

Volume 5 Number 1 (2011): 66-79
<http://www.infactispax.org/journal/>

Habitat for Humanity and the Support of Civic Participation

Todd Junkins
Habitat for Humanity
coordinator@habitat-for-humanity.org

Darcia Narvaez
University of Notre Dame
dnarvaez@nd.edu

What is the best way for individuals to develop skills for civic participation? Too often civic participation skills are described and/or memorized without real understanding. The Integrative Ethical Education model is a comprehensive approach to ethical education that focuses on skill development within context.¹ It uses a novice-to-expert approach to developing the kind of ethical skills that any successful ethical agent must have available for moral action. We describe the model briefly and then use this model to assess Habitat for Humanity's systematic attempt to bring disenfranchised members of society into the community as full participating members. We also address the areas in which further work can be done to assist

¹ Narvaez, Darcia. "How Cognitive and Neurobiological Sciences Inform Values Education for Creatures Like Us," in *Values Education and Lifelong Learning: Philosophy, Policy, Practices*, edited by Aspin D. and J. Chapman (Springer Press International, 2007): 127-159. Narvaez, Darcia. "Human Flourishing and Moral Development: Cognitive Science and Neurobiological Perspectives on Virtue Development," in *Handbook of Moral and Character Education*, edited by L. Nucci and D. Narvaez (Mahwah, NJ: Erlbaum, 2008) 310-327. Narvaez, Darcia. "Integrative Ethical Education" in *Handbook of Moral Development*, edited by M. Killen and J. Smetana (Mahwah, NJ: Erlbaum, 2006): 703-733.

Habitat in achieving greater success as an agent of civic change.

Integrative Ethical Education (IEE)

In recent years it has been apparent to researchers that learning is a matter of expertise development.² Individuals begin as novices and develop skills and capacities towards expertise. Thus in every domain one can structure instruction for expertise development based on what is known about how expertise is generated.³ Narvaez has brought this approach into the realm of moral or ethical development with the Integrative Ethical Education (IEE) model.⁴ Development towards ethical expertise requires the right context and for maximal success. Overall ethical expertise development is designed to occur within a set of caring relationships, a supportive climate, and a community that fosters self-development. Integrative Ethical Education emphasizes five aspects.

First, it is vital to establish a caring relationship with the client or student in a way that fosters a secure attachment, a factor that leads to a greater sense of belonging and promotes greater motivation and accomplishment.⁵ A secure bond may be difficult for participants who have a history of poor parental bonding or come from abusive or neglectful environments, but a patient and constant approach can foster a secure relationship.⁶ What this kind of relationship looks like may vary by ethnicity and culture, so leaders need to be sensitive to the appropriate and perhaps alternative ways to show care and respect. As seen below, Habitat seeks to set up relationships of respect and support.

Second, for learning and change to occur, the climate or culture must be supportive. Group leaders and members convey a general climate of support through the expectations for growth and development, ethical excellence, and high achievement. Classroom studies show that these characteristics of climates are particularly beneficial for persons from at-risk environments who need to develop assets that support resiliency.⁷ As described below, Habitat creates a caring

² Bransford, John D., Ann L. Brown, and Robin R. Cocking, *How People Learn: Brain, Mind, Experience, and School* (Washington D.C.: National Academy Press, 1999).

³ Hogarth, Robin M. *Educating Intuition* (Chicago: University of Chicago Press, 2001).

⁴ Narvaez, Darcia. "How Cognitive and Neurobiological Sciences Inform Values Education for Creatures Like Us;" Narvaez, Darcia. "Human Flourishing and Moral Development: Cognitive Science and Neurobiological Perspectives on Virtue Development;" Narvaez, Darcia. "Integrative Ethical Education."

⁵ Klem, Adena M., and Connell. "Relationships Matter: Linking Teacher Support to Student Engagement and Achievement," *Journal of School Health* 74, no. 7 (2004): 262-273. McNeely, Clea A., James M. Nonnemaker, and Robert W. Blum. "Promoting School Connectedness: Evidence from the National Longitudinal Study of Adolescent Health," *Journal of School Health* 72 (2002): 138-146. Roeser, Robert M., Carol Midgley, and Timothy Urdan. "Perceptions of the Psychological Environment and Early Adolescents' Psychological and Behavioral Functioning in School: The Mediating Role of Goals and Belonging," *Journal of Educational Psychology* 88, no. 3 (1996): 408-422.

⁶ Watson, Marilyn, and Laura Eckert. *Learning to Trust* (San Francisco: Jossey-Bass, 2003).

⁷ Benson, Peter, Nancy Leffert, Peter C. Scales, and Dale Blyth. "Beyond the "Village" Rhetoric: Creating Healthy Communities for Children and Adolescents." *Applied Developmental Science* 2, no. 3 (1998): 138-159. Wang, Margaret C., Geneva D. Haertel, and Herbert J. Walberg. "Building Educational Resilience." *Phi Beta Kappa Fastbacks* 430 (1998): 7-61. Zins, Joseph E., Roger P. Weissberg, Margaret C. Wang, and

climate through a network of support.

Third, one of the key ancestral ways to learn was through apprenticeship, an approach that has been adopted in education and is considered appropriate for learning across domains.⁸ In an apprenticeship model, the mentor demonstrates, guides, and supervises learning and performance. The learner is immersed in real-life learning with good feedback that helps develop good intuitions about what works. At the same time, the mentor provides explanation to foster deliberate understanding about why things are done as they are done.⁹ In this fashion, a novice moves towards expertise with extensive, focused practice.¹⁰ We discuss below how Habitat uses an apprenticeship model when it brings together community mentors with client families to accomplish mutual goals.

Fourth, as a sign of true learning and understanding, individuals become autonomous within a domain.¹¹ They learn enough skills to be able to monitor their own progress, and to change strategies and actions when they are not successful in meeting goals. Habitat understands autonomy to be essential for successful home ownership and civic participation, as demonstrated below.

Finally, individuals do not flourish alone but require the surrounding community to continually provide the support needed.¹² The community is where skills are practiced and honed according to the context. Habitat establishes several layers of community support for the long-term well-being of client families. We look at more details of Habitat's approach.

Habitat for Humanity as a Context for Mentoring Civic Skills

Democratic education is usually discussed as a school-based activity. But community organizations and nonprofit groups can also contribute to the promotion of civic skills.¹³ Habitat for Humanity is one such organization. Habitat is a nonprofit, Christian organization whose primary missions are to eliminate substandard housing and foster neighborhoods. Its strategies are to build homes and communities. Habitat's general approach is to bring people into the community of homeowners, involving fellow citizens in their welcoming, and using the

Herbert J. Walberg. *Building Academic Success on Social and Emotional Learning* (New York: Teachers College Press, 2004).

⁸ Rogoff, Barbara. *Apprenticeship in Thinking: Cognitive Development in Social Context* (New York: Oxford University Press, 1990); Rogoff, Barbara, and Jean Lave. *Everyday Cognition: Its Development in Social Context* (Cambridge, MA: Harvard University Press, 1984); Bransford, John D., Ann L. Brown, and Robin R. Cocking, *How People Learn: Brain, Mind, Experience, and School* (Washington D.C.: National Academy Press, 1999).

⁹ Hogarth, Robin M. *Educating Intuition* (Chicago: University of Chicago Press, 2001).

¹⁰ Ericsson, Karl A., and Jackie Smith. *Toward a General Theory of Expertise* (New York: Cambridge University Press, 1991).

¹¹ Zimmerman, Barry J. "Academic Studying and the Development of Personal Skill: A Self-Regulatory Perspective," *Education Psychologist* 33 (1998): 73-86.

¹² Bronfenbrenner, Urie. *The Ecology of Human Development* (Cambridge: Harvard University Press, 1979).

¹³ Hart, Daniel, and Robert Atkins. "Civic Development in Urban Youth," *Applied Developmental Science* 6 (2002): 227-236.

encounter to foster civic participation. First we discuss the Habitat context, and then assess Habitat's approach based on IEE principles.

The founding mission of Habitat was the elimination of substandard housing within a community context. "Habitat is an ecumenical Christian housing ministry, eliminating substandard housing through partnership with individuals from every corner of our community."¹⁴ Through building "simple, decent, affordable homes with lasting value" and then selling them to qualified families at a reduced cost through 0% interest loans, families are moved from substandard housing into new, yet affordable housing, a solution made possible through a creative combination of financing and volunteerism.¹⁵ We discuss the mission in two parts, eliminating substandard housing and building community.

Eliminating Substandard Housing. Habitat accomplishes its first goal through providing an opportunity for homeownership. Families qualify for Habitat home ownership if they meet several qualifications: (a) their income is 25-60% of the local average income; (b) they demonstrate a need for housing; (c) they prove their ability to pay for the home; and (d) they show a willingness to become a partner in building their own home and a responsible neighbor to others in the new neighborhood. Once the family becomes a Habitat partner, the process of financing and building begins.

Community Building. Habitat's second goal is to build communities and it does so through several means. Community and family stability are fostered within the network of relationships that arises through the homebuilding process. The homebuilding process includes Habitat staff, the partner family, local volunteers, sponsor groups, neighbors, and local city and state officials. Initially Habitat functions as a mediator, bringing all the groups together and coordinating their efforts, but ultimately as a networker, where each partner begins to address one another individually. The common goal of home building brings the partners together. When the members of a family have a network of neighbors who support them it increases the possibility of success—families who are thriving. In the face of stress, perceived social support is related to greater resilience.¹⁶

For instance, Habitat integrates the greater community into the work of forging a new homeowner. Habitat collaborates extensively with multiple organizations and government agencies. It fosters good relationships with county and city officials (e.g., seeking high marks on inspections, quality home design). Good relationships with city officials generate greater interest and investment in the success of Habitat families in homeownership and financial development. When the relationship between officials and the family is positive, the city can provide Habitat, and thereby future families, with land, infrastructure, connections with neighborhood affiliations, and inclusion in revitalization plans.

¹⁴ Froberg, Jenna. *Orientation Manual* (South Bend: Habitat for Humanity of St. Joseph County, 2009).

¹⁵ Junkins, Todd. *Project Manual* (South Bend: Habitat for Humanity of St. Joseph County, 2010).

¹⁶ Lowe, Sarah R., Christian S. Chan, and Jean E. Rhodes. "Pre-hurricane Perceived Social Support Protects Against Psychological Distress: A Longitudinal Analysis of Low-Income Mothers." *Journal of Consulting and Clinical Psychology*, (2010): 551-560.

As a result of its practices, Habitat promotes transformational and sustainable community development. The coordination of relationships places Habitat and partner families squarely within public and civic life. The family is provided a neighborhood that is stable and open to new families and committed to remain in partnership with the family. But the family needs more than a home, supportive relationships and community. The family also needs skills.

The Development of Skills for Success

Although Habitat and its families actively seek civic support through participation in the democratic process, sometimes the families lack the requisite skills for democratic participation, as is common among the poor.¹⁷ The culture of poverty may not encourage the types of skills that are required for mainstream success, including home ownership.¹⁸ Thus, Habitat seeks to build particular skills through immersion and mentorship, in other words, apprenticeship. These skills fall into two main categories, partnership and ownership.

Habitat Partnership Skills

Habitat starts with relationships. As a Christian organization, Habitat “works in partnership with God and people everywhere, from all walks of life, to develop communities with people in need by building and renovating houses so that there are decent houses in decent communities in which every person can experience God’s love and grow into all that God intends.”¹⁹ The principle value then, is partnership. Partnership underlies every aspect of Habitat’s work and extends to every member of the community. Habitat expects participating families to value partnership “in a way that influences their attitude, decisions, and reactions” as they complete program requirements.²⁰

Habitat fosters a positive culture in its “spirit of partnership.” The spirit of partnership involves a web of interpersonal skills that support a disposition of partnership. Habitat staff attempts to model these skills —trust, communication, honesty, and “faithfulness”— and encourage them in volunteers and families. The spirit of partnership is a necessary disposition in partner families for meeting the goals of financial assessment and stability, maintaining and developing financial and communal relationships, and the hard work of constructing a home.

Financial Transparency. Financial transparency is vital to the initiation of a partnership between Habitat and the family. As Habitat is the mortgage holder, Habitat must be sure the

¹⁷ "Center for Information and Research on Civic Learning and Engagement." *The 2006 Civic and Political Health of the Nation*. <http://www.civicyouth.org/?author=10>, 2006. Levinson, Meira. "The Civic Achievement Gap (CIRCLE Working Paper No. 51)." *Civic Youth*. 2007.

<http://www.civicyouth.org/PopUps/WorkingPapers/WP51Levinson.pdf> (accessed March 15, 2010).

¹⁸ Payne, Ruby. *A Framework for Understanding Poverty*. 3rd Ed. (Highlands, TX: Aha! Process, Inc., 2003).

¹⁹ Froberg, Jenna. *Habitat for Humanity of St. Joseph County*. 2010.

<http://www.habitat-for-humanity.org/apply/training.php> (accessed January 23, 2010).

²⁰ Froberg, Jenna. *Orientation Manual*. (South Bend: Habitat for Humanity of St. Joseph County, 2009).

family has the ability to pay. Therefore, as Habitat does extensive financial investigation to confirm ability to pay, it is important that families do not give a false view of their finances in the hopes of being accepted. The families must trust Habitat to make fair choices and develop financial plans which are in the best interest of the family, maintain open communication regarding their financial standing, honestly engage with the investigation and continued assessment, as well as remain ‘faithful’ to the financial plan established with Habitat. If trust and honesty are missing, the family will either fail in being accepted into the program or fail as the program develops. If at the final closing Habitat’s assessment of the families financial situation is one where they will not be able to pay, Habitat cannot provide the loan.

Relational Skills. Families need the skills to maintain and develop both financial and communal relationships. Sponsor groups, who collaborate with Habitat on a regular basis, work closely with the families on the job site. They offer support to the community, including the partner family, through physical labor and financial donation. If a family proves incapable of relating with sponsor groups, then the family will have difficulty successfully completing the program.

Respect for Mission. Many people come together to work hard both physically and logistically to build a Habitat home. The family’s equally hard work demonstrates a respect for the mission of the group in making their home possible. As the family and the community work together, trust is built in the family’s ability to manage and maintain a home. Moreover, the family is expected to support Habitat and its overall mission. For instance, “[w]hile Habitat does not require partner families to share our faith, we do expect respect for the way in which this foundation of faith permeates our partnership.”²¹ Habitat collaborates with various religious groups and Christian churches, and uses language and ceremonies reflecting a commitment to the Christian faith. Respect then is understood within the context of faith and mission.

Conflict Management. Whenever individuals work together, conflict can arise. Habitat has expectations for families in regards to conflict. Conflicts do arise throughout the Habitat home building process, and Habitat holds “each family accountable to operating in a spirit of partnership as a representation of how they will react once within their Habitat home.”²² Habitat views the ability to resolve conflicts as “critical” to success, and encourage families to develop the skills to confront issues and negotiate with others. According to Habitat, the family’s ease in dealing with conflict derives from a disposition of partnership, maintaining trust, open communication, honesty, and faithfulness.

Hard work. The work the family contributes to house-building not only supports the overall mission of Habitat and the community effort but it helps the family from a psychological perspective. The family will feel more “ownership” of the house, part of the “sunk cost” that usually keeps people engaged in an activity.²³ With the work the families put into their Habitat

²¹ *ibid.*

²² *ibid.*

²³ Bornstein, Brian H., and Gretchen B. Chapman. "Learning Lessons From Sunk Costs." *Journal of Experimental Psychology: Applied* 1 (1995): 251-269.

homes, they will psychologically be more resilient in facing setbacks in regards to the home.

Home Ownership Skills

The second category of necessary skills is the disposition of ownership. This web of skills is required due to the rights and responsibilities conferred by property ownership.

Stewardship. A property owner is expected by the community to show stewardship of their property. This keeps property values high and neighborhoods stable and safe. Habitat attempts to build in stable neighborhoods. If a family fails to take care of the yard, or goes into foreclosure due to poor management, this can hurt Habitat's mission of "building homes, building hope, building community," creating instability in the neighborhood, affecting both the neighborhood and Habitat's relationship with that neighborhood.²⁴

Leadership. Leadership is needed to maintain a property appropriately. This means striking a balance between self-initiative, a "do-it-yourself" mentality, and asking for help from others in the community. Without both of these skills, a home falls into disrepair or complicated problems arise. Both issues result in unwanted 'curb appeal' and again create undesirable instability. When property is neglected, difficulty with neighbors and the city continue to increase resulting in unsuccessful ownership and deleterious communal participation.²⁵

Following Rules. Finally, respect for and understanding of home ownership is demonstrated through understanding and living within the rules of civic life. These rules encompass understanding both what is due from and owed to every property owner. For example, paying taxes, involvement in the city planning process, and maintaining an income to pay for home ownership expenses are all part of respecting the community and its practices.

Habitat and the Integrative Ethical Education Model

When we examine Habitat's approach in light of the empirically-derived Integrative Ethical Education model, we see that there are several things that Habitat does well. First, it fosters caring, respectful relationships with partner families and among all constituents. Second, it tries to establish a community spirit of support (spirit of partnership). Third, it fosters skill development within the community context. Fourth, it tries to get partner families to stand on their own and use their perhaps newly-developed skills for civic participation after Habitat withdraws. Fifth, it tries to ensure the continued involvement of the larger community in the support of the family. According to our quick analysis, Habitat is largely using an approach that builds ethical participatory skills and civic virtue.

The Future of Civic Development in Habitat

²⁴ Junkins, Todd. *Project Manual*.

²⁵ Harding, John P., Eric Rosenblatt, and Vincent W. Yao. "The Contagion Effect on Foreclosed." *Federal Housing Finance Agency* (2009). www.fhfa.gov/webfiles/15046/website_rosenblatt.pdf (accessed August 12, 2010).

Although the goals and structure of Habitat support civic development, several challenges impede Habitat in achieving even greater success as an agent of civic change. We discuss these and some options for improved success.

Challenges to Learning and Adopting Civic Skills

Habitat's goal to foster communities is more difficult than it appears. Although home ownership increases social capital within a neighborhood and is linked to improved outcomes for children, it turns out that having a home is not enough for increased and successful participation in the community.²⁶ From our experience in Habitat it is evident that, whereas Habitat has been successful in providing the opportunity for home ownership, new home owners do not necessarily develop enough skilled knowledge about how to care for the home or how to relate to neighbors. There appear to be multiple obstacles to learning partnership and ownership skills as well as the community participation skills that are required within the Habitat context.

One of the greatest challenges is poverty and a culture of poverty.²⁷ A culture of poverty puts an emphasis on short-term goal attainment and taking advantage of the here and now, with little concern about self-development for future success. Poverty forces a restricted focus on the immediate needs rather than on developing skills for providing future needs, such as goal setting and planning. Moreover, many have had negative experiences associated with education in a classroom setting and avoid learning settings. Further, the increased life-stress of poverty, single parenthood, working long hours, and insufficient social support leave little psychological room for continuing education, let alone the personal transformation Habitat encourages. In addition, most of the families have never owned a home before, and the skills they have developed in dealing with rental property may be unhelpful or even detrimental. Finally, unfortunately there are conflicts between the family and others working with the family due to the different expectations of the socio-economic classes.²⁸ This tension extends to the volunteers and sponsors as well. Families are placed in a complex social context at every construction and learning site throughout the program.

The culture of poverty is intergenerational, passed from one generation to the next making it very difficult for those born into poverty to break out of it.²⁹ Habitat families often

²⁶ DiPasquale, Denise, and Edward Glaeser. "Incentives and Social Capital: Are Homeowners Better Citizens?" *Journal of Urban Economics* 45 (1999): 354-384. Green, Richard, and Michelle White. "Measuring the Benefits of Homeowning: Effects on Children." *Journal of Urban Economics* 41 (1997): 441-461. Boehm, Thomas, and Allan Schlottmann. "Does Homeownership by Parents Have an Economic Impact on Their Children?" *Journal of Housing Economics* 8 (1999): 217-232. Haurin, Donald, Toby Parcel, and R. Jean Haurin. "Does Homeownership Affect Children's Outcomes?" *Real Estate Economics* 30 (2002): 635-666.

²⁷ Payne, Ruby K., Philip E. Devol, and Terie D. Smith. *Bridges Out of Poverty: Strategies for Professionals and Communities* (Highlands, TX: Aha! Process, Inc, 2006).

²⁸ Payne, Ruby. *A Framework for Understanding Poverty*.

²⁹ Corcoran, Mary. "Rags to Rags: Poverty and Mobility in the United States." *Annual Review of Sociology* 21 (1995): 237-267. Harper, Caroline, Rachel Marcus, and Karen Moore. "Enduring Poverty and the Conditions of Childhood: Lifecourse and Intergenerational Poverty Transmissions." *World Development* 31 (2003): 535-554.

have experienced generations of personal, familial and social deterioration. Psycho-neurological studies clearly indicate the need for early proper nurturing and nutrition for healthy brain development and accompanying cognitive-emotional functioning, e.g. cognitive-emotional regulation.³⁰ Yet the stresses of poverty limit parents' ability to provide for the many needs of a child.³¹ And so the cycle continues.

Other challenges include time. Habitat only works with a given family for a limited amount of time, which may not be enough for turning around various troubled life patterns or the full development of civic skills. The time challenge is accompanied by the daily pressures described above that the family faces beyond the Habitat context. Habitat provides only one context among many within which partner families live from day to day.

Options for Improving the Habitat Model

Habitat has been successful in laying out the goals for partnership and ownership within the context of house and community building. It has been proactive in setting up respectful, caring relationships and climates for participating families. However, analyzing several of the challenges that remain provides the opportunity to find ways to make improvements.

First, Habitat can continue to refine its context to provide ever more support and care. In creating this environment of trust, families can perhaps have the psychological space to address some of the greatest stresses in their lives, including finances and housing.

Second, education needs to occur at all levels of interaction with partner families, in formal classes, and informally on the job site and in the office. Habitat can more consciously develop an education system based on an apprenticeship model. This will assist in alleviating the difficulties of the classroom for the poor. This not only includes construction and home management skills, but also civic skills such as commitment. Habitat can help foster a long term vision through staging commitment to homeownership. The first layer of commitment is the process of acceptance into the program. This is followed by the longer commitment to fulfilling the obligations of the program. The longest commitment is the payment of the home loan. But there are many other civic skills that could be emphasized, which we discuss below.

Third, Habitat can both expand the definition of the 'surrounding community' to include generations of families and more actively involve themselves in civic institutions. In working with generations of families, Habitat can further work to influence the generational affects of poverty. Additionally, it is clear that the greater community needs to convey civic values for Habitat and its families to foster. Habitat can actively work for and with local school education programs, neighborhood associations, and supportive civic spaces such as parks and libraries to promote a broad interest in civic values.

³⁰ Felitti, Vincent J., and Robert F. Anda. *The Adverse Childhood Experience(ACE) Study* (Atlanta: Centers for Disease Control and Kaiser Permanente, 2005).

³¹ Duncan, Greg J., and Jeanne Brooks-Gunn, *Consequences of Growing Up Poor* (New York: Russell Sage Foundation, 1997).

Finally, skills for partnership and civic participation must be possessed not only by participating families but by volunteers and sponsors. For example, volunteers and sponsors need to learn to get along with people from a different background, to express themselves in ways that are respectful to the family. Without a body of volunteers and sponsors willing and *able* to partner, Habitat could not provide housing at a cost families could afford. This means there needs to be a broad-based education of civic and ethical values for all participants. See Table 1 for a list of skills from Integrative Ethical Education. Based on experience in Habitat, we think these skills could be fostered in all Habitat constituents. This could be done by agencies across the community, including schools, businesses, and youth and religious organizations.

Table 1
Sample Ethical Skills That Constituent Groups May Need

Ethical Components and Skills
ETHICAL SENSITIVITY Understand Emotional Expression Take the Perspective of Others Connecting to Others Responding to Diversity Controlling Social Bias Interpreting Situations Communicate Effectively
ETHICAL JUDGMENT Understanding Ethical Problems Using Codes and Identifying Judgment Criteria Reasoning Generally Reasoning Ethically Understand Consequences Reflect on the Process and Outcome Coping and Resiliency
ETHICAL FOCUS Respecting Others Cultivate Conscience Act Responsibly Help Others Finding Meaning in Life Valuing Traditions and Institutions Developing Ethical Identity and Integrity
ETHICAL ACTION Resolving Conflicts and Problems Assert Respectfully Taking Initiative as a Leader

Planning to Implement Decisions Cultivate Courage Persevering Work Hard

Note: Skills are from Integrative Ethical Education ³²

Conclusion

Habitat began with goals to embrace the poor through the concrete outreach of home development. Its efforts at building homes have been successful. For example, over 2000 homes were built across the USA between 2005-2010 (<http://www.habitat.org/>). However, much more needs to be done to teach democratic skills and values in the context of home and community building. Including a stronger citizenship education component in the Habitat program would support partner families in the shift from renter to homeowner, from disenfranchised to citizen. Moreover, implementing research that explores the effectiveness of the suggested solutions above would continue the process for development both for Habitat specifically, and the education of democratic values more generally.

³² Narvaez, Darcia. "Integrative Ethical Education."

Bibliography

- Benson, Peter, Nancy Leffert, Peter C. Scales, and Dale Blyth. "Beyond the "Village" Rhetoric: Creating Healthy Communities for Children and Adolescents." *Applied Developmental Science* 2, no. 3 (1998): 138-159.
- Boehm, Thomas, and Allan Schlottmann. "Does Homeownership by Parents Have an Economic Impact on Their Children?" *Journal of Housing Economics* 8 (1999): 217-232.
- Bornstein, Brian H., and Gretchen B. Chapman. "Learning Lessons From Sunk Costs." *Journal of Experimental Psychology: Applied* 1 (1995): 251-269.
- Bransford, John D., Ann L. Brown, and Robin R. Cocking, . *How People Learn: Brain, Mind, Experience, and School*. Washington D.C.: National Academy Press, 1999.
- Brockner, Joel. "The Escalation of Commitment to a Failing Course of Action: Toward Theoretical Progress." *The Academy of Management Review* 17 (1992): 39-61.
- Bronfenbrenner, Urie. *The Ecology of Human Development*. Cambridge: Harvard University Press, 1979.
- "Center for Information and Research on Civic Learning and Engagement." *The 2006 Civic and Political Health of the Nation*. <http://www.civicyouth.org/?author=10>, 2006.
- Corcoran, Mary. "Rags to Rags: Poverty and Mobility in the United States." *Annual Review of Sociology* 21 (1995): 237-267.
- DeLee, Gwentyth M. *Home Management Seminar Resource Manual*. South Bend: Home Management Resources, n.d.
- DiPasquale, Denise, and Edward Glaeser. "Incentives and Social Capital: Are Homeowners Better Citizens?" *Journal of Urban Economics* 45 (1999): 354-384.
- Duncan, Greg J., and Jeanne Brooks-Gunn, . *Consequences of Growing Up Poor*. New York: Russell Sage Foundation, 1997.
- Ericsson, Karl A., and Jackie Smith. *Toward a General Theory of Expertise*. New York: Cambridge University Press, 1991.
- Felitti, Vincent J., and Robert F. Anda. *The Adverse Childhood Experience(ACE) Study*. Atlanta: Centers for Disease Control and Kaiser Permanente, 2005.
- Froberg, Jenna. *Habitat for Humanity of St. Joseph County*. 2010.
<http://www.habitat-for-humanity.org/apply/training.php> (accessed January 23, 2010).
- . *Habitat for Humanity of St. Joseph County*. 2010.
<http://www.habitat-for-humanity.org/cornerstone.php> (accessed January 23, 2010).
- . "How Families are Selected." *Habitat for Humanity of St. Joseph County*. 2010.
http://www.habitat-for-humanity.org/files/FSD_Fact_Sheet_How_Families_are_Selected.pdf (accessed January 23, 2010).
- Froberg, Jenna. *Orientation Manual*. South Bend: Habitat for Humanity of St. Joseph County, 2009.
- Green, Richard, and Michelle White. "Measuring the Benefits of Homeowning: Effects on Children." *Journal of Urban Economics* 41 (1997): 441-461.
- Harding, John P., Eric Rosenblatt, and Vincent W. Yao. "The Contagion Effect on Foreclosed." *Federal Housing Finance Agency*. 2009.
www.fhfa.gov/webfiles/15046/website_rosenblatt.pdf (accessed August 12, 2010).

- Harper, Caroline, Rachel Marcus, and Karen Moore. "Enduring Poverty and the Conditions of Childhood: Lifecourse and Intergenerational Poverty Transmissions." *World Development* 31 (2003): 535-554.
- Hart, Daniel, and Robert Atkins. "Civic Development in Urban Youth." *Applied Developmental Science* 6 (2002): 227-236.
- Haurin, Donald, Robert Deitz, and Bruce Weinberg. "The Impact of Neighborhood Homeownership Rates: A Review of the Theoretical and Empirical Literature." *Journal of Housing Research* 13 (2003): 119-151.
- Haurin, Donald, Toby Parcel, and R. Jean Haurin. "Does Homeownership Affect Children's Outcomes?" *Real Estate Economics* 30 (2002): 635-666.
- Hogarth, Robin M. *Educating Intuition*. Chicago: University of Chicago Press, 2001.
- Junkins, Todd. *Project Manual*. South Bend: Habitat for Humanity of St. Joseph County, 2010.
- Kinder, Donald R., and Cindy D. Kam. *Us Against Them: Ethnocentric Foundations of American Opinion*. Chicago: University of Chicago Press, 2009.
- Klem, Adena M., and Connell. "Relationships Matter: Linking Teacher Support to Student Engagement and Achievement." *Journal of School Health* 74, no. 7 (2004): 262-273.
- Levinson, Meira. "The Civic Achievement Gap (CIRCLE Working Paper No. 51)." *Civic Youth*. 2007. <http://www.civicyouth.org/PopUps/WorkingPapers/WP51Levinson.pdf> (accessed March 15, 2010).
- Lowe, Sarah R., Christian S. Chan, and Jean E. Rhodes. "Pre-hurricane Perceived Social Support Protects Against Psychological Distress: A Longitudinal Analysis of Low-Income Mothers." *Journal of Consulting and Clinical Psychology*, 2010: 551-560.
- McNeely, Clea A., James M. Nonnemaker, and Robert W. Blum. "Promoting School Connectedness: Evidence from the National Longitudinal Study of Adolescent Health." *Journal of School Health* 72 (2002): 138-146.
- Narvaez, Darcia. "How Cognitive and Neurobiological Sciences Inform Values Education for Creatures Like Us." In *Values Education and Lifelong Learning: Philosophy, Policy, Practices*, edited by Aspin D. and J. Chapman, 127-159. Springer Press International, 2007.
- Narvaez, Darcia. "Human Flourishing and Moral Development: Cognitive Science and Neurobiological Perspectives on Virtue Development." In *Handbook of Moral and Character Education*, edited by L. Nucci and D. Narvaez, 310-327. Mahwah, NJ: Erlbaum, 2008.
- Narvaez, Darcia. "Integrative Ethical Education." In *Handbook of Moral Development*, edited by M. Killen and J. Smetana, 703-733. Mahwah, NJ: Erlbaum, 2006.
- Narvaez, Darcia, Tonia Bock, Leilani Endicott, and James Leis. "Minnesota's Community Voices and Character Education Project." *Journal of Research in Character Education* 2 (2004): 89-112.
- Payne, Ruby. *A Framework for Understanding Poverty*. 3rd Ed. Highlands, TX: Aha! Process, Inc., 2003.
- Payne, Ruby K., Philip E. Devol, and Terie D. Smith. *Bridges Out of Poverty: Strategies for Professionals and Communities*. Highlands, TX: Aha! Process, Inc, 2006.
- Roeser, Robert M., Carol Midgley, and Timothy Urdan. "Perceptions of the Psychological Environment and Early Adolescents' Psychological and Behavioral Functioning in

- School: The Mediating Role of Goals and Belonging." *Journal of Educational Psychology* 88, no. 3 (1996): 408-422.
- Rogoff, Barbara. *Apprenticeship in Thinking: Cognitive Development in Social Context*. New York: Oxford University Press, 1990.
- Rogoff, Barbara, and Jean Lave. *Everyday Cognition: Its Development in Social Context*. Cambridge, MA: Harvard University Press, 1984.
- Wang, Margaret C., Geneva D. Haertel, and Herbert J. Walberg. "Building Educational Resilience." *Phi Beta Kappa Fastbacks* 430 (1998): 7-61.
- Watson, Marilyn, and Laura Eckert. *Learning to Trust*. San Francisco: Jossey-Bass, 2003.
- Zimmerman, Barry J. "Academic Studying and the Development of Personal Skill: A Self-Regulatory Perspective." *Education Psychologist* 33 (1998): 73-86.
- Zins, Joseph E., Roger P. Weissberg, Margaret C. Wang, and Herbert J. Walberg. *Building Academic Success on Social and Emotional Learning*. New York: Teachers College Press, 2004.