

WE'VE GOT YOUR BACK: BUILDING A FRAMEWORK THAT PROTECTS US FROM PRECARITY

A DISCUSSION PAPER ON RECONFIGURING
OUR SOCIAL SECURITY SYSTEM



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About Per Capita

Per Capita is an independent progressive think tank, dedicated to fighting inequality in Australia. We work to build a new vision for Australia based on fairness, shared prosperity, community and social justice.

Our research is rigorous, evidence-based and long-term in its outlook. We consider the national challenges of the next decade rather than the next election cycle. We ask original questions and offer fresh solutions, drawing on new thinking in social science, economics and public policy.

Our audience is the public, not just experts and policy makers. We engage all Australians who want to see rigorous thinking and evidence-based analysis applied to the issues facing our country's future.

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He has presented hundreds of keynote speeches and papers to conferences, rallies and other fora on social exclusion, economic insecurity, inequality, housing and homelessness, health, education, workers' rights, employment and social security and is a frequent media commentator on these issues. He is also the author of articles, opinion pieces, book chapters and two books: *The language of the unheard* (Garratt 2012) and a collection of poems, *Communists like us* (UWAP, 2017). In 2014 he was an Australian Human Rights Medal Finalist and in 2015 he received an Order of Australia Medal for service to the community through social welfare organisations.

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1: The loss of trust

Prior to COVID-19, even though inequality and insecurity were already writ large across the social and economic landscape, it was assumed that there was some level of public trust in the power of markets to solve even the problems they had arguably caused. The 2008 Global Financial Crisis dented, but failed to significantly injure, this trust. The capacity of markets to provide a measure of security and stability survived, albeit not unscathed, even though they had formed the epicentre of global insecurity and chaos.

There was a growing understanding that markets needed massive government interventions in order to stabilise, but still there was a degree of political consensus around the centrality of markets, not just as a means of allocation and exchange but as an overarching framework for public policy, including social policy. This paper has been developed on the basis of a noticeable fracturing of the public trust and political consensus around the capacity of markets to provide the security and stability that people are increasingly denied but continue to long for. This fracturing has been accelerated by COVID-19, along with the devastating bushfires of the summer of 2019/2020 with their clear links to the climate emergency.

Along with this decline in public trust and political consensus around the capacity of the market to arrest the translation of economic crises into personal crises, has come a strengthening of public trust in public institutions and a heightened expectation of the key role of government in addressing the causes and the symptoms of precarity and inequality. This has not equated with anything even close to a wholesale rejection of market mechanisms or capitalism *per se*. These crises, however, along with a growing sense of public outrage over the aged care crisis, characterised by the failure of a market-based model with its obscene prioritisation of profit over care, have called into question the primacy of the market as the chief solution for unemployment, precarity, and inequality.

Given this, the current government, against the grain of its preferred policy frame and in a flawed and temporary fashion, embraced a number of welcome and progressive measures such as the JobKeeper program, the Coronavirus Supplement (which, for a time, effectively doubled the rate of the JobSeeker payment), early childhood education subsidies, and the relaxation of some of the punitive 'mutual obligation' requirements routinely imposed on unemployed workers.

The federal budget of October 2020, however, signalled an affirmation of the neoliberal framework, dismantling these significant gains for ordinary people, and reasserting the expectation that people place their trust in the power of the market to bring us out of the recession. Budgets are a means by which governments frame their fiscal plan in the context of their political values, social objectives, and economic suppositions regarding current and impending conditions. Budget 2020/2021 was framed as a budget that would deliver jobs whilst being true to the principle of 'self-responsibility'. As the Treasurer put it in his Budget Speech:

Our plan will grow the economy. Our plan will create jobs. Our plan will continue to guarantee the essential services Australians rely on without increasing taxes. Our plan is guided by our values. Our circumstances may have changed, but our values endure. Providing a helping hand to those who need it. Personal responsibility. Reward for effort. The power of aspiration.¹

¹ Frydenberg, Josh (2020) 'Budget Speech 2020-2021', 6 October 2020. <https://ministers.treasury.gov.au/ministers/josh-frydenberg-2018/speeches/budget-speech-2020-21>

In the context of the neoliberal ideological world-view *personal responsibility* tends to mean the abrogation of government responsibility, *reward for effort* infers a flip-side whereby inequality is constructed as the fruit of laziness, and *the power of aspiration* is decidedly and exclusively *individual* aspiration. This ideology erases the historical power of *collective responsibility and aspiration*, which has in fact given us, as a society, great progressive reforms in public health, public education, public housing, workers' rights, women's rights, First Nations rights, Marriage Equality, the social relations of disability, and what remains of a system of social security.

Rather than committing itself to a program of national reconstruction and shared prosperity, the current federal government fundamentally is inviting us to place our trust in the promise that wealth will trickle down if the market is allowed to do what it does best – that is, nearly everything. It is a promise that has been made for the past forty years, and for the past forty years we've listened hard for the sound of the wealth trickling down but all we've ever been able to hear is the sound of the excluded still waiting. Based on the narrow focus the government has adopted, putting all of its eggs in the private sector basket, Budget 2020 will prove itself to be a budget with short term cash and long-term uncertainty, a budget that boosts inequality and keeps the excluded still waiting. It is also, significantly, a budget in which the government has willfully ignored women,² failing to recognise, let alone address, the recession's disproportionate impact on their lives.

The supply side approach, a fiscal frame that includes flattening the taxation system, increasing labour market 'flexibility' and providing some sections of the private sector with direct assistance, is based on the claim that by taking these steps, working people will eventually reap the benefits of increased economic activity through jobs growth and possibly even wage increases. While it is anticipated that some new jobs will indeed be created through some of the budget measures, there is little to assuage our concerns that wages will continue to stagnate, jobs will continue to be lost in some sectors, and precarity, whether experienced through insecure work or inadequate income support, will become increasingly normalised. It has already been recently noted, for example, that the JobMaker scheme "highlights that the recovery is all about cheaper, temporary labour"³ and that it will disadvantage older workers, "especially women who will be hoping to return to part-time jobs in retail and hospitality as economic activity picks up."⁴

What this paper proposes is a complete reconfiguration of our social security system; a reconfiguration that brings together in an integrated policy framework the elements that would constitute a *social guarantee* in the face of the threats to social and economic security that have come to characterise the neoliberal era. The *social guarantee* should not, however, be seen merely as a means of ameliorating the dehumanising effects of precarity and inequality, but as a key part of the project of displacing the neoliberal logic, gradually removing, rather than just dealing with, its consequences, and developing an alternative architecture for a more egalitarian society. At a time when the trickle-down theory is no longer trusted, but neither is blind faith in top-down government measures assured, a *social guarantee* is

² Tuohy, Wendy (2020) 'Triple whammy: "Budget overlooked women when they needed it most"', The Age, 11 Oct 2020. <https://www.theage.com.au/national/victoria/triple-whammy-budget-overlooked-women-when-they-needed-it-most-20201009-p563n0.html>

³ Jericho, Greg (2020) 'Jobmaker will make life harder for workers over 35. And the Coalition seems happy about that', The Guardian, 15 November 2020. <https://www.theguardian.com/business/commentisfree/2020/nov/15/jobmaker-will-make-life-harder-for-workers-over-35-and-the-coalition-seems-happy-about-that>.

⁴ Dawson, Emma (2020) 'The harm JobMaker will do to women and older workers far outweighs any benefits', The New Daily, 15 November 2020. <https://thenewdaily.com.au/finance/finance-news/2020/11/15/jobmakers-dangerous-good-intentions/>.

proposed as an emerging frame in which people can confidently place their trust; a practical articulation of the widely accepted conviction that governments must do what markets cannot; a primary, participatory and empowering vehicle for the development of a 21st century vision of social democracy in and for Australian conditions.

Throughout the current pandemic, and in other recent crises, people in need of support and protection have been sustained to the degree that they could reasonably trust their governments at all levels. Two crucial principles have emerged to form a cornerstone of a newly re-emerging 'common sense':

- 1) that no one should be left to fend for themselves; and
- 2) that government should be the chief means by which we are able to be confident of our protection.

These are obviously not new ideas. They have, however, re-emerged as a result of the pandemic, from the fog of neoliberal ideology that has consistently claimed the opposite, namely that:

- 1) you, as an individual, must bear the chief or sole responsibility for your own protection; and
- 2) markets, rather than governments, are the primary means of ensuring protection of living standards and livelihoods and the provision of essentials, even though they provide these unequally.

COVID-19 demonstrated abundantly that markets actually rely on governments in order to function effectively. When governments do their job, they are able to lower unemployment, reduce poverty, and house people who are sleeping rough. When governments do their job, public housing is built, public hospitals and schools are well-resourced, the climate emergency is effectively addressed, a more equitable and secure labour market is built,⁵ a social security system fit for purpose for the twenty-first century is crafted and sustained, and lives are saved.

Neoliberal discourse continues to assert that government should get out of the way so that everyone else can do their job. The role of government has been framed in this discourse as invasive, unproductive, and divorced from reality. This is the discourse that blames poverty on income support, citing its alleged encouragement of laziness and dependency. While it enthusiastically welcomes subsidies for the private sector, tax breaks and other interventions beneficial to corporate interests, neoliberal discourse is swift to decry 'welfare' as being dangerous to both the recipient themselves and the economy as a whole due to its purported entrenchment of unproductiveness. Direct financial support for people is seen, in this frame, as the ultimate JobStopper. As the prime minister argued, apropos of the announcement in November 2020 that the Coronavirus Supplement would be cut further, leaving unemployed workers to survive on \$51.20 a day, the government couldn't, in his view, allow the *"lifeline [to] hold Australia back as we move into the next phases of recovery."*⁶

Helping people, in this fantasy, is constructed as being the perpetuation of weakness. Whilst this 'anti-welfarist' discourse is veiled by the confection of a class divide between people in paid work and people

⁵ See ACTU (2020) National Reconstruction after COVID-19: A National Jobs Plan, And Five Ways to Get Started, Melbourne: ACTU, 22 July 2020. p.8, <https://www.actu.org.au/our-work/policies-publications-submissions/2020/a-national-jobs-plan-and-five-ways-to-get-started>

⁶ Karp, Paul (2020) 'Jobseeker Covid payment extended till March but will be cut to \$150 a fortnight', The Guardian, 10 November 2020, <https://www.theguardian.com/australia-news/2020/nov/10/jobseeker-covid-payment-extended-till-march-but-will-be-cut-to-150-a-fortnight>

(other than the major owners of capital) who are not, the reality is that it is intended to undermine the quality of life for ordinary people, coupled as it is with an explicitly anti-worker approach, whereby workers, especially workers organised into unions, are cautioned by business about the need to keep their wages low and to allow for greater 'flexibility', which is code for insecurity and wage-cutting. This is framed as being about improving productivity and is presented as being in the interests of the workers themselves. This view was articulated succinctly in a recent interview by Chris Corrigan, former managing director of Patrick Stevedores:

*"At the moment the cake is shrinking quite rapidly and if you get into bitter negotiations over how to divide a shrinking cake that's likely to be quite counterproductive and lead to further shrinkage."*⁷

In this frame, the manufacturers of precarity, those who pushed for lower wages, a shrinking social infrastructure and an increase in insecure work, are empowered to threaten workers (including those who are residualised) with even greater precarity. The reality is that whether the profit-cake is shrinking or growing, relative to the size of that cake, ordinary people, in paid work or not, are left with crumbs. If we are to succeed in actually protecting ourselves from precarity as a society we need to develop a profoundly different frame, one which protects us *against* growing inequality and precarity, while also building a sustainable infrastructure for well-being, dignity and social equality.

⁷ Bonyhady, Nick (2020) 'Grow the cake: another Waterfront dispute not the way forward, says Corrigan', The Sydney Morning Herald, 17 August 2020. <https://www.smh.com.au/politics/federal/grow-the-cake-another-waterfront-dispute-not-the-way-forward-says-corrigan-20200811-p55km8.html>

2: Against precarity

The idea of a government providing social security to the people is not recent. Neither is it without evidence of significant economic benefits for the whole of society. The Elizabethan Poor Laws of 1601 proved to be a

system of collective responsibility [which] directly stimulated England's successful industrialisation, liberating labour to be mobile and, uniquely in Western Europe, making famine a thing of the past.⁸

In the nineteenth century, however, these economic gains were compromised as the ruling class of the period decided that a system of collective provision was both too expensive and at odds with the new ideas of 'personal responsibility'. They also wrongly assured themselves that charity could fill the gaps:

Consequently, in 1834 the principles of poor relief were transformed into the harshly deterrent system of the workhouse test, the New Poor Law, which virtually criminalised the poor as work-shy moral delinquents.⁹

In the meantime, Bismarck instigated a social security system in 1883, partially to weaken the appeal of socialism for German workers. Even though the aims of the program were associated with dampening the activism of organised workers, he demonstrated a surprisingly accurate knowledge of the primary condition of precarity that the working class experienced:

The real grievance of the worker is the insecurity of his existence; he is not sure that he will always have work, he is not sure that if he will always be healthy, and he foresees that he will one day be old and unfit to work. If he falls into poverty, even if only through a prolonged illness, he is then completely helpless, left to his own devices, and society does not currently recognize any real obligation toward him beyond the usual help for the poor, even if he has been working all the time ever so faithfully and diligently.¹⁰

Despite the existence of a social security system in Australia, COVID-19 has shone a twenty-first century light on how precarious everything can still be. Many of us have lost our jobs or lost hours of available work. Many of us are worried about maintaining a mortgage or being able to pay the rent. Some of us have been forced to work in dangerous conditions. Some of us are dealing with injury and sickness. Life itself, for some of us, has become precarious and although the pandemic death toll in Australia is nothing like that of the United States, we have been faced with a tragic number of deaths from COVID-19. The pandemic has highlighted inequalities. It has accentuated the differences between our working, housing,

⁸ Szreter, Simon, Cooper, Hilary and Szreter, Ben (2019) Incentivising an Ethical Economics: A Radical Plan to Force a Step Change in the Quality and Quantity of the UK's Economic Growth, London: IPPR. p.3. The author would like to thank Professor Janet McCalman of the University of Melbourne for highlighting this research.

⁹ Ibid. p.8.

¹⁰ Frölich, Markus; Kaplan, David; Pages, Carmen; Rigolini, Jamele; Robalino, David A., eds. (2014). Social Insurance, Informality, and Labour Markets: How to Protect Workers While Creating Good Jobs. Oxford: Oxford University Press. p. 36.

social, and health conditions. Our exposure to the social, economic and health impacts of this disease has proven to be highly differential.¹¹

It has also highlighted the fact that our resilience as a society is only as robust as our systems of social and economic protection. This is not a new lesson. History provides abundant evidence of this fact. But ideological fixations are wont to get in the way of reality. The transformation of Britain's early social security system into a system of punishment and precarity in 1834, as referred to earlier, was based on the convenient creation of policy-based 'evidence' rather than the genuine development of evidence-based policy:

The new policy was justified by a hatchet-job carried out as a Royal Commission under the direction of Edwin Chadwick, architect of the workhouse system. His report returned the verdict the nation's landowners and liberal economists wanted to hear- that the old poor law was too expensive and its misguided 'generosity' simply encouraged laziness among the poor.

Yet there had just occurred a clear warning that the nation was now vulnerable to new pandemic threats. There were 33,000 excess deaths in the cholera outbreak of 1831-2.¹²

There are clear parallels with the current historical conjuncture, but it is worth digging a little deeper into the nature of that 'vulnerability'. Theorist Judith Butler has made a helpful distinction for us between the notions of *precariousness* and *precarity*, which are central to understanding how and why we need to reconfigure our current neoliberal version of social security. *Precairousness*, in Butler's definition, is a universal human condition that comes with living socially. It is "the fact that one's life is always in some ways in the hands of the other."¹³

Precairousness provides us with an urgent and long-term political imperative to put in place the social means to protect and look after each other, to make life *livable*. But there is an opposing set of political forces that transform precariousness into what Butler calls precarity: "a politically induced condition in which certain populations suffer from failing social and economic networks of support and become differentially exposed to injury, violence and death."¹⁴ While precariousness is something all of us experience, precarity, in this schema, is very unequally distributed.

The insecurity many of us experience in the labour market and housing market is not a new phenomenon. It is the result not of so-called 'blind market forces' or an 'invisible hand' but of deliberate policy settings that are of profit to a small minority of people and a danger to many of us. Augmenting this manufactured precarity is the gradual dismantling of social infrastructure, including the very notion of social security, as

¹¹ See: Jericho, Greg (2020) 'In this recession, low-paid women and those without a degree are being hit hardest in Australia', The Guardian, 27 September 2020. <https://www.theguardian.com/business/commentisfree/2020/sep/26/in-this-recession-low-paid-women-and-those-without-a-degree-are-being-hit-hardest-in-australia> Also: Ribeiro, Celina (2020) "'Pink-collar recession': how the Covid-19 crisis could set back a generation of women", The Guardian, 24 May 2020. <https://www.theguardian.com/world/2020/may/24/pink-collar-recession-how-the-covid-19-crisis-is-eroding-womens-economic-power>

¹² Szepter, Simon (2020) 'Covid-19 is not a Black Swan: predictable shocks need fully-funded, resilient public services', History & Policy, 01 May 2020. <http://www.historyandpolicy.org/opinion-articles/articles/covid-19-is-not-a-black-swan-predictable-shocks-need-fully-funded-resilient-public-services>

¹³ Butler, Judith (2009) *Frames of War: When Is Life Grievable?* London: Verso. p.14.

¹⁴ *Ibid.* p.25.

well as the concept of social housing, which was designed to ameliorate and, in some cases, eliminate the threat of precarity, since housing insecurity, job insecurity and homelessness are interrelated. The recent federal budget saw the government deliberately deciding against the kind of boldness required to meet the estimated national shortfall in social housing of over 430,000 homes.¹⁵ It also chose not to embark on a genuine job creation plan or even a plan to protect people who are not in paid work. We were instead asked to place our trust in the discredited theory that with the right mix of tax breaks and deregulation, the jobs will come, and the wealth will trickle down.

The centrepiece for national reconstruction must be a jobs plan. The ACTU has set out five ways¹⁶ to get this started immediately. Just as the time is ripe for us to reconfigure the labour market, if we are to protect people against precarity, we need also to reconfigure our social security system. We cannot continue to tolerate a system in which people are excluded just because the market does not put a monetary value on their labour power. These people, be they students, sole parents and other carers, unemployed workers, people with a disability, or older people, despite often being offensively devalued and residualised by our economy, should never be devalued or residualised by our society. It is the neoliberal policy trajectory, with its attack on both workers and on the social infrastructure that working class people benefit from, that must be re-evaluated and residualised.

As much as we need to reimagine a strong social democratic architecture that allows us to properly care for and support each other, we cannot return to the era before neoliberalism. The world, and how we can best navigate it as a society that aspires to be caring, have changed. Neither can we, as suggested by soft versions of neoliberalism, simply expand and depend on the charitable sector to do the work of social protection and support. While good work is often done in this space, charities should not be the default providers of social security. Nor should they form the justification for the government of the day to abrogate its responsibility to its people. As we have seen, the warm embrace by neoliberal governments of non-profit activity in the delivery of essential social services has been coupled with the penetration of for-profit companies in this area, with disastrous consequences.¹⁷

We need to see work in the context of our lives beyond the workplace. Secure, well-paid jobs with good conditions and full entitlements, such as the right to the various forms of paid leave, are crucial. At present just over 12.5 million people in Australia are in paid work¹⁸ and around 13 million of us (including children and older people) are not. Of those in paid work, we know that over 40%¹⁹ are in some form of insecure work, as casuals, on short-term contracts, through labour hire or as 'independent' contractors. When our livelihoods are precarious, so are our lives: we cannot count on being able to pay for accommodation or

¹⁵ Lawson, J., Pawson, H., Troy, L., van den Nouwelant, R. and Hamilton, C. (2018) Social housing as infrastructure: an investment pathway, AHURI Final Report 306, Australian Housing and Urban Research Institute Limited, Melbourne, <http://www.ahuri.edu.au/research/final-reports/306>, doi:10.18408/ahuri-5314301, p.64.

¹⁶ ACTU (2020) National Reconstruction after COVID-19: A National Jobs Plan, And Five Ways to Get Started, Melbourne: ACTU, 22 July 2020, <https://www.actu.org.au/our-work/policies-publications-submissions/2020/a-national-jobs-plan-and-five-ways-to-get-started>

¹⁷ The market choice agenda, driven by the Productivity Commission amongst others, has had similar consequences across a range of services. See, for example, Quiggin, John (2020) 'The lesson from aged care in Victoria? For-profit services drive standards down', The Guardian, 10 November 2020. <https://www.theguardian.com/commentisfree/2020/nov/10/the-lesson-from-aged-care-in-victoria-for-profit-services-drive-standards-down>

¹⁸ ABS (2020) 'Labour Force, Australia', September 2020.

<https://www.abs.gov.au/statistics/labour/employment-and-unemployment/labour-force-australia/latest-release>

¹⁹ ACTU (2018) Australia's insecure work crisis: Fixing it for the future, Melbourne: ACTU.

https://www.actu.org.au/media/1033868/insecure-work_final-18052018-final.pdf

utilities, for visits to the doctor or dentist, or perhaps even for food. Precarity has been normalised for people who are not in paid work, but paid work is no protection against precarity. Neither the labour market nor the social security system in their current configurations really protect us from precarity. In some ways, they actually make it worse. As Bane Williams has recently written following the government's aforementioned announcement that it would be further cutting the Coronavirus Supplement:

Losing another \$50 a week from the supplement will mean I go back to what it was like on Newstart. Do I eat or do I care for my health? I can afford one, not both, if I want to survive. The quality of the food I eat will drop again. Back in rotation will be the 40c mi goreng noodles and bread...

The social services minister, Anne Ruston, states this will "encourage people to re-engage with the workforce", but the numbers just don't add up. The fact is there just aren't enough jobs to go around. I've applied for work that Seek has told me more than 800 others applied for. I've seen jobs in the eastern seaboard that have more than 2,000 applicants. We are clearly looking for work but the jobs just aren't there yet. To further penalise me for simply existing is heartless indifference at best, malicious neglect at its worst.

'All I'm asking for is a little humanity, an opportunity to exist in a world where I don't need to decide between eating and health. Where I don't need to have a daily struggle in order to survive. Where I don't need to feel like a lesser person in society because I'm walking around in threadbare clothes and haven't been able to afford a haircut in what feels like forever. To have dignity. But clearly that is too much to ask.'²⁰

This situation is not accidental. Neither, of course, is it the fault of the people experiencing such manufactured precarity, even though they are routinely demonised and blamed for their own exclusion. Wage stagnation; the systematic suppression of workers' rights and entitlements; the war on unionised workers; the re-regulation of the labour market to cut labour costs for the employer while cutting wages for workers: all of these are deliberate strategies to increase power and profits for some while making life harder for working class people and their families.

At the same time the dismantling of our social infrastructure, including our system of social and economic support for people who are not in paid work, is a deliberate means of achieving the same ends. The effects of this piecemeal dismantling of the public sphere through privatisation, outsourcing, and cuts to essential services and supports, are also aimed at increasing power and profits for capital while making life harder for working class people and their families. This is played out not only in the inadequacy of most income support payments but in the inadequate resourcing of social infrastructure, including public housing, public health, public education (from early childhood through to university and TAFE), transport, social, community and disability services, sport and recreation, and the arts and cultural participation.

The time is ripe for us to reconfigure our social security system in the context of a plan for national reconstruction, reframing it as a building block, alongside public education and public health, for a fair and equitable society. Australia has a strong public sense of the role of government in guaranteeing access to health and education. The battles however are by no means over for these building blocks of our

²⁰ Williams, Bane and Perkins, Karen (2020) 'We want to live in an Australia where we don't have to choose between food and healthcare', The Guardian, 13 November 2020, <https://www.theguardian.com/commentisfree/2020/nov/13/we-want-to-live-in-an-australia-where-we-dont-have-to-choose-between-food-and-healthcare>

social infrastructure since we continue to see the creeping logic of the market making inroads into both of these areas as part of a global campaign by specific corporations.²¹

The same level of consciousness has not extended to the provision of public housing as a means of guaranteeing everyone's right to this essential social infrastructure too. Public and social housing has long been a relatively minor component of our overall housing stock.²² While health and education have, in our minds, been at least partially severed from their dependence on the logic of the market, housing is hard to think about without following it up with the word 'market'. Public and community housing is seen in the neoliberal frame as a sign of personal failure instead of as a sign of collective aspiration and success, just as our social security system, instead of being treasured and respected, is regarded by some as a site of stigma and shame. The greatest hurdle to reconfiguring our social security system is our attitude towards it; so too with our attitude towards public housing.

During the 2008 Global Financial Crisis the federal Labor government made an unprecedented investment in social housing, increasing stock by around 20,000 units of new housing. This was warmly welcomed by all who had advocated for an urgent increase in social housing stock. What we did not achieve, however, was the public reframing of society's attitude towards social housing. The fact that a much-needed national investment in social housing was glaringly absent from the recent federal budget speaks volumes in this regard. Similarly, now that we are faced with a very obvious case of structural unemployment²³ and underemployment,²⁴ we must reframe the narrative around income support, explaining that it is something we should be proud of being able to provide as a nation rather than something that is laden with shame for its recipients.

In the current recession, we are faced with the prospect of long-term pain for working people. And we have before us the opportunity not only to prevent this pain but to shift the way we, as a society, view social security and social housing. As long as these fundamental building blocks of a fair society are perceived as being for residual people who, according to the dominant political narrative, are somehow to blame for their own residualisation, the negative attitude to both income support and social housing will be difficult to shift. As David Harvey explains, one of the defining features of neoliberalism is that

*The social safety net is reduced to a bare minimum in favour of a system that emphasises personal responsibility. Personal failure is attributed to personal failings, and the victim is all too often blamed.*²⁵

People must no longer be systematically denied an adequate income. People experiencing unemployment, people with a disability, parents and other carers, students, older people, people experiencing injury and illness, all must be guaranteed an adequate income. It is meaningless to focus the

²¹ See, for example, Patty, Anna (2019) 'The "Uberfication" of education: warning about commercial operators', The Sydney Morning Herald, 20 January 2019, <https://www.smh.com.au/business/workplace/the-uberfication-of-education-warning-about-commercial-operators-20181025-p50btw.html>

²² Grivas, Natasha (2019) 'Have social housing levels fallen to historic lows?' RMIT ABC Fact Check. 12 August 2019, <https://www.abc.net.au/news/2019-08-12/fact-check-social-housing-lowest-level/11403298>

²³ For an overview of Australia's systems of support for unemployed workers see: Smith, Warwick (2017) Unemployment Policy in Australia: A Brief History, Melbourne: Per Capita, https://percapita.org.au/wp-content/uploads/2018/05/Unemployment-Report_Final-1.pdf

²⁴ See Lloyd-Cape, Matthew (2020) Slack in the system: the economic cost of underemployment, Melbourne: Per Capita, https://percapita.org.au/wp-content/uploads/2020/05/Slack-in-the-System_FINAL.pdf

²⁵ Harvey, D (2005) A Brief History of Neoliberalism, Oxford: Oxford University Press. p.76.

system's energy on blaming the individual for their unemployment. The correct focus should be, in addition to the primary structural focus of full employment, on adequate income support, personal support and the provision of skills formation and education where appropriate. Huge resources²⁶ are currently deployed in surveillance, management, control and punishment of individual unemployed workers and other income support recipients.

In adopting a full employment policy framework we would, as a nation, be starting from the opposite end, focussing our attention on the structural drivers of unemployment and exclusion and addressing these, rather than on the real or imagined behavioural issues of individual unemployed workers. Work need not be precarious; neither should be our daily lives. Precarity has been imposed by the neoliberal agenda, along with punitive welfare measures and forced income inadequacy, as a means of disciplining workers. Rather than being moderated or ameliorated it has been exacerbated. We need an overarching policy framework that addresses the structural causes of precarity and protects people from them whilst gradually removing them.

To achieve this, we must focus not on the attribution of failure to people but the acknowledgment that a market-based society, while being well-equipped to produce an array of choices for some of us, is fundamentally unable to provide many of the basics of life for the majority of us without the intervention of government through a strong, well-resourced public sector and a strategic engagement with the private sector. The objective must be to protect all of us from precarity. As such, the provision of healthcare, education, housing and income adequacy (whether through paid work, income support or a combination of both) should together be viewed as social infrastructure built to secure a reasonable *social guarantee*.

This needs to be developed alongside a plan for full employment which includes the creation of jobs through the provision of this social infrastructure. The ACTU's jobs plan aims to achieve this through new jobs in TAFE and early childhood education,²⁷ for example. New jobs in aged care and other areas of the foundational economy²⁸ are further examples of how the development of social infrastructure performs the two-fold function of helping to achieve full employment while delivering on key elements of a *social guarantee*.

²⁶ In addition to the financial cost, the human cost of compliance is well known. See, for example: Community Affairs Reference Committee (2020) Centrelink's compliance program: Second interim report. Canberra: Commonwealth of Australia, September 2020, https://www.aph.gov.au/Parliamentary_Business/Committees/Senate/Community_Affairs/Centrelinkcompliance/Second_Interim_Report

²⁷ ACTU (2020) National Reconstruction after COVID-19: A National Jobs Plan, And Five Ways to Get Started, Melbourne: ACTU, 22 July 2020. pp.12-15, <https://www.actu.org.au/our-work/policies-publications-submissions/2020/a-national-jobs-plan-and-five-ways-to-get-started>

²⁸ See Dawson, Emma (2020) 'Investing in the Foundational Economy', in Dawson, Emma and McCalman, Janet (eds) (2020) What Happens Next? Reconstructing Australia after Covid-19, Melbourne: Melbourne University Press. pp. 185-193.

3: A new starting point

The starting point for what we understand to be ‘welfare reform’ is usually, as per the neoliberal rubric, a plan for reduction in social expenditure via the building of what is variously known as ‘resilience’, ‘self-reliance’, ‘independence’ or ‘personal responsibility’. The social security system exists, according to this mindset, as an unfortunate and temporary necessity for those of us who ‘cannot look after ourselves’ like ‘normal’ people do. Indeed, the temporariness of payments is one of the main distinguishing points between classes of pensions and benefits. The assumedly temporary nature of unemployment, for example, has been used to justify the lowness of this payment compared to the aged pension. ‘Welfare’, has become, in neoliberal usage, a term that is used pejoratively. It denotes, according to this usage, a weakness for both the individual and the economy. It carries negative moral overtones, inferring that it exists for those who are deliberately weak or sly. It swings between criminalising and pathologising many of the people who are reliant on income support.

We must develop a framework that is neither stigmatising nor residual. We need to convince ourselves as a society that we all deserve to be able to live in dignity and that we are best placed to achieve this collectively. Social security systems are perceived through the neoliberal lens as a negative in themselves, a sign of failure. Success is seen as being achieved by the reduction, and eventual elimination, of state-provided income support, housing and other forms of social support. It is seen as a metaphorical crutch being used by a temporarily injured person, a piece of medical equipment that might be useful for a short time and which is gladly abandoned as a sign of being able to independently ‘stand on your own two feet’. It is further imagined to be deleterious to the health of someone if they were to continue using it when they could actually go without it. There are deeply offensive overtones in this metaphor and its accompanying narrative of moving from dependence to self-reliance. As posited earlier, it pathologises people with a disability, unemployed workers, students, and carers. And in some cases, it criminalises them as allegedly using public support unnecessarily when they could be ‘looking after themselves’.

We need a new starting point. The neoliberal starting point is neither honest nor realistic. It is dishonest because it veils the larger trajectory of wage suppression and disciplining of the working class being aided by the weakening of the social safety net. Precarity in the labour market is constructed as being preferable to precarity in the social (in)security system. It is unrealistic because, among other things, people cannot magically find jobs that do not exist, including jobs that are accessible to people with a disability. Neither is it realistic to erase the fact that caring, whether it is paid or not, is work.

The *precariousness/precarity* frame that Judith Butler has developed is enormously helpful because it both unites all of us in our shared experience of the precariousness of life while highlighting the fact that precarity is manufactured. The idea of a *social guarantee* deliberately acknowledges that we all need help and support in our lives, “*the fact that one’s life is always in some ways in the hands of the other.*”²⁹ We have all experienced, not only in infancy and childhood, but also as adults, the need for support from others at key moments in our lives, be it professional health support, emotional support, financial support, or some other form of help. All of this is central to our humanity. We are social beings, and we should never be ashamed of needing help from each other. Neither should we be treated in an infantilising and paternalistic³⁰ manner because, as adults, we need support. Rather than being a stigmatising or alienating

²⁹ Butler, Judith (2009) *Frames of War: When Is Life Grievable?* London: Verso. p.14.

³⁰ Exemplified by the Cashless Debit Card.

experience, the help we give and receive as human beings is something that binds us together. At best it can even produce a powerful sense of solidarity and hope.

The *social guarantee* is a means of acknowledging and addressing the reality of manufactured precarity, “a politically induced condition in which certain populations suffer from failing social and economic networks of support and become differentially exposed to injury, violence and death.”³¹ We have a responsibility, if we aspire to be a good society, to protect each other from this condition where it exists and prevent, eradicate or, at the minimum, ameliorate, this condition as it is currently experienced differentially and unequally. We know that both precarity and our very human feeling of precariousness have been brought into sharp relief by the current pandemic. More of us than usual have needed to rely directly on public systems of support such as health and social services. On an informal level too, many of us have had moving experiences of kindness and support from family, friends, members of unions and other civil society organisations, as well as from complete strangers, particularly when we have felt isolated and unable to do some of the things we would normally be able to do for ourselves.

Our sense of the primacy of the social is arguably at an all-time high. It is a good time to reflect on how we can strengthen our institutional means of protection from precarity. This involves biting the bullet on the desperately needed funding increases in key areas such as the rates of income support, the staffing levels of Services Australia, our health and education systems and, of course, the provision of public housing (all of which would also boost economic activity and employment). Creating a strong institutional framework to protect us from precarity also means reconfiguring the current way we do things in these areas.

It means, for example, reassessing whether the allocation of public funds is equitable or whether unjustifiable structural support through direct subsidy, tax concessions or other mechanisms, is being given to private, for-profit service-providers and systems at the expense of public and community systems. This includes areas such as aged care, the private health industry (including private health insurance with its built-in tax incentive remaining as a relic of the Howard government), Vocational Education And Training (VET), private school funding, the *jobactive* Network, and government subsidies and tax breaks that benefit sections of the housing market unrelated to public, community or even affordable, housing. The development of a *social guarantee*, by whatever name, also requires a new story; one that breaks with the stigmatising and residualising frameworks of the past.

³¹ Ibid. p.25.

4: Key features of a social guarantee framework³²

a) Housing First

Income security is a concept that is emptied of meaning if it is not joined with the guarantee of housing security. We need a massive injection of public resources into the construction of public housing. The Australian Housing and Urban Research Institute has estimated that, facing a shortfall of 433,000 social housing dwellings, we need to triple our stock of social housing by 2036.³³ If we fail to meet this need, we are looking down the barrel of worsening homelessness and housing stress. Bad for the economy. Disastrous for people's lives.

We must make it a priority to address the housing crisis in First Nations communities, where overcrowding *"occurs at around three times the rate of the non-Indigenous population, with over 115,000 Aboriginal and Torres Strait Islander households living in overcrowded homes nationwide."*³⁴ The most efficient and cost-effective way to address the shortfall in social housing stock is through direct Commonwealth government investment in public housing.³⁵ This should be coupled with more efficient financing through the National Housing Finance Investment Corporation.³⁶

b) Full employment

In our current configuration market-based relations in general, and the labour and housing markets in particular, are uncritically accepted as normative while people are constructed as having failed when they are excluded from either paid work or housing. We must turn this on its head. Precarity should not be accepted as a norm. Whilst protecting people from insecurity we must be practically committed to reconstructing the economy to reduce, and even remove, the causes of precarity. Instead of people being demonised for being 'homeless' or 'jobless' we should be actively re-shaping housing and employment so that it no longer locks us into inappropriate housing or unsafe and exploitative work, or even completely locks us out.

It has long been a cruel fiction to suggest that if unemployed workers were eager and disciplined enough, they would find a job. Rather than beginning from the ideological position that people are primarily to blame for their own unemployment, we need to begin with the far more accurate presumption that unemployed workers want to work, and that the reason for their unemployment lies not in some behavioural deficit on their part, but on the simple statistical datum that there are not enough jobs.

³² This section expands on an already published chapter on this subject: Falzon, John (2020) 'A social guarantee' in Dawson, Emma and McCalman, Janet (eds) (2020) What Happens Next? Reconstructing Australia after Covid-19, Melbourne: Melbourne University Press. pp. 215-222.

³³ Lawson J, H Pawson, L Troy, R van den Nouwelant, 'Australia needs to triple its social housing by 2036. This is the best way to do it', The Conversation, 15 November 2018, <https://theconversation.com/australia-needs-to-triple-its-social-housing-by-2036-this-is-the-best-way-to-do-it-105960>

³⁴ Allam, Lorena, 'Plea for tents "or anything" to help with self-isolation in overcrowded Indigenous communities', The Guardian 24 March 2020. <https://www.theguardian.com/world/2020/mar/25/plea-for-tents-or-anything-to-help-with-self-isolation-in-overcrowded-indigenous-communities>.

³⁵ Lawson et al.

³⁶ Ibid.

All levels of government should be engaged in addressing this reality. In addition to reconstructing the economy following the massive job losses caused by the pandemic, there should be a forward-planning approach analysing the industries where job losses are likely to occur in future and intervening early to provide free education and re-skilling for workers. This, where necessary, should be accompanied by economic development plans to create jobs in affected regions. A national full employment policy, with strong state and local government involvement, as well as the involvement of business and unions, would change the way we frame unemployment and the need for income support, making government bear the primary obligation to achieve full employment.

c) Income adequacy

Income adequacy for all payments means setting base rates well-above the poverty line, sensitive to the cost of living (including rents), and closely indexed to the minimum wage. The determination of the level of statutory incomes should be placed within the remit of a statutory body similar to the current Fair Work Commission. The establishment of an *Inequality Commission*, for example, could well serve the purpose of ensuring that statutory incomes are fairly determined.

People experiencing long-term unemployment, people with a disability, parents and other carers, students, older people, and those experiencing injury and illness must be guaranteed an adequate income. The adequacy of income support should, at base, be determined in relation to the level of the minimum wage. Data on the variations in housing costs according to area and household type should also be used to determine an adequate level of rent assistance for people in the private rental market.

Australia has one of the lowest rates of unemployment benefit in the OECD; it is clearly insufficient to meet the necessities of life.³⁷ The notion that an adequate income is an unreasonable expectation for those outside the paid labour force must be replaced with the concrete understanding that the only unreasonable choice in this context is the perpetuation and entrenchment of poverty and homelessness by deliberately forcing people to wage a daily battle for survival from below the poverty line.

d) Reframe conditionality

We need to recognise that all but a small minority of the population are to some degree vulnerable to a form of insecurity. It would be a serious error to imagine that this is a new phenomenon due to the pandemic. This recognition is an essential starting point for what we need, as a society, to build a means of protecting ourselves against precarity.

The conceptual framework of *mutual obligation* has its origins in the ideological impulse to prevent unemployed workers from 'getting something for nothing.' It is predicated on the notion that 'we' have a right to expect something from 'them' along with the deliberate falsehood that unemployment is a personal choice rather than a structural effect. While we are not proposing here that *nothing* be required of us as participants in the *social guarantee*, we question the shibboleth of *mutual obligation* as the most useful framing for practical and reasonable requirements, be they administrative and/or based on appropriately tailored and agreed-on programmes of education, training and social inclusion. We need therefore to replace *mutual obligation* as a behavioural frame.

³⁷ McKeever, Gráinne and Walsh, Tamara 'The moral hazard of conditionality: Restoring the integrity of social security law' Australian Journal of Social Issues 10.1002/ajs4.102, 55, 1, pp 4-12, 2020, <https://doi.org/10.1002/ajs4.101>, p.81.

'Conditional welfare' as McKeever and Walsh note, "is as old as the idea of state relief itself and has its roots in the concept of moral hazard,"³⁸ which might be boiled down to the constructed failure of the individual to meet their needs 'independently'. At present, so-called mutual obligation exists primarily as a means of discouraging what successive governments have framed as 'welfare dependency', and therefore as a means of curbing the costs of JobSeeker payments.³⁹

Where individual job security remains unachievable, the broader notion of employment security⁴⁰ should be guaranteed through proactive education and training alongside targeted economic development in areas affected by significant job losses or currently high concentrations of unemployment. Conditionality should be understood this way: as an institutional recognition of the existing and anticipated labour market conditions on a localised basis.

Conditionality should no longer be a means of control and punishment. Rather, it should be seen only as a respectful and meaningful administrative mechanism to enable participation in systems providing employment security and income security (such as demonstrating eligibility, registration, and reasonable participation in appropriate education, training and job opportunities). Work for the Dole, PaTH, CDP, so-called job clubs, compliance hoop-jumping and the complex array of breaches and sanctions must be displaced by this new approach. As Tania Raffass notes:

*Proponents of both behaviouralist (coercion) and structuralist (training and job-search assistance) policies underestimate the constraint of job shortage and overestimate the potential of such policies to succeed despite the shortage. The introduction of activation contracts throughout the OECD countries suggests that there is no longer guaranteed social protection, but that quasi-employment contracts are imposed on the unemployed, whereby a subsistence allowance is offered to them in exchange for their job-seeking activities and participation in often useless training programs.*⁴¹

In reframing conditionality, the deficit should be ascribed to the capitalist formation of the labour market rather than to the individual who is marginalised by that formation. A *social guarantee* should not exist to heighten the wrongful attribution of blame but to ensure that the people excluded by the logic of the market are able to socially and politically participate in the building of a more equitable society.

Instead of *mutual obligation*, a more effective frame would be based on the principle of *mutual respect*. This would embrace the practice of respect for unemployed workers, underemployed workers, workers in insecure jobs, sole parents and other carers, people with a disability, students, older people and veterans. It would also include a focus on respect towards frontline workers delivering the *social guarantee* and a framework that encourages and enables self-respect, community empowerment and self-determination.

³⁸ Ibid, p.74.

³⁹ Crowe, David, 'Liberal MPs push for ways out of JobKeeper and JobSeeker schemes', The Sydney Morning Herald, 11 May 2020, <https://www.smh.com.au/politics/federal/liberal-mps-push-for-ways-out-of-jobkeeper-and-jobseeker-schemes-20200511-p54rxv.html>.

⁴⁰ See Scott, Andrew, Northern Lights: The Positive Policy Example of Sweden, Finland, Denmark and Norway, Monash University Publishing, Melbourne, 2014, chapter 4, for a comparison between Australia and Denmark in this regard.

⁴¹ Raffass, Tania, 'Unemployment and punitive activation as human rights issues' Australian Journal of Human Rights, 20:1, pp1-30. <https://doi.org/10.1080/1323-238X.2014.11882139> p.28.

While it is entirely reasonable to expect that we adhere to reasonable systemic requirements, people do not feel respected when they are made to jump through administrative and compliance hoops or when we are subjected to paternalistic control. Neither do we feel respected when we are structurally denied fundamental rights such as a place to call home. The principle of *mutual respect* must also, of course, specifically embody the complete rejection of sexism, racism, homophobia, transphobia, ableism, and ageism.

e) A national employment service

The current *Jobactive* employment services system is focused on compliance rather than job placement and structured to provide short-term monetary gain for private services while imposing long-term social pain on unemployed workers. As a recent Per Capita evaluation found, it is “a system that penalises unemployed workers for not being in jobs that don’t exist,”⁴² blaming them for unemployment that has been structurally caused, not individually chosen.

The current jobactive Network must be replaced by a national employment service, predicated on a practice that is responsive to both the local economic conditions of different regions, and the individual experience, need, and capacity of the unemployed workers it is there to assist.

It should have institutional links to a national skills and education framework responsible for the provision of skills formation, education and training through free access to a reinvigorated TAFE system.

f) A gender lens

A gender lens must be applied to the process of reframing social policy settings. The work of unpaid caring, undertaken disproportionately by women, requires recognition and appropriate remuneration. High effective marginal tax rates on people in low-paid or insecure work, which especially affect women, should be remedied through changes to the tax settings combined with supplements in order to ensure that workers are not penalised for the work they engage in.

Measures such as free access to early childhood education and care, child allowance, a 12-month paid parental leave scheme, and a scheme to mandate the continuation of Superannuation Guarantee contributions during both paid and unpaid parental and carer’s leave, should be considered as means not only of addressing gender inequality but also transforming the perception of the social security system, maximising the buy-in by all income groups. Increased tax revenue from big business and high income earners, and the removal of tax concessions that favour the already wealthy, could address any inequities in this model.⁴³

⁴² Bennett O, E Dawson, A Lewis, D O’Halloran and W Smith, Working it out: Employment Services in Australia, Per Capita and AUWU, Melbourne, 2018. https://percapita.org.au/our_work/working-it-out-employment-services-in-australia/. p.7. See also Casey, Simone (2020) At what cost? Getting back to Jobactive, Melbourne: Per Capita. https://percapita.org.au/wp-content/uploads/2020/09/At-What-Cost_FINALedit.pdf.

⁴³ See: Apps P, Rees R, Thoresen T, and Vattø, T (2019) Alternatives to paying child benefit to the rich: means testing or higher tax? 11th Norwegian-German Seminar on Public Economics Munich, November 28, 2019 https://www.cesifo.org/sites/default/files/ngs19_Vattoe.pdf.

g) A strong municipal and regional focus⁴⁴

While it is essential that the funding and framing of a social guarantee be national, its delivery should be adapted to local needs, with a key role for municipal and regional bodies in analysing and making recommendations and, where appropriate, determinations on such elements as design of local economic development projects.

These might include locally supported projects such as worker cooperatives; analysis and development of social and affordable housing plans; transport plans; free, non-profit early childhood education and care services; the development of community centre hubs bringing together relevant local, state and Commonwealth government services; community-based social services; public sporting and cultural facilities; and justice reinvestment programs.

The first priority should be the provision of a significant social and economic infrastructure investment to First Nations communities, the shape of which should be determined by those communities, ensuring that the active principle of self-determination replaces the colonising practices of paternalism, disempowerment, and control.

⁴⁴ For some excellent examples of municipal provision of social services see Kishimoto, Satoko, Steinfors, Lavinia, Petitjean, Olivier (eds) (2020) *The future is public: Towards democratic ownership of public services*, Transnational Institute, Amsterdam and Paris. <https://www.tni.org/en/futureispublic>.

5: Conclusion

Rather than measuring the success of the *social guarantee* by the number of us who no longer need it, which is how we tend to measure positive outcomes for people currently receiving income support, we should be measuring solid and significant trends in the reduction of poverty, homelessness, loneliness, and preventable morbidities and mortality. We should be re-imagining a *social guarantee* that is held in the same kind of respect and collective acceptance as Medicare, as a means to improving society as a whole rather than as a means of controlling and rehabilitating purportedly discordant lives.

We should see the *social guarantee* framework as a means of embedding an alternative to the overpowering logic of the market in every corner of our lives. As Aneurin Bevan, the architect of the National Health Service in Britain, said of the redistributive principle: “*social services give people a share of the national product in accordance with their need.*”⁴⁵ We should integrate as many forms of social and economic support as possible into the *social guarantee* framework, preventing the false division between the ‘needy’ and the rest.

We all, at different times in our lives, need help from each other. We are social beings. We live in a society. We have a right and duty to make it a good society, where our needs are met, where we are each treated with dignity and respect, where we give the respect to each other that we have a right to ourselves. It is also time we completely rejected the damaging and offensive divide between the ‘deserving’ and the ‘undeserving’. The stigma and shame that has become an ugly accretion to our social security system has no place in a reconfigured *social guarantee*.

We live in a market-based economy. Markets, especially when they are socially regulated, can work as highly useful mechanisms for innovation, production and distribution of an array of goods and services to meet many of our needs and wants. But markets cannot be expected to protect us from inequality and precarity. They are sometimes incredibly adept at anticipating, shaping and catering for many of our consumption needs and wants but it is not their role to have our back.

COVID-19 has taught us three key lessons in relation to why we need a *social guarantee*. First, that the public sphere is paramount in protecting us; second, that the economy, despite appearing to be coterminous in mainstream discourse with profits, is actually about workers; and third, that none of us can be safe unless all of us are safe. Now, and beyond the pandemic as we look to reconstructing our future, we need the kind of reconfiguration of our social security system that would give us all a reason to trust that, in good times and bad, our national government will always have our back.

⁴⁵ Bevan, Aneurin (2020) [1948] ‘Aneurin Bevan on the Socialist Ambitions of the NHS’, Tribune, 5 July 2020. <https://tribunemag.co.uk/2020/07/aneurin-bevan-on-the-socialist-ambitions-of-the-nhs>.

Recommendations

- 1) An immediate, permanent, and significant increase to the base rate of income support payments that are below or close to the poverty line, and legislation to index such payments to wages.
- 2) A commitment to achieving full employment, through both monetary and fiscal policy, and the implementation of effective national industry policy.
- 3) An immediate large scale Commonwealth investment in public housing to address the current and projected massive shortfall.
- 4) The establishment of an appropriately resourced statutory body with a remit for addressing the structural causes of inequality and precarity.
- 5) The establishment of a process, within the aforementioned statutory body, for determining the appropriate rates and adjustments to income support payments and other cash transfers while addressing such issues as Effective Marginal Tax Rates, especially as they currently affect women,⁴⁶ and the timing of income support payments in relation to unstable or irregular employment.⁴⁷
- 6) The enshrining of participatory design principles in the design of a *social guarantee* policy framework, prioritising the inclusion of people affected by inequality and precarity and other experts in the process of designing this framework.
- 7) The replacement of the principle of *mutual obligation*, introduced by the Howard government in 1998 and exemplified by the Work for the Dole Scheme, with a set of practices based on the principle of *mutual respect*.
- 8) The cessation of Work for the Dole, CDP, PaTH, Parents Next, the Cashless Debit Card, and Robodebt, and an investment in active labour market programs to provide support and work experience where appropriate.
- 9) The establishment of a National Employment Service to replace the *jobactive* Network.
- 10) The establishment of a high-level expert tripartite body with government, unions, and industry representatives to guide, oversee and advise on a gender-equal recovery effort⁴⁸ and ongoing gender-responsive budget processes.
- 11) The establishment of a quality, universal and free, publicly funded early childhood education and care system for future years, including permanent ongoing funding for at least 15 hours of preschool education per week for all 3- and 4-year-old children.⁴⁹

⁴⁶ Stewart, Miranda (2017) 'Gender inequality in Australia's tax-transfer system' in Stewart, Miranda (ed) (2017) *Tax, Social Policy and Gender: Rethinking equality and efficiency*, Canberra: ANU Press.

⁴⁷ Millar, Jane. and Whiteford, Peter (2019) 'Timing it right or timing it wrong: how should income-tested benefits deal with changes in circumstances?', *Journal of Poverty and Social Justice*, vol xx, no xx, 1–18.

⁴⁸ ACTU (2020) *Leaving women behind: The real cost of the Covid recovery*, Melbourne: ACTU.
https://www.actu.org.au/media/1449314/au_gender_equal_covid_recovery.pdf.p.33.

⁴⁹ *Ibid.* p.4

- 12) The federal government to work with state and territory governments and local government authorities to support the formation of regional councils of economic development with responsibility for developing local jobs plans responsive to specific local social and economic conditions.
- 13) First Nations communities resourced to determine and implement local social, cultural and economic infrastructure plans.
- 14) The formation of community hubs where social, health, housing, legal, and community services can be co-located for ease of access for the local community.
- 15) Expanding direct public sector jobs at the Commonwealth, state/territory and local government levels within public services and administration.⁵⁰
- 16) The Commonwealth government to sponsor a new nation-wide free TAFE program, similar to initiatives already in place in Victoria and Queensland, to provide free TAFE courses in priority areas of skills and labour market shortages for any students who wish to take them.⁵¹
- 17) Introduce a minimum of 10 days paid family and domestic violence leave into the National Employment Standards.
- 18) The development of a universal dental coverage plan within Medicare.

⁵⁰ Ibid. p.4

⁵¹ ACTU (2020) National Reconstruction after COVID-19: A National Jobs Plan, And Five Ways to Get Started, Melbourne: ACTU, 22 July 2020. p.14. <https://www.actu.org.au/our-work/policies-publications-submissions/2020/a-national-jobs-plan-and-five-ways-to-get-started>.

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