Productivity Commission Submission: National Housing and Homelessness Agreement (NHHA) Review

The Citizen's Dividend Organisation (CDO) believes housing is a *subset* of survival needs, which means attempts to *directly* provide government-housing (for the *able*) are, inevitably, *inefficient*.

The problem is not homelessness, it is disempowerment particularly via, first, poverty and, second, Unemployment together with 'the dole-bludger' narrative (including its racist and disablist variants), which marginalises citizens from the mainstream.

Thus, the only holistic solution is The Universal Survival Income (USI) substituted for both:

- 1. The income-Welfare system (incWel) including abolishing Centrelink, Job Service Provider (JSP) contracts, Jobseeker payments and a commensurate *part* of Disability payments
- 2. Universal Minimum Hourly Wages (UMHoW).

This directly abolishes Indirect-Survival-Income-Slavery (ISIS), which arose out of the Industrial Revolution when subsistence-farmers, via transitioning to being income-earning machinists, lost direct control over their survival needs.

It is also a PUSH-eradicator – i.e. it eradicates Poverty, Unemployment (and Underemployment), Stigma (i.e. the 'dole-bludger' narrative) & Harassment (i.e. Centrelink's 'mutual obligations').

In addition, unlike social-housing (for the able), it automatically covers *all* 4 generic social-service responsibilities:

- 1. Duty to Assist
- 2. Duty of Care
- 3. Dignity of Risk
- 4. Agency of Choice.

Regarding the economy, in addition to stabilising (and raising) Aggregate Demand and booming rural regions, which will relieve stress on our capital cities, it will free the labour-market from the tri-corruptions of:

- 1. Indirect-Survival-Income-Slavery (ISIS)-based exploitation (including subsequent exploitation-related legislation, which complicates business activity)
- 2. Universal Minimum Hourly Wages (UMHoW), which causes Unemployment/Underemployment
- 3. The income-Welfare system including 'the obtain-paid-work-*lose*-welfare distortion'.

This will return the economy to 'exclusively efficiently producing and distributing the goods and services we need/desire, which we cannot or don't wish to produce ourselves without labour-market exploitation'.

That is, because there is full-employment, there will no longer be any need for jobs-for-jobs'-sake paid-work.

In turn, this means 'Jobs, Jobs, Jobs' politics will vanish, which, among other things, means it won't distort decisions over coal mines, Australian-manufactured military equipment or relations with China.

With Slavery abolished, wages will be bid-up yet business (particularly manufacturing) will benefit from a vastly more motivated workforce, an increase in demand for their product, increased international competitiveness, a relaxation of some regulations (including significant labour market deregulation), increased labour mobility (i.e. people can afford to take risks including relocating) and a decrease in non-GST taxes.

[Note: The CDO suggests the GST be made full-breadth and lifted to 20% in order to finance The USI transfer.]

In terms of consistency, with The USI both *guaranteed* and *unconditional*, it will correlate with our other 4 Citizen Empowerment Infrastructures (CEI) of:

- 1. Universal Rule of Coopetition-maximising Law
- 2. Universal Liberal Democracy
- 3. Universal Education
- 4. Universal Healthcare.

Regarding the NHHA, why try to optimise a second-best solution when the first-best solution is both pleasantly achieved low-hanging fruit and *infinitely* superior?

Additional to this review's scope, for the sake of direct citizen empowerment (the greatest of mental-health facilitators), our economy, our natural-environment and national sovereignty, The CDO implores the Productivity Commission to consider conducting a review of the potential benefits of 'The USI for income-Welfare and UMHoW' reform.

Thank you.

Best regards

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