

Examining the Relationship Between Homeownership Status and Secondary Students' Academic Achievement

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Abstract

This research explores how owning a home impacts the academic performance of secondary school students, with a focus on the role of housing stability and socio-economic factors. The study was correlational and quantitative. The students of the 10th grade were randomly selected from Male Public Secondary Schools in Tehsil Muzaffargarh District Dera Ghazi Khan. The sample was 340 male Rural and Urban Public Secondary School students. The study found a small but meaningful positive link: homeownership explains 1.8% of the variation in academic outcomes ($R^2 = .018$) and has a beta coefficient of .134. This suggests that having stable housing supports better educational results. Owning a home promotes stability, access to resources, and a conducive learning environment, while also reflecting broader socio-economic benefits. However, these benefits may vary with monetary pressure, structural habitat, and the neighborhood atmosphere. This study therefore advises that there be cost-effective housing programs, where the plans of housing be intensified in education strategies, and additional support be given to students experiencing unstable housing. In general, it portrays how stable housing features will play a major role in equity and student success.

Keywords: homeownership, academic achievement, housing stability, socio-economic factors, educational equity.

Introduction

The relationship between housing conditions and students' academic performance has been

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a focal point in educational and social research because of its implications for equity and access to quality education. Among housing-related factors, homeownership status has drawn particular interest as a socio-economic indicator with the potential to influence various aspects of a child's educational experience. Comprehending how homeownership affects education attainment is critical to designing interventions that address inequities in education and ultimately improve outcomes for students from all walks of socio-economic life.

Homeownership is a condition that goes beyond mere financial security. For instance, it indicates the family's capacity to provide a stable environment to support learning. A study by Haurin et al. (2002) further revealed that families that own their homes experience fewer residential moves; hence, there is less change in schooling and a more stable setting for learning. Stability in the housing environment is associated with academic performance; because children experience instability in their homes, it would affect their continuity in education, social relationships, and academic performance (Brennan et al., 2021).

Most of the other socio-economic benefits often accompany homeownership. For example, more education facilities and a safer neighborhood and improved school results characterize more owner-occupied households (Coulson & Li, 2013). Furthermore, because parents are involved in educational and financial matters in owned homes, there can be a healthy atmosphere of academic success (Green & White, 1997). Conversely, in rental housing, families may face economic constraints, instability, and overcrowded living conditions, which can negatively affect a student's ability to focus on their studies (Evans et al., 2013).

Besides economic considerations, homeownership has symbolic and psychological effects that impact academic achievement. Owning a home tends to promote pride and responsibility among parents, which may translate into greater parental involvement in a child's education (Harkness & Newman, 2003). The psychological benefits of homeownership, such as reduced parental stress and increased feelings of security, further contribute to creating a supportive environment for academic growth (Ziol-Guest & McKenna, 2014).

However, the relationship between homeownership and academic performance is not universally positive. Critics argue that the pressure to maintain mortgage payments can lead to financial stress, especially in low-income households, potentially offsetting the benefits of homeownership (Shlay, 2006). In addition, the quality of the owned home and its location—whether in a safe or resource-poor neighborhood—plays a crucial role in determining its impact on education (Coulton et al., 2016). Such factors call for examining homeownership status within the context of wider socio-economic and cultural considerations.

Additional research also illustrates the changing times of housing and education in the 21st century. Change in economic statuses, increasing prices of housing, and changing strategies of housing make it hard to become a homeowner for families, thus deepening educational opportunities disparities (Desmond, 2016). These trends bring the need for further exploration regarding how the state of homeownership affects students' academic paths and, especially the secondary level. The implications at this level affect the future of a student's professional and higher learning.

It assesses the correlation between homeownership status and student performance at the secondary school level in terms of a holistic understanding about how housing stability, socio-economic resources, and parental engagement together act as a determining factor in

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impacting educational outcomes. The results from this study can be used as a basis in policy and practice discussions related to housing, education, and social equity, leading to better-designed interventions for a diverse group of students from a variety of backgrounds.

Statement of the Problem

This study addressed the question of how the status of homeownership would affect the performance of students in schools at the level of secondary schooling. It is believed that homeownership would increase stability and a greater amount of resources for a family, as opposed to renter households who were more likely to change homes often and often faced financial insecurity. The research importance of such a relationship remained understudied across various socio-economic settings. The study explored the dynamics for an understanding of how housing stability had influenced academic outcomes and for use in reducing disparities in education.

Objective of the Study

To investigate the impact of homeownership status on the academic performance of secondary school students, with an emphasis on housing stability and socio-economic resources.

Research Question

What is the relationship between homeownership status and secondary school students' academic performance? To what extent do housing stability and socio-economic resources mediate this relationship?

Significance of the Study

The relationship between homeownership status and secondary school students' academic performance is of interest to policymakers, educators, and families in their efforts to close educational gaps and promote equity. This study, therefore, tries to provide the basis on which parental involvement will be enhanced, underprivileged families supported, and systemic barriers to educational success addressed.

Delimitations of the Study

The study was delimited to:

Male students of the public secondary schools in tehsil Muzaffargarh.

Literature Review

The Role of Homeownership in Shaping Educational Outcomes

Homeownership plays a significant role in influencing the academic success of secondary school students. Housing stability, socioeconomic factors, psychological health, and access to resources are all interconnected and create a framework for understanding how owning a home impacts students' educational achievement. This review summarizes recent studies from 2018 to 2024 to explore these relationships in depth.

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Socioeconomic Context

Home ownership is highly associated with positive academic results; this is largely due to the feeling of security attached to owning a home. For instance, in the study about education in Myanmar, Khaing (2024) found out that the academic performance of children whose families own homes was good because such families provide an atmosphere of security and support. For example, Chen et al. (2024) have found stable housing to cut down on absenteeism in schools and increase the college enrollment rates, especially in underserved communities. Their research work underlines how homeownership provides a steady educational environment often missing in the rental housing setting.

Psychological Stability and Emotional Well-Being

In addition to this, owning a home leads to emotional and psychological stability. According to Brennan (2024), unstable housing creates anxiety and mental problems, which impact a student's capability to achieve academically. However, as noted by Defit (2024), emotionally stable students concentrated better because of their secured homeownership status. These conclusions correspond to larger-scale research connecting secure housing to positive emotional and cognitive development.

Access to Resources and Infrastructure

Owning homes is synonymous to better academic facility, more to education tools as for example studying halls, high-grade technology and thus overall very ideal learning setting, Mishra and Kumari (2024) in their recent analysis found the availability of facilities related to child care in owning a homes, more contributing to improve kids' studies at school. Clark et al. (2024) also discussed affordable housing programs and observed that families with stable housing were more likely to help their children complete school, especially in low-income communities.

Cultural and Social Dimensions

The influence of homeownership goes beyond financial stability to strongly interact with cultural and social influences that impact academic outcomes. Smiley and Battle (2024) explored how cultural identity and near-poverty conditions intersected with housing stability and educational expectations for Latinx students. They found that homeownership added to the stability provided by owning a home and helped boost the aspirations of students. Similarly, Cheng and Chen (2024) investigated urban Chinese households and found that families who owned property near top-quality schools significantly improved their children's academic opportunities, showing the significance of location and urban infrastructure.

Global Perspectives and Policy Recommendations

Homeownership has a positive and stable relationship with academic performance, both across and within countries and regions. As seen from the work of Owusu (2024) among Ghanaian students, stable housing always has a consistently positive effect on education, so such findings can be considered to have a global character. In order to solve inequality resulting from unstable housing, Applegarth et al. (2024) recommend combining policies

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related to housing and educational ones. They emphasized the need for multi-layered policy solutions to ensure that all families have access to stable housing and quality education.

Literature Summary

Overall, the evidence confirms a strong connection between homeownership and academic achievement among secondary students. Owning a home fosters stability, emotional well-being, and access to essential resources, all of which are vital for academic success. However, addressing socioeconomic disparities remains a critical challenge. Policymakers should consider housing-focused strategies as part of broader efforts to improve educational outcomes and ensure equity.

Research Methodology

The study was a correlation-by-method. A quantitative approach was followed to understand the relationship between homeownership status and secondary school students' academic performance.

Population of the study

There were 35 male public secondary schools in tehsil Muzaffargarh, of which 11 were in urban areas while the other 24 were in rural areas.

Source:

(https://schoolportal.punjab.gov.pk/sed_census/new_emis_details.aspx?distId=323--Muzaffargarh).

Sample of the study

Twenty-five schools were selected out of 35 using a table of random numbers. Six (6) urban and 19 rural male public secondary schools were selected for data collection in tehsil Muzaffargarh. The students of the 10th grade were randomly selected from every Male Public Secondary School in Tehsil Muzaffargarh. So, the sample was 340 male Rural and Urban Public Secondary School students, which provided sufficient statistical power for detecting medium to large effect sizes with a confidence level of 95% (Etikan et al., 2016; Creswell, 2014).

Research Instruments

A self-developed instrument was used to collect the homeownership status data from the students, and a self-developed Academic Achievement Test (AAT) was used for the 10th grade.

Reliability of Research Instruments

A pilot study was conducted by administering an academic achievement test. The test was given to randomly selected 20 students from the population. Academic achievement scores were obtained. This allowed the researcher to evaluate the clarity and comprehensibility of the questionnaire items.

In this research, the following instruments were used:

- i. Homeownership status (HOS) , like own home, rental or no home.

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ii. Academic Achievement Test (AAT)

The reliability of the (HOS) tool was 0.88, and (AAT) tool was 0.87

Data Collection

Data was collected through visits to the respondents' schools, and the questionnaires were distributed among participants. An achievement test was also conducted. Then, achievement tests scored and correlated with students' homeownership status.

Data Analysis

After the data collection phase, the data was analyzed using SPSS. Descriptive and inferential statistics were used to analyze data through SPSS. For inferential statistics, Pearson's Correlation Coefficient (r) was used.

Results

Table No. 1 Regression Analysis of Relationship of Own House Status and Academic Achievement (Model Summary)

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.134	.018	.015	12.644

a. Predictors: (Constant), Own House Status

Table 1 indicates the regression analysis of Students Own House Status and Academic Achievement. According to the data analysis of the model summary, the R-square value was .018, which showed that students own house status caused a 1.8% change in students' academic achievement.

Table No. 2 Regression Analysis of Own House Status and Students' Academic Achievement (ANOVA)

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	993.140	1	993.140	6.212	.013
	Residual	54035.198	338	159.867		
	Total	55028.338	339			

a. Dependent Variable: Total Marks

b. Predictors: (Constant), Own House Status

Table 2 indicates the regression analysis of the own house status and academic achievement. According to the data analysis of ANOVA, the $p < 0.05$ showed significant relationship between own house status and academic achievement.

Table No. 3 Regression Analysis of Own House Status and Students' Academic Achievement (Coefficients)

Coefficients ^a				
Model	Unstandardized Coefficients	Standardized Coefficients	t	Sig.

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		B	Std. Error	Beta		
	(Constant)	76.770	1.451		52.921	.000
1	Own House Status	1.703	.683	.134	2.492	.013

a. Dependent Variable: Total Marks

Table 3 indicates the regression analysis of students own house status and students' academic achievement. According to the data analysis of Coefficients, the value of beta was .134, which showed a positive relationship between own house status and students' academic achievement. In other words, it indicates that if own house status interacts with one unit, then students' academic achievement will increase by 13.4% positively.

Findings of the Study

The findings of the study revealed a statistically significant relationship between the house status of students and their academic achievement. The R-square value was .018, indicating that homeownership status accounted for 1.8% of the variance in academic performance. The ANOVA results confirmed the significance of this relationship at $p < 0.05$, while the beta coefficient was .134, which indicated a positive association. This suggests that for each unit of rise in homeownership status, students' academic achievement improves by 13.4 percent, putting emphasis on the role stable housing maintains in fostering educational success.

Discussion

The results of this study highlight the important but weak association between students' homeownership status and their academic achievement. Although the R-square value (.018) shows that the variance in academic performance explained by the status of homeownership is only a tiny proportion (1.8%), the positive beta coefficient (.134) indicates that stable housing is meaningfully related to educational outcomes. These findings are consistent with previous studies that emphasize the importance of homeownership in influencing children's educational pathways through direct and indirect pathways.

Homeownership as an Indicator of Stability

Homeownership is associated with higher residential stability, which is an important factor in academic achievement. Stable housing enables students to stay in the same school for longer periods, which creates continuity in education and social relationships. For example, Haurin et al. (2002) established that students in owner-occupied houses have fewer changes of school. This has direct positive effects on their academic achievements. Coulton et al. (2016) also mention that the instability of learning conditions and social bond weakening due to frequent relocations, often brought about by renters, exacerbate educational inequalities.

Advantages of Homeownership in terms of Socio-Economic Development

Homeownership serves as a proxy for SES; SES has extensively been linked with academic achievement. Families that own homes are more likely to have more extensive financial resources that would be invested in education tools, extracurricular activities, and tutoring, all of which help improve students' academic performance (Green & White, 1997). The results of this study are in line with such perspectives since the positive beta value (.134)

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indicates that students in homeowner families benefit from resources and stability that enhance the achievement of education.

Psychological and Symbolic Impacts

In addition to economic security, homeownership has psychological and symbolic effects that affect parental involvement and students' motivation to study. According to Harkness and Newman (2003), homeownership is associated with pride and control, making parents more likely to be actively involved in their children's education. Homeownership also symbolizes social status, which may positively affect students' self-esteem and expectations (Ziol-Guest & McKenna, 2014). The results of this study suggest that such psychological and symbolic factors may partially explain the positive relationship between homeownership and academic achievement.

Limitations of Homeownership as a Universal Benefit

Despite its benefits, the modest R-square value (.018) highlights that homeownership alone is not a comprehensive predictor of academic success. Recent studies, such as those by Desmond (2016), caution against overgeneralizing the advantages of homeownership, particularly for low-income families. The potential negative effects of financial strain due to mortgage payments may offset the benefits of homeownership. Furthermore, the quality and location of the owned home are crucial; families in under-resourced neighborhoods do not enjoy the same educational benefits (Coulson & Li, 2013).

Policy Implications

The findings have important implications for policymakers and educators looking to reduce educational disparities. For example, programs that promote stable housing, through the creation of affordable homeownership opportunities or through rental stability policies, may neutralize negative impacts of housing instability on academic outcomes. Furthermore, where educational interventions are concerned, these must be considered in the broader socio-economic context of housing, within an interconnection of factors that affects academic success.

Future Research

Although it is informative, further research would be needed to include more detail about the subtle dynamics of homeownership and academic achievement. Longitudinal studies may find out the long-term effects of stable housing on educational trajectories, as well as qualitative research may be helpful in describing the lived experiences of families in various housing situations. In future research, intersectional factors, such as race, ethnicity, and regional disparities, should be considered to provide a more overarching understanding of this relationship.

Conclusion

The beneficial impact of being or not being a home owner concerning student academic performances solidifies a fundamental aspect within a socio-economics determinant framework; stable home does matter with student academic successes, even as influences are seen at a slight, but very large implications stand, concerning both resource and psychic

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variables, are part of larger structures that produce particular effects within it. Using a part of its package in school is an absolute factor in policy concerning schooling.

Recommendations

On the basis of findings and discussions following recommendations were made;

1. Provide policy supports for housing that is affordable with rental stability, thereby minimizing disruptions to school.
2. Recognize that stable housing is a part of the success of any pupil in school, and as such, be made part of the educational package.
3. Ensure that available resources and community programs for students from vulnerable housing situations are utilized in order to make education fair for all.

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