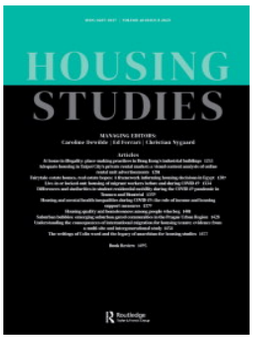

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Lives transformed: the impacts of moving from the social housing waiting list into social housing

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ABSTRACT

This article examines the impacts of accessing social housing for those who have been on the social housing waiting list in contexts of rough sleeping, shelters and couch surfing. Utilising the capabilities approach as a conceptual framework, the article shows what capabilities are unlocked for those waiting for social housing once they finally have access to it. Through unique longitudinal qualitative research in three Australian states, over 14 months we engaged with research participants across their journey through waiting for social housing and their final arrival and settlement in social housing dwellings. These participants identified a raft of improvements in physical and mental health, employment and engagement with family and community that they linked directly to the security, stability and affordability of their social housing. Strikingly, our interviews reveal the exponential value of housing in establishing not just human dignity but in providing a foundation from which capabilities and broader human flourishing could occur.

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Introduction

Similar to the situation in many advanced economies, Australia's dysfunctional housing system has resulted in a substantial proportion of low-income and even middle class households struggling to cope with the cost of housing (Aalbers, 2015; Coupe, 2021; Fields & Hodkinson, 2018; Pawson & Milligan, 2024). For many Australian households purchasing a home is no longer possible and accessing social housing[1] is extremely difficult if not impossible (Smith *et al.*, 2022). The result is that the private rental sector (PRS) now constitutes around 26% of all households, up from 18% in 1994 (Hulse, 2023; Morris *et al.*, 2021) and homelessness is on the increase (Pawson *et al.*, 2022).

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The minimal regulation of the PRS means that tenants face the possibility of substantial rent increases. There is no rent control in Australia, however in most Australian states[2] rents can only be increased once a year. Besides the possibility of untenable rent increases, private renters face constant insecurity (Hulse & Saugeres, 2008; Pawson *et al*., 2020). Once the written agreement (lease) ends, leases are rarely longer than 12 months, tenants can be asked to vacate and in some Australian states 'no grounds eviction' is place – the landlord is not required to give a reason for termination. Not surprisingly this situation has ensured that tens of thousands of Australian households are keen to access social housing. At the end of June 2023, 184,100 households were on the waiting list for social housing (AIHW, 2024a).[3]

This article, drawing on the capability approach developed by Amartya Sen and Martha Nussbaum, examines how the lives of people on the waiting list are transformed once they access social housing. Although there have been studies on the importance of affordable, adequate and secure housing for health and wellbeing (Dupuis & Thorns, 1996; Mehdipanah, 2023), there have been no studies that have explored the multi-dimensional impacts of accessing social housing on people who have been on the waiting list for social housing for an extended period. Extending the use of the capabilities approach to conceptualise homelessness as an unliveable context which reduces human function (Batterham, 2019; Evangelista, 2010; McNaughton Nicholls, 2010) this article considers the *positive* potential of accessing stable affordable and adequate housing as the foundation or gateway to the realisation of a range of essential capabilities, rights and freedoms (McNaughton Nicholls, 2010, p. 35). Though not a *sufficient* mechanism as McNaughton Nicholls (2010) argues, the enabling impacts of accessing social housing nuanced in this article provide further compelling evidence of the practical and moral value of enabling human dignity and flourishing through housing. Social housing for our participants was foundational for enhancing their opportunities to live a decent life.

The article draws primarily on interviews with 15 research participants who when first interviewed in 2021 were on the waiting list for social housing, and when interviewed a second time, approximately a year after the first interview, had managed to access social housing. This longitudinal approach allowed us to examine the significant impact accessing social housing had on improving the capabilities of applicants. Next the article profiles the social housing context in Australia. The importance of home and the capabilities approach of Sen and Nussbaum are then outlined followed by the methodology. The remainder of the article examines the situation of social housing applicants and how their lives are transformed once they move into social housing.

A brief history of social housing and the social housing waiting list in Australia

Historically social housing has never been a major component of Australia's housing system. Prior to 1945, social housing constituted a minuscule proportion of the housing stock (Hayward, 1996; Troy, 2012). Post-World War 2 the federal government established the Commonwealth-State Housing Agreement (CSHA). The CSHA provided loans to state housing authorities for the building of social housing. The policy resulted in a substantial expansion of social housing; between 1945 and 1956,

96,138 social housing dwellings were built, representing 14.4% of all the residential dwellings built during this period (Troy, 2012). The conservative federal government that regained power in 1949, viewed home ownership as the preferred tenure and encouraged the sale of social housing (Pawson *et al.*, 2020). Once legislation was put in place in 1954 to allow for the sale of social housing a sizeable proportion of the stock was sold off. For example, between 1956 and 1966, 41,686 social housing dwelling were built, however in the same period 33,162 were sold off (Troy, 2012).

Despite the emphasis on homeownership, the building of social housing continued throughout the 1960s and 1970s albeit at a slower pace. However, social housing continued to be viewed as a marginal housing tenure. The expectation was that almost all households would eventually become homeowners (Yates & Bradbury, 2010; Neutze & Kendig, 1991). This view was premised on the sustained high economic growth in the two decades post World War 2 and government incentives which resulted in a massive increase in home ownership from around 50% in 1945 to 70% in 1961 (Bourassa *et al.*, 1995; Neutse & Kendig, 1991).

The economic slowdown from 1973 onwards combined with rising interest rates meant that an increasing proportion of low-income households could no longer enter home ownership. The coming back into power of the left of centre Labor Party in 1983 saw a renewed emphasis on the building of social housing (Paris, 1993; Troy, 2012). This was partially a response to the substantial growth in the waiting list for social housing - at the beginning of 1983 there were 125,500 households on the waiting list (Wilkinson, 2005). Also, the Labor Party's platform in 1984 stated that all Australians should have access to affordable housing and that social housing should ultimately constitute 10% of all housing (in Troy, 2012). The CSHA in 1984 saw a marked increase in funding for social housing and between 1985 and 1989, the social stock increased from 273,000 to just under 338,000 dwellings (McIntosh, 1997). Another 50,000 social housing dwellings were built in the 1990 to 1995 period and the number of social housing dwellings reached 388,600, about 6% of the housing stock (McIntosh, 1997).

Despite the increase in social housing, the waiting list continued to grow. In 1991, nationally there were 202,349 applicants on the waiting list and in 1996, there were 234,667 (ACOSS, 2002). It would seem that the failure to reign in the waiting list played a major role in the Labor Party's abandonment of the endeavour to increase social housing to 10% of all housing. The shift in policy was signalled by a statement by Paul Keating, the Prime Minister (Labor Party) from 1993 to 1996. Keating commented that the way to 'reduce the social housing waiting lists [is] by improving the scope for people to choose private rental accommodation' (in Wilkinson, 2005, p. 25). From the early 1990s the budget for Commonwealth Rent Assistance, a rent subsidy to assist low-income households in the private rental market, increased dramatically 'from approximately one quarter of CSHA expenditure in 1984–85 to approximately one and a half times the expenditure on CSHA by 1994–95′ (McIntosh & Phillips, 2001).

The coming into power of the conservative Coalition government in 1996 saw a marked shift in policy around social housing. The budget for social housing was cut dramatically and there was minimal addition to the stock (Pawson *et al.*, 2020). The re-election of the federal Labor Party in 2007, saw a momentary uplift. The

building of social housing was a central part of the economic stimulus package in response to the financial crisis in 2008, and 19,300 homes were built. However, since 2011, social housing has not been a priority for the federal government or state governments. In June 2022, there were 442,700 social housing dwellings, an increase of around 36,200 since 2006, which amounts to around 2,600 homes a year (AIHW, 2023).

The failure of social housing to keep up with population growth has meant that as a proportion of all housing, social housing now constitutes around 4% of all housing, down from 4.8% in 2011 and 6% in the mid-1990s (AIHW, 2023: Pawson *et al.*, 2020). The limited stock has meant that demand far exceeds supply. It has been estimated, drawing on the 2021 Census, that at least 640,000 Australian households were either homeless, living in overcrowded conditions or spending more than 30% of their income on accommodation (van den Nouwelant *et al.*, 2022). The resultant high demand for social housing and the limited stock available means that applicants must be in dire circumstances to have any chance of being accepted onto the waiting list (Pawson & Lillee, 2022). However, once an applicant is formally accepted there is no guarantee that they will be allocated a social housing property. In most Australian states applications on the waiting list, or housing register as it is more correctly termed by housing agencies, are assessed and categorised as reflecting 'priority' or 'general' need. For an applicant to be placed on the priority list they need to be in 'greatest need'. Greatest need refers to households that at the time of the application were 'experiencing homelessness, … were at risk of homelessness … their life or safety was threatened within existing accommodation [or] a health condition was exacerbated by existing accommodation' (AIHW, 2024b). If an application is not categorised as 'priority', applicants may wait for several years or in perpetuity. For example, in New South Wales, Australia's most populous state, there were 57,401 applicant households on the waiting list in March 2024 of which 48,744 were categorised as 'general' need and 8657 were categorised as 'priority' need (NSW (New South Wales) Government, 2024). If a property becomes vacant, applicants with a priority application are given preference.

Theoretical framing: the capability approach and the importance of home

A key focus of the capability approach is a focus on what individuals are capable of - 'on what people are effectively able to do and to be; that is their capabilities' (Robeyns, 2005, p. 94). The greater the capabilities of an individual, the greater their likely wellbeing (Alkire, 2010). An individual who has a range of capabilities will generally be able 'to achieve outcomes that they value and have reason to value' (Sen, 2000, p. 291). Alternatively, a person suffering from 'capability deprivation' will struggle to live a life they value (Redmond & Skottebol, 2019). They will have limited opportunities and choices. Although low income is a major contributor to capability deprivation, it is not the only factor. Sen (2000, p. 87) concludes,

> there is a strong case for judging individual advantage in terms of the capabilities that a person has, that is, the substantive freedoms he or she enjoys to lead the kind of

> life he or she has reason to value. In this perspective, poverty must be seen as the deprivation of basic capabilities rather than merely as lowness of income.

Thus, a key aim of government policy should be to remove the obstacles ('unfreedoms') which hinder or limit people's capabilities and thus opportunities. Sen (2000, p. xii) concludes,

> Development consists of the removal of various types of unfreedoms that leave people with little choice and little opportunity of exercising their reasoned agency. The removal of substantial unfreedoms, it is argued here, is constitutive of development.

The central feature of capabilities is their generation of agentic choice and opportunity for people to undertake activities they value. Sen calls these actions functionings and when realised they enhance people's wellbeing. 'The distinction between achieved functionings and capabilities is between the realised and the effectively possible …' (Robeyns, 2005, 94). For example, if you are healthy, (a capability) you are able to work (a functionings). However, a person who has poor literacy, literacy being a capability, will struggle to find rewarding employment. The capacity to realise capabilities is constrained by the context that people find themselves in Robeyns, (2005).

Nussbaum argues that enhancing capabilities rather than functioning should be the key goal of governments. She gives the example of freedom of religion: 'a just society offers people freedom of religion, but it does not dragoon all citizens into mandatory religious functioning …' (Nussbaum, 2008, p, 256). Nussbaum (2011) identifies ten 'central human functional capabilities' that are required if people are to lead decent lives. One of them is 'control over one's environment'. Research showing the negative impacts for individuals that do not have control of their housing is well-established (Chisholm *et al.*, 2020; Desmond, 2016; Power, 2023; Robinson, 2005). Clearly, for almost all those accepted onto the waiting list the capacity to control their environment is extremely limited. That they have managed to access the waiting list, invariably means that they are living in unaffordable, insecure and sub-standard accommodation. Not having secure and affordable housing necessarily limits their ability to control and plan everyday life in the short- and long-term. Their housing vulnerability has knock-on capability impacts, for example undermining their capacity to find employment or to look after themselves and their children adequately (Clair, 2019).

Nussbaum also identifies 'bodily health' as another fundamental capability and positions adequate housing as central to achieving good health (Nussbaum, 2011, pp. 33–34). There is clear evidence that poor quality housing has deleterious impacts on physical and mental health (Baker *et al.*, 2016; Brooks *et al.*, 2025; Pevalin *et al.*, 2017). Usually poor housing is also associated with insecurity which compounds the health impacts. Another central capability identified by Nussbaum that is pertinent for this study is emotions, in particular emotional safety: 'Not having one's emotional development blighted by fear and anxiety' (Nussbaum, 2011). It is evident that intense and constant insecurity around accommodation results in fear and anxiety impacting on the mental health of the individuals concerned and limits their capacity to form and sustain close social connections or what Nussbaum calls

'affiliation'. Affiliation is another of the 10 central capabilities she identifies. Indeed, it has long been argued that the experience of homelessness can be considered a distinct form of trauma (Goodman *et al.*, 1991).

More broadly, home emerges in existing research as a multi-dimensional capability that offers 'the real opportunity (or potential) to reside in ways a person has reason to value …' (Kimhur, 2022, p. 488). As McNaughton Nicholls (2010, p. 24) comments '… housing [is] more than a material resource, but [is] a mechanism that can act to enable or constrain the functions required for a "well lived" life'. This article explores the potential for social housing to become home and to play a powerful role in enabling housing applicants to progress multiple capabilities and finally experience human dignity and flourishing after extended periods of limitation and suffering.

Methodology

This study reports on research undertaken in three Australian states, New South Wales (NSW), Queensland and Tasmania. Towards the end of 2021 and the first three months of 2022, we conducted 75 interviews with 79 people (four couples were interviewed) on the social housing waiting list, also known as the housing register. Of the 75 interviews, 28 were on the general waiting list and 47 were on the priority list. The in-depth, semi structured interviews covered various topics including what made them apply for social housing, their experience of the application process, their living circumstances whilst waiting for social housing, the impacts of waiting and their hopes for the future.

Housing applicants volunteered to participate in the research by responding to information flyers about the project shared by non-government organisations managing the provision of housing support, including social housing applications. In NSW, the Tenants' Union of NSW advertised the project on their Facebook page. About two thirds of the interviews were conducted in the three capital cities – Sydney, Brisbane and Hobart and the remainder in regional areas.

Interviews were conducted wherever interviewees felt most comfortable including where they could be supported by case workers, family and friends if desired. Interviews took place in community service organisations familiar to participants, social urban spaces (cafes and parks) and also in people's private accommodation. Due to the Covid-19 pandemic a substantial proportion of the interviews in NSW and Queensland were conducted by phone or on zoom.

All of the interviewees were contacted again six months after the initial interview for a brief 'catch-up' on their present circumstances. Approximately a year after the first interview all of the 75 interviewees were again contacted to ask if they would be prepared to be interviewed in-depth once more and 42 (16 on the general waiting list and 26 on the priority list) of the 75 agreed to a second interview. The main focus of the second interview was to ascertain how interviewees were faring. If they had managed to access social housing since the first interview, a key focus was then the impact that obtaining social housing had had on their everyday lives and physical and mental health.

Table 1. Profile of interviewees quoted*.

Pseudonym	Gender	Approx. age	Household composition
Jacinta	Female	52	Lone person household
Amber	Female	60	Lone person household
Arthur	Male	52	Lone person household
Rod	Male	60	Lone person household
Frances	Female	40	Single parent, living with teenage son
Pauline	Female	65	Lone person household
Maggie	Female	35	Living with partner and young baby
Denise	Female	48	Single parent with three children
Minkie	Female	18	Lone person household
Pat	Female	40	Lone person household
Tom	Male	51	Lone person household
Clara	Female	79	Lone person household

*They were all on the priority list.

The focus of this article is on the findings from 30 semi-structured in-depth interviews with the 15 people of the 42 we interviewed for the second time who had managed to access social housing between the first and second interview.

Interviews were recorded and basic thematic analysis was applied to interview transcripts with coding undertaken using NVivo. Although the coding was done by a single researcher, it was regularly reviewed by the research team.

Findings

Improvement in quality of life

For all of the 15 interviewees who had managed to access social housing in the period since first being interviewed, the impact on their capacity to lead a decent life was profound. Their capabilities expanded and their lives were fundamentally transformed. Not surprisingly, a key aspect precipitating this shift was knowing that their security of tenure was now virtually guaranteed and their rent (a maximum of 25% of income) was affordable. A third factor was that often the accommodation they moved into was a great improvement with respect to condition, location and size.

Security of tenure, affordable accommodation and increased capabilities

The importance of feeling secure in one's home is well-recognised (Dupais & Thorns, 1996; Hiscock *et al.*, 2001; Morris *et al.*, 2017; Power, 2023). Housing scholars have emphasised that security of tenure is crucial for ontological security – the sense that you have fundamental consistency and control (Hiscock, *et al.*, 2001; Power, 2023). Ontological security is linked to wellbeing and certainly enhances capabilities.

The interviews indicated that the lack of security had a substantial impact on the ontological security and capabilities of housing applicants. Their constant insecurity was a fundamental 'unfreedom' in that it restrained their options and agency. It weighed them down and limited their ability to engage in the world. Prior to being housed in social housing, not feeling secure in their accommodation (the accommodation took a variety of forms, ranging from conventional apartments and houses to cars and tents) was a constant concern and had a major bearing on wellbeing and capabilities.

Applicants who had been private renters prior to being allocated social housing, spoke about being constantly anxious about the possibility of an untenable rent increase or being asked to vacate. Jacinta (all the names used are pseudonyms), 52 years-old at the time of the first interview, was reliant on the Disability Support Pension[4] for her income. Her rent accounted for just under half of her income and she was desperate to access social housing: 'I just want to know that I can settle. That I'm not going to have to move because I can't afford rent'. Fortunately, in the interlude between the first and second interview she had accessed social housing. When asked, 'What it felt like to finally get a house', she responded, 'It was bloody amazing. I don't have to worry about ever having to move again and I know I'll always be able to afford the rent.'

Amber, 60 years-old, was also reliant on the Disability Support Pension and like Jacinta experienced intense vulnerability in the PRS. Her vulnerability included the threat of sexual exploitation:

> It (accessing social housing) is just such a weight off my shoulders and knowing that I don't have to be in a situation where I have had these horrible landlords that try and take advantage of you one way or another. I have landlords now that don't bother me. They will come and do a house inspection once a year, and they can't hold anything over my head anymore: "You come and sleep with me or else I'll put your rent up," that sort of thing. And I don't need to deal with that … So, it's been a big relief on many angles because I don't have to deal with creeps.

When first interviewed Arthur, 52 years-old, was extremely fearful that his 12-month lease in transitional housing would not be renewed and that he could find himself homeless. His poor health meant that he needed reasonable accommodation. He made a direct link between his lack of security of tenue and his capacity to do 'things', his functionings:

> I did not feel at all secure for another lease. So that was just ongoing stress, worrying about that. I was in a situation [where] there was a lot of things I couldn't do or engage with, because there was no permanency to where I was.

He powerfully outlined the impact of his housing insecurity on his mental health:

> A lot of stress, a lot of mood problems. A lot of negative thinking, suicidal thoughts even. Like, maybe you're better off not putting yourself through what's likely to happen.

Rod, 60 years- old, when interviewed the first time around, had been on parole for a number of years and had been moving between boarding houses and couch-surfing with family and friends. Interviewed a year later, he had managed to obtain social housing. Like Arthur, he also emphasised the importance of being secure and having control:

> Definitely it (social housing) gives you a great independence and you feel more secure. And yeah, a place you can call your own basically. With Housing, if you do the right thing, you've got it for life anyway. Yeah, so it's long-term and affordable.

Frances, 40 years-old, had escaped domestic violence, had been homeless for periods and had been living in a refuge prior to accessing social housing. Her lack of secure housing had played a central role in her being separated from her children. The security that social housing offered was life-changing and meant that she once

more had the capability to parent. Once she accessed a two-bedroom social housing dwelling her son was able to come and live with her:

> Yeah, I've also got my son living with me now. Yeah, it was the start of Year 11 so you know I've got a place for [him]. Cos him and his nan (grandmother), cos he was in care with his nan so they weren't seeing eye to eye … so me being able to just get him, give him you know like a roof over his head … like makes me feel not so useless I guess. Like it makes me feel a bit better.

The interviews clearly show how accessing social housing has increased the capacity of tenants to lead a decent life. The security that social housing offered meant that they no longer had to constantly worry about the possibility of being evicted or being forced to leave their accommodation because of an untenable rent increase. The attaining of secure housing had a profound impact on their capabilities (see Clough *et al.*, 2014; Johnstone *et al.*, 2016). It dramatically increased their capacity to control their environment and what they were able to do and be. Previously their focus was almost solely on day-to-day survival. For people who had escaped domestic violence, they were able to attain a key capability identified by Nussbaum – 'bodily integrity'. The move into social housing meant that they were hopefully secure 'against assault, including sexual assault and domestic violence …' (Nussbaum, 2007, p. 23).

Decent living conditions

Adequate housing enhances capabilities and is crucial for having the capacity to lead a decent life (Brooks *et al.*, 2025: Irvine, Garnham *et al.*, 2022; Mehdipanah, 2023). Pauline, 64 years-old at the time of the first interview, had been living in her car for over three years. Not surprisingly her capacity to lead a life she valued was severely compromised by her 'accommodation':

> You can't eat good food. You can't cook anything. I mean I do have a little gas burner [on] which I make my coffee every morning or whatever, but you know like it'd be nice to have a piece of toast or something but I can't have those sort of things and so yes … I mean your health suffers because you don't have a kitchen and you can't prepare salads because too much gets wasted. It's costly yeah, so sometimes you know you're going to have to buy a packet of cheese and bread or something like that, have a cheese sandwich every day for breakfast lunch and dinner for two or three days till you eat it all. And yeah, so it's not good.

In her second interview, Pauline discussed how having social housing had changed her daily life. She spoke about the enormous impact of having access to basic amenities like a bathroom and a kitchen. Increased access to amenities enabled an 'ease of coping' (Povinelli 2011, p. 144) and opened the space for her to think of other activities beyond the basic survival necessities:

> Well just the normal activities … to just to have a bathroom, to have a kitchen, to be able to, you know to have a laundry all those things. … Just to be able to live a normal life. They're things that everyone else takes for granted. Just to be able to do that. It's such saver to have all those things because then you can get on with really living and not existing, that's the difference. You can exist in a car and a tent, but you

> can't live in a car and a tent … Just owning things and having things means nothing to me now. It's like just being able to live like a decent person.

Likewise for Maggie (35-years-old), after living in a tent with her partner and newborn baby for several months, the change due to having proper shelter was extreme. Noteworthy is like Pauline, she also mentioned that accessing social housing meant she was able to 'live' and not merely 'exist':

> And I do remember it being Christmas time and living in that tent and just – ugh. It really just makes you feel like nothing, just existing, not living. I feel now that I've got much more structure and routine and safety of the roof over my head. Like it really is a safe – it is a blessing to have that roof over your head opposed to every night listening to the wind blow around the tent. … A shower with a door. Not the tent shower that we had rigged up …

Whilst homeless Pauline and Maggie's capability deprivation was extreme; they both lived without access to material basics. In Maggie's post-partum context, including caesarean recovery whilst living in a tent, this was deprivation that was particularly brutal (Batterham, 2019; Evangelista, 2010; McNaughton Nicholls, 2010). Their moving into social housing was clearly life-changing, indeed life-*sustaining*. Besides enhancing control over, and safety within their immediate environment, social housing gave them the capacity to finally achieve 'bodily health', a central capability identified by Nussbaum.

Independent and in control

A major positive factor in accessing social housing for many of the interviewees was their capacity to be independent and in control of their environment – a key capability (Batterham, 2019; McNaughton Nicholls, 2010). The importance of control within the home for enhancing capabilities is captured by Evangelista (2010, pp. 278–9): 'Housing … enables us to increase our capabilities by allowing us to increase our capabilities by allowing us to rest; … providing a space for personal and social relations …'. The issue of independence and control was particularly significant for interviewees who had escaped a domestic violence[5] situation. Denise, 48 years-old, had been couch-surfing with various relatives after been forced to leave her rented accommodation. Her moving into social housing had dramatically increased her capacity for choice and control. When asked whether having social housing had made a difference, she emphasised how it gave her control of her environment:

> It just gives you your own security, your own independence. You can do what you want when you want … It's probably because I've never been able to do it before, and being by myself now, it just gives me the freedom to make sure I've got everything in the cupboard, in the fridge, but also buy myself a treat every once in a while.

Frances, 40 years-old, had also escaped domestic violence and prior to accessing social housing was living in a shelter with her daughter and three other families. She commented that obtaining housing meant she could reengage with the world of employment and education. Housing permanence and safety instilled confidence and enabled her to contemplate a life and identity without violence:

> I felt like I couldn't even look for … work … or study … but now that I'm here and it's like it's permanent I can start getting on with the rest of my life … but now I feel like I can sort of get back to me like and like being back on my own path.

What was particularly significant for her was that her three children were settled:

> Yeah, they just love being out here and they've got all their comforts and things and they're what makes me happy and you know what I mean they are what makes me want to get out of bed every day … For me to be happy is for them to be happy.

The capacity to now being able to control their lives extended to the most basic aspects of everyday living. Frances commented on how having secure accommodation meant she was now able to fulfil a basic functioning – cooking:

> Yes, I don't have to rely on like … takeaway. You couldn't get something that you'd have to store in the fridge or cupboard for too long you know cos you just wouldn't know where you were going to end up.

An ability to exercise control was an enormous positive for Pauline. She noted that this capability was far more important than material items:

> I'm in charge of it [my life] now, whereas before yeah, I had no control … Sometimes it was impossible to get out of the sun or to get out of the snow (she was living in a cold part of the country), … but now I just yeah, I do have much more control over things and I'd rather have that then have a lot of things.

Arthur highlighted how moving into social housing had given him the capacity to '[re]engage with the world':

> Here having social housing], there's possibility. Here is the possibility to engage with the world out there. Okay? The situation that I was in, there wasn't that foundation to be able to engage with the world. Now the goals have changed. It's changed from just survival to trying to engage with the world, with community, to be getting out of the house again. It feels possible to solve problems because I've got a foundation to build on.

'Control over one's environment' is one of the central capabilities identified by Nussbaum. It is evident that when a person is homeless or marginally housed their control over their environment is negligible. The interviews clearly show that moving into social housing gives the individuals concerned the capacity to regain control over their immediate physical environment. Further this control enables greater freedom to begin imagining a future-focused life pathway – the move from just 'existing' as several participants described, to constructing meaningful life routines and engagement with the world *from* the safe space they now had access to. Again illustrated is social housing as structural intervention with effects extending well-beyond the provision of material safety.

The impact on mental and physical health and social connections

A range of factors shape the impact of housing on health – affordability, security of tenure, location and the condition of the dwelling all contribute (Baker *et al.*, 2016; Irving, 2023; Mehdipanah, 2023). For almost all of the interviewees accessing social housing was enormously beneficial. It was evident that in the first round of

interviews, when interviewees were either living in the insecure and expensive private rental sector or residing in shelters, emergency accommodation, in their cars, on the streets or reluctantly with family, their housing situation played a fundamental role in determining their mental health and, in some case, their physical health. After an extended period of homelessness, Denise was in no doubt that having secure, affordable and adequate accommodation, had improved her mental health dramatically: 'It's wonderful what having your own place can do to your self-esteem. It just really brings you out of that hole … Yeah, it's just perfect. I'm loving life at the moment'.

Like Denise, Arthur was adamant that moving into social housing had had a profoundly positive impact on his mental health. He had been participating in a two-year study that involved measuring anxiety and depression. Since moving into social housing his anxiety score and depressive symptoms had declined dramatically:

> I've been participating with a university study … They track the results over a two-year period … You have to do a survey and that sort of thing and I had one last week. It's basically come to the end of that two years for the journey I've been on. … Apparently my symptoms of anxiety have dropped by 70%. So doesn't that say it all? It also noted a sudden decline in depression-related symptoms … as far as questionnaires can tell.

Further, having access to his own home with a little garden space, gave him a completely new, positive orientation to considering social relationships. Nussbaum (2007, p. 23) notes the importance of 'Being able to have attachments to things and people outside ourselves'. Arthur notes how having a home means that he can contemplate having people around:

> Just the way the backyard is … it just lends itself to this really nice, comfortable green space. I am already trying to find ways of connecting with the local community here. I feel more confident in trying to engage with new people because it's very hard to make new friends when you're not in such a good place physically and mentally… Whereas here, it's like, "Hey, why don't you come down some time? You are welcome to come".

When Amber was asked to describe the impact of having a secure and affordable home, she responded,

> Oh, relieved, absolutely relieved. It is, it's a big weight off my shoulder. My anxiety and my mental and physical wellbeing have greatly improved and it's made life easier and a lot less stress. Yeah, the one word is relief.

Minkie had been homeless since she was a teenager: 'So I've been in and out of the shelters … abusive homes, streets, couch surfing and all that since I was 13′. She was interviewed in early 2021 when still on the waiting list and then a year later. She had managed to access social housing soon after the first interview. She was 19 at the time of the second interview. In the first interview she highlighted her poor mental health. Her past trauma meant that she was still struggling with her mental health at the time of the second interview, but she felt that having stable,

affordable housing had created the foundation for her mental health to improve. Asked how she felt about having had stable housing for 12 months, she highlighted how much progress she had made in the year: 'I did not expect for me to come as far as I have and no one in my life expected me to come this far in the short period …'.

Interviewees' capacity to look after themselves, 'bodily health', improved considerably. Pauline spoke about how she was now able to exercise and eat properly:

> Obviously my physical being, it's just going to be like chalk and cheese you know. Of course I can look after my physical self so much better now, so much more. I mean with exercise and just getting out and you know leaving the dog in the yard …

Pat, 40 years-old, had a major health issue. Since moving into social housing she was taking much better care of herself:

> And I'm taking my pills, I'm doing all the right things, which I wasn't. I wasn't even looking after myself. So, now it's pretty good that I've actually settled down in the home.

The extracts show that the move into social housing meant that these tenants were able to look after their bodily health and having a home of their own laid the basis for their emotional health not being "blighted by fear and anxiety" (Nussbaum, 2007).

Creating a home

An important contributor to increasing capabilities and functionings is the capacity to create a home (Dupuis & Thorns, 1996; Garnham *et al.*, 2022; Mehdipanah, 2023). Interviewees mentioned how creating a home enhanced their capacity in a range of ways. They were determined to put their own stamp on their social housing property. Denise commented, 'I've got my own place and I'm getting it to be mine, and there's going to be photos on the wall, not just a blank wall'.

Amber emphasised that she felt she now had a home and her life was transformed:

> When I got this house, it was just like a big, deep breath out. It's like home. Even before I moved my stuff in, it's like home. I have a home. So, my mental health just improved so much because … under the house, I hibernated there in the dark … This isn't a cave to me. I don't need to hide here. I think I've got the best unit on the block. … I have a garden at the front, the back, and the side, so I'm pretty [set]. … I just wanted a place that I could call home … And when I came here, like I said, "Oh, it's tiny, but it'll be home, and I will make it work." So, I am. I'm loving it and I'm loving that I have a garden. I can go and pick things out of my garden now.

Jacinta spoke about her 'love' for her social housing unit:

> Inside my house, it just feels like peace … It feels like I was born in this house … It's so nice. It just feels so good. I mean, my mental health has improved a heap. I've got a bathtub for the pain and I've got two lounge rooms and, whatever mood I'm in, if I'm in a down mood, I can go sit in that room and if I'm in a better mood, I'll go sit in that room, and it's amazing. And people name their houses, so I called mine Peace Place and I've done an amazing painting on the front door. So it's like, this is my home. I'm not leaving. I love it.

Arthur elegantly linked the foundation of home with not just life, but with a *good* life which 'leads into [all] sorts of possibilities':

> Life starts at a foundation and that foundation is accommodation … Everything from your community access, community contribution, ability to work, your friendships, connections with family, pretty much every aspect of your well-being is all connected to that simple basic thing, your accommodation. It all stems from that and now that I've got certainty for the future, then yeah, there's finally a foundation to actually build or rebuild a life on.

Nussbaum (2007, p. 23) highlights the material aspect of control over one's environment 'Being able to hold property (both land and movable goods) and having property rights on an equal basis with others'. Moving into social housing gave tenants the opportunity to create a personal space where they felt safe, comfortable and able to achieve a central capability noted by Nussbaum - affiliation. Echoing Arthur, Nussbaum (2007, p. 23) argues affiliation allows 'human beings to recognise and show concern for other human beings, to engage in various forms of social interaction; to be able to imagine the situation of another'.

Education and employment

Being settled in secure and affordable housing allowed people to contemplate increasing their capabilities by enhancing their skills. Denise was thinking about enrolling in a vocational course:

> I'm going to maybe go to the local TAFE and just check out what kind of courses they've got going. I may finish the course that I was doing … because I was doing a Certificate III in hospitality, and all I had to do was my 150 hours. Maybe even looking to getting back on and seeing – ringing the old job network and seeing if I can get reinstated just by doing that.

The move into social housing meant that interviewees could now contemplate finding employment. Since being housed Minkie had been able to hold down two jobs simultaneously and was no longer reliant on government benefits for her income. She highlighted how employment had changed her life:

> Yeah, obviously work, it pays the bills so I'm not going to end up homeless, but it's also, technically, therapy for me because I'm doing what I love. I like my long hours … I am so tired at the end of it, I can actually sleep in the night without having to go out and do drugs. In some ways, I never thought that work would be this good for me because I used to be like, "I don't want a fucking job, fuck this", and now I'm like, "How did I live my life without working?" … Yeah. It's basically gone from, "Oh, where am I going to sleep" … to, "Oh, am I going to have enough shifts?" So it's turned from stressing over where I'm going to live to stressing over work and stuff.

Prior to moving into social housing the idea of finding constant employment bordered on impossible for most interviewees. Minkie's lack of stable housing contributed fundamentally to her poor mental health which in turn made contemplating employment exceptionally challenging. In addition, the regulations of the shelter she

was residing in made any after-hours employment impossible. The shelter expected residents to be at home by 8 pm.

> I can work those late shifts and don't have to worry about waking someone up or if I have to wait to be let inside …[Now] I can just walk through the door, plop my ass down and … pass out. So it's a lot less stressful … and without having curfews … and having to be out between 10 and 4 but you have to be back before 8 o'clock and you can't be out before 7.

For Arthur, accessing to social housing gave him the ability to create new goals in his disability support plan, including creating the infrastructure and connections to work from home:

> So I was also able to add into my NDIS [National Disability Insurance Scheme] goal planning the possibilities of seeking some sort of work I can do remotely from home. Without stability, that sort of stuff can just not be contemplated.[6]

Social housing gave the participants a key capability – 'control over one's environment', which in turn generated the opportunity to contemplate employment or perhaps studying. Participants, who could, expressed a deep desire to work. Their narratives around the desire for employment challenge the conservative narrative that social housing encourages dependence (see Robinson, 2013; Jacobs & Flanagan, 2013).

Not all plain sailing

For people who have been marginally housed or homeless, social support is often necessary to ensure the attainment of capabilities when they do access social housing (Garnham *et al.*, 2022; Johnstone *et al.*, 2016). Although their capabilities had increased once housed, the impacts of prolonged social harm and a lack of active support meant that everyday living was still challenging. Frances had been allocated a social housing dwelling in Sydney's outer suburbs. She had been living in a shelter in inner Sydney. Although her life had improved considerably after accessing social housing, she felt isolated and out of touch. She missed 'the buzz' and facilities of the inner-city:

> I've hardly been back into the city since I've moved out here. I really liked it there [the inner city] … There's not as much to do [here]. It's pretty limited. Yeah, I'd much prefer living there [the inner city] … I just feel like there's more going on … I just don't even leave the house really.

Her years of couch surfing or living in shelters meant that Minkie was rarely alone. Although she 'loved' her home, living by herself was challenging:

> I am alone and I don't have anywhere around me. If I'm in a mood or if I go into an episode of something small has happened to trigger me and I want to fucking off myself [commit suicide], there's no one there to stop me. There's no one there that I can talk to and be like, "Hey I'm having a really hard time". There's no one there to be like, "Hey, you okay? What's going on?" So I do have the ability to be like I'm just going to pop some pills like I did at the beginning of the year … But I'm doing better than I thought I would.

Despite the difficulties associated with living by herself, ultimately her life had been transformed. Asked to reflect on 'what's the best thing about having this house', she responded,

> Stability, I guess. I've not had stability until I've had my place … It's a first bit of stability I've actually had, which feels really weird but also so comforting at the same time I guess, compared to just not knowing and being like, am I going to get it and stuff like that.

Like Minkie, Maggie had initially struggled with the move, but appeared to have settled in:

> I hate change, so even though I was coming into a better spot, I was still digging my heels in. I was feeling really uncomfortable anxiety and stuff about it, but I knew it was for the best … But still, I just really was just iffy about it and I didn't want to come out here and I didn't come out here for the first three days. That's how – I was so homeless and in need … You get used to being in that discomfort zone and living tough I suppose … So eventually he's got me out here and stuff and I did like it and I love it, I really do. But I was just still stuck in that like scared zone … Like the everyday, day to day, normal living is very scary and strange. Like unbeknown to me. I've never been straight enough for long enough to know the feeling. So it's different for me as well in that aspect. But, yeah, don't get me wrong, I wouldn't change it at all for anything in the world. I wouldn't at all. I wouldn't give it up for nothing.

Pauline felt she had post-traumatic stress disorder after living in her car for three and a half years:

> I was thinking to myself that yes I am in secure housing now and everything's great and I'm surprised at how I'm still feeling that after the experience of homelessness. It's not, you're not suddenly happy and content. Yes, you feel safe and yes the worry and anxiety is less, but I think … it must be like PTSD; an experience that no one wants that is now to be part of them for the rest of their lives. It's not like I'm going to be able to forget it or anything. I think it [being homeless] does change you. I don't think I'll ever forget it or get over it, it makes you feel very angry in a lot of ways.

The interviews indicate that the historical trauma experienced means that accessing social housing does not necessarily resolve the difficulties participants face. As Prentice and Scutella (2020, p. 613) conclude 'Placing a highly vulnerable person in housing in itself is not enough to quickly improve other outcomes'. However, having secure housing certainly does give participants the foundation to rebuild their lives (Robinson, 2013).

Discussion and conclusion

This article has examined the wide range of transformative impacts that access to social housing has had on the lives of our participants – often after long periods of homelessness including sleeping rough and in cars and forced separations from community, family and even children. The security associated with accessing social housing combined with improvements in material living circumstances led to dramatic shifts in participants' capabilities, functionings and general wellbeing affirming

previous research showing the impacts of secure and adequate housing (Easthope, 2004; Hiscock *et al.*, 2001; Irving, 2023; Padgett, 2007).

Participants described how their abilities to provide practical care and relational connection and experience self-confidence was made possible through finally having time and space and resources to actively nurture both themselves and others. In line with previous research (Batterham, 2019; Due *et al.*, 2022; Hiscock *et al.*, 2001; Pohl *et al.*, 2022), participants captured how moving into decent, secure and affordable housing gave them the foundation to lead a decent life and the opportunity to overcome capability deprivation (Batterham, 2019; Evangelista, 2010; McNaughton Nicholls, 2010). Those participants that had been enduring homelessness were now able to attain the central capabilities identified by Nussbaum (2007). They were able to cook proper meals and keep themselves and their clothes clean and thus attain 'bodily health'. Their capacity to lock their door and have secure accommodation meant that they had the possibility of 'bodily integrity'. They were 'secure against violent assault, including sexual assault and domestic violence …' (Nussbaum, 2007, p. 23).

Stable housing and the resultant ontological security lifted stress and anxiety (Hiscock *et al.*, 2001; Pohl *et al.*, 2022; Stonehouse *et al.*, 2021). It allowed participants to attain the central capability of emotions identified by Nussbaum. Participants spoke about 'being able to have attachments to things and people outside [themselves] … and [n]ot having one's emotional development blighted by fear and anxiety' (Nussbaum, 2007, p. 23). Participants captured how having safe, adequate, stable housing and the resultant ontological security, relieved stress, anxiety and physical pain and enhanced their capabilities with respect to the nature of relationships possible with intimate partners, children, friends, neighbours and community. They described how their abilities to provide practical care and relational connection and experience self-confidence was made possible through finally having time and space and resources to actively nurture both themselves and others.

The stability of social housing also enabled the possibility of reengagement in employment and education adding to shifts in feelings of self-efficacy and fulfilment in setting and reaching goals (see Clough *et al.*, 2014). Similar to the finding of Robinson (2013) who found that social housing tenants in England were keen to enter the labour force, the participants in our study who were able and did not have parenting responsibilities, were eager to find employment. For those participants who had the capacity and desire to be employed, moving into social housing provided an essential foundation for finding employment or to start thinking about the possibility thereof (Ziersch & Arthurson, 2005).

Participants powerfully argued that secure and affordable housing fundamentally drives this re-growth of capability and control across many life domains and they fundamentally opposed the narrative that social housing deepens dependency (see Robinson, 2013; Jacobs & Flanagan, 2013). Further, we observed across the interview data two clear 'central capabilities' delivered through safety, affordability and security of social housing: firstly, the materialisation of human dignity, and secondly, the further flourishing of human life (Nussbaum, 1993). As Pauline points out above, finally having access to social housing shifted her experience of life from one of piecing together a bare existence – or 'rubbing away at nothing' as Maggie described

it – to 'living like a decent person'. This shift can be read not as reflection on her worth as a person, but as a reflection on the profound fact that housing, in Pauline's experience, was simply a threshold factor of experiencing personhood at all. In short, access to social housing afforded her personhood by enabling her to function with dignity.

Along with enabling the dignity central to recognisably human life and echoing Nussbaum's (1993) concern to 'move from human life to good human life', a second unifying theme across our interviews is the exponential effect of safe, affordable housing on human flourishing including intellectual, creative and social growth. For Arthur, social housing as *home* becomes a foundational capability for a good life because it acts as a starting point and vector for recovery and a new life. This points towards the value of social housing provision that enables not just bare shelter, but the secure, long-term emplacement that enables the development of home and the raft of social and spatial connections that flow from this.

What the interviews also show is that accessing social housing, whilst extremely positive, was also daunting for some participants. All of our interviewees had had deeply challenging lives and their difficulties had been profoundly accentuated by them not having secure accommodation. Whilst securing social housing transformed their lives, challenges remained. What may be ideal for some is the provision of both housing and support for a transitional period, or indeed long-term (Johnson & Scutella, 2024; Parsell *et al.*, 2022). In sum, though not a sufficient condition for a good life, our study suggests that social housing remains a unique, foundational offering for the enhancement of capabilities. It helps protect people from vulnerability and this should be a central aim of good governments.

Notes

1. Social housing in Australia takes two forms. Most social housing is still owned and managed by state governments housing authorities. The remainder are managed by non-profit community housing providers. The former is referred to as public housing and the later as community housing. Taken together public housing and community housing is referred to as social housing.
2. Australia has a federal system. There are six states and two 'Territories'. States and Territories have the capacity to pass legislation in a range of areas, including regulation of the private rental sector.
3. In the article the common phrase 'waiting list' rather than housing register is used, however this phrase obscures the fact that the 'list' is an ever-evolving database of people assessed as having housing need.
4. The Disability Support Pension in March 2024 was $510 a week for a single person.
5. In the first round of interviews, at least 22 of the 75 people we interviewed, had escaped domestic violence.
6. The National Disability Insurance Scheme (NDIS) was introduced in Australia during 2013 to provide tailored packages of care, supports and infrastructure to people with a permanent and significant disability.

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Catherine Robinson is an Australian academic, sociologist and social justice activist. She has a long-held commitment to qualitative research and advocacy in the areas of homelessness, complex trauma and social care. Catherine is also known for her work with Blackfella Films as Series Consultant and Co-Host of the SBS documentary Filthy Rich and Homeless and she is a Board Director of Homelessness Australia and the Youth Network of Tasmania. Catherine is currently Associate Professor in Housing and Communities, School of Social Sciences at the University of Tasmania (UTAS) where she is UTAS Centre Director for the Australian Housing and Urban Research Institute. Her recent work focuses on understanding the experiences and support system needs of children and young people who experience high vulnerability, including unaccompanied homelessness and mental ill-health. She is currently leading the UTAS Rough Sleepers Initiative, a collaborative impact project focused on improved responses to rough sleeping in Tasmania. Catherine was initially involved in the Waiting for Social Housing project for Anglicare Tasmania's Social Action and Research Centre where she was a social researcher before transferring to UTAS.

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