### ABSTRACT

The purpose of this study is to see how subject's happiness and satisfaction is affected by their housing arrangement. Habitat for Humanity partner families seem much happier and more satisfied than traditional homeowners, which are widely believed to be happier than renters. The research will explore how families who earn a house through Habitat for Humanity compare to these two most common housing options. Housing plays a significant role in the happiness and success of a family, so it is critical to understand this correlation on a deeper basis than just health and economics. Habitat for Humanity stresses the importance of not just homeownership, but of affordable housing. Affordable homeownership provides a place for families to grow and gather, free of instability, stress, and fear. By having a secure place to call home, families are able to save for their futures as well as make investments into their education.

### Purpose

Housing is a significant problem in the United States especially. It is recommended that a household spends no more than 30% of their income on housing costs, but in the US alone, 19 million people pay more than 50% of their income on housing, and hundreds of thousands more do not have a home at all (Enterprise Community Partners, 2014). With this big of an issue in housing it makes sense that there is already research into this topic, but as previously mentioned, much of this research has been into the health and economic impacts, Habitat for Humanity has administered surveys to their homeowners that has shown that families have better financial health, parents feel confident in their ability to meet their children's needs, and the children report better grades (Habitat for Humanity, 2021). Housing agencies focus on the various impacts on renters and homeowners, and Habitat for Humanity focuses on just their clients, but there has been no comparison between these categories, as well as there is very little research on the satisfaction and happiness of people in each of these housing arrangements

# LIFE SATISFACTION ACROSS HOUSING ARRANGEMENTS Larissa Herbert The University of Findlay

### METHODOLOGY

Participants were asked to participate in a short online survey via google forms. This survey was comprised of demographic information, the Oxford Happiness Questionnaire, Diener Satisfaction with Life Scale, and the question "do you believe your home impacts your overall happiness and satisfaction with your life?". Data was then analyzed against itself to determine correlations

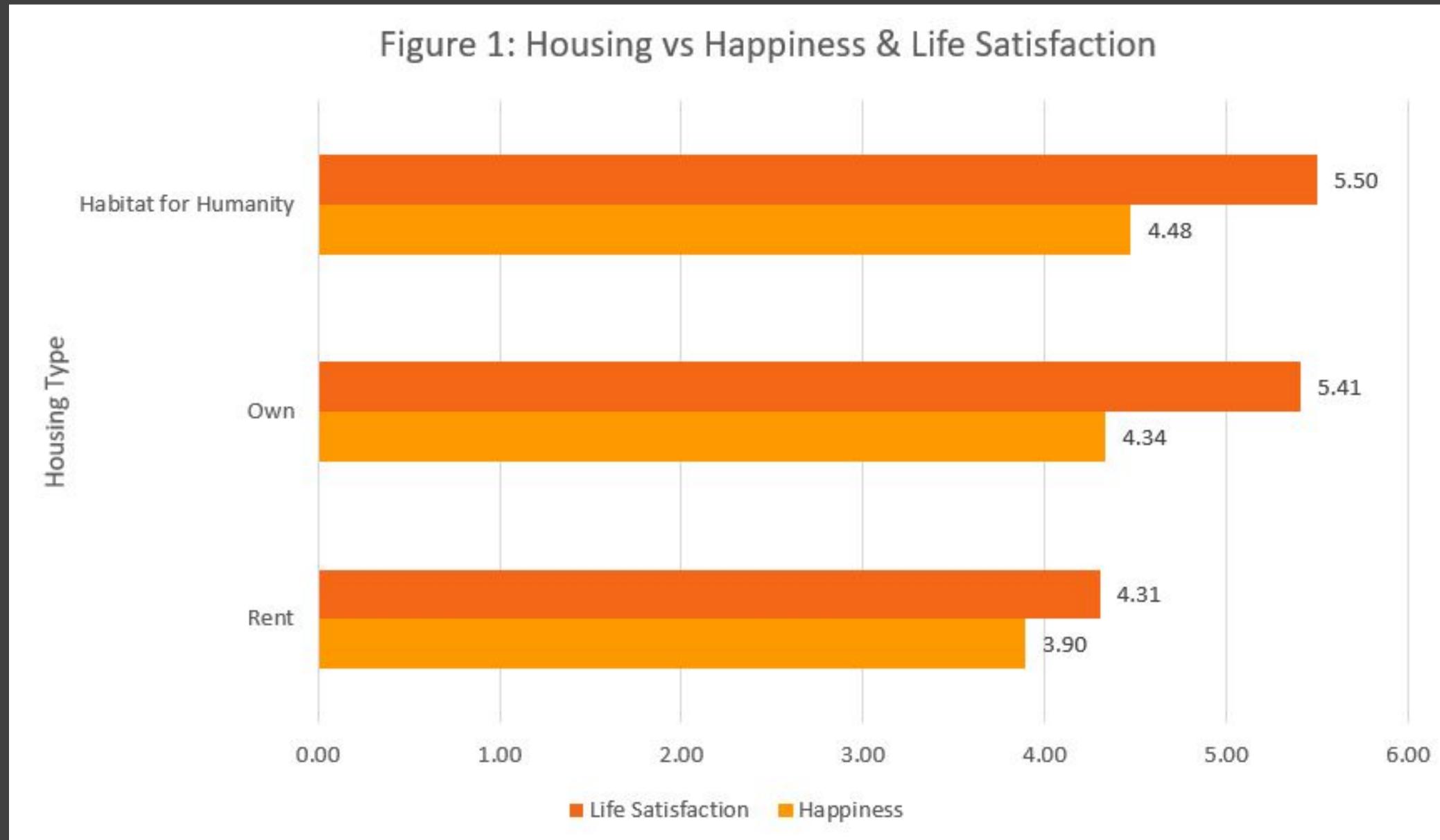
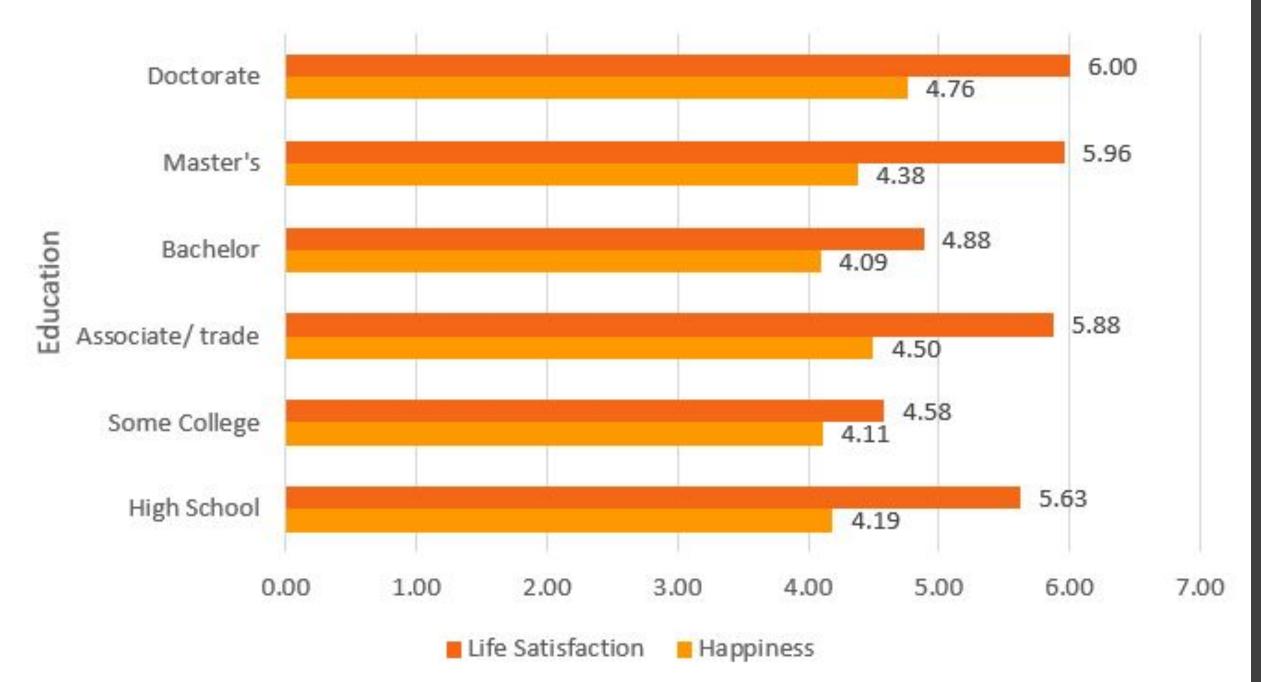


Figure 2: Education vs Happiness & Life Satisfaction

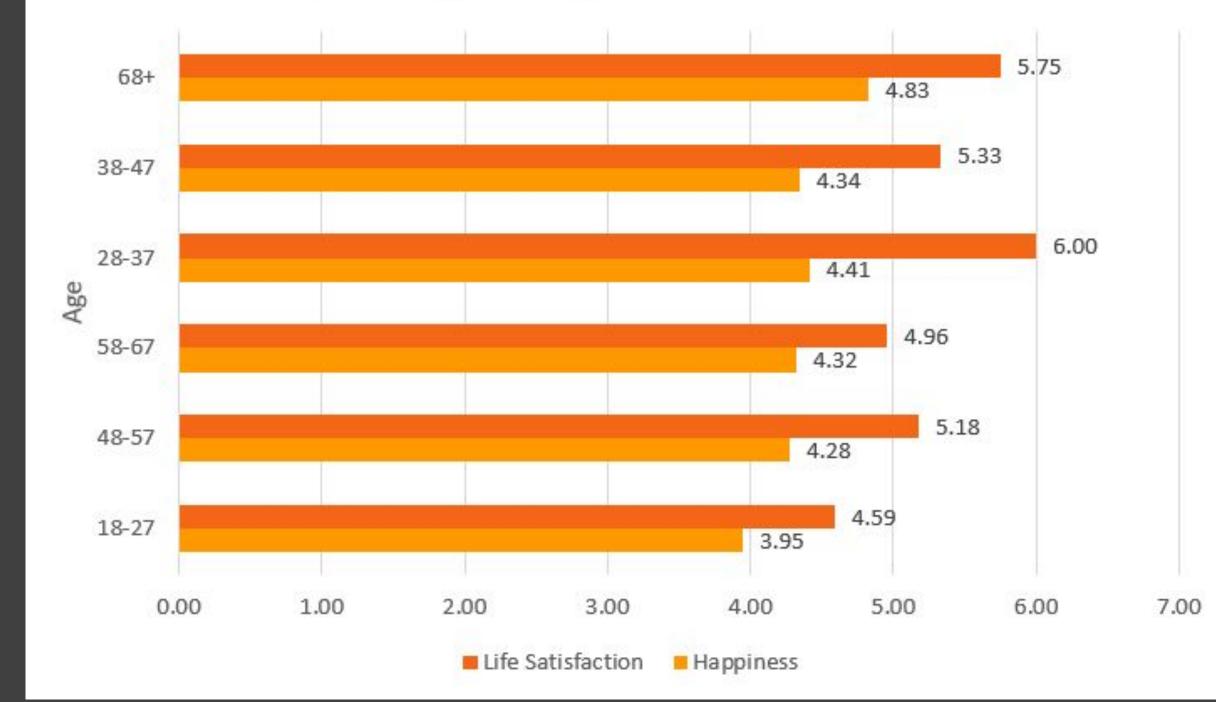


RESULTS

Figure 4: Participant Responses "Do you believe your home impacts your overall happiness and satisfaction with your life?"



### Figure 3: Age vs Happiness & Life Satisfaction



### DISCUSSION

There has been very little research into the area directly relating to how Habitat for Humanity compares to other housing arrangements. Research does suggest that affordable housing creates a happier and healthier individual. This study shows that Habitat for Humanity partner families mirror traditional homeowners in their happiness and life satisfaction. This study also supports research that homeowners are more satisfied than renters.

### <u>CONCLUSIONS</u>

This research study showed that those who own their home through Habitat for Humanity are equally happy and satisfied to those who own their home through a traditional bank loan. Both of these are significantly happier and more satisfied than those who rent their homes.

There were also some interesting correlations with age as well as education that mirror previous research. Those in their thirties are the most satisfied with their lives, yet those above 68 are the happiest. The happiness and satisfaction were expected to mirror each other across all categories, but there were variances visible in Figure 3.

## REFERENCES

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