

Welcome to Workplace Horizon's newsletter for April 2026 for SA Dairyfarmers' Association members. If you have any newsletter topic suggestions, please contact us. Your feedback is also welcome! We trust you find this month's newsletter informative and useful.



### COMPLYING WITH THE NEW PAYDAY SUPER LAW

A reminder that the new Payday super law comes into effect from 1 July 2026. The law aims to ensure that employees' legal SG entitlements are paid promptly and regularly.

Businesses that don't comply face fines and interest, so understanding the new requirements is in your best interest.

Importantly, as an employer it is your responsibility to ensure that super contributions are allocated to the correct fund within the required timeframe. Therefore, it is critical to ensure that you have the correct fund details for every employee.

#### What are penalties for non-compliance?

- From 1 July 2026, a new super guarantee charge (SGC) regime will impose a penalty if an employer does not pay their employee's super within seven business days of paying their salary or wage.
- The charge would include interest calculated on a compounded daily basis on any SG shortfall as well as an administration fee of up to 60% of the shortfall.

#### Exceptions

There are several exceptions to the seven (7) day rule:

- For new employees, the initial super contribution can be made up to 20 days after a wage or salary is paid;
- For existing employees who change super funds, the first payment to the new fund can be made up to 20 days after a wage or salary is paid;
- Exceptional circumstances, such as IT outages, may trigger an extension.
- State-wide and nation-wide public holidays also extend the due date.

## Mid-cycle and out of cycle' adjustments

'Out of cycle' payments are treated differently:

Super contributions relating to payments made outside the normal pay run frequency; for instance, bonuses, commissions or backpays can be made within seven (7) business days of the next usual pay cycle.

It is not yet clear what happens when an employee leaves the business mid-cycle. It is thought that if the final payment is made as an ad-hoc or out-of-cycle payment, the SG contribution is then due within seven (7) business days of the next usual pay cycle.

Definitive guidance regarding this issue is expected to be released soon by the ATO.

We recommend that you consider starting to pay employees' superannuation aligned to your regular pay cycle now, to trial your procedures to ensure they are fully compliant prior to 1 July 2026.

Further information about how Payday Super works is available via the following links:

[About Payday Super – Superannuation Changes | Australian Taxation Office](#)

[Payday Super: New rules starting 1 July 2026 - Fair Work Ombudsman](#)



## MORE SUPER NEWS

The Federal Government's revised legislation to cap the concessional tax treatment for earnings from superannuation accounts with balances exceeding \$3 million has passed unamended after winning Greens support.

Super balances above \$3 million (the "*large superannuation balance threshold*") will be taxed at 30% on earnings and a new cap (the "*very large superannuation balance threshold*") for balances over \$10 million will have earnings taxed at 40%.

The thresholds will be indexed, with the \$3 million cap aligned to the CPI and rising in \$150,000 increments and the \$10 million cap rising in \$500,000 increments.

Last year, the Federal Government stated that there are 90,000 people with super balances exceeding \$3 million and 8,000 with balances beyond \$10 million, or a total of about 0.5% of the population. The average balance for those holding more than \$10 million is \$19 million.

The new concessional cap measures will start in July 2026, coinciding with the arrival of the third tranche of income tax cuts.

The Bill's explanatory memorandum says it will increase receipts by \$2.15 billion over the five years from 2024-25, but it is heavily backloaded, with \$100 million arriving in 2027-28 and \$2.05 billion in 2028-29.

## Iran Conflict Will Have Little Impact on Aussie Workers Super

The Super Members Council (SMC) has said that:

- our national superannuation system is built to withstand short-term shocks, even as share markets experience volatility in the wake of the US-Israeli strikes on Iran, noting that the instability will understandably cause concern for Australians; and
- our super system is built to withstand short-term shocks and deliver strong returns for members over decades, not days or weeks. Historically super has performed strongly over the long term, despite fluctuations in the equity markets, with profit-to-member funds returning over 7.5% a year on average over the last decade to December.

The group's analysis of significant market downturns shows balanced options experience a fraction of the impact seen in equity markets and make speedy recoveries. Super, SMC went on, is "typically a highly diversified investment", with most Australians' super invested in balanced options, diversified across a range of assets and geographies. This, SMC says, moderates the impact on members' super returns from changes in any one stock market.



## LABOUR HIRE LICENSING LAWS EXPANDED IN SOUTH AUSTRALIA

The Commissioner for Consumer and Business Services (CBS) advises that South Australia's labour hire licensing laws expanded to cover all labour hire providers from 29 January 2026.

Immediately before this date, the laws only applied to the horticulture, meat and seafood processing, cleaning and trolley collection industries. Nothing changes for providers in these five (5) industries, and they must continue to meet their licensing requirements.

The purpose in broadening the laws expands protections for labour hire workers and ensures all labour hire providers are under the same laws. It should be noted that there are strong penalties for breaches.

Additional providers have a six (6) month grace period, providing adequate time to become licensed by 29 July 2026 and continue to operate.

CBS recommends allowing at least four (4) weeks for the application process ahead of the 29 July 2026 deadline. This is in addition to the time it takes to meet the additional licensing criteria.

See more at [apply for a labour hire licence](#).

During this transition users of labour hire services are also being reminded to check that providers are licensed within the required timeframes, using the [CBS Public Register](#).

Additional information is available via [CBS Labour hire licensing reforms](#)

Social media posts are also available on CBS' accounts [Facebook](#), [LinkedIn](#) and [X/Twitter](#)



## RESPECTFUL BEHAVIOUR & PSYCHOSOCIAL SAFETY

Farming is a tough, rewarding profession and like all workplaces, it's changing. Alongside managing physical risks, work health and safety (WHS) laws now clearly expect employers to take steps to prevent psychosocial risks, including bullying, harassment and harmful workplace behaviour.

For most farms, this isn't about adding red tape. It's about looking after \*people, maintaining strong working relationships, and ensuring everyone feels safe and respected at work.

*\*all employees including family members; seasonal and casual employees; contractors and labour hire.*

### What's changed?

Under updated WHS expectations, employers must take proactive steps to identify and reduce risks to mental health, i.e. bullying and harassment, just as they would for physical hazards.

This includes:

- Bullying, harassment or intimidation
- Ongoing high stress or unreasonable workloads
- Fatigue and lack of recovery time
- Poor communication or unmanaged conflict

Waiting for a complaint isn't enough. Employers are required to proactively implement simple and preventative measures in their workplace.

It is important to note that reasonable management action carried out in a reasonable way, such as providing feedback, directing work or managing performance is not bullying.

### Why introduce new obligations?

According to SafeWork SA work-related psychological injuries often:

- Take longer to recover from than physical injuries
- Cost more to the business
- Disrupt operations and staff retention

### Why does this matter on farms?

Farms are often:

- Workplaces and family homes
- Small teams working long hours together
- High-pressure environments during peak seasons

When stress builds up or behaviour goes unchecked, it can affect:

- Safety and decision-making
- Productivity and staff retention
- Family relationships

- Business risk and liability

Positive, respectful workplaces are safer, more resilient and support efficiency.

### What are psychosocial hazards?

SafeWork SA defines psychosocial hazards as workplace characteristics that have the potential to cause psychological or physical harm.

On farms, common psychosocial hazards may include, but are not limited to:

- High or unreasonable job demands
- Fatigue and long working hours
- Remote or isolated work
- Poor workplace relationships or conflict
- Bullying, harassment, aggression or intimidation
- Lack of role clarity or support during busy periods

Psychosocial risks often interact and build up over time, increasing the likelihood of harm if not managed.

### What must you do to ensure compliance?

SafeWork SA's Managing Psychosocial Hazards at Work Code of Practice, which commenced in February 2026, clarifies existing legal duties and provides practical guidance on how to meet them. Importantly:

- You must identify psychosocial hazards in your workplace
- Eliminate risks where reasonably practicable, or
- Minimise risks so far as is reasonably practicable
- Review control measures to ensure they remain effective

### What is proactive and practical?

SafeWork SA makes it clear that psychological health risks must be managed like any other WHS risk, using a risk-management approach.

On most farms, simple actions go a long way:

- Policy & procedures  
Ensure you have a clear policy relating to safety in the workplace, including workplace harassment and bullying, and that all employees are aware of and understand the policy.
- Set clear expectations early  
Be clear about respectful behaviour - "*this is how we treat each other here.*"
- Talk regularly  
Short check-ins help identify issues before they grow.
- Manage workload and fatigue  
Acknowledge pressure points and adjust where possible.

- Respond early to concerns  
If someone raises an issue, listen and act. Even small steps matter.
- Encourage speaking up  
Make it okay for people to say when something isn't right.
- Lead by example  
How you behave sets the tone for the whole workplace.  
Supporting people supports your business.

Taking reasonable steps to prevent bullying and harassment:

- Protects mental wellbeing
- Reduces accidents linked to stress or fatigue
- Strengthens teamwork and morale
- Supports compliance with WHS expectations

Most importantly, it helps ensure your farm remains a place people feel safe to work and speak up.

*A final reminder - Adopting a 'people-first' approach*

Proactively managing psychosocial hazards is both a legal duty and an investment in the health of employees, companies and communities.

Creating a respectful, healthy workplace is about care, awareness and early action.

*What next?*

Workplace Horizons can assist in reviewing your current policies and procedures and/or the development of policies and procedures including Workplace, Health & Safety, relevant to your particular business.

Please contact us directly on 0410 529 528 or 0423 764 377. Further contact details are detailed below.

*Where to get help*

If pressures feel overwhelming support is available:

**24/7 Support**

- Lifeline – 13 11 14
- SA Mental Health Triage – 13 14 65
- 13YARN – 13 92 76

**Farm & Rural Support**

- Rural Aid – 1300 175 594
- Rural Business Support (RFCS) – 1800 836 211

*Psychosocial Hazards Information Sources*

[SafeWork SA - Psychosocial Hazards](#), [Safe Work Australia - Psychosocial Hazards](#)



## **CHANGES TO VISA INCOME THRESHOLDS FROM 1 JULY 2026**

The Australian Bureau of Statistics has announced new Average Weekly Ordinary Time Earnings (AWOTE) figures that will apply to income thresholds for the Subclass 482 and Subclass 186 Visa programs (which are available in regional SA) from 1 July 2026.

From 1 July 2026, the thresholds will increase to:

- Core Skills Income Threshold: \$79,499 (currently \$76,515)
- Specialist Skills Income Threshold: \$146,717 (currently \$141,210)

The new thresholds apply to all Subclass 482 and Subclass 186 applications lodged on or after 1 July 2026.

*[These thresholds are automatically indexed annually under the Migration Regulations, to reflect changes in national earnings.]*

If you employ any new Subclass 482 or 186 Visa applicants from 1 July 2026, you must ensure employees are paid at least the new relevant income threshold.



## **INCREASE IN INDUSTRIAL DISPUTES**

Days lost to industrial disputes in 2025 increased by 20% from the previous year to the highest point since 2022, according to new Australian Bureau of Statistics (ABS) data.

Industrial Disputes data released on 11 March 2025 shows that days lost to disputes in 2025 increased to 166,700 from 2024's 139,100, as did the number of employees involved – 112,500 compared to 89,100.

- There were 196,800 days lost to industrial disputes in 2022.
- The number of disputes rose from 194 in 2024 to 213 in 2025.

Despite these increases there is a long-term trend toward low levels of disputes, days lost and employees involved.



## **WAGES NOT DRIVING AUSTRALIA'S RENEWED INFLATION**

Analysis has been conducted by the Australia Institute, drawing on Reserve Bank of Australia (RBA) and Australian Bureau of Statistics (ABS) predictions, regarding the drivers of inflation.

It notes that inflation has climbed to 3.8%, with the RBA projecting a peak of 4.2% in mid-2026 and inflation remaining above three % until at least mid-2027. Over the same period, however, annual wage growth is forecast to ease from 3.4% in late 2025 to 3.1% by mid-2026.

The analysis highlights that wages cannot be the cause of the inflation increases. By adjusting wage forecasts for productivity and weighting them by labour's 48.5% share of national income, the research estimates how much of inflation can be explained by unit wage costs. They find that:

- For the year to December 2025, 3.6% inflation comprised 1.3 percentage points from wages and 2.3 points from non-wage sources
- By June 2026, with inflation forecast at 4.2%, only 1.2 points are attributable to wages, leaving roughly three percentage points coming from non-wage factors such as company and business profits.

The report finds that the spike in inflation is not related to wage increases and that further increases in interest rates will only hurt workers.

### Wage growth trends

ABS Wage Price Index data for the December quarter 2025 shows annual wage growth at 3.4%, with the public sector leading gains at 3.8% compared with 3.2% in the private sector. *We note that the above predictions were all made prior to the Iran conflict and may prove to inaccurate.*



## MAJOR DROP IN SELF-EMPLOYMENT OVER PAST TWO DECADES

A new report reveals a major drop in self-employment over the past two decades. The share of self-employed Australians has dropped from a 2002 peak of 20% to just 14% of employment today, a 20-year low, as wage jobs became more attractive, according to new research using data from the Australian Bureau of Statistics (ABS) Longitudinal Labour Force Survey and the HILDA Survey.

Sole traders declined to under 9%, while employing businesses dipped to less than 5% over the same period.

### Job benefits contribute to drop

According to the report, the drop in self-employment can be attributed to:

- "structural changes in the labour market."
- "Skills that support running a business – judgement, problem-solving, and interpersonal capability – are increasingly rewarded within wage and salary jobs.

It found that the skill earnings premium has increased substantially in wage employment but not in self-employment over the past two decades.

The analysis found that:

- By the 2020s, high-skill wage earners earned around 25% more than other workers.

- There is "little evidence" of a similar growth in the self-employment premium for high-skill employees.

There is a strong incentive, therefore, to choose wage employment rather than operate an unincorporated business.

Other benefits also make wage employment more attractive, including:

- employer superannuation contributions increasing to 12%
- risk protection
- workers' compensation coverage
- paid annual and personal leave,
- protections from termination

Other factors contributing to the drop in self-employment is the costs and complexities of setting up a business (that are largely fixed costs), which disproportionately discourage entry into employerhip among small, unincorporated businesses, including:

- compliance costs
- payroll systems,
- workplace obligations



## THE AUSTRALIAN LABOUR MARKET 2026

New findings from Deloitte Access Economics show that the Australian labour market has rebounded from its previous flat patch, but economic uncertainty suggests growth could remain uneven throughout 2026.

The report shows that:

- 86,400 Australians found work across December and January
- the pace of growth remains modest, with annual employment growth of 1% in the year to January 2026, which is well below the 2.4% average recorded in the three years prior
- The unemployment rate has settled around 4.1%, still well below the pre-pandemic average of 5.2%.

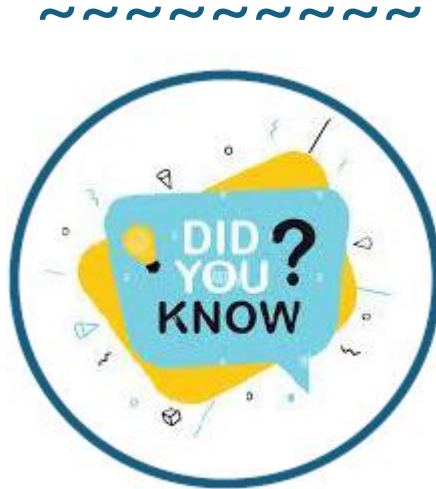
Deloitte's is forecasting employment growth to slow from 1.8% in the 2025 calendar year to 1.1% in 2026, before lifting slightly to 1.4% in 2027.

The report outlines a clear divergence in employment growth across broad occupation groupings:

- Employment growth is expected to be strongest among community and personal service workers, professionals, and labourers
- Employment among managers, clerical and administrative workers, and sales workers employment is expected to remain broadly flat.

The report reflects deep structural changes in the labour market, where positions involving routine tasks are weakening, while demand for trades, physical roles and human-centred services continuing to expand.

Professional occupations sit somewhere in the middle, is the impact of AI remaining uncertain, as organisations continue to integrate AI into their business structures. Once this occurs, the effects on employment will become clearer.



- Cows respond to calm music! Studies have shown that slow, gentle music, often classical (think Mozart or Beethoven), can help cows relax and increase milk production. Some farmers play music in milking sheds to create a calmer environment for their cows.
- South Australia exported around 31,000 tonnes of dairy products in the most recent year, with cheese leading the way as the state's top dairy export.

**Do you have a 'Did You Know' or 'Fun Fact' to contribute?**

Please email Robynne at [robynne@wphorizons.com.au](mailto:robynne@wphorizons.com.au)

Don't forget to check out our new website 😊

[www.wphorizons.com.au](http://www.wphorizons.com.au)

**If you have any questions regarding this newsletter or we can assist with your 'people needs' please don't hesitate to contact us.**

**We look forward to working with you.**

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