

## **SPEECH**

### **CHECK AGAINST DELIVERY**

#### **Sharing Prosperity**

Brotherhood of St Laurence Sambell Oration  
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#### **Introduction**

Thank you Jenny, and thank you to Mark and the ANZ for sponsoring the dinner tonight.

My thanks also to Tony Nicholson and the Brotherhood of St Laurence for asking me to deliver this year's Sambell Oration as the new Chief Executive of the Business Council of Australia.

It is a great honour and reflects, I believe, the open-minded, collaborative style of an organisation that has had partnerships with business almost all the way back to its establishment.

The first partnership took the form of a loan secured by the Brotherhood's founder, Father Gerard Tucker, from the founder of Coles Variety Stores.

Its purpose? To buy a farm at Carrum Downs so Father Tucker could relocate unemployed men from the Fitzroy slums.

I have a deep affection and respect for the Brotherhood from my time as the Director of Housing here in Victoria. It remains one of the most important organisations in driving social justice in Australia.

And an enduring theme of this work has been the need for us all to work together to ensure that a wealthy country like Australia doesn't leave groups of people behind.

Tony believes, as I do, that we can develop a uniquely Australian approach that integrates economic and social policy, and he wants business to play a leadership role in promoting and exploring this challenge.

The Business Council of Australia has taken part in many of the conversations facilitated by the Brotherhood and tonight I want to accept Tony's challenge.

Our sectors have been part of a continuous dialogue for many years. We have also worked together to provide direct services to people in the community.

But I believe it's time to deepen that conversation and deepen that relationship. And I believe this because we are at a point in our development as a nation where the community wants confidence that Australia has a plan to make sure our national economy:

- can be preserved and strengthened
- will improve the living standards of Australians across all sections of the community
- is resilient to change and is able to protect people who may be impacted by that change
- will allow us, once and for all, to tackle entrenched disadvantage, and to rethink and refresh the social contract that is a foundation of Australian society.

Notwithstanding the strength of our economic statistics, I don't believe people have that confidence. I'm not sure they feel secure about the future and I'm not sure they feel that we are creating true wealth.

And the reality is that unless we can paint a picture of shared prosperity, the community will simply reject the economic and social policies we need to create wealth and fulfilling participation.

When people say they are looking for more leadership or better leadership in Australia, I think what they are really asking for is a plan for the future.

So in explaining the nature of the task before us, I want to cover four themes.

The first and central theme is about finding a shared understanding of true wealth. Secondly, I want to talk about how we create and sustain that kind of true wealth. Thirdly, I want to tackle some elephants in the room by acknowledging that we need to have a few tough conversations in renegotiating and renewing a social contract for a prosperous future.

That social contract, as political philosopher Rousseau and others have called it, is the continuous negotiation between citizens and institutions about the fundamental way a society will operate.

In Australia's case it is based on freedom, on the preservation of democratic institutions, on fairness and mutual responsibility and protection of vulnerable people.

The last of my four themes tonight is the need for government, business and the non-government sector to work together to reshape the institutions that underpin the social wellbeing and social fabric of a wealthy and prosperous society.

Many of you in this room know that I do not come from the stereotypical background for someone in a business leadership role, nor do many of my colleagues at the Business Council of Australia, but this is the point of my speech.

We need to recognise that true wealth is a pre-condition for someone like me to get to where I am today.

And, we also need to recognise that true wealth in a country like Australia, in any country for that matter, is not measured by GDP per capita but by stories of opportunity like mine.

A story of someone who grew up in public housing, went to a public school, whose parents had jobs not careers and who, for a large part of their life, relied on the social security system.

So my first theme – and one of several elephants in the room – goes to the question of what do I mean by true wealth?

### **What is true wealth?**

These days, when business, especially large businesses like our member companies at the Business Council of Australia, talk about economic growth, it's usually interpreted in the community – sometimes conveniently – as self-serving and not to be trusted.

I'm not saying there haven't been cases of excessive greed and unethical practices that have contributed to that perception. And I'm not going to suggest that business leaders aren't focused on delivering returns to shareholders.

That's an important part of their job.

But I can tell you that since I took up this role in April, I have not met one business leader who isn't fundamentally focused on a broad concept of community enrichment, as opposed to getting rich.

For them, like me, true wealth, shared wealth, common wealth, is not measured by the wealth of the richest people.

Most definitely it encompasses a vibrant, profitable business sector. And of course it can be partly measured by some of the normal indicators like growing GDP or GDP per capita.

But the essence of true wealth to me is measured by:

- A society where all citizens can go to school, to university, to TAFE; be literate and be given the skills and opportunities to choose the kind of career and life they want
- A society that can afford a quality universal health system and quality care for people as they get older
- A society where people's wages rise in line with rising national wealth
- A society that can invest in research, new technologies and productivity-enhancing innovation that creates new, high-quality and rewarding jobs and employment growth
- A society that can pay for the infrastructure to make our cities, regions and towns even better places to live

- A society that invests in its arts, its culture, its sport and its social fabric
- A society that is respected internationally and making its own way in the world
- A society that can afford an adequate safety net that allows people in need to live with dignity and optimism
- A society where generations of citizens, racial groups, suburbs and communities are not left behind
- A society where we use our natural resources efficiently to sustain our environment over the long term, and
- A society from which people can benefit and to which they can contribute, irrespective of their age, their disability, their gender or their race.

Fundamentally, true wealth, to me, is that sense of confidence and wellbeing. The confidence that the historian Kenneth Clarke talks about in his wonderful series *Civilisation*.

Clarke argues that societies that derive their confidence from social, physical and economic mobility, and the stability and strength of their democratic institutions are the societies that look beyond today, that look and plan well into the future.

They think about the next 100, 1000 years and they look out, not in.

He also argues that it is these societies that have bursts of creativity and innovation which further strengthens their wealth and living standards.

Is it an abstract concept for today's Australia? A description of some kind of Utopia?

I don't believe so.

Nor am I saying that in promoting this ambition of true wealth for Australia that business leaders are pretending to be something that they're not.

What I am saying is that our ambition for Australia and our reasons for pursuing it through economic growth are closely aligned with the motivations of people in this room – people from different organisations and different sectors of the community.

What I am describing is an entirely interconnected aspiration of economic and social prosperity.

But if we are going to achieve it, something is going to have to give – in a policy sense, in the way institutions work in our society and, even more fundamentally, in our attitudes towards each other.

A starting point might be to recognise how Australia has succeeded in creating true wealth in the past. Because while we have failed dismally in some areas, the story of Australia's economic growth has been one of community enrichment.

We have had 20 years of uninterrupted economic growth. In the last decade, GDP per capita has increased steadily and so have average earnings.

The vast majority of Australians report being satisfied with their lives.

But we continue to have some terrible failures.

The gap in life expectancy between Indigenous and other Australians is unacceptable. There are too many young Australians who do not achieve a Year 12 or equivalent qualification.

The average Australian family cannot afford the average Australian home.

You can talk about this as a set of statistics but we must always remember – this is someone's life. And all too often it's the same people who miss out time and time again.

### **How we create true wealth**

So, if I turn to my second theme. How do we keep our economy strong so it can do the heavy lifting to maintain and enrich true wealth? This is why I joined the Business Council of Australia.

Because I fundamentally believe that unless our industries and businesses are prosperous and thriving and competitive, we cannot create national wealth and we most certainly cannot utilise or share something we do not have.

The wealth-creating parts of our economy – big business and small business – employ millions of Australians. They pay wages and pay tax, invest in research and development, provide the backbone of our superannuation savings and connect Australia with the rest of the world.

Many people see business as takers and I appreciate that there are legitimate concerns about some business practices.

But we need to remember that there is a massive flow-on effect from a successful business community and if big business fails, the economy fails and if the economy fails, as we have seen in parts of Europe, everyone pays a price.

And it is often the most vulnerable and disadvantaged people who pay the highest price.

Our fundamental thesis is that we need to grow the economic pie.

To do that we need to support the wealth-generating parts of our economy through ethical, sustainable market arrangements.

These market arrangements are an input into real wealth creation. It's important that we don't confuse things like hedge funds, derivatives, and so on as real wealth. I think this was a feature of the global financial crisis.

That is, people confused the inputs to wealth creation as true wealth – and that proved to be a dangerous façade.

To grow the pie, we need the right policy settings.

Here are some suggestions. They form the basis of the Business Council of Australia's view of what will deliver a strong, growing economy and lasting community prosperity.

- To make our economy more resilient: we must be competitive. We need to strengthen investment and trade, particularly in our region. And we must support, not punish, those sectors of the economy that will drive growth.
- To make our taxation system more competitive: we need to modernise it. We need to lower company and personal taxes, and increase the reliance on indirect taxes. Critically, we must shield disadvantaged people from a tax system predicated on a broader base and lower rates.
- On regulation: we need to lower business costs and remove unnecessary, burdensome and inefficient regulation.
- On infrastructure: we need a long-term, national infrastructure plan to give the community confidence that we can manage growth, and demographic and economic change.
  - That plan needs to be the catalyst to drive private investment.
  - We need to end the stop-start approach to infrastructure delivery.
  - We must improve the planning of our cities and regions. That planning needs to focus on productivity and efficient urban form by unlocking our transport and economic corridors.
- On skills: We need to map out the needs of our labour market and start shaping our skills and education system to meet those needs. And we must maintain a strong skilled migration program and a balance of working age people.
- On participation: let's stop seeing gender diversity or workforce participation for under-represented groups as nice things to have. They are fundamental to productivity and economic growth.

And, overall, we must improve the efficiency of government services to ensure we can afford them over the long term. I'll return to this theme in more detail shortly.

This description of our agenda is by no means exhaustive.

But these things are all vital to wealth creation. And I suspect if even half of it is achieved, our quality of life will significantly improve.

A special focus to mention here is the commitment of the Business Council of Australia and its membership to working with Indigenous Australians to improve their economic opportunities.

We agree with a sentiment expressed by former Governor-General Sir William Deane that until the life chances of an Indigenous child are comparable to those of other Australian children, we will remain a diminished nation.

The journey of reconciliation is a long one and there is so much more to do.

Our annual survey of what BCA members are doing in this area attracted a record 74 per cent response rate this year, with 71 companies now reporting to have formal Indigenous engagement strategies in place.

The fact that our member companies now recognise the essential interconnection between symbolic measures, such as acknowledging country, alongside deep practical steps to create opportunities for employment and education, suggest those difficult conversations we've been having as a nation may be slowly getting us somewhere.

### **Difficult conversations**

That's an appropriate segue for me to come to the part of the evening where we acknowledge that the plan I've been talking about, the plan that sees us creating true wealth for Australia into the future – and doing better than we have before in ensuring it benefits everyone – requires some difficult conversations.

Conversations we would rather not have to have, particularly our politicians.

My impassioned plea tonight is that we cannot take the social contract and the true wealth that goes with it for granted.

We need to refresh it in order to preserve it.

What we see in Europe are not just austerity measures. We are seeing the fundamentals of their social contract and their very democracy revisited.

In Italy, we now have a non-elected Cabinet running a democratic government.

A sign that political classes across the world have been incapable of tough and inclusive conversations. They have put the retention of power over and above the exercise of responsible government.

I believe that Australians are able to negotiate between us what the fundamentals are – if you like, the fabric, the bottom line on what's important to us as a society.

And we are able to negotiate what we are willing to give up to secure it. Any contract involves give and take to secure those non-negotiables, including how we would want to be treated ourselves if things didn't go well for us.

Developing a plan for the future means we have to refresh this contract to reflect different realities in Australia – economic and social. Not so different in terms of how we see true wealth, but the things that need to be done differently now to secure it.

Tonight, super quickly, I want to touch on five of those difficult discussions: the profit/pay dilemma; the adequacy and affordability of welfare; workplace flexibility; population growth; and housing affordability.

Because this is a dinner speech, I'm not even going to start on the problems of federal-state relations.

### ***Balancing profit and pay***

Let's start with the conversation about balancing profit and pay.

The first thing I'd say about this conversation is that it's an important one to have because there is a real sense of frustration out there that people are somehow not sharing in the wealth that's being created in Australia at the moment.

But the conversation needs to be based on data, not perceptions.

Over the past five years, there has been generally strong wages growth in Australia although it has not kept pace with the growth in profits, driven largely by the mining boom.

This has led to a small decrease in the wages share.

However, a longer range view, over the past 20 years, shows the wages share and the profits share of income have remained relatively steady.

The crux of this conversation is to make sure that policy settings don't compromise the balance that's underpinned our economic growth for decades. Putting all the wealth in the hands of a small percentage of the population is not true wealth.

### ***The social safety net***

So the next difficult discussion I want to touch on is the adequacy and affordability of our social security system.

Last month's tax forum started but didn't finish an important conversation about the adequacy of some payments and that was a real frustration for many of us. If we are going to have greater targeting of welfare, if it's going to become more difficult to get it, at the very least we have to make sure it's adequate.

People cannot live on 35 dollars a day. Entrenching them into poverty is not a pathway back into employment. It doesn't fit a story of true national wealth.

The upshot of ensuring necessary payments are adequate is that we need to look at where payments or allowances are being made and where perhaps they shouldn't be, where they aren't necessary or affordable.

We can't spread payments so far across the economy that we end up not making welfare meaningful for people who need it.

We have to stop making extra payments that compromise our plan for future prosperity. We have to offer the right incentives between wages and welfare. We have to stop giving people a skewed sense of entitlement.

This is all massively controversial because it means people having to give things up.

And it certainly requires governments to stop promising things our nation can't afford and pretending we can make important changes without anyone having to give anything up.

### ***A flexible labour force***

Which brings me to workplace relations.

This is a tough conversation and it's proving to be a tough conversation. But avoiding it or retreating into our different corners is going to hurt us all.

Ultimately, we are going to have to come to terms with the fact that we live in a very competitive global environment and some industries are not going to make it if they can't change the way they do things.

Companies have to be able to decide where they operate and how they operate their business.

The dilemma is how we create a modern labour market that works from the point of view of all the different stakeholders. This must support our international competitiveness and wealth creation, and it must provide meaningful, satisfying and well-paid employment for all who want it.

The Business Council of Australia's view – and I acknowledge there are different views on this – is that we need a system that promotes direct dialogue between employers and employees.

We need a system that allows companies to be flexible, to organise their operations in ways that allow them to stay competitive in the long term, and to create more jobs in the long term.

If we seriously want to boost workforce participation, especially for under-represented groups, we have to be able to give people and businesses flexibility, and that has to be able to be negotiated.

Of course this is a two-way street. Australian companies must invest in high-performing workplaces, quality management and much better opportunities for direct engagement, particularly for vulnerable people.

Ultimately this is as much about cultures as it is about laws.

If we return to a poisonous industrial relations culture versus one of mutual respect and understanding that promotes good faith bargaining, some of our companies will fail and that will have devastating effects on the people who work in them.

### ***Population growth***

On population growth, I simply want to say that by not having an honest, well-informed conversation, all we're doing is letting governments off the hook and exacerbating the damage being done to our cities from decades of poor planning.

Treasury figures show that even if net migration were to fall to 60,000 per annum, Australia's population would still grow to 29 million by 2050.

We argue that improving the quality of life of all Australians within prosperous, secure and liveable communities is more likely to be achieved through moderate, well-planned for population growth over the first half of this century.

Let's talk about this as a community and not produce so-called population strategies that don't talk about population.

## ***Housing affordability***

The housing affordability conversation is part of this.

We are not doing well here. The thing that's most important for many people in terms of generating personal wealth is now unavailable to a generation of Australians.

We will need to have a difficult conversation to acknowledge that part of the solution to housing affordability is accepting higher densities, more compact cities and more efficient planning regulation.

These have been very difficult conversations to have so far.

The bottom line on all of these tough conversations is that we need to start having them in earnest now. This new era of economic adjustment means we have to adjust our mechanisms, our institutions and our understanding.

It means we have to keep generating prosperity, to pick people up who have been left out in the past and to make sure we don't lose a whole lot more along the way.

My fear is that while Hawke and Keating and Howard and Costello provided the kind of reform leadership that underpinned the history of wealth I talked about earlier, it seems to me that today we get to the precipice of reform and then back away because we don't want to have the tough conversation.

And so we paper over things by promising a future that may not be delivered.

## **Getting our institutions right**

My final theme tonight concerns the need to get our institutional arrangements and our service delivery models right.

I feel passionately that we need to rethink the way we deliver our health, education and skills, housing and many other social services.

Even if we get all the policy settings right, if our institutions aren't up to the delivery, the effort will have been entirely academic.

I have been in charge of the Departments of Housing, Education, Community Services and Infrastructure, and I've led a major inquiry into health care. I can say that with all the best endeavours and the best will of good people, these institutional arrangements were failing.

They often diminished people's dignity rather than restoring it, they alienated and excluded people and they were unnecessarily complex and difficult to access.

The consequence and risk of this service failure is substantial. It means often wasteful and ineffectual spending that doesn't properly address disadvantage or improve outcomes.

It also means that people's experience and sense of wellbeing is often undermined by the very services that were meant to help them.

Successive governments have tried to overcome this failure with more and more money.

But we can't go on like this. Propping up wasteful, inefficient services will put at risk the affordability of services, and compromise the adequacy and sustainability of our social contract.

So my challenge to us tonight is to start the process of rethinking these things. And I do not mean tinkering.

While some of these institutions were fundamental to my own prosperity, they now need modernising.

For example, when I grew up in public housing everyone worked. When I ran the Department of Housing, almost no one worked.

Let me put forward some propositions or questions to shape the debate.

### ***Health care***

Let's start with health care. We must improve the quality and productivity of the health system.

If we don't, we will see health budgets at the state and Commonwealth levels consume government spending at the expense of other services.

And we will see a loss of workforce participation and productivity due to poor health management.

Health is a classic example where no matter what we spend, when you ask people "Do we have a good health system?" – irrespective of the actual statistics – they say no.

So, some critical questions for health:

- Have we really got the funding incentives right in the primary health system to take the pressure off hospitals and focus on health?
- Are our institutions and reforms really working to drive better quality or better value for money?
- Are we properly investing in dental health, which is so poorly funded, or obesity management, which threatens to erode many of the gains we have made in health care over the last 20 years?
- What continues to hold us back in utilising the technology for a secure electronic health record system or for the widespread use of telemedicine or online services?
- What action is underway to explore completely different models of medical service provision for older people such as specialist medical assessment units or sub-acute care?
- When will we have the courage to link funding to the achievement of outcomes and quality?

- Are we planning for the cost and likely demand that will come from new technologies?
- Are we brave enough to have more competition between providers?

### ***Disability and aged care***

If I go to disability and aged care services.

The Productivity Commission has laid out a long overdue set of changes to these services.

These changes are based around new insurance products, packages of care, competition between providers, sharing costs and removing financial disincentives for exercising greater choice and greater participation in the labour market.

If we are to sustain these services and improve outcomes, we should move swiftly to fully implement these ideas.

I am nervous we will cherry pick as usual what suits us, what is less challenging and only goes half way in the implementation challenge.

### ***Education***

Let's move to education and skills.

We recognise that unless you get young people through the school system with the fundamentals of literacy and numeracy – you are setting them up to a fragile future.

We know that if you don't get a Year 12 or equivalent qualification your chances in life are greatly diminished.

This is why the Business Council of Australia has taken a strong interest in school education.

So the key questions here:

- Are we seriously going to perpetuate the classroom model as the anchor of teaching in the age of technology? Surely we must start to imagine and deliver an education model that can properly cater for a young person's individual capability and their family circumstances. Not every kid has someone to help with the homework or provide a book to read.
- We need to continue to explore, in all three levels of the education system, the opportunity to reward high-performing teachers.
- We need to crack the code on maths and science students to provide the science and engineering graduates of a future labour market. Perhaps we should pay these teachers more.
- At the very least we should demand those teachers have tertiary-level maths and science qualifications.
- We must explore more flexibility for principals and teachers in tackling disadvantage, be they at a school level or an individual level. When I was the Secretary of Education here in Victoria I remember asking the principal of an underperforming school: "What do you need?", and their answer was: "Let me

do what I need to do, hire the people I need and get in the extra services I need." In effect, they asked to break the rules.

All of these things will rub up against industrial and workforce sacred cows. But we must keep in mind that many young people keep falling through the system.

Or they get into the system only to come out with a narrow skill set that, although technically good, has no day-to-day application in the real workplace, such as the skill of problem solving. Or worse, poor literacy and poor numeracy.

### ***Employment services***

If I go to employment services. We have contracted this out but are we really delivering what people need? Are we getting the right services to people who have been unemployed for a long time so they can actually be successful in the workforce?

I remain concerned that we continue to fail on some of the fundamental platforms that will allow people to return to work. For me, literacy is at the heart of this.

### ***Housing***

Those of you who know me will not be surprised that my final example of the urgent need to change institutional models is public and social housing. I, and many decent people who have worked with me, have tried to change the culture of the public housing system. To be honest, we have had only mixed success.

That is because the model of large estates with no flexibility in the allocation policies created last-resort, run-down suburbs. In my view, these suburbs entrenched poverty and entrenched stigma. They were also hugely expensive to run.

I became convinced that the best model

- is run by community-based, commercially focused housing bodies
- uses rent models that do not entrench welfare dependency
- has flexible allocation policies to get a mix of residents
- uses the balance sheets of housing bodies to encourage private investment to renew and, in some cases, redevelop housing estates
- explores different models for home ownership
- puts residents at the heart of decision-making about how their communities and their homes are managed.

We keep tinkering with these things. But I often used to wonder – no, I didn't wonder, I had it modelled – what would have happened if we had gone down Jocelyn Newman's path of a rental subsidy and community-based social housing. It would have been better – it would have improved the viability of state housing systems and I believe it would have improved people's lives.

I know that in the UK, this had substantial success. Yes, there were some problems, but 40 billion pounds of private capital was released into that system. Estates were redeveloped and run-down neighbourhoods improved.

I went and met with many of these communities. Their lives, their sense of wellbeing had been transformed.

Here in Australia there are some great examples:

- the Kensington estate redevelopment
- the public–private partnerships under way in Sydney, which are transforming communities.

The challenge is to get this to scale and to do it urgently. The longer we keep doing bits and pieces, the more those communities and the people who live in them feel left behind.

Across many, many aspects of public sector service delivery, I believe there are opportunities to forge partnerships between the non-government sector and business to improve the value for money, and improve the quality of services.

Governments will need to facilitate, not micro-manage, those partnerships. We will need new investment products and mostly more flexibility in the way services are delivered.

So as part of a deepening of our conversation to create real prosperity, shared and lasting wealth for all Australians, I want to put three significant propositions:

First, I propose that we should call on the Commonwealth to request that the Productivity Commission be asked to undertake an investigation into the sources and extent of entrenched disadvantage and the most effective means of breaking these cycles.

Secondly, we should call on the federal government to undertake a review of employment services next year to shift the performance indicators for these services from getting people off unemployment benefits to helping people to have satisfying and sustainable jobs.

Finally, I would like, in the early part of next year, to sit down with the Australian Council of Social Services, the Brotherhood and other organisations, to see if we can't make progress on putting forward some ideas for new service models and new investment vehicles.

## **Conclusion**

So to wrap up.

I am one of those people who is confident about our capacity to create wealth. I believe Australians, as a society, do have that sense of decency.

We have a culture and history of sharing wealth and a culture of investing in the future.

But it is fair to say that we are falling behind in some areas and we can't be complacent that our social contract will just continue into the future.

We need to breathe new life into social and economic policy. This current burst of economic growth must not be squandered.

We need to mirror that growth with creative social policy and an unprecedented investment in lasting wealth creation through infrastructure, education, housing and modern social and health services.

The business community wants and needs to be a part of this.

My words to you tonight, inspired by the legacy of Geoffrey Sambell and his optimism, can be summed up pretty simply.

- The wealth that matters for Australia into the future is wealth that benefits the community as a whole.
- But we won't be in a position to afford the fundamentals of true wealth unless that wealth can be generated by businesses, large and small.
- That means coming to terms with the competitive world in which we live and operate as an economy. And having the courage to talk about what needs to change in Australia – policies, institutions, cultures and attitudes.

The things that changed my life will no longer work in this changing world.

A few years ago I was at the Biddwell housing estate in Western Sydney. I saw a young girl walking down one of those laneways we were always trying to get rid of.

She looked troubled and a bit lost. I often think about her.

I thought on the day: "Who is the circuit breaker for this kid?" Will she have a wonderful grandmother or uncle like I did? Will she have a couple of teachers like I did who put in the time and the effort to help her realise her potential?

Well, the reality is we as a community have to be that girl's circuit breaker.

We have to unleash the wealth-creating parts of our society. We have to invest that wealth into the services and infrastructure she needs to lead a fulfilling life.

We have to be confident that wherever her life takes her is a destination shaped by the choices she has been free to make – not a life story that was forced upon her.

Surely that is what we mean by true wealth – surely that is what we mean by prosperity.

Thank you

[ends]