



How does homeownership contribute to social and civic engagement?

People with low incomes have generally been less civically engaged than the population at large.¹ Because of this, they have less political and social influence and less ability to advocate for policies and issues affecting them. Homeownership motivates increased civic engagement regardless of income level,^{2,3} so increasing opportunities for homeownership among people with low incomes will increase their political and social involvement.^{4,5}

Social engagement is defined as “being actively involved in meaningful activities that are cognitively stimulating or socially integrating,”⁴ though it may be otherwise known as being neighborly within one’s community via participation in social events, volunteering or donating resources.⁵

Civic engagement includes activities that contribute to collective action, concern and improvement of others by developing knowledge, skills and initiative to improve quality of life in the community via political and nonpolitical methods.^{1,5}

Community resilience is the presence, creation and use of community resources by community members to thrive when exposed to change, uncertainty, unpredictability and surprise.⁶

This evidence brief:

- Summarizes research on housing-related factors that support social and civic engagement in populations with low incomes.
- Highlights factors that affect social and civic engagement among Black and Hispanic/Latino populations.
- Illustrates how the work of Habitat for Humanity contributes to social and civic engagement.

Social and civic engagement are essential to representation in the democratic process

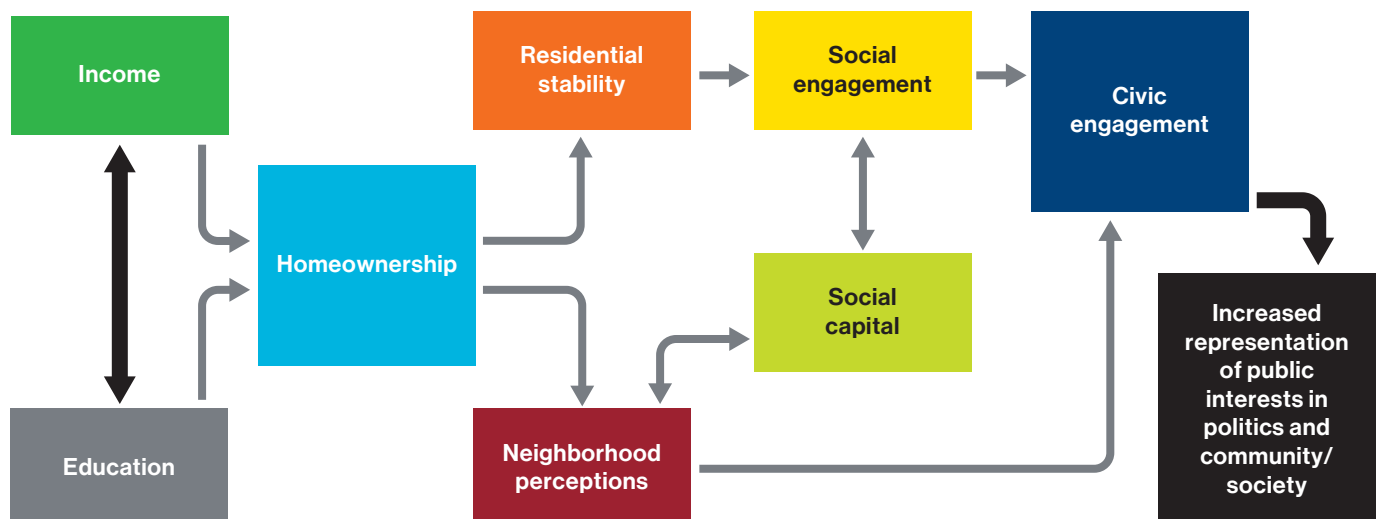
Democracy is based on lively debate of issues relevant to all people, as well as on consistent engagement in elections and other civic actions that serve the interests of the people.⁷ Social and civic engagement form the building blocks of a socially responsible society and represent how citizens engage in the democratic process.⁸⁻¹⁰ Populations with low incomes have historically low civic engagement, which is linked to low community resilience.⁶ Given that people with low incomes often live in disadvantaged or disinvested communities, the consequences of low civic engagement can lead to further disinvestment and continued deterioration of social, financial and physical resources and infrastructure.^{7,10,11}

Social engagement is a precursor to civic engagement. Socially engaging activities like volunteerism facilitate a sense of pride and belonging in one's community, forming

one's social identity and developing fulfillment.^{12,13} That community pride and sense of belonging foster connection to the community and increase the likelihood of becoming civically engaged, particularly in local elections.^{10,14,15}

Increased civic engagement, whether through voting, signing petitions or writing elected officials, improves representation of public opinion in political processes, optimizing the democratic process that has historically underrepresented people with low incomes.^{9,10,15,16} People who have higher incomes and more advanced education are more likely to be homeowners and are subsequently more actively civically and socially engaged, as seen in Figure 1.^{7,9,15,16} Homeownership also aids in increasing social and civic engagement^{5,10,14-16} regardless of a person's income level or the length of time that person resides in their home.^{10,14}

Figure 1: Pathway to increased representation of public interests via social and civic engagement

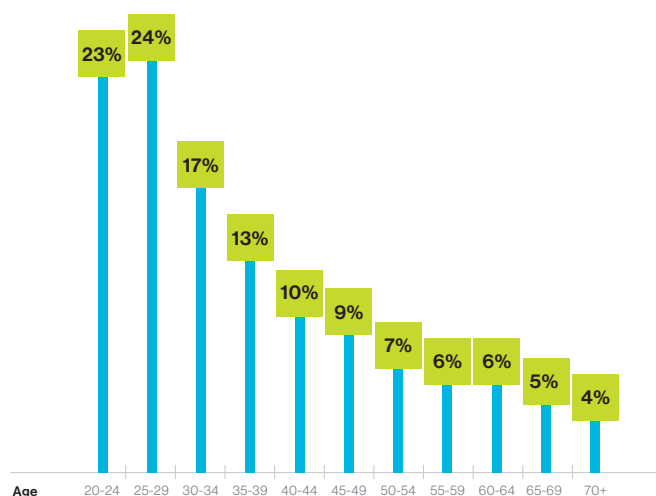


Key housing-related factors to support social and civic engagement

Supporting residential stability increases social and civic engagement.

- Residential stability among homeowners is related to improved life satisfaction, increased civic participation and educational outcomes for children, along with better physical and mental health.^{17,18}
- Residential stability is an important predictor of participating in local elections, though homeownership alone was also related to civic engagement, particularly in local elections and in community groups, after accounting for residential stability.¹⁴ Homeownership is related to greater social engagement, with homeowners more than twice as likely to join a neighborhood group than renters.¹⁰
- Homeownership is associated with increased residential stability, as renters move at about five times the rate of homeowners^{18–20} and stay in their residences on average one-quarter the duration of homeowners.^{4,10} Homeowners therefore have more opportunities to build social capital within their neighborhood and community. Across rental and owned properties, the mover rate declines with age, with those 70 and older being the least likely to move (Figure 2).¹⁹

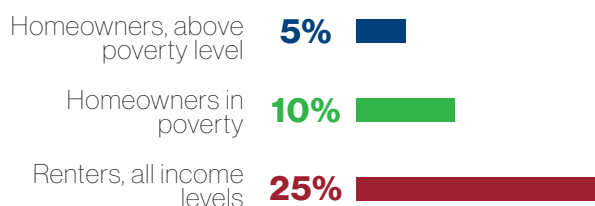
Figure 2: Percentage of people changing residence by age group, 2015¹⁹



Source: U.S. Census Bureau, Current Population Survey, 2015

- As seen in Figure 3, homeowners living in poverty were twice as likely to move as homeowners living above the poverty line.¹⁹ This may be due to being cost-burdened by a mortgage or being unable to afford the necessary repairs to maintain their home. Even so, homeowners living in poverty remain 55% less likely to move compared with renters, demonstrating the increased residential stability,¹⁹ though this reduced mobility may also be due to negative accumulated equity in the home caused by being overburdened by the mortgage or to being unable to sell because of a need for significant repairs and/or falling house prices.²¹

Figure 3: Odds of moving year over year by residence type and income level



Homeowners have more opportunity to build social capital through social engagement, which strengthens their motivation to maintain and improve the neighborhood.

Social capital is the degree to which residents of an area have access to resources through their social networks, such as having a friend or neighbor to call for help if they have a flat tire.²² Social capital is built by making connections in one's social network through one's social engagement activities. The depth and consistency of one's engagement in community activities determines the amount of social capital a person is able to build and maintain with neighbors and community members.^{2,19,22,23}

- Even after accounting for residential mobility, homeowners with low and moderate incomes have 21% more social connections that contribute to increased social capital compared with long-term renters in their neighborhood and greater community, regardless of how long they have owned their home.^{2,22}

- Homeowners' lower residential mobility may increase their connection to their community and to their neighbors.^{4,19} This attachment to the people within the neighborhood likewise strengthens homeowners' attachment to and positive perceptions of their neighborhood.²⁴
- The interpersonal bonds composing social capital enable neighbors and community members to rally around common causes, increasing the potential for civic engagement through appointment or election to local office or through petitions for policies to improve neighborhood conditions.^{2,9,10,25}
- Organized, group-based civic engagement builds social capital and collective efficacy, or the belief that a community can regulate itself.²⁶ Maintaining social engagement supports the quality of life in older adults and reduces loneliness, so aging within one's community enables the maintenance of social ties and opportunities for civic involvement.^{12,13}

Homeownership helps to build collective efficacy within the community, which enables collective action via civic engagement.

- After controlling for residential stability, homeownership has a positive impact on collective efficacy through greater neighborhood involvement due to personal and financial investments in the community.²⁷
- Social capital and collective efficacy are interrelated and based upon building bonds and trust within one's community.^{26,27} Collective efficacy is likewise interrelated with residential stability, so reducing forced moves through foreclosure or eviction has a positive impact on collective efficacy.²⁸
- Homeownership and collective efficacy reduce homeowners' perceptions of disorder and crime²⁷ and contribute to their confidence in their neighborhood. This collective efficacy enables homeowners with low incomes to advocate for their personal and community interests.

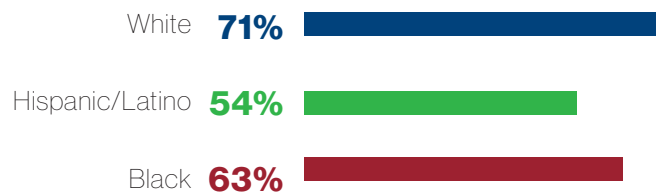


Homeownership can mitigate some racial gaps in civic engagement.

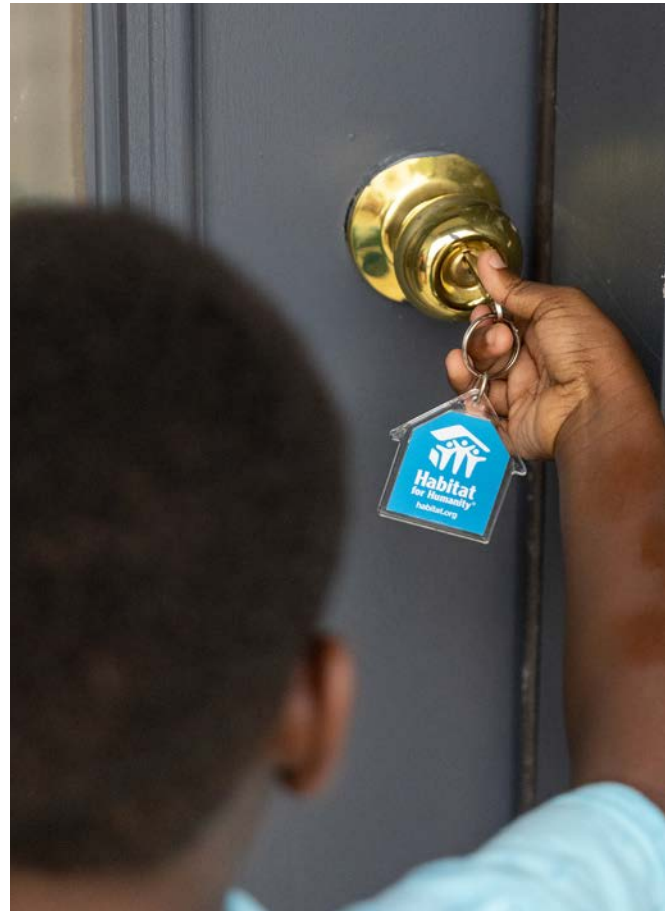
Black and Hispanic/Latino populations have been marginalized since the country's inception. The effects of marginalization persist in the form of the racial/ethnic wealth gap, lower educational opportunities and lower homeownership, all of which hinder social and civic participation.^{16,29} Increasing opportunities for homeownership for Black and Hispanic/Latino populations and making low-cost repairs to maintain the current properties of those populations can increase residential stability, which fosters social and civic engagement among these groups.^{30,31}

- When levels of education, income and employment are equal, Black populations are equally civically engaged compared with their white counterparts. However, when Black and Hispanic/Latino populations have lower educational, income and employment opportunities – often as a result of structural racism – their rates of civic engagement are significantly lower compared with white populations (Figure 4).^{7,15,16}

Figure 4: Percentage of civically engaged adults by race/ethnicity³¹



- Notably, increasing access to homeownership for Black and Hispanic/Latino adults can increase civic participation by 8% among these groups. Addressing systemic inequalities, such as improving access to higher education, would increase civic participation by 33%.^{15,16}
- According to a Kaiser Family Foundation poll,³² Black and Hispanic/Latino adults vote at greater than expected rates compared with their homeownership rates, partially because they are more likely to live in disinvested neighborhoods that require collective action to maintain and improve.^{15,16,32}
- Black and Hispanic/Latino populations are asked to engage in political activities less frequently than white populations and report greater distrust of the



government because of racial injustices (59% and 56%, compared with 65% among white populations).^{7,16}

Reasons for distrust in the government include disparate treatment of votes and disenfranchisement via suppressive voting tactics, invalidation of ballots, naturalization requirements, and laws preventing those with felonies from voting.⁷ As a result, Black and Hispanic/Latino adults are more likely to participate in civic activities outside of election processes. For example, Black adults were twice as likely to participate in a neighborhood group, a form of instrumental civic engagement, compared with their white counterparts.¹⁰

- Increased residential stability of Black and Hispanic/Latino households through homeownership and home repair programs enables these marginalized groups to remain in their homes for longer, increasing their ability to build social capital and mitigating barriers to social and civic engagement resulting from low income, low educational attainment and less lucrative employment.^{14,16,29}

Habitat's **Advancing Black Homeownership** initiative deepens our commitment to increasing homeownership opportunities for Black individuals and families and addresses the systemic racial biases that have hindered access to homeownership for generations. It aims to help end the social and economic disparity many Black people and communities of color continue to face.

How Habitat for Humanity responds

- Habitat is committed to increasing and maintaining homeownership for individuals with low incomes by ensuring that mortgage payments consume no more than 30% of a homeowner's income and by offering financial packages composed of low- or zero-interest loans and forgivable loans. Habitat provides flexible mortgage restructuring options and other financial support to homeowners when they lose income to ensure that they can stay in the communities in which they are socially invested.
- Affiliates facilitate social engagement and the creation of neighborhood-level social capital by sponsoring community events, holding home dedication/ribbon-cutting ceremonies for newly purchased homes, and founding homeowners' associations for neighborhoods built by the affiliate, known as cluster building. Affiliates also invite neighbors to participate in home dedication or ribbon-cutting ceremonies to expedite relationship-building for households purchasing homes built or rehabilitated in existing neighborhoods.
- Homeowners living in Habitat-facilitated cluster-built neighborhoods have shared lived experiences, such as navigating the Habitat homeownership process, sweat equity and homeownership education, which may facilitate social engagement and social capital-building. They may become involved in their homeowners' association, which is one form of civic engagement.
- By addressing acute housing maintenance problems and improving the quality of their homes, Habitat's repair programs enable homeowners to stay in their homes, where they are already socially engaged and have built social capital, without risking their health or well-being.
- Habitat's Aging in Place and Housing Plus programs aim to improve quality of life for older populations through home repairs and modifications that foster a safe and livable environment so that older adults can age in their homes and within their communities.
- Neighborhood revitalization programs at Habitat affiliates, which partner with Habitat homeowners' neighbors and local organizations and include building and repairing homes within existing communities, renovating and reopening closed schools, and beautification projects, help build collective efficacy among homeowners, which may lead to collective action in the form of civic engagement to maintain and continue to improve the community.
- Habitat advocates at all levels of government for programs and policies that support new construction and rehabilitation of affordable homes, increase access to affordable mortgages, optimize land use regulations for affordable homes, and promote investment and homeowner and renter stability in revitalizing neighborhoods. These policies help homeowners and renters reduce their housing cost burdens and free up time and effort to volunteer or otherwise become involved in the improvement of their neighborhood or community.
- Habitat also advocates to expand public resources for programs that help lower-income households make needed home repairs and remain in the communities where they have created social ties and are personally invested.
- Purposefully stabilizing households in neighborhoods and communities via homeownership programs and thoughtfully investing in Black homebuyers and homeowners, as Habitat does, enables homeowners to overcome structural and institutional barriers to civic engagement and to expand their social network to facilitate civic engagement.

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