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26th November 2022

Submission; The Joint Standing Committee on Migration -
Migration, Pathway to Nation Building
Committee Secretary

Joint Standing Committee on Migration

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Dear Committee Members,

Thank you for this opportunity to put forward my views on this important issue and I will start by pointing out that your preamble to this inquiry is biased towards the assumption that migration must continue;

The Migration, Pathway to Nation Building inquiry will broadly examine how permanent migration contributes to nation building, cultural diversity and social cohesion, and acts as a strategic enabler of vibrant economies and socially sustainable communities....and through hearing from wide sectors of the Australian community on how migration can continue to underpin Australia's prosperity and growth.

It is also insulting to first nation people who have been here since dream time and contains false assumptions;

Australia is a migrant nation and one of the world's most successful multicultural societies, with over half the population born overseas or having at least one parent born overseas. Broad and inclusive migration has been a cornerstone of modern Australia's social, cultural, and economic prosperity.

Based on the findings of the Indigenous disadvantage report we can scarcely claim to to have a successful multicultural society and the mere fact that half the population have a parent from overseas can only be called a success when compared to other countries, including Europe, where Angela Merkel said that Germany's attempt to create a multicultural society had failed completely. It was an admission echoed by Dutch Interior Minister Piet Donner who presented a bill in parliament that read;

" The government shares the social dissatisfaction over the multicultural society

model.... A more obligatory integration is justified because the government also demands that from its own citizens. It is necessary because otherwise the society gradually grows apart and eventually no one feels at home anymore”

It was also a sentiment echoed by Britain's Prime Minister David Cameron, France's President Nicolas Sarkozy, Spain's former leader, Jose Maria Aznar, Belgium's PM Yves Leterme and indeed most of Europe is of the same mind with Poland, Austria, Hungary, Sweden, Italy and even Denmark either electing right wing political parties or adopting anti migrant policies.

I would remind committee members that there have been several similar inquiries - most notably the Jones Inquiry into Australia's carrying capacity in 1994 which attracted 271 submissions with only nine in favor of population growth. There was numerous scientific input including the Australian Academy of Science which recommended that our population should be limited to 23 million. The CSIRO in their submission considered 19 million to be the maximum and noted that we did not have knowledge or understanding to manage our (1994) population. A submission from the Sociology department of the Swinburne University recommended 17 million as the ideal population. Another 9 Academic or Scientific bodies argued for a stable population and only one, that from Prof. F. Blamey of the Queensland university, thought population growth was possible, at least in terms of food supply. He did however point out that this must come at the expense of food exports and the loss of the best agricultural land to urban sprawl. It now seems that Prof. Blamey's prediction, at least on food exports, was correct because food imports are growing faster than exports but agricultural production is forecast to decline due to climate change.

There was a submission from indigenous groups, the Aboriginal and Torres Strait Islanders (ASIATIC) and the Aboriginal Deaths in Custody committee, who expressed concern about the impact it would have on our social fabric. Their concerns were probably heightened by the arrival of migrants from South Africa and Zimbabwe some of whom would have been supporters of apartheid. They, like groups from environmental, community and local councils, also voiced fears for the environment and opposed population growth on numerous grounds.

What is of interest about the Jones inquiry was the fact that its committee consisted of 12 politicians with no scientists or experts in health, environment or agriculture - expertise in which were the relevant fields for this investigation and presumably will be the same for the current investigation. But unfortunately advice from scientific, environmental or medical researchers is routinely ignored by governments that have become subservient to the peculiar whims of neoconservative economics. As a result the findings of this inquiry were ignored and population growth through immigration and even a baby bonus continued because it was seen as a driver of growth in GDP.

It was a decision that made Australia into a nation with one of the highest population growth in the OECD which as a consequence boosted GDP allowing politicians from both sides to boast that Australia had the longest run of GDP growth in the world. It even allowed some to suggest that our GDP growth made Australia the richest nation in the world, a comment that given our household debt was US\$1,953.7b in June 2022 exposes the absurdity of GDP dependent economics. It is a reality that was elegantly exposed by the late US Senator Kennedy when he said;

GDP does not allow for the health of our children, the quality of their education or the joy of their play. It does not include the beauty of our poetry or the strength of our marriages, the intelligence of our public debate or the integrity of our public officials.

This assessment of GDP has become an accurate prophesy because all the mentioned variables - and others like the environment - have worsened and some like greenhouse emissions - have done so to an extent that threatens our very survival. Yet despite the findings of the State of the Environment Report which clearly showed the impact of population growth the new federal government bowed to economic fantasies - and political donators - and restored high immigration. They did this with the full knowledge that there are an estimated 116,000 homeless Australians, 640,000 living in rental stress and one quarter of mortgage holders - over a million people - classified as being in mortgage stress. There are 3.3 million Australians living below the poverty line, around one million Australians living in poor standard housing and 100,000 were living in extremely poor standard housing. This has been made worse by the construction of high density dwellings that has led to the faulty towers plague as well as increasing the risk of virus transmission and susceptibility to urban heating which will see some locations up to 10 degrees hotter than green spaces. We also have the joint report from the CSIRO and BoM which show global warming is continuing and it seems unlikely that we can halt temperature increase to 1.5 degrees meaning that the 2009 drought and bush fires will become the new normal.

Yet despite these threats the minister for immigration, Andrew Giles MP, announced a vast increase in the number of visas approvals. A couple of days later the home affairs minister announced a task-force to deal with widespread criminal activity in the immigration system including sex trafficking, drug crime and worker exploitation. It was of course common knowledge the system had been corrupted for decades with our housing industry labelled as the go-to place for money laundering, a practice that was assisted by banks, lawyers real estate agents, developers and politicians.

Minister Giles claimed that the accelerated rate of visas approvals was necessary to meet worker shortage but much of the demand for labor can be met

by existing technology in robotics. Using these devices which can pick fruit, lay bricks or with 3D printers build almost anything, would increase productivity and would do so without the adverse impact created by population growth

<https://blog.csiro.au/cashing-in-australias-role-in-1trn-robotic-revolution/>

In concluding this submission I would like to remind committee members that Australia has suffered an unprecedented number of catastrophes in the last decade with droughts, bushfires, floods and pandemics that have caused great harm. Scientists have continually warned that this will get worse and a department of the Environment report in 2010 concluded that an increase in Australia's population to 31.6 million by 2050 would result in 276 million tonnes of greenhouse pollution more than would be the case under a scenario of population stabilization at around 22 million by 2050. This is probably a considerable underestimation because it does not take into account the extra coal and gas we would need to export to pay for the infrastructure of the higher population. I am therefore going to put to you that your proposal to continue on with immigration at any level that causes population growth is irresponsible and will cause great harm to the nation.

Yours faithfully,
Don Owers



Our Unreal Industry

There was a minor media outburst when it was announced that the value of Australian residential real estate had surpassed \$9 trillion. It's a figure made even more extraordinary because it had jumped \$1 trillion in just 5 months and is now more than the combined value of our superannuation, the ASX and commercial real estate. It achieved this dizzy figure because the average house value jumped to a record \$835,700, up from \$689,400 a year ago. It was enough to make economists salivate with excitement because due to the magic of economics - or creative accounting - this will increase GDP but not the consumer price index (CPI) where house prices are ignored.

What wasn't mentioned was that Australian owner-occupiers debt also rose to over \$1.2 trillion. This left Australia with the dubious distinction of having the world's highest household debt and according to the RBA 70% of households in suburban electorates are in mortgage financial stress. There are 2.6 million families, about 32% (up from 18% in 1984) of the population, who are currently renting their homes and are desperate to become home owners. This desire is fuelled by financial stress from the high cost of renting and uncertainty of tenure but more importantly it is almost impossible to retire if you do not own your own home. This urgency for home ownership has left them vulnerable with lenders pushing them into "factually inaccurate" mortgages and there are now \$500bn worth of these mortgages sitting on the books of Australia's banks with the level of factually inaccurate mortgage applications rising significantly since 2015, from 27% to 33%.

Potential home buyers face a considerable risk because house values are only a function of what people will pay and history is full of housing bubbles that imploded, including the one in the US where the GFC caused a price drop of one third from which some regions have not recovered with home owners "underwater" meaning they still owe more than the value of their house.

In Australia the housing market has been described as extraordinarily resilient defying many predictions that the pandemic would cause a price collapse but the opposite has occurred which raises the questions of how and why this happened. In short, the answer was through the direct involvement of the federal government who in co-operation with the Australian Prudential Regulation Authority (APRA), the banks allowed more than 493,000 mortgages to be deferred, with over 118,000 mortgages still deferred according to the latest data. Without this action most would have defaulted on payments triggering repossession by the banks and a housing price collapse. The Morrison government also committed to \$507 billion in stimulus policies, encompassing the JobKeeper program and JobSeeker supplement, among others, something that went entirely against their own conservative ideas but was essential in order to keep home buyers viable.

At the same time the Reserve Bank (RBA) committed to up to \$200 billion in near free (0.10 per cent interest) funding for the banks at a time when bank funding costs were spiking due to rising risks in financial markets. To put these measures into perspective the entire Rudd-Gillard Global Financial

Crisis era stimulus package was only \$51 billion and spread over four years yet it caused great alarm and derision from the then opposition. To be fair many of the Morrison governments actions could be put down to the need for extreme actions in extremely difficult times and there have been criticisms that the spending did not go far enough or long enough. This is borne out by a survey from the small business Australia group who found that 415,000 small businesses were on the brink of collapse, including some house construction firms driven into bankruptcy by the rise in timber prices.

Even well before the pandemic the housing industry received support that, like negative gearing, CGT, first home buyer grants and high immigration was designed to keep prices increasing. This has been a considerable advantage to the wealthiest 60% of home owners especially the 18% who are landlords, and has been the main driver of wealth inequality with the top 20% some 90 times wealthier than the lowest 20%. Almost half of our politicians are landlords, their full property ownership is impossible to determine because many properties can be concealed through trusts, companies or self-managed super funds or even owned by their spouse. Such a situation is alarming since these are the people making decisions on policies that will influence house prices. As an example, Tim Wilson MP owns 5 investment properties and holds the position of chair of the house economic committee where he argued that first home buyers should be allowed to dip into their super to pay for house deposits.

While we could dismiss these actions as self-interest it does not explain the failure of successive governments to reign in the rate of corruption that runs rampant through all levels of government and industry following a housing boom. The Pandora papers have revealed that Australia has huge gaps in its financial integrity which has allowed it to become the go-to destination for dirty money which ends up in real estate. The current anti-money laundering and counterterrorism financing laws do not require real estate agents, accounts or lawyers to report suspicious transactions even though this has long been pushed by a G7 task force on financial action. It is so blatant that Australia has been listed by the US State Department as a “primary jurisdiction of concern” when it comes to money laundering while the UN office on Drugs and Crime warned that Australia is part of organized crime networks involved in among other things wildlife and forestry crime estimated to be worth US\$ 19.5 billion annually. Illegal timber harvesting threatens many of our near neighbors and Government figures put our illegal timber imports at about 10% of our total sawn timber but it is almost impossible to trace the source of wooden products like furniture.

Organizations that most benefited from the housing boom have been involved in corruption for as long as the boom and this includes our big banks and financial institutions like AMP along with developers and the real estate industry. However, it is the housing market that provides the save haven for dirty money which comes from a variety of sources including casino's, gambling superannuation providers and even football clubs. In Australia some \$65-\$75billion goes through pokies each year and according to Andrew Wilkie Mp up to 95% of registered clubs do not adhere to AML/counter terrorism laws. Even when criminal acts have been exposed the penalties are hardly likely to discourage future transgressions, the CBA was fined \$700m and Westpac \$1.3b all of which essentially came from shareholders dividends while the CEO of Westpac was given a \$2.7 million redundancy.

“When people notice what we have done”: government documents expose how developers killed the Design and Place SEPP

<https://thefifthestate.com.au/business/government/when-people-notice-what-we-have-done-government-documents-expose-how-developers-killed-the-design-and-place-sepp/>