



SUBMISSION

Submission to the Senate Community Affairs References Committee inquiry into the adequacy of Newstart and related payments and alternative mechanisms to determine the level of income support payments in Australia

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ABOUT THIS SUBMISSION

The Business Council believes all Australians should be able to achieve their potential and welcomes the opportunity to make this submission to the Senate Community Affairs References Committee inquiry into the adequacy of Newstart and related payments and alternative mechanisms to determine the level of income support payments in Australia.

Australia's long period of unbroken economic growth has seen higher living standards for all income groups.¹ Alongside a labour market which has had continued robust employment growth over the last few years, Australians are participating in the labour market at the highest rates in history.

However, some people have nonetheless been left behind. Long periods of unemployment can, for example, make it difficult for people to move back into steady work and may put people at risk of relying on income support for much of their lives. Such entrenched disadvantage can, and too often does, reach across generations.

Policy solutions here are complex and inter-related. In this vein, inquiries such as this one offer an opportunity to develop the evidence base required for meaningful change and effective policy reform.

KEY RECOMMENDATIONS

1. A strong economy and a strong labour market provide the best foundation to reduce the need for Newstart for most people. Stronger economic growth is therefore an essential pre-condition for tackling the challenge of unemployment.
2. Assistance for the unemployed, including Newstart and *jobactive*, needs to function better, particularly for very disadvantaged jobseekers. Business wants to work closely with government to improve outcomes for disadvantaged job seekers and support Australians who are able and willing to work to find a job. Priorities for reform include:
 - a. The quality and effectiveness of employment services should be improved, with a greater emphasis on the most disadvantaged job seekers, for example, through more highly specialised case management that recognises employment may only be possible once the underlying causes of disadvantage (for example, poor literacy and numeracy, mental illness, addiction and family violence) are tackled properly.
 - b. The single rate of Newstart ought to be increased for people who are unlikely to return to sustained work in recognition that as it stands, Newstart is not adequate to live on long-term.
 - c. People with a partial capacity to work or who are over 55 may face additional barriers to gain and maintain employment. There should be greater focus on improving the outcomes for both cohorts including analysis of whether Newstart is the most appropriate income support payment for people in these cohorts.

1. Productivity Commission, *Rising inequality? A stocktake of the evidence*, Research paper, 2018.

- d. The Business Council continues to recommend the Productivity Commission examine why large numbers of people are remaining on Newstart for long periods of time, how to improve their work readiness in the short and medium term, and how government can best support people who struggle to sustain employment. This would enable employers who are wanting and willing to give disadvantaged job seekers a go to understand what additional support (from employers and community organisations) is required for this cohort to start and maintain employment.
3. Moving beyond Newstart, the Business Council recommends a detailed review to set out the roadmap to achieve transformational change of the welfare system guided by the principles set out in the Henry Tax Review and McClure Review.
4. The Business Council believes considerable additional policy effort is needed to tackle the complex issue of entrenched disadvantage – of which long-term unemployment is just one dimension. For this reason, the Business Council continues to call for a Productivity Commission inquiry into entrenched disadvantage.
5. The Business Council supports a strong, reliable and sustainable safety net for all workers. On minimum wages, the Business Council supports the recommendation from the 2015 Productivity Commission Inquiry into the Workplace Relations Framework that: *'In undertaking the annual wage review, the wage regulator should broaden its analytical framework to consider systematically the risks of variations in economic circumstances on employment and on the living standards of low paid employees.'*

Introduction

Australia's long period of unbroken economic growth has seen higher living standards for all income groups.² Alongside a labour market which has had continued robust employment growth over the last few years, Australians are participating in the labour market at the highest rates in history.

However, some people have nonetheless been left behind. Long periods of unemployment can, for example, make it difficult for people to move back into steady work and may put people at risk of relying on income support for much of their lives. Such entrenched disadvantage can, and too often does, reach across generations.

The Business Council is particularly concerned for the wellbeing of people who are already at risk of being left behind and who may face further challenges in a changing labour market. We do not want to continue to see multiple generations trapped in a welfare cycle where they can be permanently excluded from the labour market, where children grow up in a household where they have never seen anyone go to work, and where people can be permanently denied a chance to get ahead.

Assistance for the unemployed, including Newstart and *jobactive*, needs to function better, particularly for disadvantaged jobseekers. Business wants to work closely with government to improve outcomes for disadvantaged job seekers, through suitable jobs and working conditions that recognise the underlying vulnerabilities and personal circumstances of the job-seeker.

2. Productivity Commission, *Rising inequality? A stocktake of the evidence*, Research paper, 2018.

We believe that income support for those out of work should not be punitive. Income support should not act as a disincentive to working, but nor should it diminish the capacity of people to get a job. Job seeking is not costless and should be accessible. If a bus fare or a collared shirt become unaffordable, then getting to job interviews and presenting as a credible employee may move out of reach.

Steady work is the best way out of hardship and disadvantage. Increased workforce participation carries economic and social benefits for the person, their family, our society and the economy. Businesses want diverse workforces which reflect the community and to employ people who will bring diversity of thinking, creativity and experience.

Changes to the welfare system alone – be they small or wholesale – will not be enough to assist disadvantaged jobseekers. Improving the welfare system must be combined with policies that reduce disincentives to work (including through the interaction of the tax and transfer system), improve employment services, focus on reskilling, and lift the competitiveness of business taxes and regulation to create jobs and stronger wages growth.

The welfare system also needs to be fiscally sustainable over the long term to prevent the need for sudden and blunt cuts in spending. This challenge will increase, not lessen, over the coming decades as the population ages. Getting people into jobs thus delivers a double dividend.

A strong and growing economy is the cornerstone of job creation and wages growth. That said, for some people, a strong economy alone will not be enough.

Australia's labour market is performing well

Australia's labour market continues to generate rapid (and full-time) jobs growth.

Over the past two years, employment has grown at an average of 2.5% over the year, substantially above the average growth rate of 1.9% over the past 40 years. Since August 2017, around 26,000 more people have become employed every month on average and of those people around 16,000 were working full-time (or over 60%).

While the unemployment rate ticked up to 5.3% in August 2019, it is relatively low by historical standards. At the same time, the participation rate hit a record high of 66.2%. This means a greater share of Australians are in work or looking for work than ever before.³

This all indicates that people are being encouraged to start looking for a job due to the good labour market conditions and, for many, they are successful in their search.

While part-time employment has risen as a share of employment over the past several decades, this appears to largely reflect cultural change in allowing people greater choice and control over how they structure their work. The RBA has found that around three-quarters of people working part-time are doing so because they want to work those hours or because it allows them to combine work with other responsibilities including education and caring.⁴

3. ABS cat. no. 6206.0

4. Heath, *The Evolving Australian Labour Market*, Speech to Business Educators Australasia 2018 Biennial Conference, 5 October 2018.

There are a number of other myths around the Australian labour market. Some claim work is becoming less steady, seen through an increasing proportion of casuals or contractors in the workforce and the rise of the gig economy. These assertions are not supported by the facts:

- The proportion of casual workers is currently around 20% of working Australians. The level of casualisation in Australia has remained at the same approximate rate since the mid-1990s.⁵
- The proportion of independent contractors in Australia was slightly lower in 2018 than a decade earlier: down to 8% from 9%.⁶
- Despite talk of the rise of the gig economy it remains a very small share of the labour market. A recent study by QUT, Adelaide University and UTS (conducted for the Victorian Government) found that a little over 7% of respondents were currently working via a digital platform, or had done so over the past year. The 'had done so over the past year' implies very strongly that the share of people actually working on digital platforms at any given time is likely to be much less than 7%. Additionally:
 - Of the people working (or who had worked in the past year) on digital platforms, a little over half described the income as 'nice to have but can live without'.
 - Similarly, almost half those currently working on a platform or who had been working on a platform over the past year spend less than 5 hours per week working or offering services via a digital platform.⁷
- While the underemployment rate has been elevated for the past five years compared to historical levels, underemployment occurs almost exclusively in the part-time workforce. Therefore, the increasing proportion of part-time employment in the economy has contributed to a higher underemployment rate over time.
 - Additionally, of the around 4 million part-time workers in Australia, the ABS recently reported that only 505,000 (one-eighth) were wanting to work more hours, were available to work more hours and were looking for more work.⁸

Overall, the rapid pace of jobs growth over the past year, the high and rising level of labour force participation and the prevalence of full-time jobs growth suggests that the labour market is robust. Further, many claims around the nature of the modern labour market (such as increasing casualisation) are not borne out by the facts.

A robust labour market helps people move off Newstart

A strong labour market increases the chance of people moving out of unemployment and into work. This is reflected in the data, as over time the number of people on Newstart has closely followed the number of people who are unemployed.

5. ABS cat. no. 6333.0; ABS cat. no. 6105.0; Productivity Commission, *Forms of work in Australia*, Staff working paper, 2013.

6. ABS cat. no. 6333.0

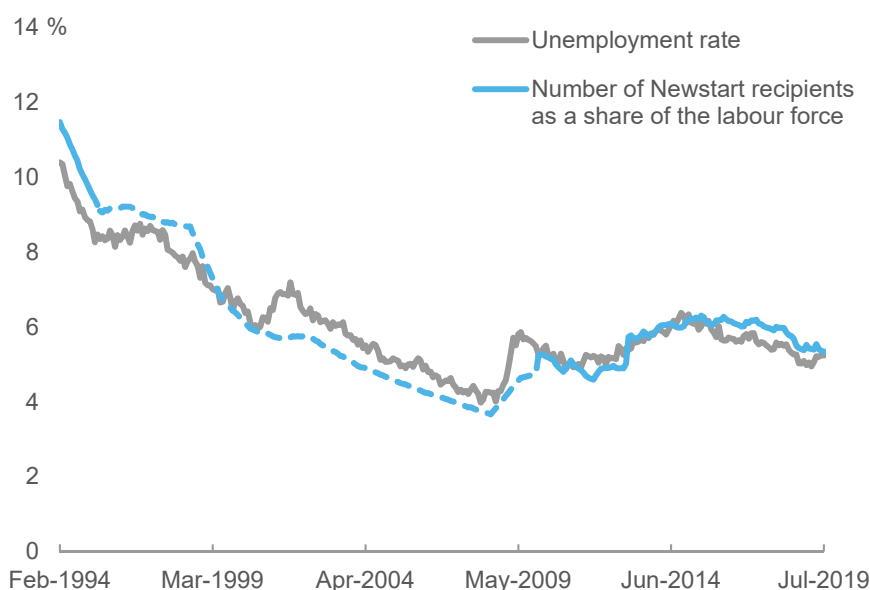
7. McDonald et. al., *Digital Platform Work in Australia: Preliminary findings from a national survey*, June 2019.

8. ABS cat. no. 6226.0

Around 710,000 people were receiving Newstart in July 2019, down from the most recent peak of 770,000 in March 2018.⁹ This is still a large number of recipients by historical standards.

However, like the unemployment data, expressing the number of recipients as a share of the labour force presents a more accurate picture of trends in the data and the actual prevalence of Newstart recipients. Doing this shows that in July, 5.2% of the labour force was receiving Newstart, the same as the unemployment rate that month and both are lower than they were a few years ago (Fig. 1).

Figure 1: The number of Newstart recipients closely matches the state of the labour market



Note: Labour force data is monthly. Prior to 2010, data on Newstart recipients is only available annually. This may obscure some of the peaks and troughs seen in the labour force data. The minimum age for Newstart was increased to 22 in 2012. Newstart data from 1995 to 2009 (shown by the dotted line) uses the number of recipients on the last day of June. All other Newstart data is a monthly average calculated based on number of recipients on each Friday of the month.

Source: ABS cat. no. 6202.0; DSS, Labour Market and Related Payments, multiple releases; DSS, Income support customers: a statistical overview, multiple years.

Unsurprisingly, it is often easier for people who are unemployed for shorter periods of time to re-enter the workforce. There is a substantial group of people who are new to the welfare system and only need Newstart for a reasonably short time. More than 60% of people who begin Newstart payments (and who haven't been on another form of income support before starting Newstart) leave the payment within a year – roughly 225,000 people.¹⁰

- While there is no publicly available data on the proportions of people who stop receiving Newstart because they have found a job compared to people moving to another payment, it is likely that this group of people is largely accessing Newstart as it is primarily intended – as a short-term stop-gap while they search for a new job.

9. DSS, *Labour Market and Related Payments*, July 2019.

10. DSS Payment Demographic Data, March 2019.

The tight relationship between the overall health of the labour market and the number of Newstart recipients underscores the importance of a strong economy and a strong labour market to ensure people are able to quickly find another job.

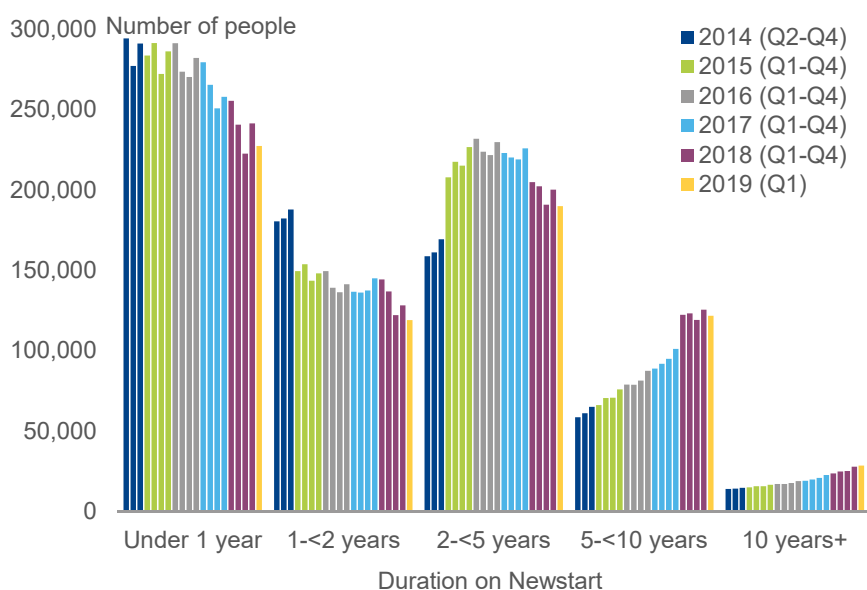
Indeed, the declining number of people staying on Newstart short term reflects the current strength of the labour market.

But a large cohort of people are remaining on Newstart for longer

A large and growing proportion of people have been on Newstart for years. This illustrates that the system to assist the unemployed, including Newstart and *jobactive*, needs to function better, particularly for disadvantaged jobseekers who are more at risk of remaining on Newstart long-term.

In 2014, 33% of people on Newstart had been receiving the payment for over two years (or about 230,000 people). That figure was 50% or 340,000 people in March 2019. There were over 28,000 people who had been on Newstart for 10 years or more in March 2019 (Fig. 2).¹¹

Figure 2: People are staying on Newstart for longer amounts of time



Note: From March 2018, the data on the number of months a person has been on Newstart is reset to zero if they exit the payment for any amount of time. Prior to this, people on Newstart for less than a year could have had a break in receiving payments for up to six weeks and the data on the number of months they have been on Newstart will not have been reset. This break could have been up to 13 weeks for long-term recipients (more than 1 year on Newstart).
Source: DSS Payment Demographic Data

While some people may have only been on Newstart for a relatively short period of time, if they have transferred from another payment, their total time in the welfare system may be considerably longer. The average amount of time a person on Newstart has spent in the welfare system has more than doubled in the past 17 years.

- In June 2002, people receiving Newstart had been on some form of income support for an average of 141 weeks (more than two and a half years).

11. DSS Payment Demographic Data

- By June 2010, this average had risen to 165 weeks (more than three years).
- By March 2019, the average duration had more than doubled to 294 weeks (over five and a half years).¹²

For those who remain on Newstart for a long period of time and who are unlikely to return to sustained work even when the labour market is strong, the current single rate is, in our view, inadequate. There is an urgent need to help people who have been on Newstart long-term including by improving employment services.

And a growing proportion of Newstart recipients have a partial capacity to work or are over 55 years old

People with a partial capacity to work or who are over 55 may face additional barriers to gain and maintain employment.

Given this, it is concerning that both cohorts are growing as a proportion of all Newstart recipients.

People with a partial capacity to work have been assessed as having a physical, intellectual or psychiatric impairment which means they cannot work 30 hours per week. In June 2014, 20% of Newstart recipients had a partial capacity to work or around 145,000 people. This had risen to almost 30% in March 2019 or almost 200,000 people.

In September 2013, 18% of Newstart recipients were over 55 or almost 120,000 people. By March 2019 this had increased to over one-quarter of recipients or over 180,000 people.¹³

Some people will be over 55 with a partial capacity to work, so these two sets of numbers cannot simply be added together.

There should be greater focus on improving the outcomes for both cohorts including analysis of whether Newstart is the most appropriate income support payment for people in these cohorts.

The Business Council proposes the Productivity Commission should examine why people are remaining on Newstart long-term

Further to the above, the Productivity Commission should be tasked with examining why such a large number of people are remaining on Newstart long-term and provide recommendations on how to improve their situation in the short and medium term.

This could include:

- Work to better understand the skill level of people who have been on Newstart for years and the barriers they face (structural, psychological, skill-based and logistical) to gaining and maintaining employment.
- Examine the adequacy of the Newstart payment, particularly for people who have been on Newstart long-term, and how the tax and transfer systems combine to create disincentives to work.

12. DSS, Income support customers: a statistical overview, multiple years; DSS Payment Demographic Data.

13. DSS Payment Demographic Data.

- Examine whether the Disability Support Pension would be a more appropriate payment for some people who have been receiving Newstart for many years.
- Assess what additional or more effective support should be provided to help those who are potentially capable of working to move into sustained employment and rely less on welfare (including examining the newly established employment services trial while assessing the adequacy of job services support provided to the long-term unemployed).

While necessary in the short term, any such recommendations from a future Productivity Commission inquiry should not become yet another ad hoc change adding to the layers of complexity in the welfare system. It must be a transitional step towards what is ultimately needed – transformational change of the welfare system.

The quality and effectiveness of employment services should be improved

Newstart recipients (and voluntary job seekers) can access support through the government's employment services, currently called *jobactive* (previously referred to as Job Services Australia or Job Network). Separate, specialist employment services are available for some people with disability (Disability Employment Services) and people in remote areas (Community Development Program).

Most Newstart recipients are obliged to register with a *jobactive* provider as part of their mutual obligation requirements. Most recipients are also required to submit 20 job applications per month and *jobactive* providers are responsible for monitoring compliance with this requirement. A new point-based mutual obligation and compliance system that aims to be less punitive came into effect on 1 July 2018.

Employment services play a crucial role in assisting job seekers find steady work and therefore reduce their reliance on income support.

Almost 50% of job seekers were in work three months after participating in *jobactive* during 2017-18. But for the 110,000 most disadvantaged job seekers, categorised as 'Stream C', only 26.5% were employed three months after participating in *jobactive* during 2017-18.¹⁴ The average length of time that Stream C job seekers are on the *jobactive* caseload is five years.¹⁵

Improving the effectiveness of *jobactive* will help to address individual barriers to work, improve job seekers' employability and directly facilitate job opportunities for recipients of Newstart. It is particularly important to strengthen the quality and effectiveness of employment services for the most disadvantaged job seekers, for example, through highly specialised case management and recognition that a job might be the ultimate goal of service provision, but is not the first step.

With a three-year trial of certain new arrangements, there is an opportunity to substantially redesign the business model of employment services in order to better enable providers to focus on Stream C job seekers with the greatest barriers to employment.

14. Department of Employment, Skills, Small and Family Business, *Employment Services Outcomes Report July 2017 to June 2018*, 2019.

15. Department of Jobs and Small Business, *Discussion paper: the next generation of employment services*, June 2018.

The Business Council's submission to the recent consultation process recommended adopting technology to achieve cost efficiencies in service delivery that can be used to direct greater resources to the most disadvantaged job seekers. In this way, resources to disadvantaged job seekers can be increased, without changing the overall funding envelope of employment services. Within this envelope, the payment structure could be adjusted to further incentivise payments for the placement of Stream C participants, with additional payments for outcomes up to 26 weeks and beyond.

The Business Council supports the proposal to develop a new range of 'enhanced services' to provide additional support to Stream C participants, as foreshadowed by the government.¹⁶ Such services should be designed in such a way as to enable a much higher degree of personalisation for each individual recipient than is currently possible. In addition, the Business Council has previously proposed that the government reconsider the overall structure of the employment services system and consider whether a single system is truly able to meet the diverse needs of difference cohorts of job seekers.¹⁷

Broader reform of the welfare system is needed

Moving beyond Newstart (which is only one element of the welfare system), Australia needs a welfare system that:

- better reflects people's capacity to work
- applies consistent principles across the system
- balances providing adequate support with ensuring that people are not discouraged from working.

The Henry Tax Review and McClure Review set out similar principles to transform and improve the income support system. But neither provided specific recommendations on what the new system would look like or how it would work. This is the work that also needs to start now, recognising that transition to a new system may take years.

The work should be informed by:

- a Productivity Commission inquiry into entrenched disadvantage
- what has been learnt to date from the investment approach to welfare
- detailed data analysis of the incentives and outcomes in the current system.

It should provide recommendations on:

- how many payments will exist and eligibility arrangements primarily based on current and future capacity to work, including how best to support people with an episodic disability or mental illness who have the capacity to work during times of relative wellness

16. Department of Jobs and Small Business, *Discussion paper: the next generation of employment services*, June 2018.

17. Business Council of Australia, *Response to The next generation of employment services discussion paper*, August 2018.

- the rates and adequacy of different payments and consequently set the relativities between different payments
- the relativities between different types of households (single, couple, with children), applied consistently across payments
- a uniform method of indexation
- income and asset tests and taper rates
- interactions with the personal income tax system, including tax offsets (amount, thresholds and taper rates)
- the financial sustainability of the system
- how to transition from the current system.

A focus on entrenched disadvantage

The Business Council believes considerable additional policy effort is needed to tackle the complex issue of entrenched disadvantage – of which long-term unemployment is just one dimension.

For this reason, the Business Council continues to call for a Productivity Commission inquiry into entrenched disadvantage, its causes, how to improve coordination across the levels of government and the international evidence on the best way of tackling it, including pathways into steady work.

A combination of the following should help to improve the circumstances of people who have been unemployed long-term and Australians who face entrenched disadvantage:

- a stronger economy with faster growth
- Productivity Commission inquiries into Newstart and entrenched disadvantage in the short term
- moving to a better functioning welfare system over time.

In the Business Council's view, both an evidence base for reform, and a strong economy and labour market, are necessary to respond effectively and compassionately to the challenge of entrenched disadvantage.

Wages growth and minimum wages

Alongside rewarding, meaningful and fulfilling jobs and a well-functioning welfare system, sustainable wages growth is an essential part of enabling Australians to get ahead.

Despite the general picture of labour market health, wages growth has been weak for some years. The wage price index rose 2.3% over the year to June 2019. To place that in some context, the long-run annual average increase in that wages series is around 3.2%.

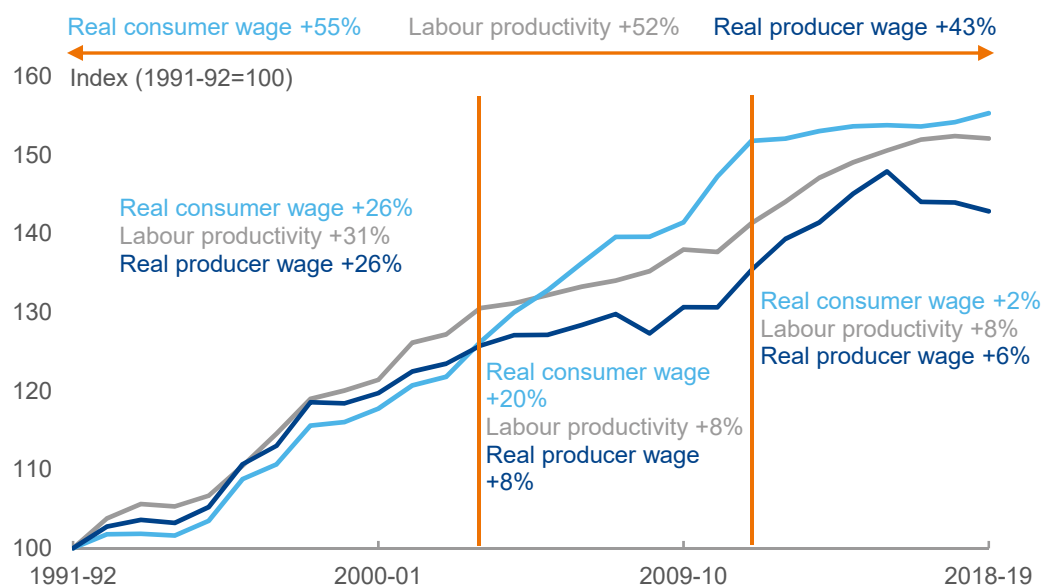
The real consumer wage rose 0.7% between 2017-18 and 2018-19, which adjusts for changes in hours worked and rises in prices paid by consumers. Real consumer wages have

only grown 2% over the past seven years, compared to increasing by 20% over the eight years of the mining investment boom.

It appears there are two main interrelated reasons for slow wages growth in recent years; an adjustment following the end of the commodity price boom and low productivity growth.

As Figure 3 shows, growth in average real wages and labour productivity tracked closely over the 1990s, virtually one-for-one. This was a period of fast growth in productivity and real wages. It reflected the cumulative benefit of a range of economic reforms through the 1980s and early 1990s, including the introduction of enterprise bargaining.

Figure 3: The link between real wages and productivity growth is not broken



Source: ABS cat. no. 5206.0

Productivity growth slowed from the middle of the 2000s. Wages growth held up, however, as the benefits of booming commodity prices – driven by rapid economic growth in China – were spread throughout the economy. During the mining boom, nominal wages grew at around 4% a year spreading income gains across the community. Businesses benefiting from high export prices could afford this as higher prices outstripped wage rises. However, this also meant that growth in wages ran well ahead of growth in productivity.

The abrupt (but inevitable) drop in commodity prices in 2011 left an old-fashioned real wage ‘overhang’ (that is, the level of real wages had risen well above the level of productivity growth). That, when coupled with only modest productivity growth since, has seen wages growth in the doldrums.

In other words, the combination of wages having run ahead of productivity growth during the commodity price boom, the end of the boom itself and the weakness in productivity growth have all combined to produce weak wages growth.

For several years, labour productivity growth has been below the long-term average of 1.5%. Indeed, labour productivity has fallen in seven of the past 12 quarters. Multifactor productivity growth was 0.2% in 2017-18. This compares with growth of around 1.4% a year in the nine years to 2003-04. Since 2003-04, multifactor productivity has barely grown.

Weakness in the core drivers of labour productivity growth — subdued business investment and low multifactor productivity growth — should therefore be of paramount concern.

Nonetheless, it is important to recognise that the current weakness in wages growth appears to have supported strong employment growth. In aggregate, this will contribute to growth in household incomes and help keep the unemployment rate low.

We need to put in place the preconditions to lift wages growth. A rapidly growing economy and strong productivity growth will be the key to lifting wages and incomes.

It is also important to understand what is not behind weak wages growth. After all, an incorrect diagnosis of the problem could lead to the wrong solutions.

For example, the Reserve Bank Governor recently noted that the weakness in wages growth is not stemming from the industrial relations system.¹⁸ And a detailed Treasury paper examining the reasons for weakness in wages growth found that there has not been a shift in the share of income going to profits at the expense of wages. In the Treasury's words: 'the labour share of income has been steady in recent decades.'¹⁹

The Business Council's plan for increasing wages is:

- Faster economic growth driven by faster productivity growth.
- A competitive economy that promotes investment and jobs in Australia.
- Make it easier to conclude enterprise bargains given they improve on awards, and 'active' agreements (with quantifiable wage increases) have been delivering faster wages growth than the economy-wide average.
 - This also means making sure productivity gains under enterprise bargains are reflected in wages outcomes.
- Keep personal income taxes as low as possible to keep money in the pockets of workers.
- Reform our post-secondary education and skills system to ensure Australia remains a high wage and high skill economy.

The Business Council supports a strong, reliable and sustainable safety net for all workers, including maintaining the current economy-wide safety net (modern awards, minimum wage order, national employment standards and general protections).

It is important to also recognise, as the Fair Work Commission Panel has done on numerous occasions, that '*increases in minimum wages are a blunt instrument for addressing the needs of the low paid ... [and] the tax-transfer system can provide more targeted assistance to low-income households and is a more efficient means of addressing poverty.*'²⁰

On minimum wages, the Business Council supports the recommendation from the 2015 Productivity Commission Inquiry into the Workplace Relations Framework that:

18. Philip Lowe quoted by John Kehoe, 'Something deep and structural going on' with low wages growth says Phil Lowe, *Australian Financial Review*, 6 March 2019.

19. The Treasury, *Analysis of wage growth*, 2017.

20. FWC, Annual Wage Review 2012-13, 2013-14, 2015-16, 2018-19.

'In undertaking the annual wage review, the wage regulator should broaden its analytical framework to consider systematically the risks of variations in economic circumstances on employment and on the living standards of low paid employees.'

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