



# Social Benefits of Homeownership

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- Builds middle-class wealth and stability
- Increased community involvement, civic engagement, and volunteerism
- Higher likelihood of voter participation
- Decreased mental health difficulties
- Children of homeowners have:
  - Higher rates of high school graduation
  - Better test scores
  - Lower crime and drug usage rates



# Equity Benefits of Homeownership

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- Creation of social capital
- Increased BIPOC wealth among homeowners
- Increased access to educational opportunities



# Economic Benefits of a Home Purchase

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- \$37,000 increase in income
- \$4,700 in home-related spending
- \$69,700 in new home construction
- Decreased welfare dependency

