in economic well-being compared to their renting peers. Since 2006, Habitat homeowners and their families have seen their earnings increase by \$64.8 million.

This increase in earnings is attributable to increases in the homeowners' labour supply (i.e.: working more hours) and their productivity (i.e.: being able to pursue further education and obtain a better-paying job). Of course, we do not mean to suggest that Habitat alone was responsible for these gains—the homeowners' own hard work and drive is essential to realizing these kinds of benefits. However, because the results shown at right are already *after* netting out any such hard work and drive among similar renters who did not enter homeownership, we feel it is fair to also attribute these benefits to the success of Habitat homeownership.

Unlike the 'traditional' economic impact results reported previously, these benefits are ongoing. Even if Habitat were to stop building homes tomorrow, program participants have already benefitted from homeownership in lasting ways that will continue to boost their incomes and the wider economy for the rest of their lives.

We estimate that each individual living in a Habitat home will contribute an additional \$14,750 to GDP each year. This is a remarkable improvement compared to their peers who continued renting: GDP per capita is 28% higher among the homeowners than among the counterfactual group.

\$64.8 million

Since 2006, Habitat's homeownership program has helped people to earn an additional \$64.8 million in income relative to if they had continued renting.

\$35.7 million

Going forward, Habitat's existing homeowners are expected to lift Canada's GDP by an additional \$35.7 million each year.

Socioeconomic benefits of Habitat homeownership program
millions of 2023\$



Final Thoughts



Final Thoughts

Conclusion and areas for future research

The results of our analysis show that Habitat's affordable homeownership program has benefited not only the participating individuals, but also the Canadian economy more broadly. While some of these benefits are one-off impacts accruing from the construction and renovation of homes, the difference these homes make in the lives of Canadians are permanent, lasting, and likely to even compound further with time.

The most important takeaway from our analysis is this: **the Habitat homeownership program has lifted socioeconomic outcomes by a significant amount, above and beyond what similar Canadians who continued renting have experienced.** As we move into an era where there are likely to be competing priorities on the public purse, there is potential here to simultaneously address the housing crisis while improving Canada's productivity and economic potential. It is also important to note that some of the economic benefits flow right back into the government's coffers, in the form of increased tax revenues.

On the topic of fiscal impacts, it is important to note that our analysis only highlights the benefit to governments through increased fiscal revenues. The impact to government balance sheets will be larger in practice, as there are additional benefits on the government spending side which are not quantified here: as people lead more healthy and productive lives, they are generally less reliant on the state for the provision of basic services like social housing, income support and health care.

Our analysis also potentially understates the true economic impact in another way. We only assess individuals' benefit to the economy after their wages have increased, but there are also upfront benefits that arise as people undertake training or education in the hopes of earning higher incomes. Take the example of higher education. The knowledge acquired helps to improve the productivity situation and drive economic growth, which we have quantified in this report. But before that point, the money spent on tuition fees also generates economic activity. As growing home equity allows people to borrow against the value of their homes to finance these kinds of investments, there is an opportunity for future research to quantify the intermediate impacts associated with this wealth effect.

Finally, there is an opportunity for future research to examine the causal link that is occurring in our results. Families are not randomly assigned to the Habitat program. For some, homeownership alone is the key that unlocks success in other parts of their lives. But for others, it could be the case that all they needed was a stable living arrangement, irrespective of whether this accommodation was owner-occupied or rented.

Overall, though, the results published herein fill a gap in the literature, and offer valuable insight for Habitat for Humanity Canada, for other non-profit housing organizations, and for policymakers. The available evidence speaks for itself – this is an important program that is positively impacting the lives of many Canadians.



Appendices

Appendix A

References

Introduction

Articles

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Appendix A

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Appendix B

Detailed methodology – construction impacts

Construction Analysis

To quantify the economic impacts of Habitat’s home construction activities, we use an approach based on Statistics Canada’s input-output data for the Canadian economy. This is a commonly-used methodology for this type of economic analysis.

This model simulates the economic impact of an expenditure on a given set of goods and services, or the outputs of one or more sectors and interprovincial trade at the provincial and national jurisdictional level.

The model is used to estimate the impacts to a region’s economy of increased spending or investment. To do this, the link between the production of goods and services and each sector is established, and the intermediate inputs used in the production of each good or service used by consumers, destined for export or purchased by a government are determined. Second, the model can aggregate all the employment and value-added spillovers generated in the supply chain as commodities are produced. The input-output model also accounts for the role of imports, which create a link between the supply chain and the global economy.

Step-by-step methodology

- 1) An expense or increase in production in a sector is introduced into the model.
- 2) The model assesses the impact of this expenditure on various economic variables, distributing it among the productive sectors, a process known as demand propagation.
- 3) Propagation takes place in various rounds of transactions between economic agents, based on the principle that an expense for one agent is an income for another.
- 4) The increase in expenditure is divided into purchases of primary factors, such as labour, as well as purchases of goods and services from other businesses, i.e., suppliers.

Appendix B (cont.)

Detailed methodology – construction impacts

Key assumptions and limitations

Statistics Canada's input-output model is an industry standard for estimating economic contributions, but there are a number of general assumptions and limitations underlying it:

- The model reflects a simplified macroeconomic structure and does not take into account certain variables that would be relevant for macroeconomic analysis, such as interest rates, unemployment or tax rates.
- The model assumes that the Canadian economy has the capacity to produce the goods and services required by the economic shock. It is not able to predict situations where demand would exceed the capacity to produce the required goods and services; however, it assesses the share of goods and services from other provinces in Canada and around the world.
- The model only captures the impact on indirect taxes and therefore the benefits accruing to governments are understated as there are additional personal and corporate income taxes also associated with the increased economic activity.

Readers are strongly advised against comparing the results from these two channels owing to differences in the economic modelling approaches. In particular, the productivity benefits are benefits to the economy in perpetuity whereas the construction impacts only occur as long as the program is being operated at current spending levels. Furthermore, while the productivity stream results are 'net new' economic activity, the operations stream results do not take into account the opportunity cost of the resources used. As such, the estimates do not represent net new economic impacts in the same way.

Appendix C

Detailed methodology – socioeconomic impacts

Data cleaning

The first step in the analysis involved removing any spurious income responses from the dataset. For the employment and income section of the survey, we asked the individual reporting on behalf of the family to provide insights on the additional adults in the household. Therefore, while the survey covered 611 families, we received income data on 1,085 individuals. When determining which of these income responses to use for the socioeconomic impact modelling, we relied primarily on the following rules of thumb below but also used our discretion when assessing if the incomes reported were likely factual.

The socioeconomic modelling exercise excluded individuals who:

Endured a permanent life altering event (e.g. retirement or long-term disability)

Completed a natural life-cycle event (e.g. completion of high school)

Had zero-income pairs before and after

Reported being stay at home parents but recorded significant employment income

Stated being 'Unable to work' but still report employment income

Indicated they got promoted to a better job but saw their income fall significantly

Started working more hours but income falls to zero

Had income significantly below minimum wage

Reported spurious numbers like \$1,234

Had the same exact income as others in their household

Stated being the sole owner of their homes but reported income was likely below qualifying criteria

We also allowed ourselves to correct clear cases of typos once the reporting pattern was consistent. For example, if someone reported a pre-Habitat income of \$32 and a post-Habitat income of \$45, we imputed these values as \$32,000 and \$45,000 respectively. However, where we noticed suspected cases of typos, and the numbers were reported in an inconsistent matter, we took a decision to exclude these. Data to establish a counterfactual was only available between 2006 and 2023. We therefore excluded participants who entered the Habitat program before 2006 and after 2023 (total of 82 families). Overall, this data cleaning exercise reduces our sample from 1,085 to 561 observations, to yield a retention rate of 52%.

Appendix C (cont.)

Detailed methodology – socioeconomic impacts

Establishing the counterfactual scenario

To establish how outcomes for the individuals in our dataset *may* have evolved in the absence of Habitat homeownership, we used the following approach:

- Begin by valuing participants' income in the year prior to taking occupancy of their home in real 2023\$
- Repeat the same step for the CMHC dataset. Here, since the data is all in 2022\$, we only need the rebased deflator for 2022 (P2022/P2023)
- Inflate the income data from the household economic accounts to 2023\$ and calculate the growth rate between 2023 and 2022 for each income quintile. Use these growth rates to extend the CMHC dataset to 2023.
- In the CMHC dataset, use the average incomes by quintile to impute what the likely cutoffs between quintiles are. Then, use the CMHC dataset to assign each Habitat participant to a counterfactual income quintile.
- For each participant, calculate what their realized real income growth was and compare this to income growth of their corresponding quintile in the CMHC data.

$$Impact = \overbrace{\left(Y_{2023}^{Habitat} - Y_{t-1}^{Habitat} \right)}^{\text{Treatment}} - \overbrace{\left(Y_{2023, p, q}^{CMHC} - Y_{t-1, p, q}^{CMHC} \right)}^{\text{Control}}$$

t is the year of occupancy; p is the province; q is the appropriate income quintile for the individual participant

- Tally up these impacts by province.
- Then, take the GDP by income data series and compare how other sources of income compare to 'wages and salaries'. For each category, compute how \$1 worth of wages compare to other sources of income.
- With this, calculate the additional sources of income generated implied by the total additional wages and salaries.
- Take the total Canadian GDP impact as the sum of the impact in each province and scale results up to total mortgage portfolio in each province.

Appendix C (cont.)

Detailed methodology – socioeconomic impacts

Important assumptions

Results are scaled up to the total number of mortgages currently held by province. The embedded assumption here is that our respondents are a representative sample of all program participants.

Average income levels and income growth by year by quintile was available. However, the precise cutoffs between quintiles by year was not available. We therefore used the midpoint between averages to allocate each individual to their income quintile.

The GDP and taxes results are imputed from the observed increase in wages and salaries. This is done using data on the economic structure of each province as a whole; our respondents are not a representative sample of workers in the economy, so these results may be systematically biased. In particular, it likely overestimates tax revenues.

We do not actually observe the raise people got from 2022 to 2023. The ongoing results are therefore based on the average income growth per year for all participants active in 2023 and represents an estimate.

We do not know anything about people who have dropped out of the program over the years, so no effort is made to estimate the impact from that cohort. The true impact of the program may therefore be bigger than what is presented.

Appendix D

Data sources and concordances

External data sources

Variable	Source	Deloitte Transformation	Data Use
Real Average Before-tax Household Income Quintiles by tenure	Household Characteristics Data CMHC	Incomes revalued from 2022\$ to 2023\$	Used to establish counterfactual scenario.
Compensation of employees from the household economic accounts	Distributions of household economic accounts, income, consumption and saving, Canada, provinces and territories, annual	Incomes revalued to 2023\$ and growth rate between 2022 and 2023 calculated.	Used to extend counterfactual income data to 2023.
Consumer Price Index, by province, all-items	Consumer Price Index, annual average, not seasonally adjusted	Rebased to 2023 = 100	Used to transform pre-Habitat and CMHC income data to 2023\$.
Gross Domestic Product, income approach	Gross domestic product, income-based, provincial and territorial, annual	Not applicable	Used to calibrate the shock by determining how a dollar of wages and salaries compare to other sources of income in the economy.

Appendix E

Homeowner impact survey

Background Information

1) In which province or territory do you presently reside?

- British Columbia
- Alberta
- Saskatchewan
- Manitoba
- Ontario
- Quebec
- New Brunswick
- Nova Scotia
- Prince Edward Island
- Newfoundland and Labrador
- Yukon
- Northwest Territories
- Nunavut

2) Which local Habitat for Humanity Canada office helped you to acquire your home?

- Mid-Vancouver Island
- Okanagan
- Southeast BC
- Sunshine Coast
- Vancouver Island North
- Victoria
- Camrose
- Edmonton
- Lethbridge
- Red Deer
- Southern Alberta
- Saskatchewan
- Manitoba
- Quebec
- New Brunswick
- Nova Scotia
- Prince Edward Island
- Newfoundland and Labrador
- Yukon
- Northwest Territories
- Iqaluit

(continued on subsequent page)

Appendix E

Homeowner impact survey

Background Information (cont'd)	
2) Which local Habitat for Humanity Canada office helped you to acquire your home?	Chatham-Kent Cornwall & the Counties Greater Ottawa Greater Toronto Area Grey Bruce Guelph Wellington Halton-Mississauga-Dufferin Hamilton Heartland Ontario Huron County Huron Kingston Limestone Region Niagara Northumberland Ontario Gateway North Peterborough & Kawartha Region Prince Edward-Hastings Sarnia/Lambton Sault Ste. Marie & Area Thousand Islands Thunder Bay Waterloo Region Windsor-Essex
3) When did you move into your Habitat home?	
4) Including yourself, how many persons are currently living in your home?	
5) Are you a sole or co-owner of your home?	- Sole owner - Co-owner
6) Including yourself, please specify the number of owners of your home	

Appendix E

Homeowner impact survey

Household demographics	
7) What is your age?	<ul style="list-style-type: none"> - Less than 18 years old - 18 – 29 years old - 30 – 39 years old - 40 – 49 years old - 50 – 59 years old - 60 – 64 years old - Over 65 years old
8) What is your marital status?	<ul style="list-style-type: none"> - Never legally married - Legally married (and not separated) - Separated, but still legally married - Divorced - Widowed
9) What is your gender?	<ul style="list-style-type: none"> - Man - Woman - Non-binary - Prefer not to say
10) Do you or anyone in your household live with any form of physical disability?	<ul style="list-style-type: none"> - Yes - No - Prefer not to say
11) What form of physical disability do you or members of your household live with? (Select all that apply)	<ul style="list-style-type: none"> - Seeing - Hearing - Mobility - Other (please specify): _____ - Prefer not to say
12) Do you or anyone in your household live with any emotional, psychological, or mental health conditions?	<ul style="list-style-type: none"> - Yes - No - Prefer not to say
13) What forms of emotional, psychological, or mental health conditions do you or members of your household live with? (Select all that apply)	<ul style="list-style-type: none"> - Anxiety - Depression - Bipolar disorder - Substance abuse - Anorexia - Other (please specify): _____ - Prefer not to say

Appendix E

Homeowner impact survey

Household demographics (cont'd)	
14) Which language do members of your household speak most frequently at home?	<ul style="list-style-type: none">- English- French- Other (please specify): _____
15) Where were you born?	<ul style="list-style-type: none">- Canada- Outside of Canada (please specify): _____
16) When did you migrate to Canada?	
17) Are you First Nations, Métis or Inuk?	<ul style="list-style-type: none">- No, not First Nations, Métis or Inuk- First Nations- Métis- Inuk
18) Are you: (Select all that apply)	<ul style="list-style-type: none">- White- South Asian (e.g. East Indian, Pakistani, Sri Lankan)- Chinese- Black- Filipino- Arab- Latin American- Southeast Asian (e.g. Vietnamese, Cambodian, Laotian, Thai)- West Asian (e.g. Iranian, Afghan)- Korean- Japanese- Other (please specify): _____

Appendix E

Homeowner impact survey

Experience leading up to Habitat homeownership

19) What prompted you and your family to seek homeownership? (Select all that apply)

- Desire to own property
- Desire to build equity
- Evicted from rental property
- Issues with landlord(s)
- Lack of affordable rental properties
- Other: _____

20) What were the reasons that prevented you and your family from buying a home outside of Habitat? (Select all that apply)

- We did not attempt to purchase a home before approaching Habitat
- Lack of information/understanding of the homeownership process
- Lack of money for a downpayment
- Monthly payments were too high
- Could not pass financial stress test
- Too much debt
- Lack of credit/poor credit history
- Issues finding a suitable home
- Other (please specify): _____

Employment and Income

21) In the year prior to moving into your Habitat home, what was your employment status in a normal week?

- Working more than 30 hours
- Working less than 30 hours and content with this arrangement
- Working less than 30 hours and wanting to work more
- Employed less than 30 hours and studying
- Studying full-time only
- Studying part-time only
- Stay at home parent
- Unemployed and looking for a job
- Not employed and not looking for a job
- Unable to work
- Retired
- Other (please specify): _____

Appendix E

Homeowner impact survey

Employment and Income (cont'd)	
22) Since moving into your Habitat home, have you been able to: (Select option that best matches your source of primary employment)	<ul style="list-style-type: none"> - Start a job if not working before - Start an additional job(s) - Get promoted to a better job if already working more than 30 hours per week - Transition from working less than 30 hours per week to more than 30 hours per week - Start or grow a business - Retire - Other: _____ - Not applicable
23) If you were able to [i], what role would you say homeownership played in this? (Select all that apply)	<ul style="list-style-type: none"> - No role - Improved physical health - Improved mental health - Improved ability to manage a disability - Ability to pursue some sort of further education and/or training - Shorter commute times to job - Other (please specify): _____
[i]:	
<ul style="list-style-type: none"> - Start a job if not working before - Start an additional job(s) - Get promoted to a better job if already working more than 30 hours per week - Transition from working less than 30 hours per week to more than 30 hours per week - Start or grow a business 	
24) Are you able to work more hours each week since moving into your Habitat home?	<ul style="list-style-type: none"> - Yes - No <p style="text-align: right;">If yes, please specify the number of additional hours: _____</p>
25) In the year prior to moving into your Habitat home, what was your annual gross income from employment BEFORE taxes?	
26) What is your current annual gross income from employment BEFORE taxes?	
27) Are there any other adults (19+ in age) currently living in your home?	<ul style="list-style-type: none"> - Yes, please specify the amount: _____ - No
28) How many of these persons were living with you before moving into your Habitat home? Note: Based on the response provided to this question, iterations of questions 22-26 were generated.	

Appendix E

Homeowner impact survey

Other Financial Wellbeing	
29) What was your household's monthly rent payment in the year prior to moving into your Habitat home?	
30) What is your household's current monthly mortgage payment?	
31) Are there any other housing costs that you now face as a homeowner that you didn't previously face when renting (e.g., property taxes, housing association fees, etc.)? If so, please specify the type of expense and dollar amount. (List all that apply)	
32) Since moving into your Habitat home, how would you rate your household's ability to pay bills on time?	<ul style="list-style-type: none"> - Better - Worse - Same - Do not know
33) Since moving into your Habitat home, how would you rate your household's financial security?	<ul style="list-style-type: none"> - Better - Worse - Same - Do not know
34) Since moving into your Habitat home, how would you rate your household's ability to save money?	<ul style="list-style-type: none"> - Better - Worse - Same - Do not know
35) Since moving into your Habitat home, is your household able to take part in leisure activities more frequently than before? (e.g. family vacations, going to the movies, attending sporting games etc.)	<ul style="list-style-type: none"> - Yes - No
36) Prior to moving into your Habitat home, did your family rely on any of the following public assistance programs? (Select all that apply)	<ul style="list-style-type: none"> - No - Canada Workers Benefit - Canada Child Benefit - Guaranteed Income Supplement - Old age security - Rental assistance - Food banks - Disability benefits - Other: _____

Appendix E

Homeowner impact survey

Other Financial Wellbeing (cont'd)

- 37) Since moving into your Habitat home, does your family rely on any of the following public assistance programs? (Select all that apply)
- No
 - Canada Workers Benefit
 - Canada Child Benefit
 - Old age security
 - Guaranteed Income Supplement
 - Food banks
 - Disability benefits
 - Other: _____

Health

- 38) Please tell us whether you agree or disagree with the following statements.
- Since moving into my Habitat home, my family and I...
- ...have greater access to a doctor.
 - ...can more easily afford to buy food.
 - ...feel less stressed.
 - ...feel our overall mental health has improved.
 - ...feel our overall physical health has improved.
 - ...can better manage any disabilities.
 - ...deal with fewer respiratory challenges like allergies and asthma.
 - ...can afford the medical prescriptions we need.

Education

- 39) Are there any children under the age of 18 living in your home?
- Yes
 - No
- If yes, how many? _____
- 40) Overall, would you say the children in your home under the age of 18 are doing better in school since moving into your Habitat home?
- Better
 - Worse
 - Same
- 41) In what ways are the children under the age of 18 are doing better in school? (Select all that apply)
- Improved test scores
 - Improved attendance
 - More focused
 - Less complaints from teachers
 - Do not know
 - Other: _____

Appendix E

Homeowner impact survey

Education (cont'd)	
<p>42) What are some of the ways living in your Habitat home have contributed to their success?</p>	<ul style="list-style-type: none"> - Closer proximity to school - Quiet place to study at home - Improved physical health - Improved mental health - Do not know - Other: _____
<p>43) At the time you applied for your Habitat home, what was your highest level of education?</p>	<ul style="list-style-type: none"> - No certificate, diploma or degree - High (secondary) school diploma or equivalency certificate - Apprenticeship or trades certificate or diploma - College, CEGEP or other non-university certificate or diploma - University certificate or diploma below bachelor level - Bachelor's degree - University certificate or diploma above the bachelor level - Degree in medicine, dentistry, veterinary medicine or optometry - Master's degree - Doctorate degree - None of the above
<p>44) Since moving into your Habitat home, have you started or completed any of the following? (Select all that apply)</p> <p>Note: Iterations of this question were generated for the additional adults in the household.</p>	<ul style="list-style-type: none"> - High (secondary) school diploma or equivalency certificate - Apprenticeship or trades certificate or diploma - College, CEGEP or other non-university certificate or diploma - University certificate or diploma below bachelor level - Bachelor's degree - University certificate or diploma above the bachelor level - Degree in medicine, dentistry, veterinary medicine or optometry - Master's degree - Doctorate degree

Appendix E

Homeowner impact survey

Education (cont'd)	
45) Overall, would you say living in your Habitat home has played a role in helping to influence the decision of yourself and other members of your household over the age of 18 to start or complete further studies?	<ul style="list-style-type: none"> - Yes - No - Do not know - Not applicable
46) What are some of the factors that influenced this decision? (Select all that apply)	<ul style="list-style-type: none"> - Closer proximity to campus - Quiet place to study at home - Ability to afford tuition - Improved physical - Improved mental health - Do not know - Other: _____
General Feedback	
47) Overall, how satisfied are you with the Habitat homeownership experience?	<ul style="list-style-type: none"> - Not satisfied - Somewhat satisfied - Satisfied - Very satisfied
48) Overall, would you say the happiness of your household has improved since moving into your Habitat home?	<ul style="list-style-type: none"> - Yes - No - Unsure
49) Do you think you would have been able to own your home without help from Habitat for Humanity?	<ul style="list-style-type: none"> - Yes - No - Maybe
50) Since moving into your Habitat home, do you partake more frequently in any of the following? Please select all that apply	<ul style="list-style-type: none"> - Community events - Volunteer activities - Civic activities (e.g voting) - Other: _____ - None of the above
51) Would you recommend the Habitat homeownership program to others?	<ul style="list-style-type: none"> - Yes - No
52) If you wish to share a part of your experience that wasn't covered in the previous questions, we'd love to hear from you!	

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