TO: Migrant Intake into Australia Productivity Commission GPO Box 1428 CANBERRA CITY ACT 2601

I have only today become aware of this inquiry. As the deadline is today my submission will be brief and I apologise for it not directly aligning with the format of the issues paper. I am a demographer and actuary so I come to these issues from a long term impact point of view.

I have become very concerned about the predicament of the Australian economy and feel there are presures already built up from rapid ageing effects todate and clogged home-to-work transport, that mean continued high migration will exacerbate this predicament and no amount of short term high migration or productivity improvement is capable of solving this until we catch up on fast rail transport infrastructure and decentralised population.

I contend that, until the above infrastructure is complete and public housing waiting list are reduced to zero, migration (Net Overseas Movement – i.e. Permanent + student categories) should be reduced to no more than 150,000 pa and reprioritised as follows:

- 1. Permanent migration approved only where there is an existing permanent family member resident here and the resident is able to provide existing residential accommodation and a financial guarantee for 10 years payment of private health insurance costs (and aged care costs if the person is over age 65). Migrants under age 50 should be required to either transfer overseas superannuation or contribute a lump sum into an Australian Superannuation fund preservation account, equal in total to at least 9% times (age minus 25), times annual AWOTE.
- 2. Temporary migration approved only where the person is either

 (i) a university student able to have housing in an on-campus college, or

 (ii) people with guaranteed sponsored full time employment and located in prearranged residential accommodation within close proximity (walking distance) to the
 sponsoring employer.
- 3. Humanitarian intake at current policy level

I look forward to provide more detailed comments when further opportunities arise.

Yours sincerely

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