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DISABILITY INCLUSION IN THE ASX200

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Acknowledgements

We acknowledge that Australia contains hundreds of nations, spanning over 65,000 years, and that we live and work on land unceded by Aboriginal and Torres Strait Islander peoples. We pay respect to Elders past and present, and acknowledge the enduring wisdom, storytelling and deep listening that have shaped this land for millennia. We seek to honour that legacy in the way we conduct our work.

We also acknowledge the knowledge, insights and lived experience of people with disability. Their contributions through participation, partnership and leadership inform our work and challenge us to design research and generate insights that reflect the complexity of real life. We are committed to listening carefully, acting respectfully, and centring lived experience in ways that are purposeful, pragmatic and grounded in action.

This report is intended as a practical, evidence-led reference for boards, executives and senior leaders. It does not prescribe actions. It provides a shared basis for examining what is currently visible, what that visibility signals about organisational capability, and where deliberate decisions could materially change outcomes.

Why This Report Exists

This report exists because disability inclusion is still treated as optional within Australia's largest organisations.

Across the ASX, disability is more often acknowledged than meaningfully acted on. Where action does exist, it is uneven, fragile, and frequently disconnected from core decision-making across leadership, digital, people and procurement functions.

This matters because disability is not a niche workforce issue or a values-based add-on.

It affects employees, customers, operational risk, system design, shareholder value, and organisational resilience, whether or not it is explicitly planned for.

This report makes visible where disability inclusion efforts tend to progress, where they stall, and why. It is intended to support informed discussion and decision-making at executive and board level, grounded in what is already happening across comparable Australian organisations.

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A note from Knowable Me

I started Knowable Me to address a persistent gap in how organisations approach disability inclusion. In my experience, intent and goodwill are rarely the problem; they are often present. What is missing is sustained attention to organisational design and decision-making, and how everyday choices about systems, roles and priorities shape real outcomes for people with disability.



Knowable Me exists to close that gap. Our work focuses on translating lived experience into decision-ready insight. We help organisations understand how systems, products, services and workplaces are actually experienced by people who are too often excluded from traditional research and feedback loops.

This report draws directly on that work, and on a structured review of the ASX200, to surface patterns that are frequently felt internally but rarely examined systematically. It is designed to support clearer decisions about where inclusion is stalling, where risk is accumulating, and where intervention is most likely to have impact.

We already know the prevalence of disability. We know the collective economic influence of people with disability and their close networks. What many organisations lack is insight into how everyday decisions about systems, roles, procurement and priorities, translate into participation, friction or exclusion in practice.

Inclusion does not happen by accident. It is built through deliberate choices, informed by understanding.

The position taken in this report reflects my perspective as founder, and the broader mission and capability of Knowable Me.

A handwritten signature in black ink that reads "Kelly Schulz".

Kelly Schulz
Chief Curiosity Officer, Knowable Me

Executive Summary

This report examines how Australia's largest listed companies are currently approaching disability inclusion through what is visible, embedded and sustained.

Based on a structured review of publicly available information across the ASX200, a clear pattern emerges. Disability inclusion is not absent, but it is uneven, shallow, and highly concentrated among a small number of organisations. Where it exists, it is more often expressed as commitment than as organisational capability.

At its core, this is not a question of values or awareness. It is a question of design, governance and prioritisation. What organisations make visible reflects what they are prepared to resource, manage and sustain.

31% of ASX200 companies make public reference to disability.

18% publish a commitment to digital accessibility

13% reference a disability employee network or group

9.5% articulate disability inclusion goals or actions

5.5% publish workforce disability data

Why Visibility Matters

This report does not assess internal intent or lived experience directly. It examines publicly visible signals as proxies for organisations capability. These include accessibility commitments, action plans, goals, employee networks and accountability mechanisms.

Public visibility does not guarantee impact. However, the absence of visible signals makes inclusion difficult to trust, replicate or sustain. Inclusion that cannot be found by employees, candidates, customers or investors is functionally inaccessible.

Leadership is concentrated

Only 10 ASX200 organisations demonstrate consistent, multi-dimensional signals of disability inclusion across employees, customers, systems and leadership accountability.

These organisations are named not as exemplars to be copied wholesale, but as evidence of what is already possible within complex, highly regulated Australian organisations. Their visibility matters because it normalises disability inclusion as a managed organisational capability rather than an aspirational goal.

What this means for decision-makers

For boards and senior leaders, disability inclusion is not a values question. It is a capability and risk question.

Across the ASX200, familiar explanations are often raised in conversations about slow progress; low disclosure, sector complexity, competing priorities, or concern about getting it wrong. The evidence in this report shows that these explanations do not account for observed outcomes.

Outcomes differ not because of industry context or regulation, but because of prioritisation. Organisations make deliberate choices about which systems are designed, governed and resourced. Disability inclusion advances when it is included in those decisions, and stalls when it is deferred.

The cost of inaction

If current patterns persist, the consequences are economic, operational and human.

Underemployment and exclusion of people with disability reduce workforce participation, productivity and GDP. At an organisational level, inaccessible systems and unsupported roles drive avoidable attrition, capability loss and disengagement. Poor customer experiences result in lost households, damaged trust and reputational risk.

Inaction does not preserve the status quo. It compounds cost over time and widens the gap between organisations that are building inclusive capability and those that are not.

About these insights

Language matters... but action matters more.

Across the ASX200, we found almost as many definitions of diversity and inclusion as there were companies using the words. Disability, accessibility, equity, and belonging appeared inconsistently, often without clarity or intent.

Words evolve. Expectations shift. But changing language without changing culture simply replaces one set of euphemisms with another. For the purposes of this report, we use the terms disability, people with disability, and disabled people interchangeably, recognising that individuals and communities choose language differently. Intent, respect, and action matter more than linguistic perfection.

These insights focus specifically on disability inclusion. They do not elevate disability above other dimensions of diversity. Rather, they address a persistent gap in how disability is understood, prioritised, and operationalised.

Why the ASX200

The ASX200 represents a broad cross-section of Australia's most influential employers and service providers. Collectively, these organisations employ hundreds of thousands of people, shape everyday customer experiences, and influence workforce norms far beyond their own balance sheets.

Importantly, the ASX200 includes organisations at different stages of maturity. Some have long-established diversity infrastructure. Others are still building foundational capability. That breadth allows patterns to emerge, not just outliers.

If disability inclusion is going to become normalised in Australian workplaces, it must be visible here.

Methodology and Scope

This research involved a structured, human review of publicly available information across all ASX200 companies.

Sources included corporate websites, careers pages, annual and sustainability reports, and standalone policies or action plans where available.

Search terms included disability, accessibility, inclusion, diversity, equity, community and related variations. Where references were found, we assessed whether they reflected a cursory mention, a stated commitment, defined actions, or evidence of implementation.

This report reflects what organisations choose to communicate publicly. Information that cannot be found by employees, candidates, customers or investors is functionally inaccessible.

Defining Disability

Disability is not a single experience, diagnosis, or identity.

For organisations whose core business is not health, insurance, eligibility assessment or clinical service delivery, the medical model of disability is largely irrelevant to how people experience work and everyday services.

The medical model focuses on diagnosis, impairment and clinical classification. It has a legitimate role in medical, legal and funding contexts. But for most employers and consumer-facing organisations, it provides very little insight into how employees do their jobs, how customers use products and services, or where barriers actually arise. In organisational contexts, disability is far more accurately understood through the social and identity models.

The social model of disability recognises that people are disabled not by their bodies or minds, but by environments, systems and expectations that assume sameness. Inaccessible workplaces, rigid job design, digital systems that exclude, and unexamined norms about productivity and communication are what create disadvantage.

The identity model of disability places control with the individual. It acknowledges that disability identity is personal, evolving and self-determined - and that not everyone uses the term disability at all. Some people identify strongly with disability. Others do not. Many move between identities over time.

For employees and customers, these models are more practical and more respectful. They focus attention on removing barriers, enabling participation, and responding to preferences, rather than interrogating diagnoses.

At an organisational level, defaulting to the medical model can unintentionally create harm. Requests for medical evidence or justification are often applied to disabled people in ways that are not applied to others seeking flexibility or support. This can erode trust and reinforce stigma.

Effective disability inclusion does not require organisations to become experts in diagnoses. It requires them to become competent at designing systems, roles and experiences that work for a wider range of humans.

Holding the social and identity models as the primary lenses, while recognising the limited, contextual role of the medical model, is a more appropriate and effective approach for most ASX200 organisations.

Measuring Inclusion, Impact, and Context

What organisations choose to measure signals what they value.

In the context of disability inclusion, measurement is often narrowly interpreted as counting how many people identify as having a disability. While prevalence data has a role, on its own it provides very little insight into whether an organisation is inclusive in practice.

For most ASX200 organisations, the more meaningful questions are not how many people identify as disabled, but:

- where barriers exist in systems, environments and processes
- how those barriers affect participation, performance and experience
- whether inclusion efforts are reducing friction or simply adding policy

Measuring context means understanding how work is actually done, how customers actually interact with services, and where assumptions about sameness create exclusion.

Measuring impact means assessing whether actions taken, such as adjustments, accessibility improvements, training or role redesign, are making a tangible difference to people's ability to participate and contribute.

Measuring inclusion means examining trust, safety and confidence. Do employees feel able to ask for what they need? Do customers know how to give feedback? Are barriers identified early or only after something fails?

This report does not attempt to measure lived experience directly. Instead, it assesses publicly visible signals that indicate whether organisations are creating the conditions for inclusion. These signals, such as accessibility commitments, action plans, goals, employee networks and accountability mechanisms, act as proxies for organisational intent and maturity.

This approach reflects a practical constraint and a deliberate choice. Public visibility does not guarantee impact, but the absence of visible signals makes impact difficult to trust, replicate or sustain.

This framing shifts the focus away from disclosure as a prerequisite for action. Up to 90% of disabilities are not visible, and many people will not disclose unless there is a clear reason and a high level of trust. Low disclosure is not evidence of low prevalence; it is often evidence of uncertainty about how that information will be used.

Measurement without action erodes trust. Action without learning stalls progress.

The State of Disability Inclusion in the ASX200

Just 31% of ASX200 companies
make public reference to disability.

- 18% publish a commitment to digital accessibility
- 13% reference a disability employee network or group
- 9.5% articulate disability inclusion goals or actions
- 5.5% publish workforce disability data

Seven in ten ASX200 companies make no visible reference to disability at all, let alone disability inclusion.

The most striking pattern is not the absence of activity, but the steep drop-off between acknowledgement and action. Disability may be named, but it is rarely operationalised.

This does not indicate that disability is absent from these organisations. It indicates that disability is not yet treated as a strategic priority worthy of visibility, accountability, or sustained investment.

How Inclusion Succeeds or Stalls

Inclusion rarely fails because of resistance.
It stalls because of avoidance.

The following themes describe where disability inclusion most commonly breaks down, and where it succeeds, across the ASX200. Individually, they are familiar. Together, they explain why visible intent so often fails to translate into lived inclusion.

Leadership, Accountability and Commercial Depth

Disability inclusion does not progress without leadership.

Where disability inclusion is treated as a strategic and commercial consideration, it is more likely to be embedded into core decision-making, resourcing and long-term planning. Where it is not, responsibility often defaults to individual advocates or employee networks without the authority, time or budget to effect systemic change.

In practice, this difference shows up in whether disability inclusion is integrated into executive portfolios, board-level discussions and organisational priorities, or whether it remains confined to people and culture functions without senior ownership.

Effective inclusion does not require bravery or personal conviction. It requires organisations to move beyond reactive, short-term responses and invest with the same discipline they apply to other areas of workforce capability, risk management and customer experience.

Performative Inclusion and Real Risk

Not all visible action is meaningful.

Across the ASX200, this most commonly appears as high-level commitments that are not supported by operational follow-through. Examples include disability being named in diversity statements without any accompanying goals, action plans, or accountability; partnerships with disability organisations that are promotional rather than consultative; or internal celebrations that are not matched by accessible systems or processes.

Policies without implementation, celebrations without accountability, and partnerships without consultation undermine trust. Disability communities are highly networked, and misalignment between claims and lived experience is quickly identified.

Credible inclusion is reflected in everyday systems; how people apply for roles, access internal platforms, request adjustments, and participate in work, as well as how customers navigate websites, access information, use products, and seek support.

Accessible Recruitment is Step One

Accessible recruitment is necessary. But opening the door is only the beginning. Across the ASX200, many organisations struggle to get even the front door right, with application processes that remain inaccessible, overly rigid, or dependent on unexamined assumptions about how candidates should communicate, move, or perform.

Where recruitment barriers are addressed, disability inclusion often still stalls after hiring. This typically occurs when assumptions about productivity, communication styles, flexibility and “fit” reassert themselves once a person is inside the organisation. Common examples include accessible application processes followed by inaccessible onboarding systems, rigid job design, or limited confidence in supporting performance, progression or promotion.

An accessible front door into an inaccessible house does not produce inclusion.

Inclusion must be understood as a workforce lifecycle issue that spans recruitment, onboarding, day-to-day work, development, progression and retention. Organisations that do not plan for disability acquisition through injury, illness or ageing lose capability unnecessarily, often without recognising that loss as preventable.

Websites as Signals of Inclusion

Websites signal who belongs.

Across the ASX200, disability inclusion content is frequently difficult to find, outdated, or embedded in inaccessible documents such as scanned PDFs or poorly structured reports. In some cases, accessibility statements exist but have not been reviewed or updated for several years.

For employees, candidates and customers, this absence or inaccessibility sends a clear signal about priority. If disability inclusion is invisible at the digitally it is unlikely to be embedded internally.

The Pattern

Across the ASX200, the same dynamics appear repeatedly regardless of sector, size or stated commitment.

Where disability inclusion is treated as a system to be designed, governed and resourced, progress becomes visible and durable. Where it is treated as an add-on, a communications exercise or a compliance obligation, progress stalls.

The evidence in this report shows that outcomes are not driven by industry context, regulatory pressure or organisational complexity. They are driven by prioritisation. Organisations make similar trade-offs every day about where to invest attention, money and leadership time. Disability inclusion advances when it is included in those decisions — and recedes when it is deferred.

This pattern helps explain both the concentration of leadership and the long tail of inaction. It also explains why progress, once made, tends to compound. What follows illustrates how that pattern plays out in practice.

ASX200 Top Performers

Ten ASX200 companies meet five or more publicly visible indicators of disability inclusion.

These organisations demonstrate a level of maturity that goes beyond intent. Their inclusion work is visible, multi-dimensional, and sustained, spanning employees, customers, systems and leadership accountability.

Indicators used to identify top performers

Organisations recognised in this section demonstrate five or more of the following:

- a public accessibility statement
- a disability action plan or equivalent
- disability-specific goals or commitments
- evidence of disability-related staff training
- a disability employee network or reference group
- publication of workforce disability data

These indicators are not exhaustive, nor do they guarantee impact. They are signals of organisational intent, resourcing and maturity.

ASX200 Top Performers

The following organisations currently demonstrate the strongest overall public signals of disability inclusion. They are listed alphabetically.

Collectively, these organisations employ hundreds of thousands of people and serve millions of customers. Their visibility matters because it normalises disability inclusion at scale.

- **AGL Energy**
- **ANZ Group Holdings**
- **Bendigo and Adelaide Bank**
- **Commonwealth Bank of Australia**
- **Gold Corporation (Perth Mint)**
- **Medibank Private**
- **National Australia Bank**
- **Telstra Group**
- **Westpac Banking Corporation**
- **Xero**



What Distinguishes the Top Performers

Across these organisations, several consistent characteristics appear:

- Leadership ownership: disability inclusion is sponsored and resourced, not delegated to the margins.
- Employee involvement: disability networks exist and are recognised as legitimate contributors.
- System-level thinking: accessibility is embedded across digital platforms, workplaces and customer experiences.
- Evidence of continuity: inclusion efforts persist beyond single campaigns or reporting cycles.

What differentiates these organisations is not intent, sector, or regulatory pressure. It is the point at which disability inclusion moves from being acknowledged to being owned.

Importantly, these organisations have already absorbed the learning, cost and complexity associated with building inclusion capability. That investment compounds over time. As a result, disability inclusion becomes less reactive, less risky, and less dependent on individual champions to sustain momentum.

Their visibility demonstrates that progress is not constrained by scale, industry, or compliance burden. It is enabled by deliberate prioritisation – the same mechanism used to advance safety, cyber security, climate risk or financial governance.

These organisations are not presented as exemplars to be copied wholesale. Context matters. Rather, they are included to demonstrate what is already possible within complex, highly regulated Australian organisations – and to make clear that stalling elsewhere is not due to feasibility, but choice.

Sector-Based Operating Contexts

Disability inclusion does not distribute evenly across sectors; but neither is it constrained by them.

Communications Services

Telecommunications and media organisations show moderate to strong visibility, driven largely by customer accessibility obligations.

Employee-focused disability inclusion is less consistent, creating a gap between customer experience and workforce practice.

Consumer Staples and Discretionary

Between 25–30% of organisations in these sectors reference disability, most commonly in customer or community contexts.

Workforce inclusion is uneven and often secondary to brand or compliance considerations.

Financial Services

The Financial Services sector demonstrates the highest overall visibility of disability inclusion.

- Approximately 65% mention disability publicly
- Around 40% publish accessibility commitments
- More than 60% reference disability employee networks

This concentration should be interpreted with care.

Banks and large financial institutions operate under comparatively strong consumer protection and accessibility obligations, including industry codes, regulatory guidance, and external scrutiny related to fairness, access and customer outcomes. These frameworks appear to have created clearer incentives, and fewer degrees of freedom, around accessibility and inclusion, particularly in customer-facing systems.

This does not diminish the work undertaken by leading organisations in this sector. Rather, it highlights an important contextual factor: where expectations are explicit, enforced or normalised through regulation and codes, visible inclusion practices are more likely to emerge and persist.

The relevance of this finding is not that regulation alone drives inclusion, but that clarity of expectation matters. Other sectors without comparable consumer-focused obligations show markedly lower visibility, suggesting that absence of pressure, rather than infeasibility, is a key differentiator.

This sector shows the strongest concentration of deliberate action, suggesting early investment has translated into sustained capability.

Industrials

Around 35% of industrial organisations mention disability, but almost none articulate disability-specific goals or actions.

Inclusion language is typically aspirational rather than operational.

Health Care

The Health Care sector shows a notably poor level of visible disability inclusion.

Despite proximity to disability, chronic illness and long-term health conditions, only around 12% of health care organisations reference disability in workforce contexts. Where disability is mentioned, it is most commonly framed in relation to patients, service delivery or clinical outcomes rather than employment, workplace systems or organisational capability.

This gap is striking. Health care organisations employ large, diverse workforces and serve populations with higher-than-average rates of disability and chronic conditions. Many employees will acquire disability over the course of their careers through illness, injury or ageing. Yet this reality is rarely reflected in visible workforce inclusion strategies.

The absence of visible disability inclusion in health care organisations suggests a persistent separation between clinical expertise and organisational design. Disability is understood as something to be treated or supported in others, rather than a normal part of workforce participation that requires inclusive systems, flexible roles and accessible environments.

The poor showing of this sector cannot be explained by lack of relevance or exposure. Instead, it highlights a missed opportunity — and a material risk — for organisations whose workforce sustainability depends on retaining skilled staff across long careers.

Real Estate

Roughly one third of real estate organisations reference disability, primarily through employee network groups. Community based partnerships are also mentioned.

Facilities and digital accessibility are rarely addressed.

Technology

Technology companies show mixed maturity. Approximately 50% mention disability, often in product or accessibility contexts. Workforce inclusion remains less visible, with a strong skew toward gender diversity initiatives.

Utilities and Energy

Utilities show very low visibility, with only isolated examples of comprehensive inclusion.

Energy companies show very low visible public engagement with disability inclusion at a sector level. References, where they exist, are typically limited to safety, compliance or community investment, rather than workforce participation, customer accessibility or system design.

This low baseline is notable given the scale, complexity and long-term nature of energy infrastructure and workforces. Energy organisations are capital-intensive, highly regulated and operationally complex. These characteristics that often lead accessibility and inclusion to be framed narrowly as physical access, site safety or engineering compliance.

As a result, disability inclusion is frequently treated as a facilities or risk management issue rather than an organisational capability that spans roles, systems, digital platforms and customer interfaces.

The presence of individual top performers within this sector demonstrates that these constraints are not structural inevitabilities. Where energy organisations have invested deliberately in accessibility, flexible job design and inclusive systems, disability inclusion becomes visible and sustainable.

The contrast between sector-wide visibility and individual organisational capability reinforces a central finding of this report: inclusion outcomes are shaped less by industry type than by priority, expectation and design choices.

Where disability inclusion is visible, it has been designed in. Where it is absent, it has simply not yet been decided.

What This Means for Australia's Largest Companies

Disability inclusion is a test of organisational maturity.

Across the ASX200, several familiar explanations are commonly raised in conversations about why disability inclusion has not yet progressed. These include low disclosure, sector complexity, competing priorities, or concern about getting it wrong. While these explanations are understandable, they do not withstand scrutiny when examined alongside the evidence.

Low disclosure does not indicate low prevalence. Sector complexity does not remove responsibility. And fear of imperfection does not prevent harm.

Organisations that make progress focus first on understanding experiences, identifying friction points, and testing improvements. They work to build credibility before expecting people to disclose personal information. This approach shifts inclusion from a compliance exercise to a learning discipline.

Organisations that move early, learn openly and iterate will build capability faster than those waiting for certainty.

What Happens If Nothing Changes

If current patterns persist, the consequences are not abstract. They are economic, operational, and human.

At a national level, the underemployment and exclusion of people with disability carries a well-documented economic cost. Australian and international research consistently shows that lower workforce participation among people with disability reduces GDP, increases reliance on income support, and limits overall productivity. The cost is borne not only by individuals, but by employers and the broader economy through lost skills, experience and innovation.

For organisations themselves, the impacts are more immediate. Excluding or losing employees who acquire disability mid-career results in avoidable attrition, higher recruitment costs, and loss of institutional knowledge. Employees who face ongoing friction through inaccessible systems, rigid roles, or unsupported adjustment processes, are more likely to disengage, reduce hours, or exit entirely. These outcomes are rarely captured as disability issues, but they show up clearly in turnover, burnout and capability gaps.

There are also material customer impacts. People with disability, along with their families and close networks, represent significant collective spending power. When products, services and digital systems are inaccessible, organisations do not just exclude individuals, they lose households, advocates and long-term loyalty. In a highly networked community, poor experiences travel quickly.

Reputational risk compounds this effect. Disability inclusion is increasingly visible to investors, regulators, and prospective employees. Gaps between stated values and lived experience are more likely to be challenged publicly, particularly as expectations around accessibility and inclusion continue to rise.

Finally, there is an operational risk in doing nothing. As work becomes more digital and automated, inaccessible systems create single points of failure. What is currently inconvenient becomes unsustainable when key people cannot fully participate in core systems or processes.

Inaction does not preserve the status quo. It entrenches disadvantage, increases cost over time, and widens the gap between organisations that are building inclusive capability and those that are not.

Barriers to Disability

Inclusion

The question for leaders is not whether these barriers exist, but how deliberately they are addressed.

This section does not attempt to provide a step-by-step solution. Instead, it highlights the leverage points where organisations can intervene to reduce exclusion and build inclusion capability. These are areas where action is possible, visible, and cumulative – and where inaction creates disproportionate friction.

Physical Accessibility

Compliance does not equal access.

Many workplaces meet minimum standards while still imposing cumulative effort on disabled employees and visitors – through layouts that require long detours, poorly designed amenities, or environments that demand constant workarounds.

The most effective organisations treat physical accessibility as an experience issue, not a facilities checklist. Small design decisions compound over time, either enabling participation or steadily eroding it.

Digital Accessibility

Inaccessible systems create exclusion at scale.

Digital platforms – from recruitment systems and intranets to customer portals and reporting tools – determine who can participate independently and who must rely on assistance. When accessibility is treated as optional or retrospective, exclusion becomes systemic.

Organisations that make progress treat accessibility as operational infrastructure: designed in early, governed consistently, and maintained over time.

Procurement and Third-Party Systems

Many accessibility barriers are introduced through third-party systems rather than internal design decisions.

Recruitment platforms, HR systems, learning management tools, customer portals and reporting software are often selected without accessibility requirements or accountability. Once embedded, these systems become difficult and expensive to change, turning accessibility gaps into long-term operational constraints.

Organisations that make progress treat accessibility as a procurement requirement recognising that inclusion failures are often locked in at the point of selection.

Feedback, Trust and Response Pathways

Barriers persist when people do not trust that raising issues will lead to change.

In many organisations, feedback mechanisms exist but are difficult to find, reactive in nature, or disconnected from decision-making.

Visible response pathways, timely action and clear communication about what has changed build trust over time. Without this, organisations remain dependent on crisis-driven responses rather than continuous improvement.

Job Design and Expectations

Many roles are inaccessible by design. Rigid assumptions about how work must be done - fixed hours, narrow communication norms, or unexamined productivity measures - exclude capable people unnecessarily.

Inclusion improves when organisations prioritise outcomes over methods, build flexibility into roles, and recognise that variation in how work is performed is normal, not exceptional.

Reference Context (Indicative)

The economic, workforce and productivity impacts referenced in this report align with findings from well-established Australian and international research bodies, including:

- Australian Bureau of Statistics (ABS) – disability prevalence and labour force participation
- Australian Government Treasury – workforce participation and productivity analysis
- Organisation for Economic Co-operation and Development (OECD) – disability, work and inclusion studies
- International Labour Organization (ILO) – employment and decent work outcomes for people with disability
- Australian Institute of Health and Welfare (AIHW) – disability, employment and social participation data

These sources consistently demonstrate that lower participation of people with disability has material economic, organisational and social costs. This report does not replicate that research; it applies those well-established findings to the observable practices of Australia's largest listed companies.

Using This Report

This report is intended as a reference point. It is designed to inform discussion at board and executive level, support strategic decision-making across people, digital and procurement functions, and provide a shared evidence base for conversations about disability inclusion.

Rather than prescribing actions, it highlights where inclusion efforts tend to succeed or stall, and where deliberate attention is likely to have the greatest impact.

We encourage the use and sharing of this report to support discussion, learning and progress on disability inclusion. When referencing insights, data or excerpts from this report, please credit Knowable Me as the source and include the report title and publication year.

If the content is being quoted publicly, reproduced in part, or used to inform external communications, we ask that references remain accurate and are not taken out of context. For broader use, adaptation, or republication, please contact Knowable Me to discuss appropriate attribution and collaboration.

Work with Knowable Me

Knowable Me works with organisations that are ready to move beyond intent and into informed action.

We support organisations to:

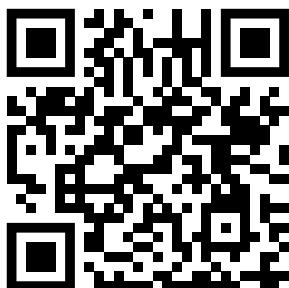
- understand lived experience through direct research and consultation,
- test assumptions about accessibility, inclusion and risk,
- design and prioritise practical actions grounded in real-world insight, and
- build confidence to act without fear of getting it wrong.

Our work spans market research, user experience testing, qualitative insight, and strategic advisory – powered by people with lived experience and their support networks.

If this report has raised questions, highlighted gaps, or challenged assumptions, we welcome the conversation.

You can contact Knowable Me to explore how lived experience insight could support your organisation's next steps.

<https://knowable.me>



Thank you for engaging with this work.

If it prompts reflection, questions or action, then it has done its job.

**Lasting progress depends on whether inclusion is owned,
resourced and embedded.**

KNOWABLE.ME