

**Inadequate Workforce Skillset as a Corrosive Disadvantage: Enhancing Marketable Skills
to Combat Housing and Homelessness Issues**

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Inadequate Workforce Skillset as Corrosive Disadvantage: Enhancing Marketable Skills to Combat Housing and Homelessness Issues

Homelessness has come to be a defining feature of societies. It has merged into the landscape and architecture such that we barely acknowledge it unless it becomes an inconvenience to our daily routines. What is shocking is that there are multitudinous governmental organizations and private entities that strive to combat homelessness every single day yet housing issues persist. If homelessness simply depended on one factor such as a shortage of housing units, the housing crisis could have long been solved by building more houses. Kim and colleagues (2019) note that most people experience homelessness during the course of their lives but they tend to overcome this situation within a year or two. Homeless shelters were instituted for emergency housing needs, but they have come to serve as alternatives to the housing crisis itself. It is expected that people will enter and exit homeless shelters, but some people reenter homeless shelters over and over again and others “remain homeless for an extended period because of various reasons such as disability status, loss of income sources due to the economic crisis, the collapse of their social support network, trauma from domestic violence, and so on” (Kim et al., 2019). If people are reentering shelters for the same reasons they entered the shelters the first-time round, it may be time to rethink the underlying model of those shelters. This may shed light on the deficiencies of housing programs to adequately address the needs of their clients. It may be organizations are solely focusing on one element of homelessness instead of the assorted factors that need to be simultaneously addressed.

This paper explores three key themes in addressing the housing and homelessness paradigm: resource distribution, deservingness, and quality of housing. Firstly, on resource distribution, should housing programs maximally serve a small portion of the homeless population or serve everyone ever so slightly? This question stems from the fact that housing organizations ought to enable people to live decent lives. However, due to a myriad of constraints, organizations can't lift each person out of homelessness. Secondly, on deservingness, are eligibility criteria set forth by housing programs justified? Requirements demanded by housing organizations tend to neglect the very people who need housing assistance the most. Lastly, on the quality of housing, what should housing programs enable people to do

and be? This question investigates the underlying shortcomings of housing programs that prevent clients from ever getting a home.

This paper is divided into six sections. The first section touches on some of the existing factors that lead to homelessness followed by an analysis of two housing models –Housing First and Treatment First Continuum of Care– to identify their strengths and weaknesses. The second section focuses on how housing can be thought of as capability deprivation seeing as it obstructs the attainment of Nussbaum’s ten essential qualities for a life to be considered well-lived. The third section explores a conceptual model of homelessness that should inform the elements of homelessness and home that housing programs should address to enable a minimally just society in which people are not just housed, but also living a life worth living. The fourth section discusses two moral justice theories–utilitarianism and contractualism–to set grounds for how housing programs should be evaluated. The fifth section does a comparison of three existing housing/shelter models. The sixth and last section offers policy recommendations on how empowering marketable workforce skills in housing clients, or the homeless population, can enable individuals to be self-sufficient and put them on a path out of homelessness.

Literature review

Interest in exploring homelessness has gradually grown over time, especially after the Great Depression. Homelessness in the United States before then was minor but with the economy crumbling in the 1930s, rampant unemployment followed by defects in mortgage payments put millions of Americans on the streets (Watts and Fitzpatrick, 2020). Analysis of the dynamics of homelessness has relied on the changing definition of “homelessness” over time (Kim and Garcia, 2019). How the homeless population is identified and counted influenced policy changes and the development of programs to fight homelessness.

Up until the 1990s, existing literature primarily focused on describing the characteristics of the homeless populations due to the unavailability of microdata. In the 1990s, national databases to track shelter use of the homeless went into effect which allowed scholars to focus on individual variables through time and space. Homelessness thus came to be classified as either individually driven by poor decisions and behavior or to be perpetuated by structural forces. Lee and colleagues (2021) propose a macro-micro model of homelessness. Whereas a micro approach to homelessness perceives homelessness as a “moving target” in which individuals pass

through homelessness episodes, a macro approach is founded on structural actors that influence rates of homelessness and who are likely to succumb. A micro approach to homelessness considers the trajectories of people's experiences with entry and exit of homelessness to be functions of personal vulnerabilities such as physical and mental challenges, substance abuse, and adverse effects in childhood and adulthood including neglect, family conflict, and domestic violence. A macro-level of homelessness stems from elements such as social exclusion, discriminatory practices towards particular groups, and inequitable public policies. Policy changes such as criminal sentencing changes leading to mass incarceration indirectly increase homelessness rates. Shortcomings in the economic system and the inability of welfare programs to keep up with increased unemployment put people in vulnerable housing situations. Lee and colleagues (2021) attribute the increase in homelessness to the convergence of factors including "mortgage foreclosure and eviction crises, ongoing gentrification, natural hazards, a surge in opioid use, and the COVID-19 pandemic, all of which further undermine economic security among disadvantaged groups and fuel residential displacement." A macro-micro perspective, therefore, validates the significance of individual and structural antecedents which ultimately helps account for the disproportional representation of African Americans, Native Americans, and persons with disabilities in the homeless population.

Lee and colleagues reiterate the dynamic nature of homelessness through the lens of structural forces including income inequality, a shortage in affordable housing, and inadequate safety net programs (2021). The social exclusion dimension of homelessness is of particular interest because location and type of housing determine who has access to certain social circles and public spaces. Stigmatized groups are construed to be unfit for urban spaces thus social exclusion and inclusion can be understood in terms of (im)mobility to access desired places for social life (Ursin, 2016). Unsheltered individuals are denied access to the very places they need to make a living. Unsheltered individuals in Los Angeles, for example, are constantly being displaced from one camp to another which creates an entirely different array of problems such as friction with homeowners and the inability of social workers to track down waitlisted individuals when help becomes available (Herring, 2019).

The large availability of over-time data on the homeless population starting in the 1990s has enabled analysis of the unsheltered to entail a myriad of variables including age, gender,

race, family dynamics, physical disabilities, and so on. Such data has come from experiments, censuses, panel studies, administrative sources, and surveys from individuals, private, state, and national sources. The literature on my topic is henceforth extensive and I will narrow it down to understanding the (un)successful techniques employed by various housing models in addressing homelessness. For example, analyzing income inequality as a cause of homelessness might not shed any new information because income inequality has been persistent throughout time and a lot of literature already attributes homelessness to income inequality. On the other hand, investigating the holes in housing organizations allows for realistic discussions on how to better serve those on the margins of society. This will potentially offer a new perspective on homelessness because after all, plenty of organizations and programs exist to combat homelessness yet a great deal of Americans is still homeless.

In a paper that Jacqueline Carson (2016) wrote as her capstone project for the Shepherd minor at Washington and Lee University, she explored two such programs: *Housing First* and *Treatment First Continuum of Care (TFCOC)*. Housing First aims to house people despite their substance abuse or choice to engage in risky lifestyles. Substance abuse has been related to housing instability as it increases the difficulty of managing money and the potential for interpersonal violence (Watson et al., 2013). Many policies addressing housing, such as TFCOC, follow an abstinence-based approach in which participants must meet sobriety requirements and adhere to a particular set of behaviors to retain housing privileges. Abstinence-based housing approaches have been connected to unethical practice, higher consumer dissatisfaction, and disengagement from services (Carson, 2016; Watson et al., 2013). Carson also documents that it was up to 75% cheaper to put people in Housing First than in TFCOC from studies conducted in Maine, Los Angeles, Massachusetts, and New York (2016, p. 19). From an economic perspective, Housing First is justifiable because it leads to greater reductions in inpatient and emergency health services (Carson, 2016; Tsai, 2020, p. 1377).

Carson also points out that TFCOC models may drop clients off the program if those clients do not comply with regulations regarding substance abuse. She argues that people dropped off the program are usually worse off when they return to the streets as homeless. Helping somebody just enough to see them slide back down only exacerbates helplessness but it is perhaps necessary for organizations to know where to draw the line with clients. Exploring the

line where organizations should cut off clients can go to show that some people just aren't fit for the available programs, as well as highlight that some organizations aren't set up to address everyone. From this perspective, we can begin to understand the shortcomings of housing organizations to meet the needs of clients.

Furthermore, Carson shows Housing First to be a superior model to TFCOC because it doesn't set restrictions for maintaining a house which means clients have autonomy on how they lead their lives (2016, p. 24). Moreover, Carson notes:

Housing First avoids social exclusion of their clients by housing them in apartments scattered throughout the city as opposed to the single-unit facilities that traditional Continuum of Care models does. By doing so, Housing First is avoiding the further marginalization of their clients in a society that already looks down upon them. (p.15)

This exemplifies that solving the housing crisis doesn't just stop at putting walls and a roof over people but rather transcends to how clients are treated and what types of lives clients can lead once put in those programs. In comparing Housing First to TFCOC, Carson further notes that:

Housing First actively avoids paternalism by allowing their clients to make their own choices. Allowing for an individual's autonomy in their own choices allows them to choose their own best interest, a human right and one of Amartya Sen's basic human capabilities necessary to live a dignified life. Continuum of Care models, conversely, are by their nature paternalistic. The methodology forces the clients to manage their issues causing their homelessness first before ending their homelessness, denoting that their homelessness is strictly a personal problem that they control. By conditioning the housing, they are inadvertently forcing choices on their clients, an action that is inherently paternalistic and hegemonic. (p.15)

Understanding that people are self-deterministic and agent beings set a baseline for how housing models should be evaluated. This leads to one of the core elements of this paper: homelessness as capability deprivation. Theorized by McNaughton Nicholls (2010), homelessness as capability deprivation draws on Martha Nussbaum's ten essential functions required for human life to postulate the critical role of housing in enabling a "well lived" life. The extent to which housing

programs should enable people to do will be evaluated from the capability approach of social justice.

Methodology

I will first and foremost define the terms relevant to my research such as homelessness, home, and housing adequacy. Carson (2016) points out that definitions tend to marginalize people. Suffering from homelessness can take on multiple facets, and to ensure that all those in need of housing are adequately represented, it is critical to identify boundaries for associated definitions. In that spirit, it is necessary to evaluate what it means to have a home from multiple frameworks such as economic, social, and legal. Carson's exploration of Housing First and TFCOC to combat homelessness readily presents evidence for the state of homelessness in the United States. She provides a comparison of both housing models to decide which housing model is superior from an economic and ethical point of view.

Moving on, this paper will analyze existing research on the various approaches that organizations have taken to address housing and homelessness in general. The paper will rely on data from the *Homeless Management Information System* (HIMS) which provides annual metrics on the state of homelessness in the United States. HIMS is an information technology system by the U.S. Department of Housing and Urban Development (HUD) that each Continuum of Care is mandated to use to collect client-level data on the provision of housing and services to the homeless population and those at risk of homelessness. Starting in 2009, this database has provided key trends and demographics of those suffering from homelessness which has been used to inform homeless policy and decision making at the local, state, and federal levels (HUD, n.d.).

In addition to examining a theoretical framework as to how people become homeless, I will incorporate stories of caseworkers who have experience working in organizations that deal with the housing and homelessness crisis. This addition to my research was inspired by Netflix's *Lead me Home*, directed by Pedro Kos and Jon Shenk (2021), which documents the fight for survival by the homeless population in California. The documentary stresses on causes of homelessness including mental health issues, domestic violence, unemployment, and a lack of family networks for social support. Hearing real-life stories of what it means to be homeless further compelled me to analyze the underlying issues that keep people in a perpetual state of

homelessness. One of the recurring questions in the documentary is: what services do you need help with? This question gives control to the unsheltered individuals to decide what services they deem require dire attention. Instead of implementing top-down approaches that often have paternalistic and saviorism resonance, asking individuals for their input on how to enhance their living situations acknowledges the dignity of as well as ensures resources are more suitably allocated.

Henceforth, I will interview housing caseworkers to determine how they decide whom to serve and how resources are distributed given there are so many people in need and only so many resources available. This is of importance because, at the end of the day, the decision to serve one person over another comes down to the caseworkers in the organization. While human dignity and respect for the agency of clients might be core to housing programs, economic, political, and social constraints do limit the extent to which organizations can uphold their mission statements. The criteria set forth by organizations for eligibility for housing services will form the basis of my ethics discussion because such criteria are oftentimes in conflict with the notion of “deservedness”. The idea of deservedness is founded on the essence that some people are more deserving than others when it comes to access to various welfare services. Deservedness births a conundrum because who decides that someone is more deserving than another? Is the mere reason that all humans are agent beings, and are therefore entitled to respect and equitable access valid? Serving the entire homeless population blindly could be detrimental to progress and choosing whom to serve will exclude others. This reiterates a core question of this paper: should housing programs maximally help a few people or help everyone ever so slightly? This question recognizes both the economic limits of organizations to help everyone as well as the long-term benefits of truly lifting people out of homelessness even if it is only a few people. A program that helps everyone will fail to amply address all the issues people are facing, which could push some people into deeper levels of poverty and helplessness. On the other hand, a program that fully meets the needs of only a segment of the population runs into ethical dilemmas of who should be served. I will address this from a utilitarianism and contractualism approaches in the ethics section of this paper.

Lawrence Mead and Christopher Beem (2005) in *Welfare Reform and Political Theory* provide an alternate approach to “deservedness”. They emphasize that civility such as working is

a prerequisite to harnessing the benefits of citizenship. In other words, the American culture dictates that working should be conditional on getting welfare. While I do not agree that work should be a requirement for getting a house, focusing on Mead's and Beem's argument accentuates the need for a third model for addressing homelessness: workforce-skillset development. Literature exists on how skills development can alleviate poverty as voiced by King and Palmer (2006) who define skills-development as:

the productive capacities acquired through all levels of education and training, occurring in formal, non-formal and on-the-job settings, which enable individuals in all areas of the economy to become fully and productively engaged in livelihoods and to have the opportunity to adapt these capacities to meet the changing demands and opportunities of the economy and labour market. (p.16)

This literature supports that acquiring valuable work skills can enable people to advance to higher levels of income and improve their quality of life, but very little research has been done on how skill development can enable the attainment of Nussbaum's essential functions for individuals to live a decent life. After introducing McNaughton Nicholls' argument of homelessness as a capability deprivation, I propose that a lack of marketable workforce skillset can be thought of as a corrosive disadvantage. I propose how skillset development can be infused into existing housing models in a manner that is feasible, realistic, and adaptable.

Analysis

Issues with defining homelessness

A voluminous literature focuses on the demographics and trends of those experiencing homelessness or are at risk of homelessness. Research has been centralized around factors that drive people into homelessness including personal and structural forces. The key determining factor in how those experiencing homelessness have been counted or addressed has relied on the changing definition of homelessness (Kim and Garcia, 2019). Deb Batterham (2019) in line with Jacqueline Carson (2016) points to how definitions breed exclusivity as well as influence policy adaptations accorded to homelessness. Amore and colleagues (2011) similarly urge for a definition of homelessness that allows for accurate and reliable identification and classification

of the homeless population for purposes of deploying and monitoring the effectiveness of intervention policies (p. 20).

The U.S. Department of Housing and Urban Development (HUD) uses the term homeless to describe “a person who lacks a fixed, regular, and adequate nighttime residence” (Office of Community Planning and Development, 2021, p.2). The Annual Homelessness Report (AHAR) provides nationwide estimates of homelessness including trends and demographics of those experiencing homelessness and persons at risk of homelessness. The report is based on data from the *Homeless Management Information System* (HIMS), a program of HUD that collects point-in-time data of people experiencing homelessness and inventories shelter and housing availability in a community. Under HUD’s definition of homelessness, roughly 580,000 people—about 18 in every 10,000 people in the United States—were experiencing homelessness on a single night in 2020. Six in ten (61%) were staying in sheltered locations—emergency shelters or transitional housing programs—and nearly four in ten (39%) were in unsheltered locations such as on the street, in abandoned buildings, or other places not suitable for human habitation. The number of people experiencing homelessness on a single night in January 2020 is 10 percent lower (66,792 fewer people) than it was in 2007 when these data were first reported. Despite the decrease in levels of overall homelessness, the number of sheltered vs unsheltered individuals remained fairly constant with just a 0.6% increase in unsheltered individuals over the longer period.

HUD’s definition of homelessness is problematic because it is too reductive and does not account for the complexity of the various forces at play. While this definition might be plausible for data collection, it is insufficient to adequately address what it means to have a home in the first place. It appears logical to conclude homelessness to be the absence of a home but little consensus exists on what it means to have a home. The European Typology of Homelessness and Housing Exclusion (ETHOS) definition, arguably the most prominent definition, of homelessness identifies three key elements or domains of a home: physical, social, and legal (Amore et al., 2011, p. 19). The physical domain has to do with a decent dwelling space to adequately meet the needs of the person/family, the social domain encapsulates the ability to maintain privacy and enjoy social relations, and lastly, the legal domain necessitates exclusive possession and security of occupation of the space (Edgar, 2007, p. 57). Similar definitions of

homelessness such as that of the Australian Bureau of Statistics (ABS) consider a person to be homeless if they do not have suitable accommodation, lack tenure or ability to extend tenure, and their current living situation does not allow them to control their living space or access space for social relations (ABS, 2016). These definitions are however ambiguous in assessing the concepts of home, adequate housing, and homelessness.

To fully address the housing and homelessness dichotomy, it is paramount to settle on a definition of homelessness that encapsulates the experience of being homeless. The next section analyses housing from a capability deprivation standpoint to propose that perhaps housing models and organizations should focus on empowering people's capabilities to be successful.

Housing as a form of capability deprivation

The capabilities approach to social justice, pioneered by Amartya Sen, focuses on what people are able to achieve to lead decent and dignified lives. It highlights what people are able to be and do rather than the mere possession of material wealth and resources. The shift from resources to opportunities is justified because “resources and goods alone do not ensure that people are able to convert them into actual doings and beings” (Ashford and Mulgan, 2018). McNaughton Nicholls (2010) explores what housing should enable people to be capable of. She draws on Martha Nussbaum's argument that ten essential qualities need to be met for humans to lead a life considered “well-lived”: *life; bodily health; bodily integrity; senses, imagination, and thought; emotions; practical reason; affiliation; other species; play; and control over one's environment* (Nussbaum, 2003). While Sen does not endorse any list of capabilities for his approach, Nussbaum's list, though not without criticism, has served as a foundation for many other scholars on what people should be able to do (Nicholls, p.28). Nussbaum quickly notes that “we cannot satisfy the need for one of them [the ten capabilities] by giving a larger amount of another one [as] all are of central importance and all are distinct in quality” (Nussbaum, 2001, 81). Due to economic, political, social, and other constraints, most organizations are hardly able to meet one capability domain let alone ten.

Housing and a life well-lived

While none of these essential qualities should be prioritized more than others as they are all equally fundamental to living a dignified life, the notion of “fertile functionings” versus

“corrosive disadvantage” proposes a hierarchy for the attainment of these capabilities. Fertile functioning is a capability that enables the attainment of other capabilities once achieved while a corrosive disadvantage is a situation where the loss of a capability undermines or erodes other existing capabilities (Nicholls, p. 287). “Home, or at least an adequate living situation, may also be an example of a fertile functioning while homelessness seems like a good example of corrosive disadvantage” (Batterham, 2019, p. 287). Through this hierarchical classification of the capabilities, housing organizations may only need to focus on fertile functionings, as well as address existing or potential corrosive disadvantages, instead of tackling every single capability. As much as a home can enable the attainment of the essential capabilities, a study by Nicholls identified the reality in which meeting one capability, especially after getting housing, can empower or sometimes require one to surrender another capability.

Nicholls (2010) examined 28 people in a city in the UK who were, or recently had been, homeless by following them for a year to understand how their experiences with changing housing circumstances constrained or enabled attaining the essential functions outlined in Nussbaum’s list. Homelessness was defined as having no permanent housing such as legal tenancy (p. 30). Nicholls made three key observations. Firstly, she notes that the means utilized by her study group to attain some essential functions after acquiring housing often involved transgressive acts such as drug use, which in turn reduced their capacity to then experience other functions. Like all people, the study group sought relief and pleasure but the means to do so were reduced and so they turned to drug use. Secondly, she points out the paradox that “at the same time as the participants could exercise a right to obtain shelter, such as a space in a hostel, they often had the capacity for other essential functions reduced. They lost control over their environment, and with it the choice of affiliations they had” (p. 37). This generates a sense of deprivation where people are forced to take unavailable risks to attain a certain capability at the expense of other capabilities (Batterham, p. 280). Lastly, Nicholls found out that providing housing did not necessarily solve the problems of those previously homeless. Despite improvement in their material circumstance, “many people who were housed at the end of the research were still lacking essential functions identified by Nussbaum” (p. 38). From the capability framework, Nicholls concludes that “a key question for social justice is not what housing can people access (as different types of housing may suit some groups more than others) but what functions are they capable of attaining when they live in this housing” (p.37). With that,

the quality of a housing model shouldn't be based on the nature of the housing unit/circumstance but rather on how it empowers its clientele to have real opportunities to lead lives worthy of their inherent human dignity.

Batterham's conceptual model of homelessness

Deb Batterham expounds on Nicholls' argument to show that if home constitutes the attainment of central capabilities, homelessness can be understood as capability deprivation. Nicholls reimagines housing to be more than a material unit, "but as a part of a broader complex system of interconnected factors that operate to constrain and enable the capability that individuals have to lead a well lived life" (p. 38). In this way, housing models can infringe on people's dignity when they mandate certain protocols to be followed by recipients to retain housing privileges.

To account for the complexity and multidimensionality of home and homelessness, Batterham classifies the various aspects of home and homelessness into six themes: physical adequacy of the dwelling, stability and control, interpersonal safety, connection and belonging, financial deprivation/affordability, and an affective/identity dimension (p. 281). Batterham links these themes to the capabilities they enable or constrict. Interpersonal safety demands that the relationships between residents are free from violence and abuse. When free from threats, violence, and abuse, people can attain *bodily integrity, bodily health, life, emotions, and affiliation*. Physical adequacy has to do with the availability of space as well as whether the dwelling is safe for inhabitation. Physical adequacy has also been associated with proximity to central locations where in addition to having a variety of opportunities, one also has easy access to social spaces and goods. With adequate space, people can attain *life, bodily health, affiliation, control over one's environment, and practical reason*. Connection and belonging account for the relationships formed not just between friends and family but also with the community. Connection and belonging can enable the attainment of *emotion, affiliation, and other species*. Financial deprivation/affordability requires housing to be affordable to residents, so they are not forced to go without other necessities such as food, bills, or medicines. Unstable financial situations can jeopardize *bodily health, emotions, practical reason, affiliation, other species, and play*. The affective and identity dimension elaborates on the emotional, spiritual, and ontological aspects of homelessness. This last dimension can be tricky to address because some people

choose to identify as homeless while others may resist such identification. Moreover, people experiencing long-term homelessness may feel more comfortable sleeping rough than in a social housing flat. Affective and identity can enable *emotions and senses, imagination, and thought*. It can be borderline paternalistic to impose how the homeless population should live but it is perhaps necessary if those housing conditions enable individuals to attain the essential capabilities.

Batterham thus develops a conceptual model for homelessness that specifies the relationship between the concept of home, homelessness, and adequate housing. She uses the principle that “a living situation should not endanger the basic health or survival of its inhabitants as an example to distinguish homelessness from inadequate housing” (p. 291). Her definition of homelessness as a form of capability deprivation, which will be used hereon, specifically considers a person to be homeless if:

1. They are in a living situation that either:

- lacks a basic level of stability and control and/or;
- involves interpersonal violence or abuse, and/or;
- involves a physical dwelling that is inadequate to the point of endangering health or survival;

because:

2. They lack access to another more adequate living situation. (p. 290)

Thus, in her conceptual model, Batterham identifies physical adequacy, stability and control, and interpersonal safety to be central to homelessness. On the other hand, she notes that limited connection and belonging, affective and identity, and financial deprivation would constitute housing inadequacy. She concludes that “the end goal of homelessness interventions ought not be to shift people from homelessness into inadequate living situations as described here, but to place them in living situations that are adequate so that they may become homed and live a minimally decent life” (p. 292). After all, merely putting a roof over people’s heads without addressing Batterham’s three key dimensions to homelessness creates a “‘prison’, where people are trapped in isolation or violent relationships, afraid of losing the basic security they have if they leave” (Nicholls, 2010, p. 36). Furthermore, in specifying justice to require everybody to

live a minimally decent life in which no one falls below a minimum threshold of the central capabilities, the capability approach, and thus Batterham's model, assists in the resistance of inferior standards of accommodation often accepted by the public, policymakers, and service providers (Watts and Fitzpatrick, 2020, p.298).

Having settled on a definition of what it means to be homeless, and subsequently the various elements that housing organizations ought to focus on, the next section explores how these organizations should go about addressing housing issues in a manner that respects the dignity of people. It involves the considerations that organizations may have to take when it comes to the distribution of services and whom to serve.

Moral justice theory for evaluating housing models

Before we go any further to determine which housing exemplifies the best attributes, we should first define the criteria for which those models will be judged. At its core, every single housing model should respect human dignity. There are three overarching principles through which human dignity is evaluated: wellbeing, autonomy, and justice. Wellbeing has to do with "doing good" which involves following approaches that do not now or in the future hurt the person/people, as well as empowering them to reach their capabilities. Respecting the autonomy of people entails acknowledging the fact that human beings have liberty, freedom, and choice. It is not enough to just not violate a person's rule of the self, but rather, we ought to empower that person to realize their autonomy. Seeing as people have a right to self-determination, it becomes problematic when someone's choices aren't in their best interest or better yet when someone's freedom conflicts with another person's choices or wellbeing. The last principle, justice, has to do with giving each person their due by treating them like they ought to be treated. One theory of justice, consequentialism, proposes we do that which is most likely to bring the most positive consequences. Utilitarianism, a form of consequentialism, morally obligates people to maximize utility by doing that which will bring the most net positive pleasure. The other form of moral justice theory, non-consequentialism, such as contractualism, assesses whether any single person could reasonably object to a policy or a given outcome. Whilst utilitarianism deals with the majority and maximization of utility, contractualism mandates that the minority dictate policy adaptation (Pickett, 2022). For example, Ursula K. Le Guin's allegorical tale, "The Ones Who Walk away from Omelas", describes a Utopian society where happiness and prosperity are made

possible by the sacrifice of one child (Guin, 1993). From a utilitarian point of view, we can't morally stop the abominable misery of the child because that would discard the happiness of thousands for the unlikely chance of the happiness of one. A contractualist would argue against this utilitarian approach because the suffering child could reasonably object to a policy that keeps them in a perpetual cycle of pain.

One of the questions in this research has been on resource distribution: should we maximally serve a portion of those in need, or serve everyone in need just so slightly? This is a huge problem because organizations have constraints and can't possibly serve everyone. The eligibility criterion set by organizations can sometimes exclude and marginalize a subset of those in need, and who are usually the most vulnerable. For example, Habitat for Humanity's income threshold of 50% of the median income for eligible homeowners makes it such that those who can't make the cut-off income can't obtain a house from Habitat. Serving everyone minimally might not be a plausible solution because that might limit the number of capabilities enabled within everyone. When the capabilities are not all met simultaneously, individuals' lives are not significantly improved and some may even be worse off. Maximally serving a small portion of those in need and enabling all their capabilities could yield a higher social and economic return if those empowered later contribute to empowering those in need. In the scenario where everyone is helped ever so slightly, there may be a chance that nobody ever leaves that cycle of poverty.

From a contractualist approach, we should serve every person ever so slightly because that approach couldn't possibly be reasonably objected to by any recipient of aid. That said when an organization is faced with a conundrum of whom to serve between an individual and a small family, assuming it will cost the same to serve either one, a utilitarian would argue that the family should be served first because that will result in the most net positive return. Serving the family is valid, and perhaps the most plausible approach, because there are children involved and as it is commonly said, children are the future generation. As such, we are obligated to safeguard the interests of the future generation. Moreover, it makes sense to serve the family from an economic perspective because the working adults can be enabled/empowered to join the labor force and contribute more to the community than a single individual would. An economic argument could however be refuted because the single individual could potentially have a bigger

skillset that would yield more economic return than the combined salary of the adults in the family.

Ultimately, a contractualist would trump a utilitarian approach by proposing a criterion for which people are selected for assistance. The criteria may be tragic and awful but so long as it is fair and justifiable, people should respect them. For instance, a “first come first served” criterion would be justifiable because both the individual and family seeking aid consist of agent beings deserving of equal treatment and respect. A majority rule where the family is served regardless of when they apply for aid would not suffice because the individual could reasonably argue against the family getting preferential treatment. However, another key component of contractualism lies in what constitutes reasonable doubt as illustrated by Ashford and Mulgan (2018):

“To know whether I can reasonably reject the principle, I must also ask how it impacts on others. If a principle imposes a certain burden (b1) on me, but every alternative imposes a greater burden (b2) on someone else, then b1 does not give me a reason to reject the principle. If I am reasonable, then I withdraw my objection when I see that your reason is more pressing.”

Upon seeing another individual is in more need of assistance, or a family is on the waiting list, an individual may withdraw from consideration for an assistance program. This is still in line with contractualism because individuals under this moral theory are motivated by their self-regard as well as the respect and interests of others. Contractualism can therefore accommodate for consequentialism but in this particular example of aid distribution, we risk falling into Scanlon’s argument for self-sacrificial people. Individuals may feel societal or organizational pressure to step aside which would infringe on people’s autonomy and their respect for self-determination. Central to contractualism though is “if we seek to act in a way that we could justify to others, then we must adopt principles that no one can reasonably reject” (Ashford and Mulgan, 2018). That said, if a housing model seeks to serve the population adequately and morally, it must adopt a set of principles that it can justify.

Analyzing three housing/shelter models – and the link with capabilities

Numerous ways have been tried by various organizations to address the challenge of providing housing for homeless persons and families. Of interest is how these alternatives foster capabilities. Below I explore this issue across three different frameworks for providing housing aid. I evaluate the merits and shortcomings of each organization from a utilitarian and contractualist perspective with respect to human dignity. I chose *Habitat for Humanity* as one of the housing models because it has a local affiliate here in Rockbridge County, VA, that I've been involved with for the last four years. The remaining two organizations, *Family Promise of Athens* and *Room In The Inn* were referred to me by my professor for this research. I interviewed a representative from each of these organizations, one interview was in person while the other two were through Zoom. The following section summarizes responses from the interviews.

Habitat for Humanity

People with low income oftentimes experience difficulties when it comes to acquiring loans from the mainstream banking system (Jones and Stead, 2020). Traditional lenders impose tight lending standards and adversely restrict credit access to individuals they characterize as high risk (Sackett, 2016). This makes it difficult for individuals to make their high-interest monthly mortgage payments and still have funds left over for food, transportation, clothing, and other necessities. Thus, some programs target the provision of low-cost loans to low-income households as a way to prevent homelessness. The Rapid Rehousing program, for instance, aids with housing-related expenses to help move people out of the streets quickly including guaranteed six months of rent for those eligible (Cunningham et al., 2015). Through these rent vouchers, landlords feel more comfortable renting out to low-income individuals because they are guaranteed at least six months of rent. Habitat for Humanity (hereafter referred to as Habitat) is an example of a program that attempts to alleviate poverty through affordable homes.

Habitat is a non-profit organization that partners with people in communities all over the world to help them build or improve their houses alongside volunteers. Through donations by individuals, private entities, and the United States Department of Agriculture (USDA) Rural Development, Habitat homeowners in the United States can get houses at a low-interest mortgage. While the information provided in this section pertains to the Habitat affiliate in Rockbridge County, VA, most of it reflects how Habitat functions nationwide.

To be eligible for housing, clients need to have lived in Rockbridge County for a year and have an income range between 50% and 80% of the county's median income (26,949 USD for individuals and 54,600 USD for families). The income range also depends on family size and family composition. Checking for family characteristics is a valid criterion and is consistent with Sen's (1995) "Equality of What?" question because it helps account for what people are able to do with that income: a family with a disabled individual may convert income less efficiently because they have more expenses to correct for the disability. Once people express interest in becoming Habitat homeowners, they undergo a background check for financials, criminal records, etc. Clients need to have a debt-to-income ratio of less than 30% and have no outstanding collections because after all, they need to be able to afford the mortgage. Habitat then does a home visit to evaluate whether there is a need. For example, the current living conditions may be substandard or overcrowded, the roof may be leaky, the rent may be too high for the given space, and so on. Candidates who do not meet these preliminary checks may re-apply later once they think they are eligible.

Once candidates qualify for a partnership, they are required to take homeownership classes and do sweat equity. Homeownership classes are 3-hour-long weekly sessions for a total of 9 weeks. These classes focus on home and finance management (local agencies may come in to talk about banking, escrow, and insurance). For sweat equity, every individual in the family of the potential homeowner who is 18 years or older is required to put in 200 hours of work on the construction site towards constructing their neighbors' and/or their own houses.

Homeowners get the houses at a low-interest mortgage, 2.5% - 3.5%, through the USDA. If a family has a low median income, Habitat further searches for down payment assistance programs or ways to reduce the mortgage. Homeowners also have instant equity because of the free volunteer labor. As such, a third of the price of the house is held as a third mortgage which is forgiven when homeowners pay off their mortgage in 30 years.

In 32 years, the Rockbridge County Habitat affiliate has built 72 houses, only two of which have gone to foreclosure. The interviewed director had the following to comment on the success rate:

That has a lot to do with the relationships they build, the sense of pride, the classes they take, having skin in the game. They've helped build their own house, they've helped

build their neighbor's house...it's eradicating poverty because it gives them something to take pride in, a home that they own...We want to eradicate poverty, and all the thoughts and mentality that come with this like 'this is all I'll ever achieve so it's kind of a hopeless state...' you achieve this so you know you can do this. We have had people get in the house and the other spouse who hadn't worked before in the community goes out and gets some training and gets a great job. After they have achieved this, then they see more for themselves, even though that one income would have covered that mortgage, they just see more for themselves and their children watch them do that.

This comment illustrates the potential for housing to enable the attainment of other capabilities: *affiliation* that comes with building your neighbors' houses and building a tight-knit community; *bodily health* through sufficient shelter to preserve and ensure health; *control over one's environment* that comes with designing the non-structural elements of your house and owning your own space; and the enabling of *sense, imagination, and thought* not just in the adult homeowners, but in the children as well whose imagination to achieve more is unlocked through observing the success of their parents and having the safe environment to dare dream so.

To prevent social exclusion of Habitat homeowners from the rest of the community, Habitat attempts to incorporate buildings into the fabric of existing communities such that rather than have a subdivision exclusively made of a homogenous income category, 30% of the houses are low income, 30% are median income, and the remaining 30% are high-income houses. This increases the chances to interact with individuals from different income brackets which can enhance community integration and overall economic development. In this way, the sense of inclusion fostered by Habitat enables homeowners to integrate seamlessly into the community and are free from the associated stigma that comes with restrictive housing models. There is resistance, especially from high-income individuals who are afraid having low-income households in their neighborhoods will decrease their property value. Nonetheless, Habitat is pushing to be included on County planning boards to have a say in where people live.

Family Promise of Athens

Launched in 2004 as Interfaith Hospitality Network of Athens in Georgia, *Family Promise of Athens* (hereafter referred to as Family) "is a non-profit organization committed to providing immediate shelter and guidance to families with children who are facing or

experiencing crisis of homelessness” (Family Promise of Athens, n.d.). The organization works on a threefold approach: *preventing, sheltering, and sustaining*. *Preventing* incorporates assisting families at risk of homelessness by providing case management, resources, and connection with community partners in the desired field. Resources provided depend on the individual nature of the problem the client is facing and may include referral to a more suitable organization if Family deems fit. The *sheltering* approach provides food, shelter, daycare, transportation, case management, and an array of resources that clients may require. Lastly, *sustaining* works to ensure families are never homeless again by providing case management services for up to two years beyond the shelter program and further depending on the family’s needs.

To be eligible for the shelter program, families must have at least one child below the age of 18 under their care. Other family compositions are considered on a case-by-case basis. Key criteria for eligibility include the size of the family, where the family is staying, the severity of their situation, and whether the family is a good fit. For example, “if a family is experiencing domestic violence, we are not the best organization to help them”. Such a family would be referred to a different organization better suited to address the given issue. Homelessness in this case is defined as not having a lease, not owning a home, not renting, or not having anywhere else to go. Families stay at the shelter for up to three months. When accepted into the shelter program, families are assigned a case manager who is “responsible for finding the goals and needs of the family in terms of what’s holding them from finding housing.” The case manager primarily connects the family to resources ranging from employment opportunities to training programs and so on.

Instead of assigning all families a generic set of services, Family sets families up for success by asking them what they want and what their goals are. The interviewed personnel from Family Promise of Athens had the following to say on the key concerns that their clients usually want to be addressed:

I would say employment or better employment, increasing their credit score. Sometimes it's as simple as a driver's license. A lot of our families come in and they don't have you know just their main documents like a birth certificate, a Social Security card, and a driver's license so it can be as small as that. Sometimes it's things like getting a new car or getting a car you know especially like in a place like Athens, we don't have a ton of

public transportation, so cars are pretty vital to being able to be part of the community. And then beyond that, we've had certain families that come in and they don't have custody of all their children, so it'll be you know, I'm hoping to be able to find housing so that I can get custody of all my children. We've had one family come in and the mom and dad wanted to get married and so we literally had a wedding for them so can it be a lot of different things, but ultimately, the goal for everyone is housing but there's always, you know, there're steps that you have to take before you can get to the housing.

Under the capabilities approach, Family is actively preventing the development of a capability deprivation by providing services that enable people to better navigate society and enhance their lives. For instance, by helping people get their driving licenses, they give people the freedom to move about and access locations where they would otherwise have been locked out. With the children's custody example, Family enabled the attainment of capabilities such as *affiliation, emotions, play, sense, imagination, and thought*. Moreover, the interviewee notes that "housing is important but if you get into a house but are not able to pay rent then you're are going to end in the same place you started." Therefore, it makes sense to address all these other aspects such as acquiring a driver's license or developing a new skill set if clients are ever to be fully self-independent to lead dignified lives.

Unlike Habitat, however, clients of Family have to let go of some of their liberties when they accept to join the shelter program. For example, clients are asked to abstain from drug use while in the program since Family rents housing space from churches and multiple families may occupy the same space, clients have to abide by community regulations for the safety of children and general harmonious living. Moreover, clients must clean after themselves, have regular meetings with their case managers, enroll their children in school, and live by a 10 p.m. curfew. Failure to follow these requirements can lead to eviction from the shelter program. This can infringe on the autonomy aspect of preserving human dignity.

While we may be quick to judge Family as perpetuating capability deprivation by limiting people's autonomy, we need to consider the other capabilities that Family enables. On one hand, Nussbaum urges for all capabilities to be addressed simultaneously but borrowing from Batterham's conceptual model, this infringement on people's autonomy may be acceptable if it does not endanger the basic health of the clients and ensures *physical adequacy, stability and*

control, and interpersonal safety. Family promotes *physical adequacy* and *interpersonal safety* but violates the *control* aspect of Batterham's model. If we are to consider a spectrum where having a home means "stability and control" and homelessness means "no stability and control", we can identify that clients in this model at most have inadequate housing as opposed to being homeless (Batterham, p.291). If we are to consider a different approach, that of Wolff and De-Shalit (2013), we can evaluate whether these restrictions on people's autonomy lead to a "fertile functioning" or a "corrosive disadvantage". Seeing as the overall situation enables people to attain other capabilities, it can be construed that Family is indeed helping its clients lead a better well-lived life.

Room In The Inn

Founded in 1985 in Nashville Tennessee, *Room In The Inn* (hereafter referred to as The Room) is comprised of nearly 200 congregations and over 7,000 volunteers committed to sheltering over 1,500 men and women homeless individuals from the months of November to March. Each congregation invites 12-15 people for shelter and meals at night. On top of providing Winter shelter, The Room also "offers emergency services, transitional programs, and long-term solutions to help people rebuild their lives...support people through programs that emphasize health, education, employment, and housing" (Room In The Inn, 2022). Additionally, The Room serves as a mail center for over 1,000 homeless individuals. Mail has always been critical in how the U.S. economy works and so lacking a physical address pushes people further into the margins of society. By providing mail services, The Room enables individuals to get their paychecks, correspond with people and organizations as well as receive governmental documents. People are also able to store important documents and medications at The Room.

Central to The Room is to provide respect, hospitality, and dignity for its participants. One of the reiterated statements at the emergency services facility is: "I can help you navigate the system, but I can't decide what your greatest need is". The program is a "real equalizer" as it allows community members a safe and controlled environment to respond to homelessness. This enhances community integration as both the housed and unhoused can interact through congregations and meals.

Like Family, The Room helps participants with acquiring birth certificates, various identity cards, social security cards, to contacting primary care doctors, and so on. The Room

also provides transitional housing for veterans and individuals seeking recovery. The staff work with other agencies to provide ongoing support with education, employment, mental health, sobriety, permanent housing, and workforce development opportunities. These programs intend to offer participants a sense of stability that will allow them to smoothly transition into permanent housing. On top of these services, The Room also has 38 apartments that serve as transitional housing units. All participants, either in housing or as part of the general served population, are asked to treat others with dignity which includes being non-violent. Participants who violate the non-violence clause may be asked to leave for some time and are invited back later after going through reconciliation procedures to understand the incidences that occurred and establish the best way forward.

The criteria for getting services are simple but that of getting housing are a bit more complex because of the shortage of housing units. The emergency shelter program works through a ticketing system (like a lottery). Individuals identified as more vulnerable are guaranteed shelter without being required to use the ticket system.

Comparison of the three housing models

Both The Room and Family impose restrictions on their clients which can be critiqued for limiting people's agency. From an ethical and moral standpoint, a utilitarian would argue that there is more positive gain when clients live under those restrictions because the slight inconveniences faced by people in the shelter program do not outweigh the benefits that come with being housed. Similarly, a contractualist might support the utilitarian approach which leads to what Derek Parfit (2011) describes as the convergence argument. According to Parfit, contractualism, consequentialism, and Kant's moral theory all coincide to make the following triple theory: "an act is wrong just when such acts are disallowed by some principle that is optimific, uniquely universally willable, and not reasonably rejectable' (Parfit 2011, volume 1, p. 413)" (as qtd by Ashford and Mulgan, 2018). Parfit rejects Scanlon's two arguments for individualist and impersonal restrictions where all reasons for rejection of a policy must be personal and instead replaces them with a more impersonal version.

Habitat is a housing model that aims to alleviate poverty through homeownership but Family and The Room are not such models. Instead, Family and The Room provide emergency

shelter needs and temporary/transitional housing to eventually get people into permanent housing. The interviewed personnel from The Room emphasized that:

We are not solving homelessness through this model. What we are doing is providing a rest for the day to homelessness, a safe space for an evening, for a season... [ultimately we hope to]provide solutions and not just the temporary relief. We're looking to building more affordable housing units.

This response gives insight into one of the questions in this paper on resource distribution. An initial ethical consideration with Habitat was whether the organization would be better suited to give away its volunteer base, grants, and donations to provide shelter necessities instead of building houses. It costs around \$100,000 to build a single house in Rockbridge County, money that could feed 5,000 people for a day (being conservative), or 1,000 people for a week. From both a contractualist and utilitarian point of view, diverting that money to a shelter program would be the morally ethical thing to do.

While it would make sense from a utilitarian point of view to continue running a shelter where significantly more people can be served, building housing units appears to be a better approach because it empowers people to live a dignified life. Keeping people in shelters locks them in a perpetual state of hopelessness and dependency where they may never realize their capabilities. Shelter programs can't however drop off all the clients they have just to serve a few people because this would violate a contractualist argument: at least one person could reasonably object to that policy. To navigate this, all three interviewees noted their inability to serve every aspect of the housing dimension and instead called for inter-organizational cooperation. When inter-organizational relationships falter, it becomes easy for people to fall through the cracks and become homeless. For instance, Habitat does not provide rental assistance to homeowners once they move into their houses. An organization like Family could step in and provide rental assistance so that the homeowner does not default on their mortgage payments. If the homeowner falls further down, an organization like The Room could provide shelter and individualized case management to enable the individual to eventually re-enter housing. Ideally, an individual should have access to all those services—affordable mortgage resources, rental assistance, and case management— in one port. Seeing as it can be economically constraining for

a single organization to address all these issues, inter-organizational cooperation is vital. The Habitat interviewee had the following to say on organizational limits:

We have to be really careful not to have mission creep, that we are beyond this, then we have to help them with this. There are other organizations that need to step in and help with those...like with food, getting jobs... If you get too unfocussed, you lose sight of what you want to achieve.

Addressing a single capability alone on Nussbaum's list is insufficient to enable a well-lived life but addressing all ten capabilities can be strenuous for a single organization. Regardless, housing models should attempt to address all six of Batterham's themes. Table 1 shows a summary of the above three housing models against Batterham's model.

Table 1

Comparison of the three housing models against Batterham's model

Organization	Housing theme(s) met
Habitat	<p>Interpersonal safety, physical adequacy, stability and control, connecting and belonging, financial deprivation/affordability, affective and identity.</p> <p>While Habitat provides a space for which people can be safe from interpersonal violence, Habitat has no jurisdiction over what happens in the house once a family moves into the. Habitat connects homeowners with the appropriate resources for domestic violence, financial needs, and so on.</p>
Family	<p>Interpersonal safety, connecting and belonging, financial deprivation/affordability, affective and identity</p> <p>Financial deprivation force clients of Family to accept substandard housing (physically inadequate) in dangerous neighborhoods (which may jeopardize interpersonal safety). People in the shelter/transition program have guaranteed stability but control is lost as they must follow a set of guidelines to retain housing privileges.</p>
The Room	<p>Interpersonal safety, connecting and belonging, financial deprivation/affordability, affective and identity</p>

Physical adequacy is not met as congregations have limits on how many people they can take on a given night. Control and stability are not met as people have to share physical space and adhere to communal guidelines.

While all programs appear to meet at least four of Batterham's six housing themes, it is necessary to note that Batterham's themes exist on a spectrum where one end denotes home while the extreme opposite end denotes homelessness. In between these two extremes exist "inadequate living situations" and "adequate living situations" (Batterham, p.281). The level of *interpersonal safety* accorded to people at The Room for example is much lower than that of Habitat homeowners because The Room has way more people and altercations between individuals are bound to occur. Another example is that of *connecting and belonging* where Habitat homeowners interact with their neighbors and volunteers from the community to build their houses. In this way, homeowners form a closer bond with the community and their neighbors compared to Family where the shelter program may inadvertently limit social interactions to people in the program.

Policy recommendations

Lack of workforce skillset as a corrosive disadvantage

Something echoed by all three interviewees was that solving homelessness or the housing crisis does not stop at just putting people in houses. After all, people need to be able to pay their rent/mortgage and have enough funds left over for food, healthcare needs, emergencies, leisure, and so on. In this way, the lack of a marketable skillset can be thought of as corrosive disadvantage because it obstructs the attainment of all capabilities. The only way people can maintain all these living costs is to have a well-paying job. Table 2 shows how developing one's marketable labor skills can empower one to meet Batterham's six themes of housing.

Table 2

How workforce-skillset development can enable Batterham's model

Theme	How workforce-skillset can enable the theme
Interpersonal safety	Enables one to have the financial capability to walk away from violent relationships. Own a place that has proper security measures and is free from harassment from known and unknown persons. Have a guarantee that your home is a safe space for yourself and people you invite over will be free from discrimination. Homes lacking in safety can discourage social interactions and undermine <i>affiliation, emotions, bodily health, and life</i> . With a marketable skill set, individuals are not limited to working hazardous or menial jobs that degrade quality and length of life.
Physical adequacy	Own space fit for human habitation (<i>life</i>) and have enough space to accommodate all those who share the space. The given space is close enough to amenities for social inclusion (<i>affiliation</i>) such as public parks and shopping facilities. Proximity to amenities such as public infrastructure can enable or constrain one's opportunities (e.g. living close to a library allows one access to information resources (<i>senses, imagination, and thought and practical reason</i>), living close to a hospital saves critical time in emergencies (<i>life and bodily health</i>))
Stability and control	Have the legal right to property and space, to be free from unjust invasions. Have access and be empowered to participate in political processes that impact one's life. "Being able to work as a human being exercising practical reason and entering into meaningful relationships of mutual recognition with other workers" (Nussbaum 2011, p. 34). <i>Practical reason</i> may be affected because without a tangible income, people are at the mercy of others and may not have control in their own lives. The need for survival may overcome the urgency to form and abide by the conception of the good.
Connection and belonging	Afford a place that is close to friends and family. Ability to work regular hours and have time off to connect with loved ones. Participate in community activities as well as be regarded as a valuable member of society by others. Form valuable relationships with similarly minded co-workers. Increase access to certain social circles which is usually dependent on how much disposable funds one has. Not working can lead to further exclusion which can affect <i>emotion, affiliation, and other species</i> .
Financial affordability	Ability to cover the cost of the house and basic living costs. Inability to meet housing costs can result in a reduction in expenditure in other

	aspects such as food, clothing, leisure activities, and so on. Failure to meet this theme forces one to give up <i>affiliation</i> , <i>play</i> , and <i>emotions</i> as they cannot sustain social connections (going out with friends requires one to have disposable income). Inadequate nutrition and nourishment and insufficient shelter can affect physical, mental, and reproductive health.
Affective and identity	Free from the stresses associated with living on the verge of homelessness which overtakes this capability to experience, express, think, and be creative. Turning a building into a home requires the financial means to afford relaxation and comfort amenities. <i>Play</i> may not be a primary concern for people with inconsistent pay/work hours.

Juxtaposed to Batterham's model, having marketable/competitive labor skills determine whether a person is homeless, has adequate living conditions, or has a home. Empowering the homeless population, and those on the verge of becoming homeless, to acquire workforce skills can enable people to be self-sufficient and stop relying on homeless shelters and other housing programs. A preventive approach will work best whereby housing organizations identify people on the verge of becoming homeless who may need training. In a fast-paced technological world where new skills are constantly needed, big tech companies can be on the frontline of training people for relevant skills. Of course, this model will not be without its limitations because there are only so many of the homeless population who can, want, or are mentally and physically able to utilize a training program. It is nonetheless an approach worth embarking on because the housing programs we have in place, especially shelter programs, have not been effective in ultimately putting people in permanent housing.

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