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Submission: PUBLIC housing & the Safety Net group

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My submission focuses on PUBLIC housing in which there is a need for JOBLESS social inclusion for the truly redundant.

It suggests the establishment of a small model of 10-12 households for evaluation

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# **PUBLIC housing & the Safety Net group**

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Many PUBLIC housing tenants are more likely to remain the responsibility of the State than tenants in other forms of social housing.

Public housing should be looking to the health of the individual in the context of redundancy in society, whatever prospects the market may offer to other tenants in other forms of social housing.

# A NEW "Opportunity Group"

So my focus is on the "safety net group" & on how to achieve the greatest opportunity for social inclusion in its own right, regardless of paid employment. Nowadays however, social inclusion is almost defined by, or is even conditional on paid employment.

If we had a shift in focus to JOBLESS social inclusion, I suggest that PUBLIC housing, through its currently alienated tenants, could become a desirable social & "economic" asset in any society .. in any neighbourhood .. rather than the liability it is now seen to be by the State & the neighbourhood .. & even by tenants themselves.

The many benefits of social inclusion are well researched & they are not dependent on paid employment. Economic benefits flow from social inclusion per se .. in tenant management, building maintenance, crime, health etc..

Social inclusion is economic inclusion, whether paid employment is part of the equation or not.

#### Independence Through COOPERATION

The development of skills & abilities for active participation while jobless is likely to become more important if we face increasing redundancies as many predict, & if the economic pressure on the cost of Centrelink benefits grows from taxpayer demands to "contain them" to "reduce them" in order that our tax system can remain competitive enough to avoid even more jobs fleeing to lower tax economies.

If greater independence is needed, the question in this context of redundancy & ever increasing competition is "how much independence could COOPERATION

achieve in the 'safety net group' to allow reduction of support <u>without</u> losing necessities or reducing quality of life. Can standard of living & quality of life be maintained or enhanced in joblessness through cooperation .. even with reducing financial support from government?"

A change so as to allow jobless social inclusion would be a national change, not just a "housing provider" one, because it would involve Centrelink's "mutual obligations" regime, as well as State public housing, neighbourhoods & tenants in a step by step "evolution". I'll go into the steps & the dynamics for that later.

## **JOBLESS Social Inclusion**

So this is about "public housing", the "safety net group" and their jobless social inclusion in an increasingly competitive economy.

With social inclusion, motivation, skills & abilities grow. Reliance on the State shifts slowly to greater reliance on the community & to COOPERATION upon shared interests with felt benefits from active collaboration.

Jobless social inclusion may or may not lead to part-time or full-time work, but it could benefit society, the economy & the individual without imposing that "paid employment" agenda .. indeed with a different agenda & dynamic entirely .. social inclusion by attraction, pure & simple.

# **Beyond "Opportunity Group" Limits**

Your Review says that ..

"opportunities to build housing independence .. focuses on the opportunity group" .. but this overlooks the possibility that the "safety net group" could develop opportunities for greater independence through jobless social inclusion & cooperation rather than through employment.

Overlooking such opportunities also risks those in the "opportunity group" slipping into the "safety net group" if their opportunity for greater independence is only through a job.

Job opportunities are known to reduce if people are not socially included during jobless periods, & the longer their social exclusion lasts, the greater their sense of failure & the greater their resentment of any outside pressure to get a job. Their opportunity for getting a job can be enhanced through JOBLESS social inclusion & development of new skills in cooperation.

"Incentives for workforce participation" in the context of social housing can be either carrot or stick .. carrots being expensive when housing security is the greatest concern for the unemployed, & sticks being counter productive & expensive if they breed resentment .. especially when robots & globalisation are an increasing challenge .. but at any time really.

# **Jobless Social Inclusion by Choice**

Can the "incentive" for independence, whether through a job or otherwise be increased without paying more for carrots, without unnecessary use of sticks that increase resentment AND while ensuring jobless social inclusion?

Social inclusion requires self inclusion. If social inclusion through a job is not a viable option for an individual at any given time, jobless social inclusion should always be. An individual who is not in a job AND does not take the opportunity of jobless social inclusion such as voluntary work on any project of their choosing, self identifies as a problem worth greater Centrelink attention for help or "incentivation".

This means either a carrot or a stick can be selectively applied only where needed, thus avoiding futile investment in carrots for the truly redundant & destructive use of sticks where someone is already fully motivated to be independent.

In effect the criteria for Centrelink would become "Earn Learn or Participate" & that is a change that could appeal to both the right & the left of politics, for very different reasons which do not conflict with each other.

# A Precedent ... in Housing?

An "Earn Learn or Participate" management system is already in place with Centrelink for the unemployed over 55yrs. It uses the established accountability systems in NGO's where many public housing tenants work as volunteers in fulfillment of their "Mutual Obligations".

For these tenants who are mostly in the "safety net group", it's PUBLIC housing that provides the necessary stable housing for their jobless social inclusion.

With reinforcement of "Earn Learn or Participate", greater independence would become the culture there. Any reasons for joblessness AND non participation become known in their community & would be recognised as either valid or anti social. That would be a significant healthy cultural change with big effects for public housing.

## **Eligibility & Incentive**

Just as public housing tenants in the "safety net group" would tend towards participation, those on the waiting list would also tend to be more self selecting about which housing suited them. Those expecting to need only temporary support would tend away from PUBLIC housing. A participation environment in public housing would also have the effect of encouraging those in public housing who could get jobs to move on. It would help counter job disincentives in the current 25% rule for rent.

Would-be tenants on the waiting list who would be in the "safety net" group would then be inclined to choose projects they wanted to "work" in, rather than just looking for a secure roof somewhere.

In the longer term, where the culture of participation is established, particular public housing settlements could even be oriented to specific projects .. to maintenance & community gardens or new participatory versions of neighbourhood centres etc..

(.. think of the savings & benefits there!!)

### More PUBLIC Housing

Why not even imagine tenants cooperating in self build projects!? Building, labouring or clerical work may not be a commercially viable career for a particular tenant, but participation can be in non marketable ways .. lunches or fetching for more able bodies .. or breaking down & sharing in even the most complex tasks.

"Earn Learn or Participate" could change the culture of welfare dependency, free up housing units in "opportunity group" locations & could ultimately involve certain tenants who are alienated by the market economy .. the redundant .. in maintenance or even building, with the State providing "TAFE Outreach" style on-site training under expert guidance.

Where a "safety net group" tenant chose a particular project, remaining "included" in that location could even be based on project participation .. their options being a transfer with references to another public housing project, to another form of participation, or to other forms of social housing where the social expectation is different .. & where Centrelink reviews their status more within an "Earn or Learn" regime if participation has not been chosen.

#### **Incentives to Leave AND A Better Experience**

The incentives for those who are able to leave public housing are increased by "Earn Learn or Participate" while at the same time improving quality of life for those who do not.

#### Cost

PUBLIC housing can be made easier & cheaper to manage through Tenant Participation, but so far that has proved hard to incentivise.

Participation could even make public housing a desirable asset in any neighbourhood.

Current Tenant Participation management is costly but it should not be thought that whatever the financial benefits of Tenant Participation, the management costs for the landlord would necessarily increase with more participation. There is an on-line system for Collaboration & Cooperation called "CreateVillage" which puts participants at the centre & by which all interested parties participate to self manage & be accountable, thus significantly reducing cost.

There would be no additional cost to Public Housing, & Centrelink cost of verifying "mutual obligation" is reduced because NGO's only involve volunteers who are a net benefit to their cause. Their very standing as Centrelink approved organisations as well as their overall funding relies on their professionalism & the success of their projects.

Accountability of individuals doing voluntary work in an NGO or in a Public Housing project can be checked by Centrelink by phone, on line & via occasional face to face meetings. It's not in the NGO's interests to manage a non performing "volunteer" & it's not in the welfare recipients interests to pretend to be participating if the are not .. it's too easily verifiable by a phone call to the NGO.

#### Data

Centrelink has been collecting data on the "Participation Option" costs & benefits for jobless 55s for a decade.

While tenant participation has not been a roaring success so far, the department & community housing groups also have information on tenant participation where it has been taken up by individuals here & there.

What is not clear yet is the impact of changing Centrelink's mutual obligation to "Earn Learn OR PARTICIPATE" in relation to public housing viability.

So how could we get the best possible data on the likely benefits for public housing of jobless social inclusion?

#### Model

We could have an evaluation model involving over 55's in a project of 10-12 households .. either on the waiting list or already in other social housing.

The over 55's can choose participation rather than job search or study (Earn or Learn) and could choose or create a model neighbourhood project with an approved organisation .. say a neighbourhood centre .. to run a community garden within their public housing settlement, using & refining the latest self management system (CreateVillage) as a template for other groups to follow.

With regard to the right location, those in the "safety net group" who might want to choose this project would find best prospects for jobless social inclusion in regional suburbs, and the "opportunity group" is better served by being located in areas of highest job opportunity. This could free up social housing in better job locations for your "opportunity group" tenants.

# Steps to Jobless Social Inclusion

So the steps towards change should be measured ..

- 1. Promote the opportunity that exists in the existing legislation for the jobless over 55s to "Earn Learn OR PARTICIPATE" .. the opportunity to participate as an option to "Earn or Learn" is not well know in that group .. it is not even well know in Centrelink offices!!
  Promotion of that option would be a healthy thing to do, irrespective of how fast & far subsequent steps follow
- 2. Explain to such tenants how they could even use this opportunity to collaborate on any local "project" THEY want .. all they need to do is to interest an "Approved Community Organisation" (eg a Neigbourhood Centre) in their project idea.
- 3. Paint a picture for such public housing tenants (& those on the waiting list) of how rights & responsibilities in a prototype housing project of 10-12 "families" might look & feel, & how they could play a pioneering part in a brighter future for themselves & others (see NTW Overview <a href="http://landrights4all.weebly.com/neighbourhoods-that-work.html">http://landrights4all.weebly.com/neighbourhoods-that-work.html</a>)
- 4. Use research & data from this prototype to refine policy & prepare for future possible scenarios, including increasing redundancy & need for public housing security & jobless social inclusion of tenants of every age. In this scenario, it would be imperative for the State to reduce the unit cost of building & maintaining public housing by every means (eg. see Refugees & the Unemployed <a href="http://landrights4all.weebly.com/refugees-the-unemployed.html">http://landrights4all.weebly.com/refugees-the-unemployed.html</a>).. & Centrelink would be keen to see how their "Earn Learn or Participate" option, currently limited to the over 55s, could be even more productively expanded to all others. (see Centrelink Activity Test reform <a href="http://landrights4all.weebly.com/change-centrelinks-activity-test.html">http://landrights4all.weebly.com/change-centrelinks-activity-test.html</a>)

#### ... OR

A different scenario, still popular in some quarters, is that those said by many to be most vulnerable in the transition to robots & globalisation, will be largely unaffected .. that economic growth can indeed be perpetual .. & that such growth wouldn't effect climate change which is a conspiracy so in reality won't impact anyone. In that scenario, currently increasing demand for Public housing would therefore level off & reduce because the market just needs a little tweaking .. carrots & sticks .. to sort it all out.

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