KPMG

Unleashing our potential

The case for further investment in the child care subsidy

October 2019

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Foreword

Chief Executive Women (CEW) welcomes this report, *Unleashing our potential – the case for further investment in childcare support*, the latest in KPMG's series on addressing gender inequality in the workplace.

Closing the workforce participation gap between women and men is a fundamental economic, business and social issue. Ensuring that equality of opportunity is maximised for women and men at all stages of their careers will mean businesses can tap into 100 per cent of the talent pool and take full advantage of diverse thinking, perspectives and experiences.

KPMG's report discusses an approach to one of the enduring barriers to participation and advancement faced by many women in the workplace as they navigate between their career and caring commitments. Despite recent child-care reforms, the interaction of the tax and transfer system continues to impose significant financial disincentives on parents, of young children, wishing to return to full-time work. Current policies can fundamentally restrict the choices that Australian households have in how they balance their work motivations with their family responsibilities.

The consequences of these structural impediments are twofold. It comes at an enormous cost to businesses in terms of lost productivity, opportunity and growth. It also holds part-time workers back from opportunities to progress and prevents them from contributing their full talent and experience. In today's economy, individuals should not be penalised for taking up additional hours of paid work – they should be encouraged to engage.

If we truly aspire to have equal workforce participation by women and men, we must ensure that both parents are equally empowered, socially and financially, to share the care giving role. This means creating an inclusive culture that supports men and women with family and caring responsibilities, including providing equal access to and equal success with parental leave and flexible work. It also includes addressing the current financial disincentive for parents, of young children, returning to full-time work.

The modelling and analysis in this report provides a compelling economic rationale to consider changes in the tax and transfer system to unleash the economic potential of working parents.

We urge continued discussion of ways to overcome the inhibitors to women's progression and financial equality. We see removing the disincentives to workforce participation as an investment that will reap benefits for the economy and families for generations to come.

Sue Morphet
President,
Chief Executive Women

Executive summary

In this report KPMG Australia (KPMG) examines the economic and social impacts of bold and innovative policy options to boost living standards by reducing the gap in workforce participation between men and women. In our series of reports on gender equality, KPMG has previously calculated that over a 20-year period Australian households would be better off by around $140 billion if the participation gap could be halved from 10 percentage points in 2017 to 5 percentage points.

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Much of this participation gap relates to the unequal burden of care responsibility that is currently borne by women. It has important social consequences, which arguably affect our society more deeply than just the economic outcomes. But of course our policy proposals would apply to all parents, regardless of gender.

Most particularly, the needs and ability of a carer to reach her or his capabilities can get left behind and become absorbed in the concept of family. The individual needs of the person can become invisible. This is not to deny that women and men can gain very considerable personal benefits from giving to the family. But an individual's welfare must be an end in itself. A parent's realisation of her or his capabilities should not be overlooked in the consideration of the broader needs of a family.

The manner in which our tax and transfer system works, with some components based on family income rather than individual income, has the effect of creating very high work disincentives for secondary earners.

This report's analysis focuses on measures to reduce what we call the Workforce Disincentive Rate (WDR) in the cases where it presents the most extreme deterrent to a carer taking on additional days of work. The WDR is the percentage of income from taking on an extra day's work that a person loses to income tax and Medicare levy, withdrawn family tax benefit, reduced child care subsidy and increased out-of-pocket child care costs.

A key objective of the Commonwealth Government's Child Care Subsidy (CCS) introduced in July 2018 is to better support parents' participation in the workforce. While the CCS has improved the financial position of many families, instances where the WDR exceeds 70 per cent or even 100 per cent still occur too often. The budgetary decisions at the time and the adjustments made through the parliamentary process have left us with a situation where too many secondary earners continue to experience daunting WDRs.

For example, a mother earning the full-time equivalent (FTE) of $100,000 per annum whose spouse earned $100,000 per annum, would only take home an extra $5,000 a year upon increasing her work days from three to four, and go backwards by $4,200 a year if she increased her working days from four to five. KPMG's proposals could see her better off annually by more than $4,000 on four days a week, and by $13,500 on five days a week.

The most straightforward way of reducing WDRs would be to increase the level of CCS across the board, through a combination of increasing the percentage subsidy and decreasing the rate of taper as household income increases. A range of alternative approaches to child care reform also have real merit as means of reducing WDRs and promoting gender equality and productivity. In this report, we have identified and modelled two alternative policy options that are targeted at mitigating particularly high WDRs, whilst producing a strong return on government investment. However, we intend to promote consideration of all possible options for reform in this area.

Before discussing our two alternative options, as a first step, we recommend the withdrawal of the current CCS 'cliffs' that a family can fall off, when just one extra dollar of family income can cause that family to have its CCS cut by up to $5,000. The cliffs can be replaced with further tapering of the rate of CCS as family income increases.

This removes one anomaly from the CCS system, and benefits carers who could be expected to enhance the productivity of the economy if the disincentives to increasing their contribution were reduced.

In addition, our boldest alternative, which could boost annual GDP by almost two times its cost in net additional government expenditure, would be to cap the WDR at the secondary earner's marginal income tax rate, plus 20 percentage points. This would address not only the cliff scenarios, but be highly targeted at other, lower income household situations where a combination of high child care costs and the phase-out of family tax benefits can otherwise move the WDR towards 90 per cent or more. Our report explains how this would work, and how it would benefit the economy even with a modest uptake in additional workdays by secondary earners.

A less bold and somewhat less targeted initiative to address the highest WDRs would be to provide more assistance to families with more than one child in long-day care. These households experience a relatively high WDR, as the CCS reimburses a maximum of 85 per cent of the child care costs for each child, and can therefore be under the most stress in terms of making ends meet. KPMG's proposal is that for the second (and any additional) child in simultaneous long-day care, the CCS should be increased to 100 per cent (up to a maximum of the CCS's capped hourly rate) for all households, regardless of income.

Modelling of the estimated economic impacts of these proposals shows how they can add to gross domestic product (GDP) and household consumption. We used a conservative assumption that no-one already working more than three days a week would increase their working days in response to our proposed measures, and a more responsive assumption that some of those currently working four days a week would also respond. We then identified the midpoint of low- and high-response scenarios among these two cohorts, with the results in Table 1 below:

Table 1: Summary of the estimated economic impacts of KPMG's proposals[1]

Policy measure (note that the Capped WDR is our preferred approach)	Estimated number of additional work days per week	Additional CCS expenditure ($ million)	CCS expenditure net of income tax paid on additional work days ($ million)	Estimated GDP impact ($ million)	Estimated increase in household consumption ($ million)
Capped WDR (conservative)	21,595	396	349	+491	+313
Capped WDR (responsive)	29,805	438	368	+678	+432
100% subsidy for second and additional children (conservative)	26,695	703	590	+634	+404
100% subsidy for second and additional children (responsive)	36,185	741	581	+859	+548

These results indicate that a new measure to cap the WDR at 20 percentage points above the secondary earner's marginal tax rate would be capable of producing the highest economic impact, injecting up to $1.84 into the economy per dollar of net additional government expenditure.

1 See also tables 4 and 6. Outcomes are based on modelling the economic impact of the policy options on income units contained in the most recent Australian Bureau of Statistics ("ABS") Household Expenditure Survey ("HES") data.

1. The role of increased workforce participation in strengthening Australia's economy

Over the last 18 months KPMG has reported on the benefits to the Australian economy and to personal and family wellbeing of closing the gap between male and female workforce participation.

In 2017, female workforce participation lagged that of males by 10 percentage points (72.9 per cent versus 82.8 per cent). In KPMG's March 2018 report, *Ending workforce discrimination against women*, we calculated that over a 20-year period Australia's households would be better off by approximately $140 billion if society could halve that gap.

One of the key contributors to this goal would be primary carers of young children being able to return to work to the maximum extent that suits them. It remains the case that the WDRs that many of these individuals (who are predominantly women) continue to experience act as a deterrent to working additional hours.

The WDR is a concept KPMG has created to express the percentage of income from taking on an extra day's work that a parent loses to income tax and Medicare levy, withdrawn family tax benefit, withdrawn CCS and increased out-of-pocket child care costs.

At a 2018 average of $92[2] per day for centre-based long day care (before government subsidies) the costs of child care can be a significant component of the WDR. This amount is more than half the income a parent would make from an additional day's work at the statutory minimum wage, highlighting the necessity for a government subsidy.

In KPMG's October 2018 report, *The cost of coming back*, we examined how the structure of the CCS creates cliffs at particular family income levels. In these situations the WDR on the additional day's work can mean the individual loses money, compared to not working that additional day. Few would regard this as a reasonable or fair outcome.

Furthermore, KPMG has calculated that replacing these cliffs with a phased reduction in the CCS (for which there are several possible approaches) would stimulate parental working hours to such an extent that annual GDP would increase by significantly more than the cost of the additional CCS outlay, and add millions of working hours to the economy annually.

KPMG recognises that just fixing the cliffs would not affect the many other situations up and down the income scale where WDRs often approach and sometimes exceed 100 per cent for working parents with young children. Without a major shift in the public policy philosophy underlying taxpayer funded child care subsidies, these workforce disincentives, falling predominantly on women, will persist.

By developing the notion of a WDR, KPMG's analysis has exposed the powerful workforce disincentives confronting parents wishing to increase their hours of work.

This report now examines some more innovative proposals for changes to the structure of the CCS, which KPMG has modelled and believes would more than pay for themselves over time by stimulating increased economic activity.

2 Productivity Commission, Report on Government Services 2019, "Part B, Chapter 3: Early childhood education and care", p. 3.16.

Productivity is key

Economists and the Reserve Bank have repeatedly referred to productivity growth as being the key to higher standards of living in Australia. Technological innovation has the capability to significantly influence this, but another factor is making the most use of the skills and experience that are present in the population. Many parents who have taken time out of the workforce to care for young children will have the experience and skills that enable them to increase the productivity of others, and therefore the economy needs them to contribute as much as they are willing to, without the imposition of steep financial disincentives.

Addressing the cost of child care will contribute to the social goal of parental equality of opportunity for vocational and professional growth, and to the health and resilience of the economy.

2. Background to the CCS

The CCS came into force in July 2018, replacing the Child Care Benefit and the Child Care Rebate. The CCS, like the payments it supersedes, is means-tested according to family income. The CCS is expressed as a percentage of either the hourly child care fee paid to the family's child care provider or of an hourly capped rate, whichever is lower. The hourly rate cap is necessary to dampen inflationary pressure that can arise when the government subsidises a particular service.

Different hourly rate caps apply to different types of child care.
The CCS percentages currently apply as follows:

Family income ($)	CCS percentage (of capped hourly rate)
Up to 68,163	85
68,164 to 173,162	Reduces by 1% for every $3,000 additional income
173,163 to 252,452*	50
252,453 to 342,452	Reduces by 1% for every $3,000 additional income
342,453 to 352,452	20
352,453 or more	0

*Where family income exceeds $188,163 an annual per-child cap of $10,373 applies. This creates the first of the CCS cliffs. The second is at family income of $352,453.

The CCS improves the position for some families relative to the government support that was previously available under the Child Care Benefit and the Child Care Rebate. For some families the per child cap can now be more than 30 per cent higher than was the case under those old arrangements.

However, the adjustments necessary to see it through the parliamentary process have left us short of an optimum situation in relation to child care affordability.

The CCS still leaves many families facing a steep WDR where the secondary earner wishes to increase his or her hours of work. This report focuses mainly on the consequences of changing the subsidy rates for long day care, as this comprises more hours per day and is therefore more costly to families, producing higher WDRs. The WDRs facing secondary earners in households at various income levels are set out in Table 2. In all cases the couple has two young children in long day care, and has child care costs equal to the CCS hourly rate cap.

Table 2: Workforce disincentive rates at illustrative household incomes

Secondary earner workdays per week	Primary earner income (full time)	Secondary earner income (pro rata)	Gross increase in family income	Increase in income tax plus FTB phase-out	Increase in out-of-pocket childcare expense	Net income/ (loss) on each extra day worked	WDR
Example 1	**FTE $100,000**	**FTE $40,000**					
3 days	$100,000	$24,000	-	-	-	-	-
4 days	$100,000	$32,000	$8,000	$1,680	$5,607	$14.85	91%
5 days	$100,000	$40,000	$8,000	$1,905	$5,731	$7.58	95%
Example 2	**FTE $80,000**	**FTE $80,000**					
3 days	$80,000	$48,000	-	-	-	-	-
4 days	$80,000	$64,000	$16,000	$5,760	$7,226	$62.78	81%
5 days	$80,000	$80,000	$16,000	$5,560	$8,098	$48.78	85%
Example 3	**FTE $100,000**	**FTE $100,000**					
3 days	$100,000	$60,000	-	-	-	-	-
4 days	$100,000	$80,000	$20,000	$7,000	$8,098	$102.12	75%
5 days	$100,000	$100,000	$20,000	$7,650	$16,632	-$89.20	121%

If the mother earns the full-time equivalent of $40,000 a year and the father works full time for $100,000 a year (Example 1), the mother earns as little as $7.58 a day by increasing her working days from four to five a week. She faces a WDR of 95 per cent, meaning she keeps only 5 cents of every extra dollar earned by working the fifth day.

A couple who are each earning $80,000 on a full time equivalent (FTE) basis (Example 2) can experience a WDR of up to 85 per cent when the secondary earner increases working days from three to four or more per week. The secondary earner would be working for as little as $48.78 per day. This is a couple who each earn barely 95 per cent of average weekly ordinary time earnings.

Consider the case of both parents earning the full-time equivalent of $100,000 per annum (Example 3). By increasing her working days from four to five per week, the mother actually loses $89.20 for each extra day worked. She faces a WDR of 121 per cent, meaning she is worse off as a result of working more.

Under the government's legislated personal income tax plan, by 2024-25 the WDR for the majority of individuals could fall by between 2.5 and 7 percentage points, as marginal tax rates (including the Medicare levy) fall from 34.5 per cent and 39 per cent to 32 per cent. Those parents would welcome the extra money in their pocket, but it would not be a significant dent in a WDR that was previously at 80 or 90 per cent.

3. What could we change, and what would it cost?

Policy Option A: 100 per cent CCS for any additional children in child care at the same time, plus elimination of CCS cliffs.

Families with more than one child in long day care at the same time can experience some of the highest WDRs, as the CCS operates on a per-child basis and their out-of-pocket cost is consequently higher. However many families would have two or more children in long day care for less than half of the aggregate period over which they use long day care, placing a natural brake on the cost of increasing the CCS percentage for those children.

KPMG has modelled the WDRs that would arise for these same families if simultaneous long day care for the second and additional children were eligible for 100 per cent CCS up to the hourly rate cap, in addition to replacing the CCS cliffs with a taper.

This measure would be simple to communicate to families, and could be administered using current CCS infrastructure. Limiting the CCS to the hourly rate cap would ensure that families who chose to spend more than the CCS cap would not receive any more than a family that was spending the cap amount.

The impacts of this measure (combined with the replacement of the CCS cliff with a continued taper) on our example households from Table 2 are as follows:

Table 3: Impact of 100 per cent CCS for second child in long day care, plus elimination of CCS cliffs

Secondary earner workdays per week	Primary earner income (full time)	Secondary earner income (pro rata)	Gross increase in family income	Increase in income tax plus FTB phase-out	Increase in out-of-pocket childcare expense	Additional CCS under KPMG proposal	Previous WDR	New WDR
Example 1	**FTE $100,000**	**FTE $40,000**						
3 days	$100,000	$24,000	-	-	-	-	-	
4 days	$100,000	$32,000	$8,000	$1,680	$5,607	$2,803	91%	56%
5 days	$100,000	$40,000	$8,000	$1,905	$5,731	$2,866	95%	60%
Example 2	**FTE $80,000**	**FTE $80,000**						
3 days	$80,000	$48,000	-	-	-	-	-	
4 days	$80,000	$64,000	$16,000	$5,760	$7,226	$3,613	81%	59%
5 days	$80,000	$80,000	$16,000	$5,560	$8,098	$4,049	85%	60%
Example 3	**FTE $100,000**	**FTE $100,000**						
3 days	$100,000	$60,000	-	-	-	-	-	
4 days	$100,000	$80,000	$20,000	$7,000	$8,098	$4,049	75%	55%
5 days	$100,000	$100,000	$20,000	$7,650	$16,632	$13,517	121%	54%

The WDR for the couple in Example 1 plummets by 35 percentage points to 56 per cent and 60 per cent for the three to four days and four to five days transitions respectively.

Based on the representative group of families comprising the ABS' Household Expenditure Survey (HES), we estimate that around 170,000 families would benefit from this measure.

In calculating the additional CCS payments that this measure would require, it is necessary to consider the response of families with two or more children in long day care at the moment.

KPMG has considered a range of possible responses to the implementation of the proposal.

Table 4 summarises the estimated national economic benefits arising from secondary earners increasing their workforce participation in response to KPMG's proposal.

Table 4: Annual costs and economic impacts of increasing CCS to 100 per cent for the second and additional children (including removal of CCS cliff)[3]

Projection type	Estimated number of additional work days per week	Additional CCS expenditure ($ million)	CCS expenditure net of income tax paid on additional work days ($ million)	Estimated GDP impact ($ million)
Responsive projections	36,185	741	581	+859
Conservative projections	26,695	703	590	+634

This proposal is more targeted at high WDRs than would be the case if the same investment were made in a small increase to the CCS subsidy percentage across the board, or in flattening the taper rates.

What Table 4 shows us is that the economics of the proposal are significantly influenced by the extent to which secondary earners take on additional days of work. If those getting the most benefit do not respond to the incentive to take on additional work, then the proposal would become relatively costly compared to its economic benefit. A contributor to this outcome would be the fact that some households with two or more young children would receive additional CCS when their WDR situation is not extreme; for example where their cost of child care is below average.

Policy Option B: Capping the WDR at secondary earner's marginal tax rate plus 20 percentage points

This measure would be the most targeted method of eliminating the highest WDRs. It would also be more progressive, in that it would ensure that secondary earners with a lower income would have a consistently lower WDR than those on higher incomes. In addition, it would be more targeted in benefiting only those whose WDR exceeded a given threshold.

The proposal would take the form of a top-up payment through the CCS system, and would require some administrative changes. We acknowledge that this would require exploration of whether current information technology (IT) systems could be readily adapted to support this policy option. The Australian Taxation Office's (ATO) more timely access to wage income data through Single Touch Payroll may be a key enabler in this respect. The goal would be for the individual to receive the majority of the top-up payment periodically through the year, with a balancing amount being paid following lodgement of the individual's income tax return.

The top-up payment would be calculated by deducting the WDR cap percentage from the WDR arising from the individual's marginal workday, and multiplying this by the income from the marginal workday.

The top-up payment would be capped at $10,000 to ensure that higher income earners could not receive more. However, the proposal generally operates progressively. This is because a person's WDR cap will equal their marginal tax rate plus 20 percentage points, meaning higher earners (who have higher marginal tax rates) will have a higher WDR cap.

Table 5 sets out illustrative examples of how the top-up would be calculated.

3 Tables 4 and 6 contain estimated economic impacts relating to Year 1 of the potential implementation of the respective policy options. The calculations are based off the impact of policy proposals on income units (broadly, households) taken from the most recent ABS HES data from 2015-16. GDP and consumption projections are based off an assumed behavioural response by a proportion of those secondary earners who experience a material WDR benefit as a result of the proposals. Two ranges have been established in each table, the first by assuming a level of secondary earners response when we apply a WDR benefit threshold (10 percentage point WDR benefit as a potential trigger for one additional day's work, 30 percentage points for two additional days). The second range incorporates an uptake of additional work only among those who receive a WDR benefit above a higher threshold (25 percentage point WDR benefit as a potential trigger for one additional day's work, 50 percentage points for two additional days). We then calculated the impact for each range based on a conservative assumption that no secondary earner already working more than three days per week would respond to the policy, and a responsive assumption that some of those working up to 4 days per week would be willing to work more. The midpoint of these ranges is shown in the tables. The potential relative productivity of the relevant secondary earner labour has been calculated with regard to the education levels of the beneficiaries of the policy options, taken from the HES data.

Table 5: Example calculation of WDR top-up payments

Individual total income	Days per week worked	Marginal day's income	Income tax and withdrawn family tax benefit	Additional child care costs for two children (net of CCS)	WDR	WDR cap (marginal income tax rate plus 20%)	WDR top-up amount
50,000	4	12,500	6,200	4,800	88%	54.5%	$4,188
80,000	5	16,000	5,560	6,140	73%	54.5%	$2,960
120,000	5	24,000	10,080	6,140	68%	59%	$2,160

To reduce the risk of child care cost inflation, the WDR for this purpose would exclude any part of the child care cost that exceeded government's CCS hourly rate cap.

All secondary earners in the same financial and working situation would receive the same top-up payment, regardless of the extent to which they had (or had not) increased their working days in response to this change in the tax/transfer system.

So, two carers working, say, four days per week in identical circumstances will all receive the same top-up payment regardless of whether or not their work patterns would have been different prior to receiving the payment.

Subject to the federal government's IT systems being capable of adaptation at reasonable cost, an individual's final WDR would be calculated by the ATO following the lodgement of the individual's income tax return, with the top-up payments required to reduce the WDR to the cap (both during the year and the final balancing payment) being made through the CCS system following liaison between the ATO and the Commonwealth Department of Human Services (which is responsible for administering the CCS).

There would be some additional fields to complete in the tax return form, for the purpose of identifying a secondary earner, their use of child care and the profile of their days worked (which could for integrity purposes be cross-referenced with data supplied for the purpose of claiming CCS).

KPMG has used the same range of possible responses to the implementation of the proposal as for Policy Option A.

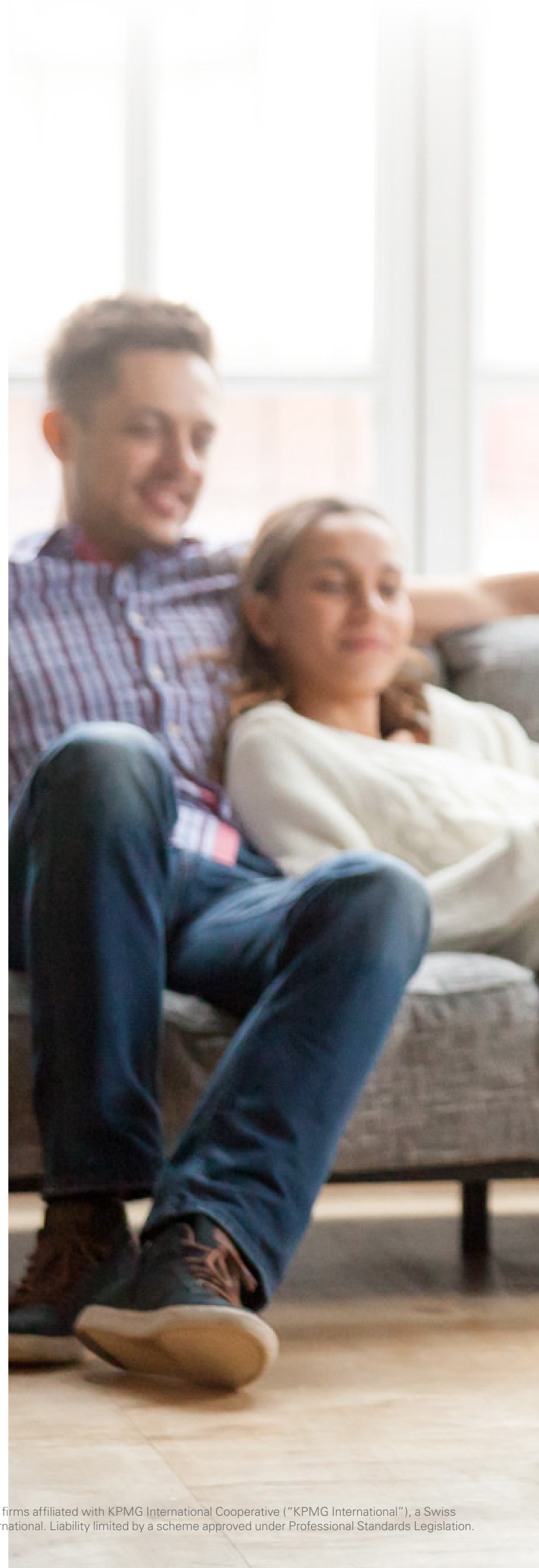
Table 6 summarises the estimated national economic benefits arising from secondary earners increasing their workforce participation in response to KPMG's proposal.

Table 6: Costs and economic impacts of capping the WDR from the marginal day's work at marginal income tax rate plus 20 percentage points

Projection type	Estimated number of additional work days per week	Additional CCS expenditure ($ million)	CCS expenditure net of income tax paid on additional work days ($ million)	Estimated GDP impact ($ million)
Responsive projections	29,805	438	368	+678
Conservative projections	21,595	396	349	+491

Table 6 illustrates that when comparing a given response assumption against Policy Option A, the net expenditure under Policy Option B translates to a relatively high return in terms of additional GDP. This is because there is less "wastage" in terms of additional CCS going to households that may not have a particularly severe WDR.

4. Parent equality model



Increased affordability of child care can be a key enabler of greater parental equality in our society.

While the laws and customs that largely barred women from the workplace in previous decades have been eroded over time, the vast majority of the work of parenting, along with other forms of unpaid work, is still performed by women in our society.

This is consistent with the rise of the parenting model comprising of a Male Primary Earner and a Female Primary Carer who is also a Secondary Earner.

The Primary Earner, Primary Caregiver model can lead to unfair outcomes – such as the entrenchment of income and wealth inequality between the sexes. However, it is also unfair at face value. A parenting model that promotes unpaid work for one group, and paid work for another, cannot stand on its own two feet.

This unfairness could and should be addressed by the promotion of a Parent Equality Model. This may involve parents sharing different burdens at different times, but with a view to parental responsibility being fairly divided over the longer term. Amongst other things, this would involve greater acceptance of part-time work for fathers and greater use of parental care than we have in our current society.

By promoting greater parental equality, our policy proposals will allow parents to select the optimal balance of work and care responsibilities for their circumstances, and open up the choice for secondary and single earners to take on additional workplace responsibilities and opportunities.

Conclusion

Enduring norms regarding gender and work have proven harmful to the economic welfare of women, and our society as a whole. These norms limit the opportunity for talented women and limit our economic potential.

By alleviating the cost of child care, targeted spending can remove a major barrier facing mothers seeking to return to full-time work. The reduction in WDRs that would flow from KPMG's policy options to improve child care policy can therefore create a range of benefits for Australian society.

By encouraging women from across the whole spectrum of experience, qualifications and skill to increase their workforce participation, there should be a boost to productivity in the economy.

As the majority of secondary earners impacted by the new measures would be women, the workforce participation gap between men and women should narrow.

As increased female workforce participation leads to increased opportunity and acceleration in the development of skills, the gender pay gap should lessen.

The gender superannuation gap should also narrow, as with every additional hour a person works, their superannuation balances would grow.

As a society we should be prepared to invest this money to promote positive change in social norms, particularly when such change can also produce immediate and enduring economic benefits.

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October 2019. 406021130DTL