Housing, crises and crime

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Abstract
A disappointment of responses to the Covid-19 crisis is that governments have not invested massively in public housing. Global crises are opportunities for macro resets of policy settings that might deliver lower crime and better justice. Justice Reinvestment is important, but far from enough, as investment beyond the levels of capital sunk into criminal justice is required to establish a just society. Neoliberal policies have produced steep declines in public and social housing stock. This matters because many rehabilitation programmes only work when clients have secure housing. Getting housing policies right is also fundamental because we know the combined effect on crime of being truly disadvantaged, and living in a deeply disadvantaged neighbourhood, is not additive, but multiplicative. A Treaty with First Nations Australians is unlikely to return the stolen land on which white mansions stand. Are there other options for Treaty negotiations? Excellence and generosity in social housing policies might open some paths to partial healing for genocide and ecocide.

Keywords
Crime, criminology, housing, Treaty, truly disadvantaged

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Housing and genocide
Is it possible to imagine any meaningful reparation for the genocidal manner of the seizure of the Australian continent from its Aboriginal and Torres Strait Islander custodians? How could one satisfactorily repair the harm of so many killed in the frontier wars of the first 150 years after Invasion Day, 26 January 1788, when the Union Jack was first fixed into Sydney Cove? Theoretically, non-Indigenous Australians could make

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right the theft of land of the continent though a law that ceded every holding that always was Indigenous back to First Nations descendants. A political party that implemented such a law would lose the next election, however. Australian racial divides in politics may not be greatly different from the United States here, where 94% of African Americans and 6% of whites support reparations for slavery (Unnever & Gabbidon, 2011, p. 31). Working class whites who struggle to afford to buy land say they are poor too; they did not personally steal this land; they bought it from another (usually non-Indigenous) owner. These excuses are less plausible for a comparatively wealthy person like this author on a 99-year lease from a Canberra government that directly purloined the land through state action, and assisted squatters to do so, as muskets marched west from Sydney.

Are there second-best solutions in the face of the political realities? Might Australia guarantee every Indigenous Australian an attractive piece of land, with publicly funded housing of a kind they choose, as part of a future Treaty? Doubtless First Australians will have many views on this that they might choose to discuss as part of Treaty negotiations. In principle, there is no reason why those who want to participate in collective ownership of communal housing on Aboriginal land could not get this, while those who wanted privatized, individualized housing could be granted funds to buy this in the market. Others might want a more mobile call on public housing rights in different parts of the country. Some might want support with solar, telecommunications and other infrastructure to return to remote outstations on their country. Aboriginal thinkers and authors also emphasize that self-built housing is important and valued (Long et al., 2007), with ancient roots (Pascoe, 2014), yet can also benefit from the right kinds of public support. This might involve some reversal of so-called ‘Aboriginal normalization’ whereby local community housing associations were disbanded, Aboriginal tenants subsumed under the control of mainstream public housing authorities, and Traditional Owner and elder roles in housing self-determination were eliminated (Christie, 2013). Multiple preferences could presumably be considered or accommodated in a Treaty process.

Options for realizing this particular kind of justice are among many that should be much more central in Australian political debate. Given that they involve remedies for the greatest theft and the most devastating violence in the history of Australia, they might also be more prominent in Australian criminology. This article has no theoretical contribution to make of any import. Cascading crises is a background theoretical framework, nevertheless, for a more macro criminology (Braithwaite, forthcoming). Cascades between ecocide and genocide, between war and ecocide, are central to the theory of cascading crises. So the next section moves on to consider ecocide and housing policy. Restoring country to Indigenous owners has less value today when the forests have withered, the Murray-Darling system runs dry much of the time thanks to climate change, irrigation to excess, overfishing of Murray Cod, and the political corruption of attempts to save rivers and their bounty.

The globalization of disease cascades to economic crisis at the time of writing. This is another form of crisis cascade considered later in this article. Cascade theory in criminology is about how different kinds of crises cascade one into the other and ultimately to crime, particularly criminalization of states and criminalization of markets (Braithwaite, 2019, forthcoming). At the same time, responses to global crises also
create opportunities to cascade social justice and crime prevention. The next section begins to illustrate this possibility by showing how ecological crises might create conditions for more radical responses to the housing crisis, and better housing policies, as one possible reparative response to genocide.

**Housing and ecocide**

One pathway to fund a massive distribution of land and housing to First Nations peoples could be a steeply redistributive property tax. Piketty’s (2014) research on inequality driven by rentier accumulation reveals why steep and progressive taxation of mansions is a strategic way to fund future public housing. In the Australian context, such a tax can replace stamp duty on housing purchases. Stamp duty creates disincentives for Australians whose children have left home to downsize their housing, thereby reducing the environmental impact of housing. Public housing can take the private industry up through new ceilings of excellence in sustainability by R & D on building with recycled and recyclable materials that are energy-efficient. This could be quite a progressive new tax because inequality in the value of owned land and housing is one of the sharper inequalities (Arundel, 2017; Christophers, 2019; Foster & Kleit, 2015). Most tax systems tax wealth too gently, indeed hardly at all, and wages too steeply for low and middle income earners. It is also much easier to hide foreign income or profits offshore, or to game the tax system by shifting profits to pay for corporate intellectual property rights owned in tax havens. Owning intellectual property rights is hugely more useful to gaming the tax system than owning land. Steeply progressive taxes on the value of land and the buildings on it would collect hefty extra revenue from corporations, who own so much of the land and the building stock. This would also help compensate for the superior capabilities of corporations to evade and avoid tax on income compared to individuals with middling incomes.

Steep land taxes would encourage individuals and corporations to cut down fewer trees by living and working in smaller rooms of smaller buildings on smaller plots of land. Buildings are responsible for a quarter of Australian carbon emissions (Martek & Hosseini, 2019). When upwardly mobile people occupy bigger, grander rooms and buildings for homes and corporate offices, they fill them with all manner of baubles, not to mention other carbon-intensive consumer durables that include carpets, curtains and furniture. Bigger buildings spread out the city, increasing drive time to travel between buildings. More carbon is the result of that too.

Sadly Australia has on average the largest new houses of any country, though in some years the United States is bigger (Masige, 2020). This is one of many important reasons why Australia is one of the top few carbon emitters per capita (Union of Concerned Scientists, 2020). Australia is not doing its share in the struggle for survival against a looming ecocide that has already led to the extinction of 680 vertebrate species, thousands of non-vertebrates, with a million species now facing extinction risk (United Nations, 2019). Already billions of vertebrates were killed in a single bushfire season extinguished in January 2020, and already some of our neighbouring island states are under water. Steeper taxes on land and property is one good proxy for carbon taxes that is unusually well attuned to the realities of Australian environmental recklessness and economic injustice.
Economic crises

Covid-19 has allowed governments to borrow at exceptionally low interest rates. Few states have primed the pumps of job creation by borrowing to massively upgrade public housing provision. The state of Victoria is the recent Australian exception that has borrowed big for this purpose (Premier of Victoria, 2020). Other governments should have borrowed in the present to give the gift of more secure housing to future generations, including the Indigenous Australians whose injustice was the topic of the first section of this article. One of many reasons is crime prevention, the subject of the latter sections of the article. Justice Reinvestment is something we should strongly support (Brown et al., 2016). Yet we know it is far from enough, as the most important solutions to the crime problem are not in the justice system. They require investment far beyond the levels of capital badly invested in criminal justice. Health is one such domain that did attract significant new investment thanks to Covid-19. Beyond health, few investments could do more to prevent crime than better public housing that is implemented with structural, contextual and historical wisdom.

Most western governments have massively reduced taxpayer investment in public and community housing in recent decades (Forrest & Murie, 2014; Wright-Howie, 2004). Public housing is owned and managed by governments; community housing is managed (often owned) by not-for-profit organizations. Together, public and community housing comprise the social housing stock. In fairness to policy makers of the past three decades, most of these times have been economic boomtimes when housing markets were overheated. During Covid-19 and immediately post-Covid-19, and at the time of all future recessions, we are in the opposite circumstance. It is a context where there are huge poverty-reduction benefits in borrowing cheaply to prime the pumps, creating more publicly funded jobs in the non-speculative side of the housing sector. It certainly makes more sense than asking our descendants to borrow that money at more expensive interest rates during the private housing booms of future decades when builders are expensive and land purchases require steeper borrowing. And it makes more sense than putting up with the future crime and other social problems associated with insecure housing.

Moreover, western central banks have grown increasingly confident in their capacities to expand spending on highly lucrative investments for the economy, such as in housing, health and education, without borrowing on international markets and without engendering inflation. Quantitative easing and ‘unconventional monetary policy’ have become widespread and probably effective in promoting recovery without the dire inflationary predictions of neoliberals coming true (Chen et al., 2017; Papadamou et al., 2019). Quantitative easing means injecting money into the economy by purchasing assets using central bank money. Unconventional monetary policy is a difficult subject because it is defined more by the neoliberal prescription, it is not than by what it is (Joyce et al., 2012). It can involve negative interest rates (as in Denmark), massive expansion of central bank balance sheets, central bank credit easing by purchasing mortgage-backed securities, selling short-term government bonds to buy long-term bonds (to drive up their price and lower long-term interest rates), and more (Joyce et al., 2012). This article is not the place for a considered discussion of unconventional monetary policy. Criminologists, however, must tune in to how crisis might enable a
wider landscape of crime prevention possibilities than the presumed inexorability of the fiscal straightjacket that motivated zero-sum approaches (like fiscally neutral justice reinvestment).

There are some housing market hot-spots where there are price bubbles at the time of writing. But structurally, Covid-19 brought immigration down, student renters down during 2020. Add to that the fact that Covid-19 has taught many middle-aged Australians with screen-based skills that they might live better moving along the coast, up to trees or provincial towns. This opened up niche opportunities for any cashed up funder of social housing in inner cities during 2020. In Redfern, housing prices fell a median of 14% and units 8% in the three years to the end of 2020, and Redfern units declined 13% in price during the 12 months of 2020. The 2020 opportunity was evident in the fact that notwithstanding three years of marked falls, the average across the past 10 years in Redfern was +5.7% and +5.5% for houses and units. What a moment of historical opportunity to invest public monies in a more just and economically sustainable Australia. Who is this author to say whether social housing investment in Redfern is one of the better or worse ideas; Aboriginal-run social housing institutions will always be better judges of that? Who is this author to say what Treaty should look like with respect to land and housing? That said, it will be good if all Australians join in a national conversation about Treaty, at the end of which white Australians must be willing to hand over some stolen power, stolen land and stolen voice.

Few forms of Keynesian pump priming make more sense during a recession than investment in public/social housing. It should never be acceptable to see again the spectacle of millions of people thrown out of their homes, living in trailer parks and on streets, in the wealthiest country in the world, as we have seen since the 2008 economic crisis in the United States.

The deepest root cause of that crisis was the financialization of capitalism. Crashes like 2008 will be continuously at risk unless working people are given enough income to avert resort to over-burdening themselves with debt that causes a crisis for them if they suffer a personal setback, and a crisis for global capitalism when enough of them suffer such setbacks at the same time, and when the regulatory system mismanages this. Mercifully, wise economists did persuade many reluctant political leaders to put more money into the pockets of the poor immediately after the 2008 crash and the 2020 Covid-19 crash. Without this, these crises would have been much more catastrophic globally. The decline in the capacity of states to collect tax from wealthy individuals and corporations cannot go on forever. At least it cannot without causing a fiscal crisis and a deeper rebellion through crimes of the middle class than that described by Farrall and Karstedt (2020).

Crisis of demand can be averted by creating needed jobs in the health, education and welfare sectors (including jobs in building, and moreso in maintenance and improving energy efficiency, of public/social housing), but only if fiscal crisis is averted. The state must make its tax system work better so it has the funds to hire those new workers as it pays down the debts of 2008–2009, 2020–2021. Cross-nationally, the data suggest that societies with larger welfare states, controlling for other variables, have lower homicide rates (Braithwaite, forthcoming; Lappi-Seppälä & Lehti, 2014, p. 212). While collapses of capital formation are preventable, when they do happen, authoritarian capitalist regimes like China may be able to pull the levers to survive the crisis, while liberal
capitalist regimes may collapse. This means that sequences of crises, whether mediated by financial crime, a nuclear weapons exchange in the region, pandemic, or climate change, might ratchet the world in the direction of authoritarian capitalism. That in turn risks a positive recursive surge in corruption and various forms of state crime. That in turn tends to feed back to more crime of other kinds on Wall Street and Main Street (Braithwaite, forthcoming).

At the heart of the dilemmas of the financialization of capitalism is the fact that banks have grown to own much of the rest of capitalism. Banks make money on lending beyond the means of many borrowers for private housing. They use their economic power to mobilize political clout to defend that interest. Banks do not have a long-term structural interest in increasing wages to return the wages share of national income back to the levels that prevailed in the three decades after the Second World War. Why would they want a world where working people earned enough to pay off their debts to banks? The interest of banks is in swapping debt for welfare and debt for wages. The view of Robert Reiner (2020) and Braithwaite (forthcoming) is that a more old-fashioned social democracy epitomized by Clement Atlee, not the ‘Third Way’ social democracy most popularized by Tony Blair, is the remedy to the housing and other crises of the financialization of capitalism. Moreover, it is a remedy that becomes more politically feasible when the world has a sufficient run of crises that cascade one into the other. Even as ideologically neoliberal a leader as Australian Prime Minister Scott Morrison, who was on political life support in February 2020, could learn to save himself by statist, Keynesian aspects of his response to the Covid-19 crisis that delivered significant success in moderating the crisis and its economic fallout.

Housing and crime

Housing policy matters for the foregoing response to the biggest crimes of modernity – ecocide and genocide. Neoliberal policies have produced steep declines in public and social housing stock, and this is bad for crime prevention. One reason is that we know that even the best rehabilitation programmes only work well when clients have secure housing, as discussed in the next section. There is evidence for African Americans that living in poor quality housing in neighbourhoods with housing of poor quality and high criminal victimization increases depression (Unnever & Gabbidon, 2011, pp. 108–109). Unnever and Gabbidon argue in turn that African Americans self-medicate depression with substance abuse that takes them down into further spirals of oppression by the justice system.

Getting housing policies right is also important because we know that the combined effect on crime of being truly disadvantaged, and living in a deeply disadvantaged neighbourhood, is not additive, but multiplicative. Braithwaite (1979) relied on data from Brisbane and Japan, as well as the United States, to explore this multiplicative relationship. Braithwaite (forthcoming) concludes that the evidence still supports it, so it remains important to simultaneously struggle against both kinds of disadvantage. Hence, societies must diversify and improve class mix in housing through more housing self-determination. The literature traversed in these publications underwrote a mixed, though encouraging evidence base overall, mainly from the United States, on improved public housing and housing mix and crime prevention. It is still mixed yet encouraging
(e.g., Baxter et al., 2019; Freedman & Owens, 2011; Krivo et al., 2018; Livingstone et al., 2014; Zheng et al., 2020). In the Australian context, Weatherburn and Lind (2000, pp. 143–148) focussed on the British facets of this literature on why public housing policy matters for crime, in particular on a rich vein of studies in the 20th-century Sheffield (e.g., Bottoms et al., 1992). Weatherburn and Lind concluded, contrary to the Sheffield group, that public housing policies do not go to what they discerned to be the most critical policy dilemmas of ‘delinquent-prone communities’.

None of this means that foisting better quality housing without ‘broken windows’, or foisting class mix, or randomizing people to mixed versus segregated housing in pursuit of evidence-based outcomes is good policy. It is bad policy. This is because housing location is such a fundamental life circumstance that to foist it upon anyone is to overturn too profound a freedom, the freedom to choose where to live and in what communal circumstances of living. When policy makers take that freedom from people, especially oppressed people, however much good they do in other ways, they are likely to do harm overall. That is why the greatest gift we can give to refugees is freedom to choose where they live, and in what conditions of safety and community. Sadly this is a gift that is not only mostly denied to refugees; it is today less generously given to the children of long-term citizens of Australia as well. One recent study shows that opening up a choice for public housing renters to buy their home at heavily subsidized prices has considerable enduring benefits in crime reduction for the surrounding community (Disney et al., 2020). Better access to quality and to more mix with wider choices seems the way to conceptualize the aim.

Excellence and equity in freely chosen public/private/community housing options might be paths to big gestures that say sorry for ecocide and genocide to the planet and its next generations of survivors who are refugees from rising oceans, raging rivers and fires, wars at new frontiers, and wars of new climate emergencies.

### Implementation complexity

In the United States there have been many policy disasters, including in terms of crime, from attempts to improve public housing for the poor. During the highwater mark years of a rising welfare state and top marginal income tax rates over 80% in the 1950s up to President Johnson’s ‘War on Poverty’ of the 1960s, many high-crime slums were cleared to build shiny new public housing apartment towers for the poor. As the US crime rate rose in the 1970s and 1980s, these towers became even worse hot-spots of high crime. They became afflicted by desperate disrepair. Famous clusters of apartment towers such as Cabrini Green in Chicago, the 33 high-rise Pruitt-Igoe towers in St Louis, and many others, were then demolished as another housing-led attack on crime in the late decades of the 20th century (Miller, 2008; Montgomery & Bristol, 1987).

Randomized controlled trials in the United States that involve some people getting improved housing and others not, or some neighbourhoods getting more public housing and others not, especially against a background of existing homes being bulldozed, may not be a helpful evidence-based guide to policy for other countries. If you are a New Zealand policy maker, living in a society committed to rebuilding its welfare state to repair somewhat hollowed out welfare of the late 20th century, how relevant are data on
housing policy from a society that deeply hollowed out its welfare state, with a Congress that so far has failed to show sustained commitment to reversing that hollowing?

One reason public/social housing is a good investment is that rehabilitation programmes for crime and addictions that are effective tend to become ineffective or less effective for clients who lack secure housing. The recovery capital literature finds that many interventions that are effective for people in secure housing are not effective without secure housing (Cano et al., 2017). This is so much the case that secure housing is an integral part of the scale to measure the recovery capital construct (Best et al., 2012; Groshkova et al., 2012). This means that for those inner US cities full of William Julius Wilson’s (2012) truly disadvantaged that the welfare state has abandoned, a major crime prevention benefit of investment in public/social housing may be much less evident. Benefits should be more evident in a society with credible welfare services that will deliver bigger crime reductions as a result of improvements in housing security.

**Gang disruption and diminished CHIME**

The last section argued, as does William Julius Wilson, that ecological concentration of the truly disadvantaged further concentrates and exacerbates both crime and disadvantage. Yet there are a number of reasons why no deadly simple mechanics of housing policy follows from this. One is an old insight from Gerald Suttles’ (1968) *The social order of the slum*. Actually it is an even older insight found in William Foote Whyte’s (1943) *Street Corner Society*. This is that if you disrupt the social order of a high-crime area by clearing it, or by decapitation of the leaders of criminal gangs, you must not lose sight of the fact that this social order and these leaders prevent a lot of crime. Gang leaders oversee the order through which they make money from illegal rackets. They want the neighbourhood to be peaceful because that is good for business. Consequently, they pull young people into line when they indulge provocative acts of violence, vandalism, or car-jacking that might bring heat onto their community and their business. That social order of the slum can be lost when a slum is cleared to build a Pruitt-Igoe, and lost a second time when a Pruitt-Igoe is torn down.

The sophisticated quantitative literature on decapitation raids upon Mexican gang areas reveals the same core insight. It shows that when gangs are decapitated, violence greatly increases because the social order of the gang area disintegrates (Atuesta & Pérez-Dávila, 2018; Calderon et al., 2015; Dell, 2015; Lessing, 2018; Phillips, 2015; Ríos, 2013). Gang fragmentation is the recurrent outcome. Multiple wannabe gang leaders, whose violence had formerly been subdued by the killed or captured leader, form their own little gangs. There is a cascade of collateral damage when they fight through these emergent gangs to expand turf. Innocents are killed in the Hobbesian gang wars of all against all occasioned by gang decapitation.

The history of publicly funded and church-funded housing for Aboriginal Australians is utterly different. Yet it shares with these US and Mexican narratives the creation of anomie and the destruction of what Best (2017) and Leamy (2011) call Connectedness, Hope, Identity, Meaning and Empowerment (CHIME). CHIME controls crime. The most important findings from meta analyses of recovery from a diverse range of dreadful life challenges, including mental illness, drug addiction, alcoholism, and a criminal conviction are that Connectedness, Hope, Identity, Meaning and
Empowerment precede recovery (Leamy et al., 2011). David Best (2017) summarizes the evidence as showing that CHIME captures the essence of the variables across the literature on when investment in ‘recovery capital’ produces recovery, be it from substance abuse, imprisonment or other life setbacks.

In the 19th century, churches in particular were encouraged and assisted by Australian governments to round up Aboriginal people across a large region from many tribal groups and concentrate them in reserves. One public-spirited rationale for this cruel anti-CHIME policy, that was undoubtedly true, was that it provided some Aboriginal people with better quality housing, with running water, more sanitary toilets than they had before, and ultimately access to electricity and other services. Next, the Stolen Generation were plucked from those reserves, missions and concentrations of the truly disadvantaged, stolen from their mothers and families, and put into superior housing again that was owned by European families that adopted Aboriginal children. Looking back, we see the evil of these policies. Another important thing to see is that one of the ways the advocates of those policies saw themselves as doing good rather than evil is that they were improving housing and services that were associated with concentrated and social housing.

Listening and choosing

A common thread between housing interventions in the United States and for Indigenous Australians is that they proceeded without listening to the truly disadvantaged on how they understood the intervention and whether they thought it put at risk fragile social orders that they valued. This is why a Treaty negotiation process might have the virtue of pushing a reset button on these historical errors, conceiving land and housing as fundamental to justice, but insisting that justice also requires self-determination. With housing, listening that is well attuned may require more than national listening, but also local listening in many yarning circles at countless locales. Some Aboriginal and Torres Strait Islander people might privilege the Connectedness of CHIME that they derive from the place where they currently reside. Some might privilege the Identity of CHIME that they believe they could derive from coming together with others from their mob in a new communal housing precinct that they design together. Some might want help to return to Redfern (Pitts, 2008), others to a remote outstation in Central or North-Western Australia, others in middle class communities where opportunities abound in the information economy where they see their future. Others might want a heavily subsidized right to buy social or public housing where they currently reside. Put another way, some would choose to reinforce existing social orders, others would choose to build new ones. Indeed, it can be an objective of housing policy implementation to reinforce old CHIME and renew CHIME in new ways.

Another Australian housing policy mistake of the past was to serve the preferences of middle class citizens concerned about their housing values by keeping public and social housing at a distance from them. This resulted in vast suburbs of concentrated disadvantage where the poor were segregated. It is not that public and social housing policy should do the reverse. What it should do is give First Nations Peoples and all of the poor a range of choices that they can make. Housing policy continues to fail to do this. People on waiting lists for public or social housing grab whatever they can get. They
consider themselves lucky to move up the list by being offered something, anything. Yes, it is expensive to change this. Yet now when borrowing to build is almost interest-free for governments, it is the right time to fully expand the choices for all people in poverty, whether they are Aboriginal or not.

Likewise a housing stock with much more public and community housing, combined with more steeply progressive taxation of private housing, can reduce the carbon footprint of Australian housing. Australia is already the world leader in the percentage of houses with on-roof solar (Bruce & McGill, 2016). This accomplishment must now be integrated into a housing policy based on listening and a wider range of choices in ways that soften concentrated disadvantage and lighten Australia’s carbon footprint.

**Conclusion**

Economic policy can become more hedged to prevent the kind of impoverishment involved in millions of Americans losing their homes to banks during the Global Financial Crisis. Lacoe and Ellen (2015) found an association between Chicago mortgage foreclosures and subsequent blockface crime rates. What is required to prevent recurrence of such a preventable debacle is a tempering of the financialization of capitalism, better regulation of banks, and a more balanced public/private mix in the housing stock. This can be accomplished via an expansion of the range of housing choices available to people, while cutting off the choice of being forced onto the street as unthinkable.

Public housing can take the private industry up through new ceilings of excellence in sustainability by expanding the mix of small housing options and by R & D on building and retrofitting with recycled and recyclable materials that are energy-efficient. Combined with tax policy, it can reduce the average size of all buildings, the consumer durables they house, and the trees they displace.

High profile apologies for Stolen Generations, stolen land, stolen lives, stolen languages and cultures are a good thing, but hardly sufficient. This is why there is merit in all elements of Australian civil society thinking more deeply about housing policies. Australia must not waste any crisis as it seeks to improve its forlorn housing policy record for the poor and for the Indigenous custodians of our beloved land. Australia may never discover a redemptive response to genocide and ecocide unless it learns to build social capital on the ashes of crises.

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Notes

1. In an era when efficient solar panels and E-Medicine can make life in remote outstations so much better, and easier to service, we have actually seen increasing pressure from state governments to withdraw services to such tiny communities.

2. All these numbers were accessed on 21 January 2021 at: https://www.smartpropertyinvestment.com.au/data/nsw/2016/redfern

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