

NAB HEALTH WELLBEING INSIGHT REPORT

WORKING FROM HOME: OPPORTUNITIES & CHALLENGES & WHAT OF THE FUTURE?



NAB Behavioural & Industry Economics

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The impact of COVID-19 on working arrangements in Australia has been profound, with many of us still working from home more than 12 months after the outbreak of the pandemic in the country. While social distancing has been crucial to stopping the spread of the virus, working from home can bring on other health concerns, particularly for mental health and feelings of isolation. But it can also significantly improve work-life balance, connection to family and the ability to meet caring responsibilities, commute stress and cost, and feelings of wellbeing, without compromising productivity and focus. In fact, Australians believe the single greatest positive benefit of working from home has been their ability to get work done. As life begins to return to some semblance of “normality” and people filter back to their workplaces, what of the future? In this special NAB Health Wellbeing Insight report, we explore some key issues around working from home, including how Australians view their ideal working situation, how current working arrangements are impacting key aspects of our lives and what we have missed most since working from home.

On balance, working from home has been an extremely positive experience for most people, and ideally Australians wish to do so even more in the future, despite some concerns around loneliness, loss of informal interactions and the challenges of balancing work and home life. While many would like to work more from home, gender, income and location play a key role in determining whether this option is even available. This raises potential issues of inequality with workers typically on lower incomes missing out on some of the positive wellbeing and lifestyle benefits reported by those who are now working more from home. The report is based on survey responses from around 2,000 Australians and was conducted over the period between March 10-23.

Highlights:

- 4 in 10 Australians are working more from home today than before COVID.
- Over a typical 5-day work week, on average, one-third of work time is now from home (or 2 days).
- Victorians spend the most time working from home (2.5 days) followed by NSW (2.2 days) - significantly more than workers in the NT (0.6 days) and WA (0.9 days).
- As a proportion of total time worked, people in VIC and NSW spend 42% of their work week at home - compared to just 14% in the NT and 16% in WA.
- Professional/managerial workers spend the most time (2.4 days), along with higher income earners (2.1 days);
- Workers with children (2.4 days or 41% of their work week) spend more time at home than those without children (1.7 days or 34%).
- Australians would ideally spend 2.4 days at home (vs. 2 days currently), or 43% of the workweek (37% now).
- Many groups currently spend far less time working from home than they would like - particularly in WA (40% ideal vs. 19% now), the NT (26% vs. 11%), TAS (40% vs. 27%), the ACT (39% vs. 27%) and QLD (43% vs. 33%), women (43% vs. 31%) and unskilled workers (34% vs. 19%).
- The positives significantly out-weigh the negatives particularly for: getting work done, productivity, family connection, happiness, caring responsibilities, collaboration with colleagues & customers and weekly finances.
- But mental health & feelings of anxiety (35% of Australians perceive a negative impact, particularly women), career development opportunities and the ability to separate their work & home life, are much less positive.
- The key negative is loneliness - for 1 in 3 (32%) Australians overall and particularly for women aged 18-29.
- What we miss most since working more from home are informal chats and interactions (particularly women); friendships with colleagues; brainstorming (particularly men); human interaction; the line between work and home (particularly women); office humour (particularly men); and the ability to switch off.

Around 4 in 10 (40%) Australians are working more from home today than before COVID, and 1 in 5 (21%) ‘a lot more’. Only 1 in 10 are working from home less. Numbers vary significantly by location, gender, age, family status, type of work and income. In net terms, the greatest number of people working from home more are in NSW (+37%), VIC (+33%) and SA (+31%). Men (+36%) are working more from home more post-COVID than women (+22%). By age, the most significant change is in the 18-29 group (+40%), falling progressively in each age group thereafter. Income is another significant differentiator, with noticeably more Australians earning over \$100,000 p.a. (+38%) working more from home since COVID, compared to those earning less than \$35,000 p.a. (+6%).

In fact, during an average work week, Australians are now working around one-third of their time from home (or 2.0 days) leaving two-thirds of the time at their workplace (3.5 days). However, the structure of a typical week post-COVID differs by state. Victorians spend the most time working from home (2.5 days) followed by NSW (2.2 days), and significantly higher than in the NT (0.6 days) and WA (0.9 days). Expressed as a proportion of total time spent at work, people in VIC and NSW spent 42% of their average work week working from home, compared to just 14% in the NT and 16% in WA.

Capital city workers spend the most time working from home (2.2 days or 40% of their total time at work) and those in rural areas least (1.3 days or 25%). Men (2.4 days) spend much more time working from home than women (1.6 days), but both spend roughly a similar amount of time at their workplace (3.5 days men; 3.4 days women). In percentage terms, men spent around 40% of their work week at home compared to 31% of women. The difference reflects the fact that women are more likely than men to be employed part-time and working fewer hours (ABS).

Australians in the 18-29 and 30-49 age groups spend more time working from home than Australians over the age of 50. People with children (2.4 days or 41% of their week) also spend more time working from home than those without (1.7 days or 34%). Full time workers (2.1 days) spend somewhat more time working from home than part-time workers. But when looking at the proportion of the total time spent working, part-time workers spent 39% at home compared to 36% for full-time workers. Professional or managerial workers spend 2.4 days at home - much more than labourers (1.0 day). By income, higher income earners spend the most time working from home (2.1 days).

These findings support research that has found remote work can be a source of socioeconomic inequality with a person's salary a strong indicator of their likelihood of being able to work from home. During COVID-19 pandemic, some employees were unable to work from home (e.g. in hospitality, fitness or manufacturing) and were also more likely to have been laid off temporarily or permanently. These workers are also typically on lower incomes and may be disadvantaged by missing out on some of the positive wellbeing and lifestyle benefits reported by those who are now working more from home. This raises important issues for governments and businesses alike.

NAB also asked Australians what their ideal working situation would look like in the future. The results strongly endorse the desirability of working from home and if we could choose, Australians on average would spend even more time working from home than we do now. On average, we would ideally spend 2.4 days working from home (vs. 2.0 days currently), or 43% of the workweek (37% currently).

All groups indicated they wanted to spend more time at home than currently, except the self-employed who ideally would reduce it from 3.5 days now to 3.2 days in the future. Many groups also currently spend far less time working from home than in their ideal world - in WA (40% ideal vs. 19% now), the NT (26% vs. 11%), TAS (40% vs. 27%), the ACT (39% vs. 27%), QLD (43% vs. 33%), in regional cities (42% vs. 30%) and rural areas (38% vs. 25%), women (43% vs. 31%), unskilled workers and labourers (34% vs. 19%), technical and skilled workers (41% vs. 31%) and sales and clerical workers (45% vs. 35%).

The COVID pandemic has disrupted the nature of work as we knew it, bringing new opportunities, rewards and challenges. In net terms, Australians believe the positives significantly out-weigh the negatives, particularly in regards to the ability to get their work done (+46%), improved productivity (+41%), feelings of connection to family (+36%), happiness (+34%), caring responsibilities (+32%), collaboration with colleagues (+31%) and customers (+31%) and weekly finances (+30%).

Those areas that had a smaller albeit still positive impact include: mental health or feelings of anxiety (net balance of +5%, but 35% of Australians said it impacted them negatively); access to career development opportunities (+11%), and the ability to separate their work and home life (+16%).

One aspect of working from home had (on balance) an overall negative impact on our lives - loneliness. The number of Australians who reported it as a negative impact of working from home out-weighed those who said the impact was positive (-4%) - with 1 in 3 (32%) overall indicating it had impacted this aspect of their life negatively.

Loneliness played a much bigger negative role for women under the age of 50 (particularly in the 18-29 age group), but that reversed after the age of 50 when the impact was far more noticeable for men (especially in the 50-64 age group).

Mental health and anxiety also negatively impacted women in all age groups under the age of 65 but was positive and on par with men in the 65+ age group. In net terms, women in the 65+ (-26%) and 50-64 (-16%) age groups also reported a negative impact from access to career development opportunities, as did women in the 50-64 group for their ability to extend networks (-3%), and women in the 30-49 group in relation to physical health and exercise (-1%).

In the 18-29 age group, the biggest discrepancies were in relation to ability to extend networks (+31% men; +17% women) and access to career development (+26% men; +13% women). In the 30-49 group, it was physical health (+34% men; -1% women), caring responsibilities (+44% men; +20% women); access to career development opportunities (+25% men; +1% women), ability to extend networks (+31% men; +8% women) and connections to your work colleagues (+37% men; +15% women). In the 50-64 group, it was collaboration with colleagues (+34% women; +17% men) and physical health and exercise (+26% men; +11% women).

In the 65+ group, the main differences related to collaboration with customers (+49% men; +18% women), ability to extend networks (+26% men; +2% women), feelings of connection to your family (+55% men; +34% women), productivity (+52% men; +32% women) and feelings of happiness (+60% women; +44% men).

While Australians are generally very positive about their experiences of working from home, we were also keen to learn what we have missed most since working more from home. The top three things are: informal chats and interactions (missed most according to over 1 in 5 people overall or 22%); friendships with colleagues (22%); and human interaction and seeing their colleagues (20%). The next most important set of things missed included: having a clear distinction between work and home (19%); office humour (18%); and the ability to switch off when leaving work (18%).

The things we have missed least are access to gyms and exercising (only 6%), better understanding of their company's big picture or strategy (7%), knowledge about their goals, objectives or tasks for the week (7%) and a reliable internet connection or other technology (8%). Around 1 in 10 workers (10%) indicated they did not miss anything in their workplace since working from home.

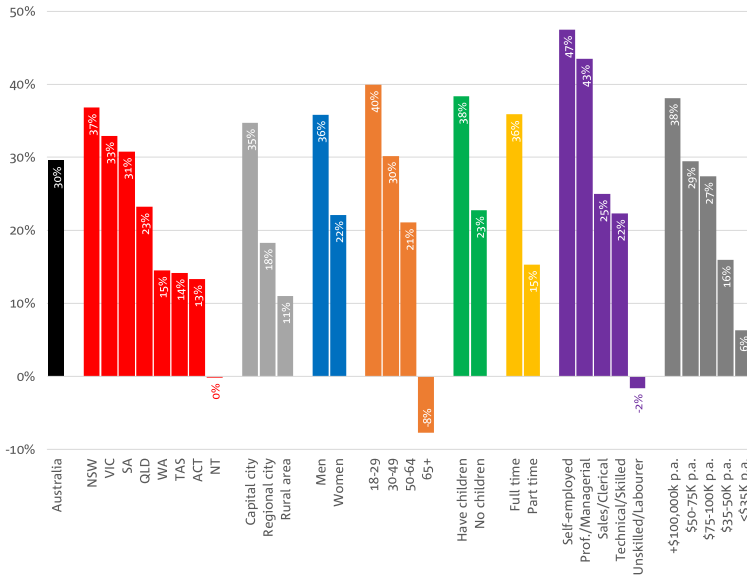
There are some key differences by gender and age. For example, significantly more women in the 18-29 age group miss informal chats and interactions (29%) compared to men (15%), as well as having a clear distinction between work and home (28% women vs. 18% men). For men, having a daily routine is more important (23% men vs. 11% women).

In the 30-49 age group, key differences include bouncing ideas off each other and brainstorming (19% women vs. 12% men) and in-person meetings (22% men vs. 13% women). In the 55-64 age group, it was informal chats and interactions (33% women vs. 23% men), human interaction and seeing colleagues (35% men vs. 25% women), bouncing ideas of each other and brainstorming (29% men vs. 12% women) and the stimulation of the office environment (19% women vs. 10% men).

In the 65+ group, the biggest differences were human interaction and seeing colleagues (44% men vs. 24% women), having a clear distinction between work and home (36% women vs. 0% men), bouncing ideas off each other and brainstorming (31% men vs. 0% women) and office humour (29% men vs. 0% women). Around 1 in 3 women in this age group (32%) also said they did not miss anything at all since working from home compared to only 23% of men.

ARE WE WORKING MORE OR LESS FROM HOME?

WORKING MORE OR LESS FROM HOME AS A RESULT OF COVID (NET BALANCE)



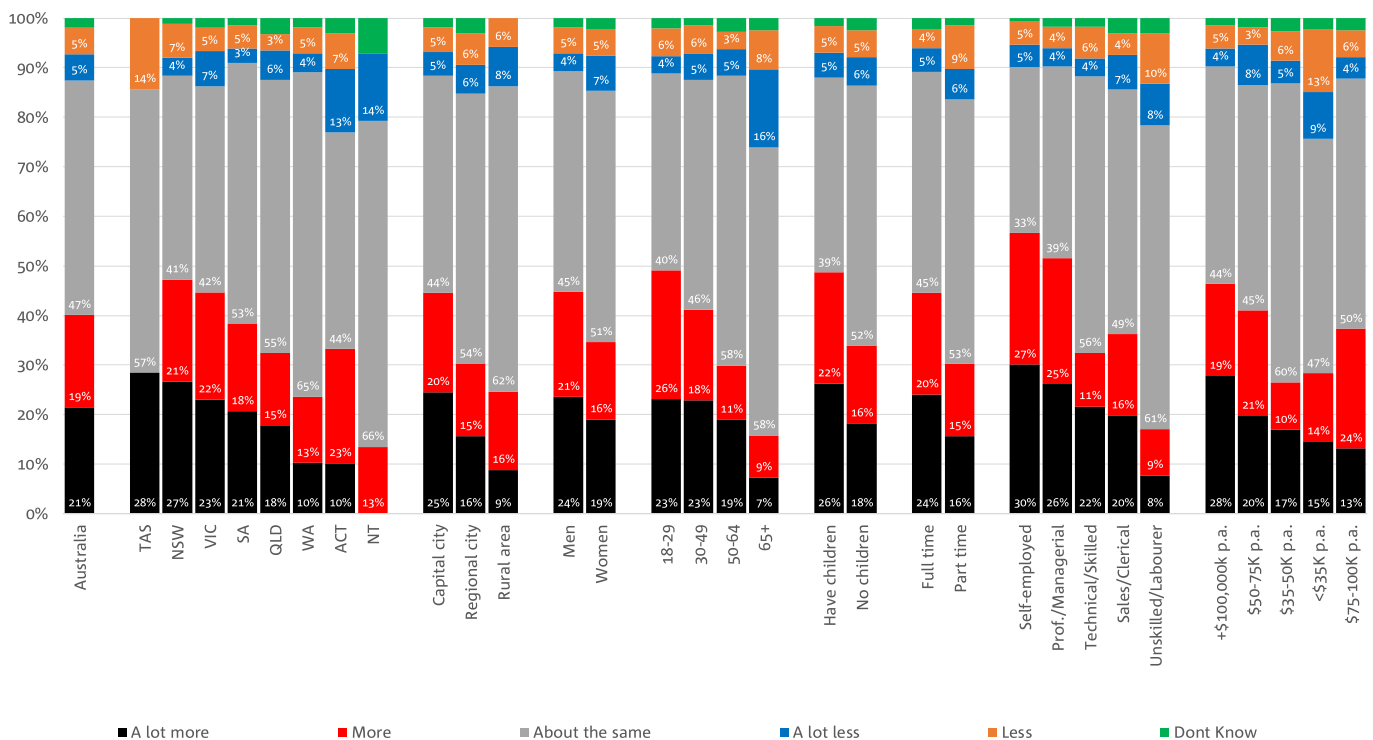
The impact of COVID on working arrangements in Australia has been profound, with many Australians still working from home more than they were before the pandemic.

The NAB Health survey revealed 4 in 10 (40%) people still working more from home during the March quarter, with 21% working from home ‘a lot more’ and 19% ‘more’. Only 1 in 10 are working from home less, with 5% working ‘much less’ and 5% ‘less’. For almost 1 in 2 (47%) work from home arrangements were unchanged (see chart below).

The chart on the left summarises the results in net terms. It counts the total number of people working more from home (‘a lot more’ and ‘more’) and subtracts the total number working less from home to arrive at a net balance of +30% nationally still working more from home because of COVID.

The number of people working more from home does however vary significantly by location, gender, age, family status, type of work and income. In net terms, the greatest number of people working from home were in NSW (+37%) VIC (+33%) and SA (+31%). It was also significantly higher in capital cities (+35%) than in regional cities (+18%) and rural areas (+11%). Men (+36%) were more likely to be working more from home than women (+22%), and we noted a very clear relationship by age with the number of people working more from home highest in the 18-29 group (+40%), and falling successively in each age group to -6% in the over 65 group (i.e. the number of older Australians working less from home out-weighed the number working more from home). Having children (+38%) made a difference than not having any (+23%), as did working full time (+36%) than part time (+15%). In net terms, +47% self-employed workers were working more from home, compared to -2% of unskilled workers and labourers. Income also seemed to be a significant differentiator, with noticeably more Australians earning over \$100,000 p.a. (+38%) working more from home than those earning less than \$35,000 p.a. (+6%).

WORKING MORE OR LESS FROM HOME AS A RESULT OF COVID



HOW OFTEN ARE WE WORKING FROM HOME NOW AND WHAT IS IDEAL?

During an average work week, Australians are currently working one-third of the time from home (or 2.0 days) and two-thirds at the workplace (3.5 days). However, the structure of a typical week differs by state. Victorians spent most time working from home (2.5 days) followed by NSW (2.2 days), and significantly higher than in the NT (0.6 days) and WA (0.9 days). Australians in WA spent most time at the workplace (4.8 days), and NSW the least (3.0 days). Expressed as a proportion of total time spent at work, people in VIC and NSW spent 42% of their average work week working from home, compared to just 14% in the NT and 16% in WA.

Capital city workers spent most time working from home (2.2 days or 40% of their total time at work) and those in rural areas least (1.3 days or 25%). But workers in regional cities spent most time at their workplace (3.9 days), just ahead of workers in rural areas (3.8 days), and somewhat more than workers in capital cities (3.3 days).

Men (2.4 days) spent much more time working from home than women (1.6 days), but both spent a roughly similar amount of time at their workplace (3.5 days men; 3.4 days women). In percentage terms, men spent around 40% of their work week at home compared to 31% of women. The difference in total hours worked reflects the fact that women are more likely than men to be employed part time and working fewer hours (ABS).

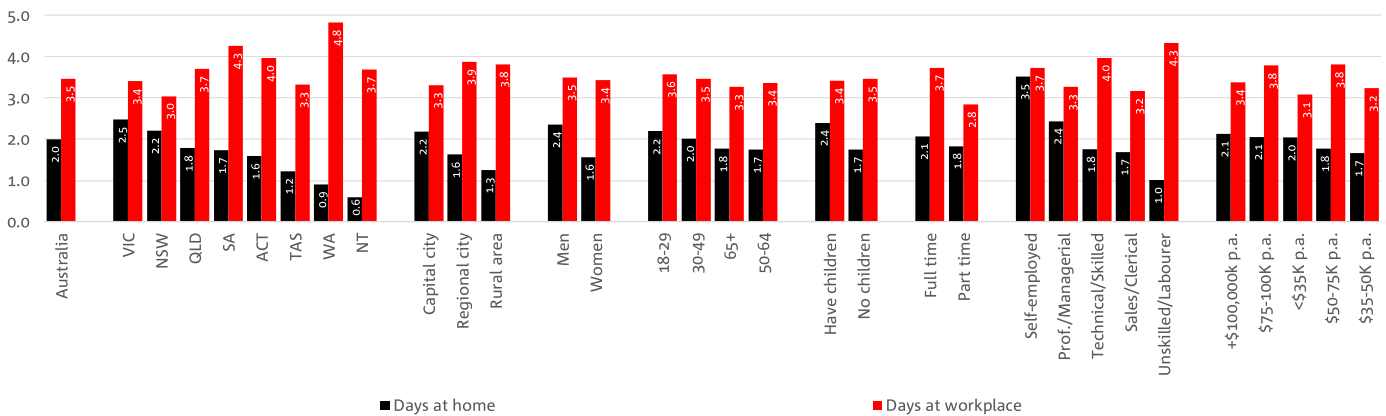
Australians in the 18-29 and 30-49 age groups spent more time working from home than older Australians over the age of 50, and slightly more time at the workplace. Perhaps not surprisingly, people with children (2.4 days or 41% of their week) also spent more time working from home than those without (1.7 days or 34%).

Full time workers (2.1 days) spent somewhat more time working at home than did part time workers. But when looking at the proportion of the total time spent working, part time workers spent 39% at home compared to 36% for full time workers.

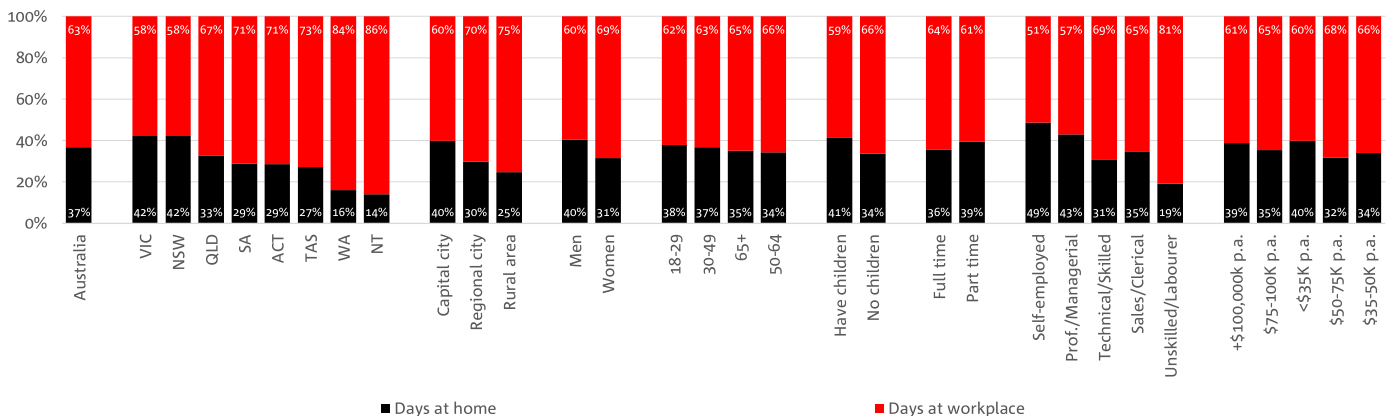
By employment type, self-employed people were roughly spending half their week working from home (3.5 days) and the workplace (3.7 days). Professional or managerial workers spent 2.4 days at home, with this number much lower for labourers (1.0 day) - an unsurprising result given the nature of this type of work.

By income, higher income earners spent the most time working from home (2.1 days), but lower income earners spent the highest proportion of their working week at home (40%). This compared to just 32% in the \$50-75,000 p.a. income group (32%) and 34% in the \$35-50,000 p.a. income groups who spent least time working from home.

DAYS CURRENTLY SPENT WORKING FROM HOME/WORKPLACE IN AVERAGE WEEK



PERCENTAGE OF TIME CURRENTLY SPENT WORKING FROM HOME/WORKPLACE IN AVERAGE WEEK

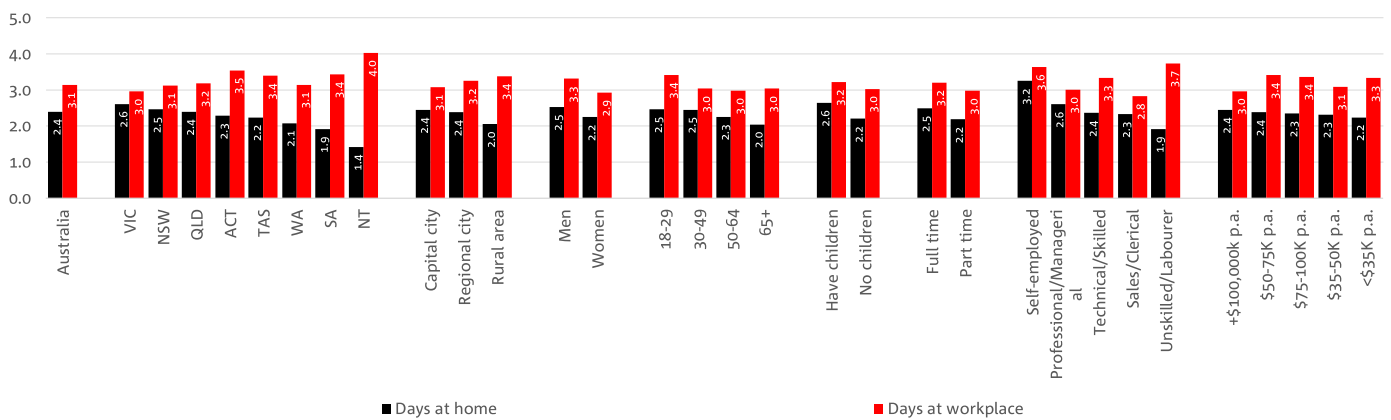


While some Australians already had working from home arrangements in place prior to the COVID pandemic, many are still splitting their time between working from home and at their workplace because of new COVID norms. In this survey, we asked Australians what their ideal working situation would be in the future. The results strongly suggest they would continue to embrace the freedom to work from home or remote of their primary location of work, and spend more time working from home than they do now.

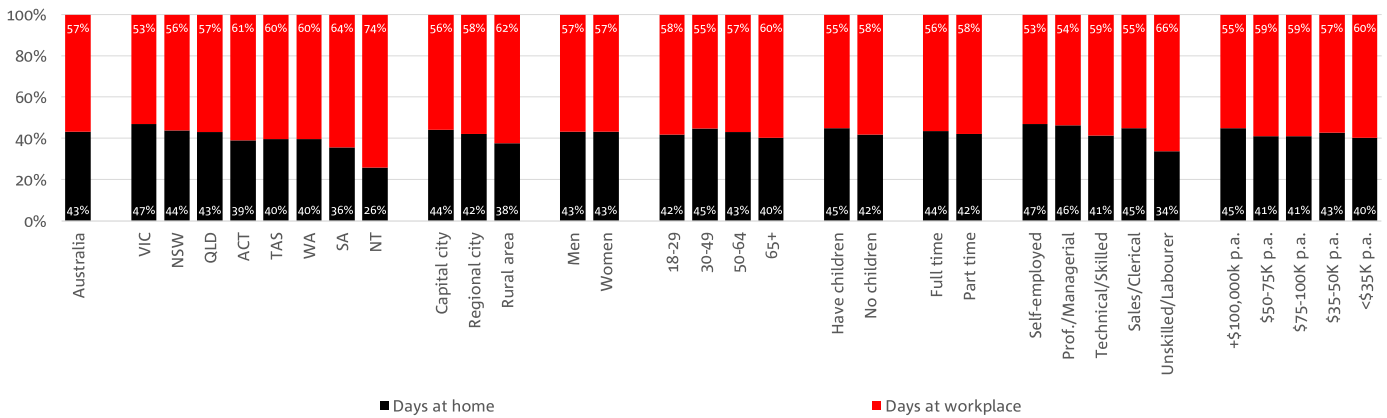
On average, Australians ideally would spend 2.4 days working from home (2.0 days currently), or 43% of their workweek (37% currently). All groups indicated they wanted to spend more time at home than they currently do, except the self-employed who ideally would reduce it to 3.5 days now to 3.2 days in the future.

The bottom chart also shows that many groups also currently spend far less time working from home than in their ideal world. They include in WA (40% ideal vs. 19% now), the NT (26% vs. 11%), TAS (40% vs. 27%), the ACT (39% vs. 27%), QLD (43% vs. 33%), in regional cities (42% vs. 30%) and rural areas (38% vs. 25%), women (43% vs. 31%), unskilled workers and labourers (34% vs. 19%), technical and skilled workers (41% vs. 31%) and sales and clerical workers (45% vs. 35%).

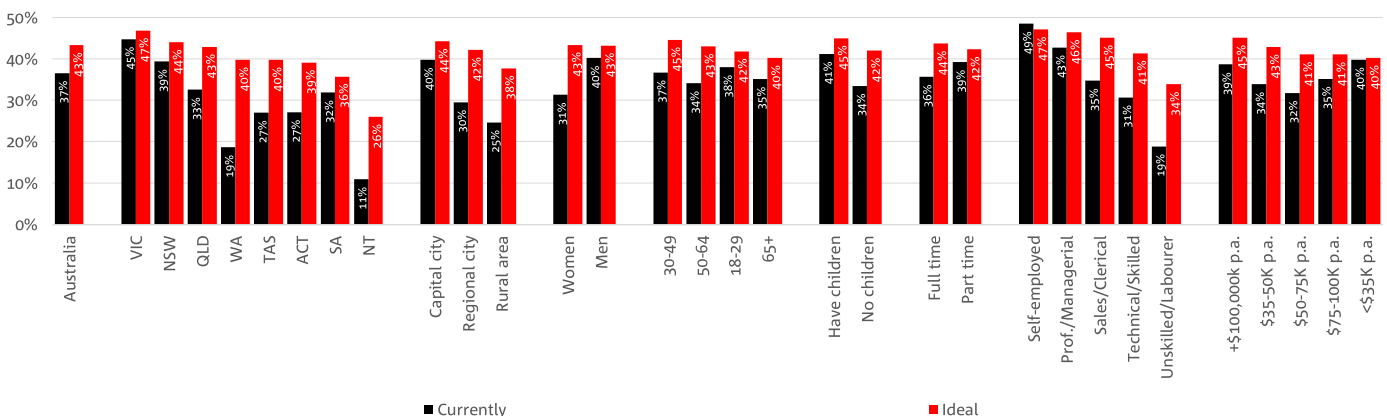
IDEAL WORKING SITUATION IN THE FUTURE (DAYS AT HOME/WORKPLACE IN AVERAGE WEEK)



IDEAL % OF TIME IN FUTURE SPENT WORKING FROM HOME/WORKPLACE IN AVERAGE WEEK

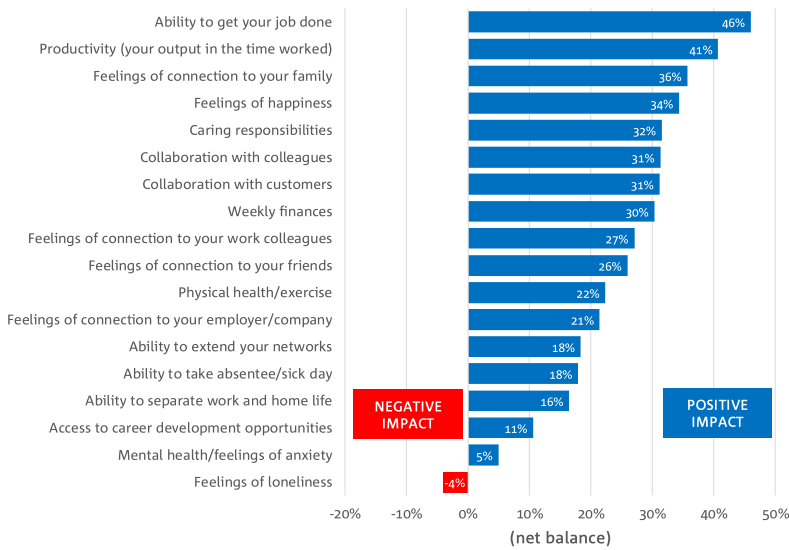


CURRENT % OF TIME CURRENTLY SPENT WORKING FROM HOME VS. IDEAL



IMPACTS OF WORKING FROM HOME

EXTENT CURRENT WORK SITUATION IS IMPACTING THE FOLLOWING



The COVID pandemic disrupted the nature of work as we knew it. More people are now working from home, bringing with it new opportunities, rewards and challenges that have changed our relationship and mindset towards our work and work life.

In this section, we examine the current work situation of full and part time working Australians is impacting some key aspects of their lives - specifically whether it is having a negative or positive impact.

In net terms, the positive benefits outweighed the negative for all measures, except feelings of loneliness where the number of Australians who reported it had impacted them negatively out-weighed those who said the impact was positive (-4%) - with 1 in 3 (32%) overall indicating it had impacted this aspect of their life negatively.

On the positive side, most people said the benefits of their current working arrangements had a positive impact on their life in relation to their ability to get their work done (+46%), improved productivity (+41%), feelings of connection to their family (+36%), happiness (+34%), caring responsibilities (+32%), collaboration with colleagues (+31%) and customers (+31%) and their weekly finances (+30%).

The areas that had the smallest positive impact were mental health or feelings of anxiety (+5%) - where 35% of all Australians said it impacted them negatively - access to career development opportunities (+11%), and the ability to separate their work and home life (+16%).

The table below shows how our current work situation impacted Australians by gender and age. It reveals some very big differences in how these factors impact us.

EXTENT CURRENT WORK SITUATION IS IMPACTING THE FOLLOWING: GENDER & AGE

	Australia	Men 18-29	Women 18-29	Men 30-49	Women 30-49	Men 50-64	Women 50-64	Men 65+	Women 65+
Ability to get your job done	46%	49%	39%	50%	41%	51%	43%	54%	50%
Productivity (your output in the time worked)	41%	40%	33%	47%	34%	45%	44%	52%	34%
Feelings of connection to your family	36%	42%	32%	40%	30%	33%	30%	55%	34%
Feelings of happiness	34%	32%	32%	39%	28%	32%	37%	44%	60%
Caring responsibilities	32%	29%	32%	44%	20%	31%	24%	39%	27%
Collaboration with colleagues	31%	34%	36%	33%	27%	17%	34%	50%	41%
Collaboration with customers	31%	28%	33%	34%	31%	24%	32%	49%	18%
Weekly finances	30%	37%	37%	38%	21%	20%	20%	41%	29%
Feelings of connection to your work colleagues	27%	31%	34%	37%	15%	14%	19%	42%	40%
Feelings of connection to your friends	26%	35%	26%	26%	24%	22%	15%	37%	29%
Physical health/exercise	22%	28%	31%	34%	-1%	26%	11%	32%	27%
Feelings of connection to your employer/company	21%	33%	24%	32%	11%	2%	11%	33%	36%
Ability to extend your networks	18%	31%	17%	31%	8%	9%	-3%	26%	2%
Ability to take absentee/sick day	18%	25%	24%	26%	10%	11%	1%	22%	15%
Ability to separate work and home life	16%	22%	12%	25%	8%	10%	14%	19%	22%
Access to career development opportunities	11%	26%	13%	25%	1%	-7%	-16%	23%	-26%
Mental health/feelings of anxiety	5%	21%	-17%	17%	-4%	0%	-5%	23%	23%
Feelings of loneliness	-4%	6%	-6%	6%	-15%	-18%	-5%	-7%	20%

Among some key observations, loneliness played a much bigger negative role for women under the age of 50 (particularly in the 18-29 age group), but that reversed after the age of 50 when the impact was far more noticeable for men (especially in the 50-64 age group).

Mental health and anxiety also impacted women negatively in all age groups under the age of 65 but was positive and on par with men in the 65+ age group.

In net terms, women in the 65+ (-26%) and 50-64 (-16%) age groups also reported a negative impact from access to career development opportunities, as did women in the 50-64 for their ability to extend networks (-3%), and women in the 30-49 groups in relation to physical health and exercise (-1%).

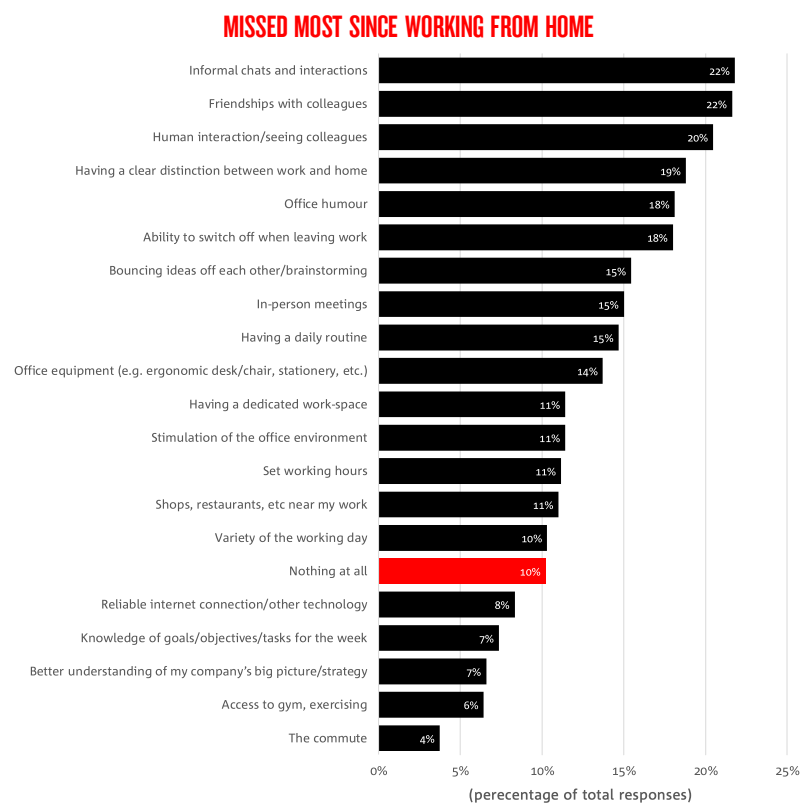
In the 18-29 age group, the biggest discrepancies were in relation to ability to extend networks (+31% men; +17% women) and access to career development (+26% men; +13% women).

In the 30-49 group, it was physical health (+34% men; -1% women), caring responsibilities (+44% men; +20% women); access to career development opportunities (+25% men; +1% women), ability to extend networks (+31% men; +8% women) and connections to your work colleagues (+37% men; +15% women).

In the 50-64 group, it was collaboration with colleagues (+34% women; +17% men) and physical health and exercise (+26% men; +11% women).

In the 65+ group, the main differences related to collaboration with customers (+49% men; +18% women), ability to extend networks (+26% men; +2% women), feelings of connection to your family (+55% men; +34% women), productivity (+52% men; +32% women) and feelings of happiness (+60% women; +44% men).

MISSED MOST SINCE WORKING FROM HOME



Full time and part-time Australians who had spent time working from home were asked to describe what they missed most since working from home.

There main things they missed according to over 1 in 5 people overall were in informal chats and interactions (22%) and friendships and colleagues (22%).

Other factors that resonated with most people included human interaction and seeing their colleagues (20%), having a clear distinction between work and home (19%), office humour (18%) and the ability to switch off when leaving work (18%).

The things that they missed least were access to gyms and exercising (6%), better understanding of their company's big picture or strategy (7%), knowledge about their goals, objectives or tasks for the week (7%) and a reliable internet connection or other technology (8%).

But 1 in 10 workers (10%) indicated they did not miss anything in their workplace since working from home.

The table below shows what workers miss most since working from home by gender and age. Among some key observations, significantly more women in the 18-29 age group said they missed informal charts and interactions (29%) than did men (15%), as well as having a clear distinction between work and home (28% women; 18% men), and men having a daily routine (23% men; 11% women). In the 30-49 age group, key differences included bouncing ideas off each other and brainstorming (19% women; 12% men) and in-person meetings (22% men; 13% women). In the 5-64 age group, it was informal chats and interactions (33% women; 23% men), human interaction and seeing colleagues (35% men; 25% women), bouncing ideas of each other and brainstorming (29% men; 12% women) and the stimulation of the office environment (19% women; 10% men).

In the 65+ group, the biggest differences were human interaction and seeing colleagues (44% men; 24% women), having a clear distinction between work and home (36% women; 0% men), bouncing ideas off each other and brainstorming (31% men; 0% women) and office humour (29% men; 0% women). Around 1 in 3 women in this age group (32%) also said they did not miss anything at all since working from home compared to only 23% of men.

MISSED MOST SINCE WORKING FROM HOME: GENDER & AGE

	Australia	Men 18-29	Women 18-29	Men 30-49	Women 30-49	Men 50-64	Women 50-64	Men 65+	Women 65+
Informal chats and interactions	22%	15%	29%	21%	22%	23%	33%	24%	18%
Friendships with colleagues	22%	24%	18%	18%	20%	34%	26%	17%	10%
Human interaction/seeing colleagues	20%	14%	21%	17%	21%	35%	25%	44%	24%
Having a clear distinction between work and home	19%	18%	28%	16%	16%	26%	13%	0%	36%
Office humour	18%	17%	14%	19%	22%	16%	19%	29%	0%
Ability to switch off when leaving work	18%	15%	22%	20%	17%	13%	17%	23%	24%
Bouncing ideas off each other/brainstorming	15%	11%	17%	12%	19%	29%	12%	31%	0%
In-person meetings	15%	10%	9%	22%	13%	11%	18%	19%	20%
Having a daily routine	15%	23%	11%	16%	11%	9%	15%	10%	0%
Office equipment (ergonomic office desk/chair, stationery, etc.)	14%	18%	18%	12%	14%	10%	12%	0%	0%
Having a dedicated workspace	11%	11%	13%	14%	13%	3%	9%	0%	10%
Stimulation of the office environment	11%	10%	16%	12%	8%	10%	19%	0%	8%
Set working hours	11%	13%	12%	15%	9%	6%	2%	0%	8%
Shops, restaurants, etc near my work	11%	16%	14%	10%	8%	7%	12%	9%	0%
Variety of the working day	10%	14%	8%	11%	11%	7%	3%	0%	10%
Nothing at all	10%	4%	5%	9%	16%	13%	16%	23%	32%
Reliable internet connection/other technology	8%	10%	10%	9%	7%	4%	3%	16%	10%
Knowledge of goals/objectives/tasks for the week	7%	13%	11%	9%	3%	0%	0%	0%	0%
Having better understanding of company's big picture/strategy	7%	13%	5%	7%	5%	5%	0%	7%	0%
Access to gym, exercising	6%	9%	7%	7%	5%	4%	5%	0%	8%
The commute	4%	8%	3%	3%	3%	2%	5%	0%	0%

CONTACT THE AUTHORS

Dean Pearson
Head of Behavioural & Industry Economics
Dean.Pearson@nab.com.au
+613 8634 2331

Robert De Iure
Associate Director - Economics
Robert.De.Iure@nab.com.au
+613 8634 4611

Brien McDonald
Associate Director - Economics
Brien.McDonald@nab.com.au
+613 8634 3837

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