Submission to Productivity Commission Inquiry

Reducing barriers to business dynamism in Australia

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Thank you for the opportunity to provide a submission to the Productivity Commission's Inquiry *Reducing Barriers to Business Dynamism in Australia*.

My comments relate primarily to part 1(b) of the terms of reference (The design, operation and integrity of corporate and personal insolvency frameworks) and to the following issues raised in the consultation paper:

- The extent to which the frameworks support suitable outcomes for people and businesses;
- The principles and objectives that underpin Australia's insolvency frameworks;
- Whether further harmonisation of the corporate and personal insolvency frameworks would create a net benefit, particularly for small business owners; and
- How the various corporate and personal insolvency pathways can be improved.

My research focuses on consumer debt and personal insolvency, however, there can be overlaps between corporate and personal insolvency, particularly when small businesses are concerned. For example, issues around stigmatisation and the potential for different treatment in professions and occupations can impact both consumer and small business debtors. Having said this, it is also important to recognise the unique roles of corporate and personal insolvency. Recommendations derived from considering corporate insolvency issues should not be assumed to apply to personal insolvency in the same way, or at all, as these two regimes do not always share the same objectives. I expand on these points in my submission below.

1. The extent to which the frameworks support suitable outcomes for people and businesses

The current framework for personal insolvency continues to suffer from outdated perceptions and stigmatisation of people who are insolvent, including those whose insolvency arises from business debts. Several proposals to reform personal insolvency law to reduce its punitive nature have not progressed, despite successful examples in other comparable jurisdictions. In particular, the proposal to reduce the automatic discharge period of bankruptcy in Australia from 3 years to 12 months was announced more than 10 years ago, and has not been implemented, despite proposed amendments being introduced in Parliament.[1] The three-year duration is out of step with many comparable jurisdictions, including England and Wales, where bankruptcies are normally discharged after 12 months. If it proceeds, the proposed Minimal Asset Procedure (with a 12-month term) would be an important alternative to bankruptcy for some debtors, but it is unlikely to be very relevant for people with business debts.

The continued existence of stigmatisation of debt and personal insolvency and the potential for different treatment or discrimination against people who have used a personal insolvency

[1] Bankruptcy Amendment (Enterprise Incentives) Bill 2017 (Cth).

administration also adversely affects the outcomes for people with business and consumer debt.

One issue is the continued use of personal insolvency as a restriction for participation in various occupations. There appears to be little analysis of whether such restrictions are appropriate and justified. My colleague Professor Mason and I have previously explored this issue and reviewed a sample of professional, occupational and employment requirements. We identified a wide range of circumstances where bankruptcy and other personal insolvency administrations are a bar or barrier to entry or continuance in a role but found little explicit policy basis for many of the restrictions.[2] We argued that:

> in the case of occupations involving a licensing or registration requirement where the government is playing a gatekeeper role, a policy review should be undertaken to determine, in a robust manner, the circumstances in which there is a genuine policy justification for imposing a restriction to entry on the grounds of bankruptcy, and thus a need for official labelling.[3]

To my knowledge, no such analysis has been undertaken, but the need remains.

The duration of bankruptcy is also relevant here. With employment and business restrictions often tied to the duration of bankruptcy, a long period of bankruptcy acts as a punishment and barrier to debtor recovery, both for those with business debts and those with only consumer debts.

A further issue is access to credit during and after a personal insolvency administration. Again, this is an issue relevant for people using personal insolvency for consumer debts and people using personal insolvency for business debts. In my PhD study,[4] bankruptcy and debt agreement debtors were asked whether they had been disapproved of or treated differently because of their personal insolvency. Around half of the participants reported experiencing disapproval (53%) and different treatment (47%), and credit providers were the most common source of disapproval and different treatment.[5]

Qualitative data in my PhD study also found that even if debtors had not experienced different treatment, they were concerned about the potential for future adverse decisions in credit, employment, housing, utilities and other areas. Practitioners also identified similar issues, particularly in relation to access to credit.[6]

There is little information about whether these concerns are justified in Australia, however, evidence from the United States shows that the use of credit reports (which include personal

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[2] Nicola Howell and Rosalind Mason, 'Reinforcing Stigma or Delivering a Fresh Start: Bankruptcy and Future Engagement in the Workforce (Thematic: Enacting Stigma)' (2015) 38(4) *University of New South Wales Law Journal* 1574, 1562 ('Reinforcing Stigma or Delivering a Fresh Start').
[3] Ibid 1570.
[4] Nicola J Howell (2024) *Responding to consumers with overwhelming debt and improving their financial wellbeing: a mixed methods study of debtor and practitioner perspectives on bankruptcy and other debt management options* (PhD Thesis, University of Melbourne) (http://hdl.handle.net/11343/345824). The surveys included responses from 81 bankruptcy and debt agreement debtors and 62 practitioners. Qualitative data in my study also reported concerns from debtors and practitioners about the impact of personal insolvency on access to credit, including concerns that the impact could last for many years. My thesis is currently under embargo whilst I prepare academic publications, however, I would be happy to provide more details if this would assist the Commission.
[5] Ibid 209-211.
[6] Ibid section 6.3.

insolvency information) by employers and housing providers can lead to worse outcomes for people with poor credit histories.[7] For example, in her study with employers, Kiviat reports that participants ‘overwhelmingly thought credit reports could offer insight into a job candidate’s moral character, and, relatedly, the candidate’s likelihood of stealing or otherwise misbehaving on the job, especially with respect to money’.[8] These assumptions can have an adverse impact on outcomes for debtors, even if they have little grounding in empirical evidence.

A debtor’s current or previous use of a personal insolvency administration may be genuinely relevant for third party decision making in some contexts, such that it would not be unfair or inappropriate to use that information. However, there are also likely many circumstances where the information has little relevance and where its use can result in unfair outcomes. With the existence of a public record (one that is permanent in the case of bankruptcy), this information is available to all and can be used to deny or limit debtor access to opportunities and services.

A working group for the World Bank has previously raised concerns that discrimination against debtors on the grounds of using a personal insolvency may hinder debtor recovery. In its 2014 report, the Working Group on the Treatment of the Insolvency of Natural Persons argued that economic rehabilitation is one of the ‘principal purposes’ of a natural person insolvency system, and that one of the elements required for this rehabilitation is non-discrimination – ‘the debtor should be treated on an equal basis with non-debtors after receiving relief’.[9] The report identifies the potential for discrimination after an insolvency administration to deny debtors the full benefit of the discharge of debt[10] and urged researchers and policymakers to pay attention to this issue.[11] Similarly, a more recent working paper for the International Monetary Fund noted that a record of the debtor’s credit history:

> should not overly restrict the debtor’s rehabilitation. The debtor should be able to access financial services, including provision of credit on a reasonable basis. It is also important that the debtor is not discriminated against in obtaining housing and employment or establishing a business.[12]

The current framework in Australia does not adequately address this issue of potential discrimination and different treatment and thus has the potential to hinder effective outcomes for people who use a personal insolvency administration, whether for business debt and/or personal debt.

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[7] For example, Sara Sternberg Greene, Barbara Kiviat and Hesu Yoon, ‘Getting to Home: Understanding the Collateral Consequences of Negative Records in the Rental Housing Market’ (2024) 74(2) *Duke law journal* 269, 279 (‘Getting to Home’); Barbara Kiviat, ‘The Art of Deciding with Data: Evidence from How Employers Translate Credit Reports into Hiring Decisions’ (2019) 17(2) *Socio-economic review* 283, 295 (‘The Art of Deciding with Data’); Amy Traub, ‘Credit Reports and Employment: Findings from the 2012 National Survey on Credit Card Debt of Low- and Middle-Income Households’ (2013) 46(3) *Suffolk University Law Review* 983, 986.

[8] Kiviat (n 5) 292.

[9] Insolvency and Creditor/Debtor Regimes Task Force, Report on the Treatment of the Insolvency of Natural Persons (No ACS6818, World Bank, 2014) 117 <http://hdl.handle.net/10986/17606>.

[10] Ibid 118.

[11] Ibid 119.

[12] Wolfgang Bergthaler, Jose Garrido and Anjum Rosha, The Right Tool for the Job? Mortgage Distress and Personal Insolvency during the European Debt Crisis (Working Paper No WP/23/92, International Monetary Fund, May 2023) 17 <https://www.imf.org/-/media/files/publications/wp/2023/english/wpiea2023092-print-pdf.pdf>.

Other important reforms, including removing the permanency of the public record of bankruptcy and implementing a repayments-income threshold for debt agreements, have not progressed, but would, if implemented, help improve debtor outcomes.[13]

2. Objectives for insolvency law

The most recent comprehensive list of objectives for Australia's insolvency system was set out in the 1988 Law Reform Commission's *General Insolvency Inquiry* ('Harmer Report'). The Harmer Report set out the 'principles that should guide the development of a modern insolvency law' and did not distinguish them in their application to the development of personal and corporate insolvency regimes. They are as follows:

- The fundamental purpose of an insolvency law is to provide a fair and orderly process for dealing with the financial affairs of insolvent individuals and companies.
- Insolvency law should provide mechanisms that enable both debtor and creditor to participate with the least possible delay and expense.
- An insolvency administration should be impartial, efficient and expeditious.
- The law should provide a convenient means of collecting or recovering property that should properly be applied toward payment of the debts and liabilities of the insolvent person.
- The principle of equal sharing between creditors should be retained and, in some areas, reinforced.
- The end result of an insolvency administration, particularly as it affects individuals, should, with very limited exceptions, be the effective relief or release from the financial liabilities and obligations of the insolvent.
- Insolvency law should, so far as it is convenient and practical, support the commercial and economic processes of the community.
- As far as is possible and practicable, insolvency law should harmonise with the general law.
- An insolvency law should enable ancillary assistance in the administration of an insolvency originating in a foreign country.[14]

Clearly there are some broad principles that apply equally to personal and corporate insolvency, including the need for insolvency procedures to be impartial, efficient and expeditious, for there to be equal treatment of creditors, and debt relief as the ultimate outcome. However, there are significant differences between personal and corporate insolvency that impact how these principles operate in practice. For example, unlike in corporate insolvency, the natural person who becomes insolvent (as opposed to a corporate entity) continues to exist after the insolvency. There are also considerable non-financial impacts of insolvency on a natural person insolvent and their family. Also, the stakeholders are different. In corporate insolvency, they potentially include employees, local communities, and environmental stakeholders. These are largely not relevant for personal insolvency.

The adjacent regulatory regimes are also different for personal and corporate credit and debt – including because of stricter responsible lending obligations and consumer protections for

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[13] For an experimental study on the impact of the bankruptcy record on third party decision making, see also Nicola J Howell et al, 'Behavioural Insights into the Impact of Bankruptcy's Public Record on Business Activity' (2020) 28(3) *Insolvency Law Journal* 125.

[14] Law Reform Commission, 'General Insolvency Inquiry, Vol 1' in *General Insolvency Inquiry* (Australian Gov. Publ. Service, 1988) 15–17 ('General Insolvency Inquiry. 1').

natural persons,[15] and the existence of statutory financial hardship protections that give natural persons rights to seek a variation to their consumer credit contract on the grounds of hardship.[16]

A recent working paper for the IMF also noted that 'the personal insolvency regime and the commercial or corporate insolvency regime do not share the same objectives'.[17]

It would be helpful to clearly delineate the objectives of personal and corporate insolvency that are common to both regimes, as well as those objectives that are unique to personal or corporate insolvency.

Personal insolvency is often said to have a 'fresh start' objective. However, whether this means anything more than debt discharge is not always clear.[18] Other commentators have referred to a rehabilitation or recovery-objective for personal insolvency law. One example is a report for the World Bank, which argued that the objective for a personal insolvency administration is 'economic rehabilitation' of the debtor, and that this requires three elements:

> First, the debtor has to be freed from excessive debt. … . Second, the debtor should be treated on an equal basis with non-debtors after receiving relief (the principle of non-discrimination). Third, the debtor should be able to avoid becoming excessively indebted again in the future, which may require some attempt to change debtors' attitudes concerning proper credit use.[19]

This has a grounding in returning the debtor to economic productivity,[20] however, personal insolvency options are also used by people who are not engaging in paid work because of age, caring responsibilities or other reasons.[21]

The desired objectives for Australia's personal insolvency system should be specifically identified and updated to reflect the considerable economic and social changes that have taken place since the Harmer report, including the increasingly financialisation of modern life, the ubiquitous use of consumer credit, and the wide-ranging impacts that a personal insolvency can have. In this context, an objective that refers to debtor financial wellbeing would be a useful addition.[22]

Delineating the objectives for a personal insolvency regime may be outside the scope of this inquiry. However, this inquiry should, at the very least, be informed by the differences that exist

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[15] Including in the *National Consumer Credit Protection Act 2009* (Cth) and *Australian Securities and Investments Commission Act 2001* (Cth). While some of the protections in the latter apply equally to business and consumer transactions, the unfair contract terms provisions apply only to consumer and small business contracts.
[16] National Credit Code, s 72. (The National Credit Code is sch 1 to the *National Consumer Credit Protection Act 2009* (Cth)).
[17] José Garrido, Jason Kilborn and Anjum Rosha, 'Personal Insolvency and Data Collection Systems' (2025) 2025(124) *IMF Working Papers* 1, 15–16.
[18] For a discussion in the Australian context, see Nicola Howell, 'The Fresh Start Goal of the Bankruptcy Act: Giving a Temporary Reprieve or Facilitating Debtor Rehabilitation?' (2014) 14(3) *QUT Law Review* 29 ('Fresh Start Goal').
[19] Insolvency and Creditor/Debtor Regimes Task Force, *Report on the Treatment of the Insolvency of Natural Persons* (No ACS6818, World Bank, 2014) 117 <http://hdl.handle.net/10986/17606>.
[20] Ibid 135.
[21] For discussion of some of the unique issues for older people in bankruptcy, see Lev Bromberg, Ian Ramsay, and Paul Ali, 'The Vulnerability of Older Australians in Bankruptcy: Insights from an Empirical Study' (2018) 39(2) *Adelaide law review* 393 ('The Vulnerability of Older Australians in Bankruptcy'); Deborah Thorne et al, 'Graying of U.S. Bankruptcy: Fallout from Life in a Risk Society' (2020) 90(4) *Sociological Inquiry* 681 ('Graying of U.S. Bankruptcy').
[22] As I have argued in my thesis.

between the two regimes, and should not assume that the objectives of corporate insolvency automatically apply to personal insolvency.

3. The need for greater harmonisation of the personal and corporate insolvency regimes

It follows from my comments above that I would express caution about proposals for greater harmonisation of the personal and corporate insolvency regimes, at least in relation to the substantive rights, opportunities and obligations. The two regimes are serving different purposes and roles. While personal insolvency regimes originally arose from arrangements in the commercial / trade sector, it is arguable that, in modern economies, they now also serve something akin to a social insurance or consumer protection role.[23] The purposes and objectives of personal insolvency are therefore not the same as those of corporate insolvency. Harmonisation of two systems serving different objectives is unlikely to be successful.[24]

For operators of small-medium businesses, insolvency of the business may also have implications for the insolvency of the directors as natural persons, including because of the typical use of personal guarantees. However, there are still separate entities involved (the corporate form and the natural person), and this system also provides advantages to the directors as natural persons. There may be circumstances where greater procedural alignment between the corporate and personal insolvency systems is worth considering, for example, allowing business-related personal debt to be included in the restructuring of business debts, as suggested by my colleague Dr Amanda Bull and her co-author Michael Murray in their submission to this Inquiry. However, in my view, there is not a convincing case to establish a single insolvency regime applicable to both corporations and natural persons.

As well as the different objectives of personal and corporate insolvency, a single regime would also likely result in a prioritisation of issues and regulatory/policy attention relevant to corporate insolvency, and dilute calls for reform in personal insolvency, including because of the different scales of the two systems. For example, there are about 12,000 new personal insolvency administrations each year, but most involve small amounts of debts and assets, with limited returns to creditors: in 2024-25, dividends were paid in only 4% of finalised bankruptcies, and the average return for the small number of bankruptcies paying a dividend was $62,618.[25] There is a greater percentage of debt agreements resulting in creditor returns, but the average return is still relatively small: in 2024-25, the average dividend paid in debt agreements was $17,596.[26] In contrast, $693.8 million was paid in dividends in 1,084 Deed of Company Arrangements between 2021 and 2024, an average dividend of $640,036.[27]

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[23] Joseph Spooner, 'When Credit Becomes Over-Indebtedness: The Role of Bankruptcy in Consumer Financial Protection' (SSRN, 2025) 2–3 <https://ssrn.com/abstract=6168987>.
[24] The Discussion Paper leading to the Harmer report set out several reasons for not placing a major emphasis on the need for a unified insolvency system, including that '[t]here are too many areas peculiar to individuals and corporations to permit complete fusion': Law Reform Commission (n 12) 13. The final report similarly did not consider it a major issue: Ibid 14.
[25] Calculated from data in Annual administration statistics | Australian Financial Security Authority.
[26] Calculated from data in Annual administration statistics | Australian Financial Security Authority.
[27] Calculated from data in Australian Securities and Investments Commission, *Review of Voluntary Administration and Deed of Company Arrangement Process: 2021–2025* (report No 836, July 2026) 26–27 <https://download.asic.gov.au/media/zoskwvk3/rep836-published-7-july-2026.pdf> ('*REP 836 Review of Voluntary Administration and Deed of Company Arrangement Process*').

For these reasons, to the extent that a need for greater harmonisation is identified through this inquiry, the focus should be on procedural harmonisation, rather than creating a single insolvency system.

4. How the various corporate and personal insolvency pathways can be improved.

The current pathways for accessing personal insolvency administrations are not always conducive to debtors finding and understanding the most appropriate solution for their debt problems. Debtors access information about their debt options from a variety of sources, but they do not always receive independent professional advice, and some may not even know of, or be able to access, assistance from credit providers.[28] In data collected for my PhD study, only 21% of bankruptcy debtors and 18% of debt agreement debtors had received professional advice from someone other than their credit provider in the five years before entering personal insolvency.[29]

Similarly, although the majority of practitioners surveyed for my study agreed that most consumer debtors will seek assistance from their credit provider(s) before entering bankruptcy (82%) or a debt agreement (74%), a much smaller proportion agreed that most debtors will seek advice from a financial counsellor before entering bankruptcy (49%) or a debt agreement (19%). Even fewer agreed that most debtors will seek advice from another professional (eg, lawyer, accountant, financial adviser) before entering bankruptcy (20%) or a debt agreement (17%).[30]

Qualitative data in my study illustrates some of the barriers that debtors face when trying to work out the best option, including shame and embarrassment leading to a reluctance to seek help, difficulty negotiating with creditors, advisor conflicts of interests, lack of understanding of the different options and implications, lack of quality and impartial information and advice, the different incentives of debt practitioners, and limited access to legal advice, for example, on the status of debts.[31] In addition, there are limited options if a poor decision is made: for example, there are only very limited grounds for annulling a bankruptcy.[32] Debtor vulnerability and the stress, embarrassment and shame associated with having debt problems also reduces the ability of people to effectively navigate options and pathways.

Some policy considerations to ameliorate this include increasing awareness and accessibility of free financial counselling services, and public campaigns to normalise the early seeking of professional advice and support for debt problems before the problems become insurmountable. Creditors should also do more to improve their hardship programs.[33]

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[28] For example, an ASIC survey on the financial hardship protections in 2024 found that 55% of respondents did not know that they were entitled to ask their lender for assistance: [24-118MR 5 million+ Australians have struggled to make loan and debt repayments, yet many not asking for help | ASIC].

[29] Howell (n 4) 107.

[30] This data was not reported in my thesis, but will be reported in a separate publication, currently in preparation.

[31] This data was not reported in my thesis, but will be reported in a separate publication, currently in preparation.

[32] *Bankruptcy Act 1966* (Cth) ss 153A, 153B.

[33] See generally Australian Securities and Investments Commission, *Hardship, Not as Hard to Get Help: But Lenders Still Need to Do More* (No 815, September 2025) <https://www.asic.gov.au/regulatory-resources/find-a-document/reports/rep-815-hardship-not-as-hard-to-get-help/>; Australian Securities and Investments Commission, *Hardship, Hard to Get Help: Findings and Actions to Support Customers in Financial Hardship* (No REP 782, May 2024) <https://download.asic.gov.au/media/w35baapb/rep782-published-20-may-2024-20240809.pdf>.

However, even with such changes, the market for debt information, advice and assistance will likely remain complex and variable. This combination of factors, together with the inherent variability in the circumstances of individual debtors, and the fact that many will be operating under conditions of scarcity when considering their options,[34] means that it is important to consider whether the access pathways can be improved to ensure that (i) debtors are able to explore less interventionist options (including hardship protections) before applying for an insolvency administration, and (ii) if an insolvency option is needed, debtors are able to identify and access the most appropriate personal insolvency option for their particular circumstances. The need for improved pathways will also increase if the proposed Minimal Asset Procedure is added to the available personal insolvency administrations.

Incorporating all options into one entry point, with a self- or assisted sorting process to ensure debtors choose the best option for their unique circumstances, may help debtors and provide a more consistent pathway for entry into a personal insolvency administration. In England and Wales, Walton has argued for the implementation of a single gateway for individual insolvencies and suggested that this gateway could be operated as a government entity and be the entry point for each of the available personal insolvency options.[35] Stakeholders in the recent review of personal insolvency in England and Wales also supported the introduction of a single gateway.[36] A single gateway in Australia might also provide a mechanism for facilitating small business access to appropriate advice and options, including small business financial counsellors and small business restructuring practitioners.

Consideration of the merits and design of a single gateway should therefore be considered as part of any substantive review of the personal insolvency system.

5. **General - holistic review needed and more data on outcomes**

In this submission, I have raised some concerns specific to the terms of reference to this inquiry. However, it remains the case that a holistic review of personal and corporate insolvency is needed, and that this also needs to consider reviewing and updating the objectives for personal and corporate insolvency. Recommendations along these lines were made in the 2023 Report on Corporate Insolvency by the Parliamentary Joint Committee on Corporations and Financial Services.[37] These recommendations continue to be relevant and should be reinforced through this inquiry.

There is also a need for greater data, including on the effectiveness of current administrations and on the outcomes, particularly for debtors. For example, in this submission I have raised concerns about the potential for different treatment or discrimination on the grounds of use of a personal insolvency in areas including access to credit, housing, employment or business and others. However, there is limited data on the extent to which this occurs in practice. More

[34] For a discussion of scarcity in the context of decisions before and during bankruptcy, see A Mechele Dickerson, 'Financial Scarcity and Financial Decision-Making' (2016) 58(1) *Arizona Law Review* 137.
[35] Peter Walton, 'Individual Insolvency – the Case for a Single Gateway' (2022) 7 *Wolverhampton Law Journal* <https://wlv.openrepository.com/handle/2436/624820>.
[36] The Insolvency Service (UK), *Review of the Personal Insolvency Framework: Summary of Responses and next Steps* (Consultation outcome, August 2023) <https://www.gov.uk/government/calls-for-evidence/call-for-evidence-review-of-the-personal-insolvency-framework/outcome/review-of-the-personal-insolvency-framework-summary-of-responses-and-next-steps> ('*Review of the Personal Insolvency Framework*') (section 2[c]).
[37] Parliamentary Joint Committee on Corporations and Financial Services, *Corporate Insolvency in Australia* (July 2023) <https://parlinfo.aph.gov.au/parlInfo/download/committees/reportjnt/RB000055/toc_pdf/CorporateinsolvencyinAustralia.pdf> (Recommendations 1 and 2).

information on these impacts and other impacts, including impacts on debtor financial wellbeing, is needed.

6. Previous submissions on personal insolvency

With other QUT colleagues, I have made several previous submissions on the Australian insolvency framework, including recent proposals for improvements to the personal insolvency laws and the earlier proposal for a 12-month bankruptcy.

These previous submissions provide some additional information on some of the issues I have raised above, and are available on QUT's online repository ePrints:

- Howell, Nicola, Brown, Catherine, & Bull, Amanda (2024) *Submission to Attorney-General's Department: Response to 'Minimal Asset Procedure discussion paper'.* *https://eprints.qut.edu.au/260319/*
- Brown, Catherine, Howell, Nicola, & Bull, Amanda (2023) *Submission to Attorney-General's Department: Personal Insolvency Discussion Paper 2023*. *https://eprints.qut.edu.au/243981/*
- Brown, Catherine, Howell, Nicola, & Lammers, Imke (2022) *Submission to Attorney-General's Department: The Bankruptcy System and the Impacts of Coronavirus*. *https://eprints.qut.edu.au/238700/)*
- Howell, Nicola, Brown, Catherine, & Lammers, Imke (2022) *Submission to Attorney-General's Department: Bankruptcy System Options Paper*. *https://eprints.qut.edu.au/238702/*
- Howell, Nicola & Murray, Michael (2018) *Submission to Senate Committee on Legal and Constitutional Affairs, Bankruptcy Amendment (Enterprise Incentives) Bill 2017*. https://eprints.qut.edu.au/119759/

7. Contact details

I would be happy to provide further details on the issues covered in my submission, and can be reached as follows:

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My previous submissions and research on personal insolvency are available from: *https://eprints.qut.edu.au/view/person/Howell%2C_Nicola.html*.

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