### Becoming a Neat Freak

After a long time of dithering, you and your partner finally want to get it on and move in together. But before you can be happy together in your new couple's apartment, you have to move out of your old flat-sharing room. You hope that a few things that have always annoyed you in the shared flat will now get better.

Getting half a dozen people - with lots of fluctuation - to keep the flat in a habitable condition is not always easy. Everyone has always hoped that someone else will clean the bathroom or wash the dishes or sweep the kitchen and hallway or even mop up once in a while.

Everyone hoped not to have to do anything - Netflix is a lot more fun (at least everyone contributed to the costs of the new wifi-router). If everyone thinks like that, it can't work. But then everyone sits in the dirt, even though everyone values the 'good' of a clean flat very highly.

Many attempts to deal with the problem have more or less failed: some rely on control, others on individual responsibilities or insight.

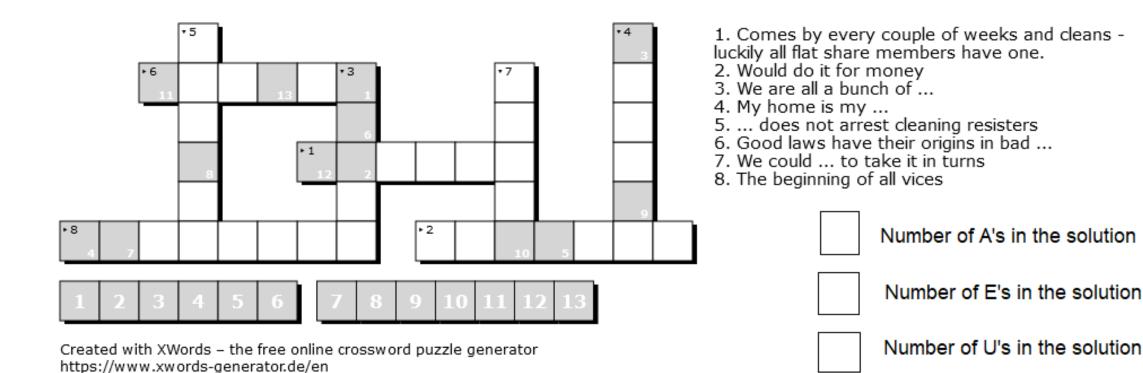
If you solve the crossword puzzle, the solution word will tell you what such a situation is called in which everyone seeks their own benefit, neglects the common goals and thus ends up harming themselves.

The solution code is then no longer difficult.



<sup>&</sup>lt;sup>1</sup> Ultimately, a good in the economic sense is anything that provides some kind of benefit or 'utility', e.g. a mobile phone or a haircut or even a clean environment.

# Neat Freak – Sharing a Flat



### Mine and yours is ours, and what is mine is none of your business

A clothes horse is still missing in the new flat. Who actually owns the clothes horse in the flat share? You co-founded the flat share. One of the others who moved in with you brought the clothes horse, but didn't take it with them when they moved out. Did you inherit it and can simply take it with you? Does it belong to the flat-sharing community forever - no matter who is living there? What happens if the flat-sharing community moves out completely? If you were to buy it from the flat-sharing community, who would get the money?

And what about the beer and chocolate bought from the community fund that you still paid into? Will you take some of it with you?

When you think about it, you are glad that you are moving out. Because here, there were always arguments when the dry laundry was removed of too slowly or the chocolate was eaten too quickly. And before the stronger wifi router arrived, no two people could stream a video at the same time.

If you put the magic square together correctly, you will get a diagram that helps you understand the differences between the various goods.

Start with 'Private Good' in the middle.

The code is obtained by multiplying the numbers in the four corners.



3

Things that are easy to protect from others wanting to use them.

7

Club good

Wifi

Netflix (legally)

9

Things that you can only use once or not at the same time with others.

&

8

Things that (in an apartment) are largely freely accessible.

5

Private good

chocolate if necessary, clothes horse

1

**Common good** 

Toilet (key missing)
Channel selection key of the common TV set

6

**Public good** 

Heating (even if someone has not paid his ancillary costs);
Roof over your head

2

Things that can be used by several people at the same time.

4

[If you are not satisfied with what you have, you will not be satisfied with what you want.]

### Paper doesn't blush

The matter of who owns what, who is allowed to use what and how, is too complicated for you. You drink a beer as a farewell and leave the clothes horse in the flat share. Maybe it will break down, then the problem of whether and how it could become a private good again will disappear.

Moving out is now also an opportunity to return books to the library that were still lying around in your room. Actually, a library is a nice thing. People still like paper, but very few books are read more than once. But even the books in the library just sit there most of the time, and many of them are probably never read. So it doesn't work the same way as with a club good, like the wifi router. It is bought once by a group in which everyone wants to use it directly. The library buys books all the time - and lots of them. This variety is a public good. But those who go to the library are only interested in a fraction of it at best. So the financing must somehow work differently than with a club good like the wifi router.

If you can sort out the jumble of financial sources of public goods, you will get a code that will allow you to finally arrive in your new home.



## Little money from many sources

Incidentally, publishers who want to publish a book in Germany have to hand in deposit copies free of charge to the national library – probably it is the same in most countries. So they do not need much money to buy books, but they need all the more space to store all the books.

Since public goods are accessible to everyone, the individuals have little motivation to contribute much to their provision. Therefor the financing is a little complicated because all possible sources are tapped:

Motorways are not only financed by taxes, but also by the so-called truck toll, a route-dependent usage fee. The judiciary is not dependent on any income other than taxes and the costs of the proceedings, i.e. a kind of user fee. Local public transport also lives from a mix of income: monthly and annual tickets, single tickets. Most of the time it doesn't work without taxes. And for fare dodging you pay an 'increased transport fee' as a fine. Non-profit organisations mostly live on membership fees and donations. Social organisations in particular might also receive funds from court fines. Cities and municipalities naturally live primarily from taxes. Warning fines such as the classic parking ticket for wrong parking also flow into the respective city treasury. Some municipal tasks are also supported by donations.

The code results from the frequency of the named funding sources:	
Tax:	
Punishment:	
Donation:	

#### Home sweet home...

On the way to your new home, you realise that you are too tired to worry about financing the roads you drive on.

You need a pick-me-up - fortunately, no one saw you pocketing a bar of chocolate in the flat share, that you will now share with your sweetheart.

And when they have not died ... then they continue to share everything familiarly - without making stains.

