2011 Annual Report
# Table of Contents

1. Director’s Report.............................................................................................................................2

2. Objectives of the Institute...............................................................................................................3

3. Governance.....................................................................................................................................4
   3.1 Management Committee members.......................................................................................4
   3.2 Management Committee meeting.........................................................................................4
   3.3 Leaders' Forum members.......................................................................................................4

4. Research Activity.............................................................................................................................6
   4.1 Major projects........................................................................................................................6
   4.2 Contribution to the Productivity Commission’s project on “Caring for Older Australians.”13
   4.3 Conferences and Workshops...............................................................................................13
   4.4 International visitors............................................................................................................15
   4.5 Publications..........................................................................................................................16

5. Research Training..........................................................................................................................21

6. Financial Statement...................................................................................................................... 25

7. In-kind Contributions....................................................................................................................28
1. Director’s Report

2011 was an eventful year for AIPAR, both in terms of advancing several research projects and initiatives of its own, as well as establishing the ARC Centre of Excellence in Population Ageing (CEPAR) as a functioning and well-governed Centre.

In January we welcomed AIPAR’s inaugural Research Associate, Laurel Hixon, who has a long standing interest in aged care. Laurel’s research project, which is detailed in Section Four of this report, is one of many research projects associated with the Centre in which substantial progress was made this year.

As the host of the UNSW node of CEPAR, the Institute benefitted from the synergies between the two organisations. AIPAR students and personnel participated in a number of conferences and workshops organised or co-sponsored by CEPAR, most of which took place at CEPAR’s UNSW node. The events were wide-ranging with opportunities for researchers from a variety of disciplinary backgrounds to share their research with other academics, industry practitioners and policy-makers at workshops and colloquia. The Centre also hosted the Emerging Researchers in Ageing Conference, an event specifically designed for PhD students to present their research-in-progress and network with students from other disciplines, at which AIPAR students were well-represented.

A number of international researchers visited AIPAR in 2011 to collaborate on research projects and participate in our events. Professor Robert Holzmann, former Head of Social Protection at the World Bank, spent some time with us in late 2011 working on course materials focused on population ageing which we aim to develop into a certificated course on this issue in the future.

In 2012, AIPAR will focus its attention on building relevant research expertise at UNSW and providing opportunities for interaction across this constituency; encouraging and supporting applications for research funding, especially focused on issues where several disciplines are harnessed for the research program; and cooperating with CEPAR to build external stakeholder links which have a broad engagement with UNSW, not just ASB.

Professor John Piggott, PhD, FASSA
Australian Professorial Fellow and UNSW Scientia Professor
Director, Australian Institute of Population Ageing Research (AIPAR)
University of New South Wales
2. Objectives of the Institute

AIPAR aims to be a world class institute for cross disciplinary research on population ageing issues. It brings together researchers from five UNSW Faculties: The Australian School of Business, Arts and Social Science, Engineering, Medicine and the Built Environment. It is unique globally in incorporating research teams covering demographic, health labour, economic, financial and technology related issues.

The Institute’s purpose is to establish and facilitate communication between academic researchers across disciplines and highlight UNSW’s profile. It aims to extend existing research links and encourage new partnerships with researchers from Australia and overseas. As well, AIPAR works closely with business and government to promote analysis and stimulate debate about the challenges raised by global population ageing, develop ideas for new products and formulate policy proposals.

The aim is not to take researchers out of their existing Centres, Schools and Faculties but to provide a mechanism for greater cooperation and collaboration to increase university-wide research output.

The Institute will develop ideas for new products and formulate policy proposals through academic research across several faculties, as well as the involvement of public and private sector experts.

With more than a quarter of Australians over 65 years of age by 2050, the need to manage and resource population ageing is of national significance. To that end, AIPAR provides the following benefits for government, industry and academia:

- Fosters cross-institutional research collaboration with government and industry to manage and resource the consequences of population ageing
- Offers a single, independent research entity spanning the economic, cultural, environmental and social implications of population ageing
- Leverages a collaborative approach to integrate public sector initiatives with private sector market opportunities, creating tangible products and services for end-users
3. Governance

3.1. Management Committee Members 2011

Professor Roger Simnett (Chair)
Associate Dean (Research), Australian School of Business

Professor John Piggott
Director

Professor G.A. (Tony) Broe
Clinical School, Prince of Wales Hospital

Professor Bill Randolph
Director - City Futures Centre, Faculty of the Built Environment

Professor Ilan Katz
Director - Social Policy Research Centre, Faculty of Arts and Social Science

Professor Nigel Lovell
School of Computer Science and Engineering

Professor Pradeep Ray
School of Information Systems, Technology & Management

Professor Michael Sherris
School of Risk and Actuarial

Dr Stuart Smith
Neuroscience Research Australia

3.2 Management Committee Meeting

26 May 2011  
Attending:  
Professor Roger Simnett (Chair)  
Professor John Piggott  
Professor Ilan Katz  
Professor G.A. (Tony) Broe  
Professor Mike Sherris  
Professor Bill Randolph  
Professor Nigel Lovell  
Dr Stuart Smith

3.3. Leaders’ Forum Members

The Leaders’ Forum lends its energy, experience and influence to pursuing the vision of the Institute to be a world-class centre for cross-disciplinary research on population ageing issues. AIPAR recognises that business, government and the not-for-profit sector are key stakeholders in the success of the Institute. The Institute’s leadership position depends on rigorous and relevant research in all its
dimensions, application of research for social and commercial benefit, and on community engagement and awareness.

In 2011, the members of the Leaders’ Forum were as follows:

**Director:** John Piggott  
Professor of Economics and Director of the ARC Centre of Excellence in Population Ageing Research

**Chair:** Marc de Cure  
Senior Business Advisor

**Dr Jennifer Alexander**  
Royal Australasian College of Physicians

**Mr Cameron Clyne**  
National Australia Bank

**Mr Craig Dunn**  
AMP

**Professor Les Field**  
UNSW

**Dr Jeff Harmer**  
FaHCSIA

**Dr Ken Henry AC**  
Special Advisor to the Prime Minister

**Mr Mark Johnson**  
PricewaterhouseCoopers Australia

**Dr John Laker**  
Australian Prudential Regulatory Authority

**Mr Matthew Quinn**  
Stockland

**Mrs Heather Ridout**  
Australian Industry Group

**Mr George Savvides**  
Medibank Private

**Mr Glenn Stevens**  
Reserve Bank of Australia
4. Research Activity

4.1 Major projects

AIPAR is an umbrella for research initiatives on demographic transition across UNSW. Substantial progress was achieved in a number of projects connected with the Institute in 2011. The projects detailed below were undertaken by research teams based at the Australian School of Business; Neuroscience Research Australia; the Asia-Pacific Ubiquitous Healthcare Research Centre (APuHC); and the City Futures Research Centre.

Working Longer: Policy Reforms and Practice Innovations
Grant: ARC/NHMRC Ageing Well Ageing Productively (AWAP) Program 2006-2011
Amount: $2,000,000
Investigators: John Piggott; Philip Bohle, University of Sydney; Ching Choi, Australian National University; Peter McDonald, Australian National University; Alan Woodland

The overall objective of the program is to develop a multi-disciplinary knowledge base to inform integrated policy and institutional (or practice) improvement in the labour market for the elderly. Its contribution will be to improve the institutional and policy framework within which households and firms operate, with the aim of modifying workplace practices and policy and institutional constraints to encourage a more vibrant labour market for older workers. Specifically it aims to

- Assess the demographic and economic impacts of working longer under alternative policy and institutional (practice) scenarios
- Provide alternative pension, superannuation, finance and taxation designs to encourage labour force participation of older people
- Identify employment strategies to enhance the health and safety of older workers
- Develop strategies to facilitate workforce re-entry of older workers, including gender-specific considerations
- Provide an integrated set of recommendations to create policy and practice partnerships which facilitate a labour market conducive to increased mature-age participation.

Two major strands of the research program involve UNSW researchers:

i) OLG modelling and data development and
ii) Retirement incomes and their impact

Drs Tran Chung and Cagri Kumru, both postdoctoral fellows on the project, were appointed to tenure track positions at ANU from the beginning of 2011. This has slowed progress somewhat in the analysis of the impact of means testing on retirement behaviours and economic wellbeing. However, work continues on the design of means-tested programs (Chung and Woodland), and on the interaction between capital income taxation and means testing (Kumru and Piggott).

A major review of Australian retirement income policy is being scheduled for 2012 (Bateman and Piggott). This will be based on two major keynote lectures delivered by Piggott at the Netspar conference in Holland in January 2012. These were largely prepared during the last months of 2011, and focused on the accumulation and decumulation phases of a mandatory national DC plan of the Australian type.

Managing Longevity Risk: Quantification and Implications for Products, Markets, Risk Management and Solvency
Grant: ARC Linkage grant 2008-2012
Amount: $1,289,945 plus industry support

Investigators: Michael Sherris; John Evans; Changki Kim; Emiliano Valdez, University of Connecticut; Olivia Mitchell, Wharton School, University of Pennsylvania; Erik Hernaes, Ragnar Frisch Centre for Economic Research.

Partner Organisations: PwC Global; Australian Prudential Regulatory Authority; and the World Bank

This research project is focused on longevity and morbidity risk and their implications for finance and insurance markets. It aims to advance global thinking, methodology and practice in developing and applying stochastic models for longevity with a particular focus on product and market innovations, risk management and supervision and prudential regulation, in Australia and globally. It will simultaneously research new retirement insurance products and develop new approaches to streamlining prudential regulation. It will integrate economic, actuarial, and statistical frameworks to develop an all-embracing framework which will be acceptable to all major stakeholders in the management of longevity risk.

Research milestones for 2011 were to

- Further develop models across developed economies for longevity risk and identify how to implement these so they are most useful for risk assessment
- To consider the reverse mortgage and variable annuity products in more detail including incorporating multiple states and disability into models for Australian data
- To develop a model for assessing residential property risk taking into account property characteristics and geographical characteristics.

These have been progressed with working papers completed on each of these areas.

Pricing, solvency, risk management and regulatory requirements for the prudential operation of markets and institutions were considered along with an assessment of current regulations for life insurers in Australia and impact on products.

The main focus was on the assessment of Solvency II regulatory structure for developed economies and assessment of Australian requirements for solvency and risk management for a viable longevity retail market. Research continued on the review and assessment of product innovations, assessment of regulatory requirements, products and markets, including distribution mechanisms, as well as regulations and assessment of reinsurance and securitization.

The project has progressed well over the year. The project has investigated mortality risk factors for individuals as well as developing new mortality models for insurance and financial applications.

Research on products to manage risk considered the range of different products available in the market and a theoretical framework for allowing for systematic mortality risk. Research on residential housing as an asset to finance retirement and related insurance and banking products commenced with a detailed postcode level study of the Sydney market. Issues around regulation including the economics of regulatory requirements as well as the level of risk based capital for annuity products were addressed.

The Senior Research Associates developed new research on product applications and modelling of longevity risk and assisted with supervision of research students including honours students. PhD and honours students have been supported under the project in 2011 and a new HDR student commenced in the middle of 2011 working on residential housing and financing retirement. Chief and Partner Investigators completed working papers posted on SSRN and gave conference presentations and invited talks at the leading international and local academic conferences. Publications have appeared and all of the working papers have been submitted for publication with leading discipline journals. The 7th International Longevity Risk and Capital Markets Solutions conference in Germany was attended by many of the investigators and postdoctoral researchers. Investigators have had research discussions
with, and made research presentations to, industry partners PwC and APRA. PwC, with the support of APRA hosted a Workshop on the research program to inform industry participants of the major research findings.

Research working papers have been posted on SSRN and presented at the major international and local conferences as well being submitted to leading international discipline journals.

**Developing Sustainable Retirement Policy in a Chinese Province: The Case of Zhejiang**

**Grant:** ARC Linkage Project

**Amount:** $177,420 2011-2012

**Investigators:** John R Piggott, Michael Sherris, Hazel J Bateman, Xian-guo Yao (Zhejiang University)

Much Chinese national policy has its origins in provincial initiatives, and this is especially true of retirement policy, where information about individuals is held by provinces. This project examines Zhejiang Province, one of the most innovative in policy. It aims to yield rich insights into retirement policy formulation in China.

Work, in this first year, has focused on China’s rural pension scheme, especially as it has been administered in Zhejiang Province. The investigators are gaining access to data, and have helped design a survey which went into the field late last year.

The postdoctoral researcher supported by the grant, Lu Bei, has presented at a CASS Conference on pension reform in China, and a research project on migration and pensions, between the rural and urban sectors has been initiated. Further data initiatives are underway.

**What is the Burden of Dementia in Urban Dwelling Indigenous Australians?**

**Grant:** NHMRC Project Grant 2008-2011

**Amount:** $1,484,906

**Chief Investigators:** G A (Tony) Broe; Lisa Jackson Pulver; David Grayson; Simon Chalkley, Neuroscience Research Australia; Bob Cumming, University of Sydney; Brian Draper, UNSW

**Associate Investigators:** Directors of Aboriginal Health - Gail Daylight, SESIAHS, Vicki Wade, SSWAHS and Tim Agius, WSAHS; Leon Flicker, UWA; Jeffrey Rowland, UQ; Martin Prince, Institute of Psychiatry, UK

**Study Manager:** Holly Mack – Neuroscience Research Australia

This research project aims

- To determine, in urban Indigenous populations aged 60 years and over, the prevalence of dementia, of dementia sub-types and of cognitive impairment.
- To assess the relative performance of a number of standard as well as adapted instruments for the diagnosis of dementia and cognitive impairment, in this population.
- To examine risk factors for dementia and cognitive impairment in this population.
- To examine the use of formal dementia services and community services by Indigenous people with dementia and describe the burden of dementia in their carers.
- To build capacity, for Aboriginal researchers and other community members, in dementia assessment and care; risk factor detection and prevention.

As detailed in the previous annual report, there has been very satisfactory progress despite initial delays, including currently the completion of more than 300 participant interviews, 108 contact person interviews, and 125 medical interviews. Recruitment will end in June/July 2012 with the second half of 2012 focused on completing data entry and data analyses. Although there have been some delays, and
the study has progressed more slowly than anticipated, we continue to have every expectation that KGOWS will meet its aims in relation to dementia in urban Aboriginal peoples, and in addition will give a broad picture of urban Aboriginal health and ageing across the communities with specific sub-studies generated on life cycle risk factors and the “perception” of dementia.

**Koori Dementia Care Project (KDCP): Translating Dementia Research Knowledge into Care and Practice with Aboriginal Communities**

**Funding:**
1. NSW Ageing, Disability and Home Care (ADHC): $330,000
2. Department of Health and Ageing Dementia Community Support Grant: $47,000
3. Benevolent Society Aboriginal Dementia Education Grant: $15,000

**Chief Investigators:** G A (Tony) Broe, Sharon Wall, Gail Daylight, Holly Mack & Brian Draper

**Project Manager:** Sharon Wall

This project aims to
- build capacity, for Aboriginal researchers and other community members, in dementia assessment and care; risk factor detection and prevention in six NSW Aboriginal Communities (La Perouse, Campbelltown, Western Sydney (Mt. Druitt), Kempsey, Coffs Harbour, & Nambucca).
- translate the research knowledge from the Koori Growing Old Well Study into Aboriginal dementia education and services in our partner communities.

**Progress**
Sharon Wall has been appointed as the Project Manager, the project materials have been finalised, working relationships have been built with key services and organisations, and an Aboriginal painting was commissioned for the KDCP logo. The project was officially launched in March 2012 in Coffs Harbour during the Koori Seniors Day at the Botanic Gardens, and in La Perouse coinciding with the Close the Gap morning tea at the Aboriginal Health Centre.

**The Impact of Environment Throughout LIFE on Selected Cognitive Performance and Neural Structure in Aboriginal Australians: The LIFESPAN Study**

**Chief Investigators:** Kylie Radford, Olivier Piguet, Jeff Nelson, Caroline Rae, Brian Draper & GA (Tony) Broe

**Associate Investigators:** Gail Daylight, Roland Henry, Rhoshel Lenroot, Holly Mack, Peter Schofield, & Darryl Wright

**Funding:**
1. Supported by the RW & JG Aboriginal Health & Ageing Fellowship and Ageing Research Centre (NeuRA)
2. Ageing Research Centre Donations (POWH)

This project aims to
- investigate the effects of early life experiences on neural structure and function in older Aboriginal people and a young cohort.
- develop and enhance Aboriginal community participation in the prevention and management of early life stressors and their effects on cognitive growth and development.
**Progress**

Instruments and techniques have been finalised and a pilot study commenced with 8 subjects (n = 30 subjects) completed to date. A NHMRC Project Grant application was submitted in March 2012 to fund a full study (n = 120 subjects) with participant recruitment from our partner communities in La Perouse, Campbelltown, and Mid-North Coast communities.

**EHealth Strategies and Solutions for Aged Care and Chronic Illness Management in the Primary Care Sector**

**Investigators:** P.Ray, ST Liaw, S. Smith, Rod Young (ACIITC), M.Khaled (Oracle)

APuHC was asked by the Aged Care Industry IT Council of Australia (ACIITC), the body representing all residential care homes, to develop a long term (ten year) strategic IT plan for residential and community based care. The scoping was finalized in December 2010. The progress report was presented by Pradeep Ray at the ACIITC board meeting in Sydney on 15th July 2011 and the board approved the project for mHealth for aged care jointly supported by AIPAR, Oracle and APuHC. The project led to the following publications:


Motamarri, S., Ray, P. and C. Poulos, ‘Self Management of Chronic Diseases Through mHealth’, *Journal of eHealth Technology & Applications* (JeTA), (Accepted Dec 2011)

This project also motivated the new work item on mHealth for Ageing Population in the proposed WHO Collaborating Centre on eHealth at APuHC from 2011. The work began in collaboration with Prof Cristina Masella of Politechnico di Milano (POLIMI), Italy. One researcher from POLIMI- Giovanni Chiarini visited UNSW for six months from October 2011.

This also led to a new initiative on mHealth for Chronic Illness Management (for Ageing Population) in Japan in collaboration with the University of Tsukuba - under the leadership of A/Prof Fumiyo Kondo who visited UNSW in August 2011.

**The Structural Determinants and Process of Adopting Innovations in Community Aged Care: The Case for Integrated Care Delivery in New South Wales**

**Investigators:** Laurel Hixon, Elizabeth Savage (UTS) and Lynn Chenoweth (UTS)

For many years, researchers, policymakers and planners have called for the development of integrated service delivery models in order to address the perpetual problem of poorly coordinated, inefficiently delivered aged care for older persons in Australia; yet only a small number of providers have moved in this direction. Building on research completed for the Department of Ageing, Disability and Home Care, this study explores why only 6 percent of the 619 community aged care service providers in New South Wales have adopted an integrated service delivery structure. Multinomial logistic regression models and provider case studies are used to reveal that non-profit providers, those with common sponsorship, and with more residential beds or community services should be targeted when trying to develop greater capacity in this area. This work led to a paper “Environmental and organizational factors associated with integrated aged care delivery structures in New South Wales” which is under review at the *Journal of Aging and Social Policy*.

**Livable bathrooms for older people: Designing out dependence in activities of daily living**

**Funded by:** Australian Research Council (ARC) Linkage and GWA

**Contact:** Assoc Prof Catherine Bridge
Current bathroom environments may not support the functional performance of older people and the assistive technologies helpful for bathing are under-developed and underutilised among older people living at home. A lack of knowledge about bathing environments, uncertainty about the design preferences of older people, lack of basic human factors data, design guides and standards without adequate validation process, and reports of design practice not based on empirical evidence are hallmarks of current bathroom design research. As part of a collaboration with GWA the largest single supplier of Australian sanitaryware, this research will assist in incorporating human factor and computational knowledge obtained in partnership with older people.

This research aims to establish the design fundamentals needed for the development of more flexible, innovative and safer bathroom fixtures and domestic bathroom environments for older Australians. It provides an understanding of bathroom features and characteristics that function well for older persons and those that diminish their wellbeing.

Walk and Talk: A user appraisal of the contribution of built environment factors to the independence and wellbeing of older people in two NSW regional town centres

Funded by: Ageing, Disability and Home Care (ADHC)
Contact: Assoc Prof Catherine Bridge

We have selected the two regional coastal cities of Tweed Heads and Wollongong to pilot a set of tools for evaluating the perceptions of older persons of their built environment and to thereby determine the degree to which the existing built environments facilitate accessibility and hence contribute to wellbeing. The regional cities were selected because each brings a unique geographical and historic perspective enabling relevant and interesting comparison.

The Walk and talk application’s database design: Facilities and the end use spaces, which were they enclose or define can be viewed from at least two distinct aspects: either as physical objects, or as function or use. The physical view includes dimensional or topological measurement such as floor area, volume of space, or gross dimensions. These physical characteristics are widely used in the design, production and use of the facilities and spaces. The methods and rules for expressing these characteristics are widely known and standard practices are accepted.

The aim of this study is to obtain a clear understanding of what aspects of the built environment are valued and function well for older persons and what features restrict their access and diminish their wellbeing. This study will give policymakers the necessary knowledge to plan and legislate such that older people can enjoy all the activities on offer within their local area. This study, part of a broader research focus on creating more age-friendly Australian cities, is concentrated on regional town centres.

Liveable Communities photographic resource project

Funded by: Local Government and Shires Association of NSW
Contact: Assoc Prof Catherine Bridge

This project was the development of a local and relevant Photographic Database that could be used, among other things, to educate the community about makes a local area “liveable” from the perspective of older people and people with a disability. It set about obtaining a photographic collection of examples of parts of the built environment that were the responsibility of a council (i.e. accessible to all people and are publicly owned or managed) and also areas such as commercial areas, parks, banks etc. that people are free to access. The WHO Aged Friendly Environments checklist was used as a tool for selecting photographs for this digital repository. The images highlight good design and innovative solutions to environments that are pleasant, safe and accessible to people of all ages and abilities.
AHURI 70636: Older Peoples Housing Policy
Funded by: Australian Housing and Urban Research Institute (AHURI)
Contact: Assoc Prof Catherine Bridge

This project sought to pull together the current research knowledge needed to inform the development of a housing policy for an Ageing Australia. The project looked broadly at the existing Australian literature on ageing with emphasis in the interactions between housing policy and the pension and taxation systems, the role of age specific housing (as opposed to mainstream housing) and the impact of transitional events on older people’s lives. Specific issues include (but are not limited to) the areas of assets and income, housing assistance, home ownership, formal and informal care provision, health and wellbeing, social inclusion, housing design, housing modification, physical locale, and dwelling and neighbourhood quality. The key theme is those structures within the housing systems including finance, support services and tenure arrangements that enable households to access housing as their needs change over time.

AHURI 70589: Age-Specific housing markets
Funded by: Australian Housing and Urban Research Institute (AHURI)
Contact: Assoc Prof Catherine Bridge

This research project seeks to better understand the nature of the age-specific housing market in Australia and what drives or does not encourage older people to seek age specific accommodation. Our research aims were as follows: to acquire knowledge and understanding of the nature of the age-specific housing market in Australia; how providers perceive the age-specific housing market and what they view as incentives and disincentives to invest therein and how older people perceive age specific housing; and what drives or does not encourage older people to seek age specific accommodation. Our multi-method research design involved a literature review, a survey questionnaire and in-depth semi-structured interviews of residents, providers and key national and State policy players. The interviews and survey data provided detailed information requiring the needs and expectations of low-moderate income older persons and the age specific housing market.

AHURI 70687 Downsizing amongst older Australians
Funded by: Australian Housing and Urban Research Institute (AHURI)
Contact: Assoc Prof Catherine Bridge

Although it is popularly thought that older people prefer to downsize to smaller dwellings, the evidence suggests there is a reluctance to do so (Judd et al. 2010).

This is partly because of the strong attachments to their existing home and the need for space for post-retirement activities important for health and wellbeing.

This study seeks to quantify the extent of downsizing, as well as the social, psychological and financial and policy drivers behind such moves.

The study involves analysing ABS Census data, conducting a national survey of older people contemplating downsizing, interviewing 60 older people in three states and draw on findings from forums with policy makers.

Home Modification Information Clearinghouse, University of New South Wales, Recurrent research annual funding
Funded by: Ageing, Disability and Home Care (ADHC)
Contact: Assoc Prof Catherine Bridge
This project seeks to maintain the ongoing work of the HMinfo by maintenance of the website, and of key research and administration positions. The objectives are to:

- Build information and knowledge capacity within the residential construction sector in order to improve standard home design and to provide evidence for the effectiveness of special features to better the living environments of aged and/or people with disabilities, and their carers.
- Integrate diverse knowledge and cross-disciplinary research.
- Develop a leading edge Home Modification Information Clearinghouse that will be accessible to the full range of industry and consumer target groups.
- Facilitate home and community care outcomes, focusing on home modification across NSW.
- Promote innovative housing models for older people and people with disabilities within the building and development industry.
- Develop Factsheets detailing best practice principles for assessment and the setting of priorities for the home modification services.
- Promote the benefits and products of home modification and adaptable housing to the broader community through mainstream media.
- Share information at International, National, State and Regional industry forums and liaise with peak regional providers and consumers.
- Ensure that there are effective links between home modification service providers and consumers.

4.2 Contribution to the Productivity Commission’s project on “Caring for Older Australians.”

AIPAR’s Research, Laurel Hixon, was heavily involved in developing written and oral testimony following her 2010 invited participation in the Financing Work Group of the Productivity Commission’s project on “Caring for Older Australians.” There were several follow-up activities to this in 2011 which resulted in the following outputs:

- Written submission to Productivity Commission's Inquiry on Care for Older Australians
- Public testimony to the Productivity Commission (March 28, 2011)
- ‘Place for private market in aged care’ (September 15, 2011), Australian Financial Review
- A Way Forward on Aged Care (August 10, 2011)

http://blogs.unsw.edu.au/knowledgetoday/page/6/

4.3 Conferences and workshops

AIPAR students and personnel participated in a number of conferences and workshops organised or co-sponsored by the ARC Centre of Excellence in Population Ageing Research (CEPAR). With the exception of the Longevity workshop which was hosted at PwC’s Sydney office, all of these events took place at CEPAR’s UNSW node, which AIPAR hosts, and provided opportunities for AIPAR researchers and students to showcase their work as well as network with other experts in the field.

The Demography and Longevity Workshop held in July was designed to bridge disciplinary boundaries to strengthen the foundations of analysis of longevity trends. Various disciplines study the causal factors behind improvements in longevity, but rarely meet together. This workshop brought actuaries, demographers, geographers, sociologists, economists and health researchers together to compare approaches and share research findings.
They joined industry professionals to discuss both methodological approaches and data challenges in analysing longevity from a demographic standpoint. International speakers included David McCarthy from Imperial College London, Annamaria Olivieri from the University of Parma and Nikola Sander from the Vienna Institute of Demography. AIPAR presenters included Daniel Alai, Rachelle Arkles, Michael Sherris and Katja Hanewald.

The PwC Longevity Workshop presented new research on longevity insurance and products. It featured presentations by AIPAR investigators Michael Sherris and Katja Hanewald, along with PwC Associate Chao Qiao. A panel discussion, chaired by John Piggott, included presentations by Wayne Brazel (AMP), Catherine Nance (PwC) and Phil Gallagher (Australian Treasury), all CEPAR partner organisations, together with Martin Stevenson (Mercer and International Actuarial Association), David Cox (Challenger) and Barry Rafe (Institute of Actuaries Australia).

The workshop clearly pointed to the need for further product development in the longevity insurance space, built upon current and planned AIPAR and CEPAR research.

The theme of the 19th Annual Colloquium of Superannuation Researchers, hosted by the Centre for Pensions and Superannuation, was ‘Financing the retirement needs of an ageing population’. Co-sponsored by AIPAR, the colloquium focussed on issues associated with retirement income adequacy, benefit design and how to fund health and aged care in retirement in Australia and internationally.

The programme for the first day included papers on the conference theme and the second day was devoted to retirement incomes, superannuation or pension issues more generally. International presenters included Justine Hastings (Yale), Olivia Mitchell (Wharton), Monika Buetler and Stefan Staubli (St Gallen), Kim Peijnenburg (Tilburg), Renuka Sane (Indira Gandhi Institute of Development Research), Thomas Post, Arvid Hoffmann and Joost M. E. Pennings (Maastricht University), Susan St John and Claire Dale (University of Auckland), Juergen Jung (Towson University), Hua Chen (Temple University), Samuel Cox (Manitoba), Zhiqiang Yan (Western Illinois University), Tony Wohlfarth (Ontario Pension Board), Geoff Rashbrooke (Victoria University), Zheng Bingweng (CASS,Beijing), Annamaria Olivieri (University of Parma), Gordon Clark (Oxford) and Roger Hurnard (NZ Retirement Commission).

The 10th National Emerging Researchers in Ageing Conference attracted participants from a wide range of disciplines, drawn from twenty-two Australian universities. The conference showcased the work of more than 50 higher degree research students, covering a range of issues, including the cost implications of an ageing society, retaining older workers, determinants of wellbeing, the impact of ageing policies, sustainable retirement, and improving dementia services.

It provided an exceptional opportunity for emerging researchers to explore a diverse range of ageing-related topics from a variety of perspectives as well as network with other higher degree research students, academics, practitioners and policy makers.

AIPAR student participants included Craig Blackburn, Saradhi Motamarri, Yuvishti Naidoo, and Cathy Thomson.
4.4 International visitors

AIPAR welcomed the following visitors in 2011.

**Professor Henry Ohlsson**  
Department of Economics, Uppsala University  

**Giovanni Chiarini**  
Politecnico di Milano (POLIMI), Italy  
October, 2011 – March, 2012

**Professor Robert Holzmann**  
World Bank  
November 2011

**Dr Michael Orszag**  
Head of Global Research Services, Towers Watson  
29 August -2 September 2011; 2-8 May, 2011

**A/Professor Fumiyo Kondo**  
University of Tsukuba, Japan  
August 2011

**Professor Monika Bütler**  
School of Economics and Political Science, University of St Gallen, Switzerland  
3-7 July, 2011

**Dr David McCarthy**  
Business School, Imperial College London  
25-29 July, 2011

**Professor Olivia Mitchell**  
Wharton School, University of Pennsylvania  
10-15 July, 2011

**Dr Hua Chen**  
Fox School of Business, Temple University  
July 2011

**Professor Annamaria Olivieri**  
School of Management, University of Parma  
July 2011

**Dr Thomas Post**  
School of Business and Economics, Maastricht University  
July 2011
4.5 Publications

**Books- Authored Research**


**Book chapters**


**Journal Articles**


**Other – Report, Bulletins and Policy Papers**


Hixon, L.L (2011) Written submission to Productivity Commission's Inquiry on Care for Older Australians


**Conference Publications**


**Conference, seminar and workshop presentations**

Arkles, R., Key Findings – Ageing, Cognition and Dementia in Australian Aboriginal & Torres Strait Islander Peoples: A Life Cycle Approach, NSW Dementia Behaviour Management Advisory Service, Area Clinician Meeting, North Sydney Education Centre, Wicks Road, Macquarie Hospital, Ryde, 25 May 2011.


Broe, G.A. Aboriginal Health and Ageing, NATSIDAG/Alzheimer Australia National Conference, Brisbane, 18th May 2011.


Broe, G.A, Chair, Aboriginal Health and Ageing Panel, International Association of Gerontology (IAGG) 9th Asia/Oceania Regional Congress in Gerontology & Geriatrics, Melbourne, 26th October, 2011.


Motamarri, S., Cost Models for mHealth Intervention in Aged Care Diabetes Management, Emerging Researchers in Ageing Conference, November 2011, UNSW.


Motamarri, S., Reflections on Artificial Intelligence, Complex Adaptive Systems Seminar, July 2011, University of Sydney.

Robertson, H., Nicholas, N., & Broe, G.A., Visualising the Systemic Burden of Disease: An Australian Spatial Model of the Neurological Diseases and Disorders, IAGG Asia/Oceania Regional Congress in Gerontology & Geriatrics, Melbourne, October 2011.

Thomson, C.M., What Does it Cost to Care? Implications for an ageing society, ERA Conference, 24-25 November, Sydney; the Social Policy Research Centre (SPRC), Higher Degree Research Seminar Series, on 5 September; and the SPRC Higher Degree Research Student Annual Workshop, on 29 November, University of New South Wales, Sydney

In the Media


Bridge, C. (2011). Reverse Mortgages. An interview with Virginia Trioli and was on ABC News Breakfast (TV interview)

Hixon, L.L (2011) Look at the people the cuts will affect, The Financial Times, August 9, 2011 http://www.ft.com/intl/cms/s/0/793647e8-c1d6-11e0-bc71-00144feabdc0.html#axzz1gLJoDHOw


Working Papers


5. Research Training

Five students were financially supported by AIPAR scholarships in 2011.

Rachelle Arkles
Year of commencement: 2009
Affiliation: School of Public Health and Community Medicine, UNSW

Understanding Experience and Meaning in ‘Dementia’: Older Aboriginal Australians in Family and Community

Dementia is emerging as a global phenomenon, although it is predominantly described in the literature in Western diagnostic terms. In remote-living Indigenous communities in Australia, dementia is almost five times as prevalent and presents at an earlier age than in the non-Indigenous population. There is as yet no data on dementia prevalence in non-remote Aboriginal communities although research is currently underway to determine prevalence in urban and regional communities in NSW. This PhD is a sub-study of this NHMRC funded epidemiological study of health and ageing and dementia prevalence called the, “Koori Growing Old Well Study”, and it specifically addresses the experience, perception and meaning of dementia in an urban Indigenous family and community context. The PhD researcher is working within the KGOWS Study’s fieldwork sites, community access points and identified families impacted by dementia or cognitive decline.

Its aims are to examine: the perceptions, meanings and understandings of dementia, both in families with a dementia sufferer and in the broader community perception; the social and cultural context in which formal (government and community) and informal (family) care is provided to Indigenous people with dementia; and how these factors relate to issues such as service use and acceptance. The study takes as its starting point, how dementia is lived and acted in concrete situations, and as such, a phenomenological perspective and methodology is utilised. This is a qualitative study in the interpretive tradition of scholarship which uses a hermeneutic approach to the phenomenon under inquiry in order to illuminate the meaningful nature of experience itself, whereby lived experience (knowledge) is socially, culturally and historically contingent.

Carers of Indigenous people with dementia are being interviewed and observations made to illuminate day-to-day realities of providing care. In-depth, narrative style interviews are taking place several times over the fieldwork period, to map an experience trajectory and to enable participants to reflect on the veracity and meaning of their own accounts. Community meetings are being planned to uncover current knowledge and perception of dementia, and information and services needed. A third perspective on the dementia experience will derive from interviews with local Aboriginal health and community workers and key aged care professionals within the community.

The PhD research will also deliver a meta-analysis on the research process itself, and in so doing, will make a significant contribution, not just to our understanding of the dementia experience in an Indigenous community context, but also to the growing field of knowledge translation itself, that is, how health professionals achieve meaningful working relationships and health outcomes in Indigenous community contexts.

In 2011, fieldwork was conducted in 2 study sites: La Perouse and Campbelltown. This has included: in-depth narrative interviews with family carers conducted several times over the course of the year; meetings with community groups; and fieldwork observations recorded in a study journal. Transcription of interview material has been completed and preliminary analysis undertaken. The writing of the thesis is well underway with four chapters in draft form.
A workshop presentation titled “Key Findings – Ageing, Cognition and Dementia in Australian Aboriginal & Torres Strait Islander Peoples: A Life Cycle Approach” was made to the NSW Dementia Behaviour Management Advisory Service, Area Clinician Meeting on Wednesday 25 May 2011. In 2011, a conference paper, “When being Off-track is a way of being On-track: A Hermeneutic Phenomenological Approach to Research and Research supervision”, was co-written and accepted for the 2012 IFSAM (International Federation of Scholarly Associations of Management) Conference to be held in Limerick, Ireland, June 26-29, 2012.

**Earl M. (Jay) Hill**  
Year of commencement: 2008  
Affiliation: School of Public Health and Community Medicine, UNSW

**Level of Education as a Predictor for Dementia: A Qualitative Exploration of Early Lives Lived Within an Urban Aboriginal Cohort**

This work focuses on investigating early life in the context of later life cognition. It is being carried out within the overall context and questions asked within the Koori Growing Old Well Study (KGOWS). However, in contrast to the KGOWS quantitative epidemiological approach the research is using a qualitative hermeneutic phenomenology methodology to obtain an understanding as to whether the science of dementia and Alzheimer’s disease is reflected within the lives lived of an Aboriginal cohort. The questions addressed in this study are based on an analysis of each client’s early life experiences and, specifically, early educational story, including both formal and informal education, and the relationship of these experiences to the lifecycle and cognitive ageing.

The research is proceeding satisfactorily. The fieldwork has been completed and the candidate is in the final stages of writing up. The proposed submission date is 31 of August 2012.

**Saradhi Motamarri**  
Year of commencement: 2011  
Affiliation: School of Information Systems, Technology and Management UNSW

**Distinguishing M-Health from other Health Care Alternatives in Developing Countries – A Study on Service Characteristics**

Propelled by the continual improvements in mobile communications, mobile health (mHealth) is emerging as a significant player in health services. mHealth expected to enhance the access to healthcare in the world. There is a significant gap in the literature with respect to comparative analysis of mHealth with other types of conventional health services. This is important for the large scale adoption of mHealth. This research has carried out a quantitative comparison of health care services and provides insights into whether service alternatives are distinguishable from each other and if so, what factors contribute to the differentiation. With this motivation, a multiple discriminant analysis is performed on various health care services: public hospital (PH), general practitioner (GP), traditional medicine (TM) and B2C mHealth service in a developing country, as perceived by a patient.

Ubiquity, interaction quality and value have been identified to have significant influence on the patients’ attitude towards health care services. mHealth is perceived by patients of a developing country, as far more easy to use, useful and valuable than the conventional health care services: PH, GP and TM. mHealth is found to be an effective alternative to serve the developing world where populations are marginally deprived of basic health care services. The comparative analysis would also help with the design of more innovative future mHealth services as illustrated in this thesis.
2011 Annual Report

In 2011, the research resulted in four conference presentations, two of which were published, plus the paper, ‘Self Management of Chronic Diseases Through mHealth’, was accepted for publication by the Journal of eHealth Technology & Applications. A further two manuscripts are in preparation.

Yuvisthi Naidoo
Year of commencement: 2008
Affiliation: Social Policy Research Centre, UNSW

The Living Standards and Well-being of Older Australians

The purpose of this thesis is to explore and assess the living standards of older Australians using different conceptual approaches to the standard of living and well-being. This research is important for two reasons. First, it contributes to the current debate within western industrialised nations concerning reducing the fiscal pressures on health care, aged-care and income support brought on by the ageing of populations while maintaining the living standards of older people. Second, it extends the conceptual debate on the meaning and measurement of the standard of living and well-being beyond reliance on the income metric.

There are three methodological components. The first part involves estimating three economic resource measures along a continuum, from cash disposable income to a derived ‘final income’ metric that includes the value of non-cash benefits and services and the services from home ownership, to a ‘potential consumption’ metric based on components of ‘final income’ and wealth. Second, focus groups with older Australians across regional and metropolitan NSW aimed at providing an in-depth exploration of the complex relationships between different well-being domains and the importance older Australians ascribe to each. The third part involves developing and estimating multi-dimensional standard of living and well-being indicators for older Australians. The intention is to provide a continuum of economic and non-economic measures and to examine if the profile of the well-being of older Australians changes with each metric adopted. The findings from this study will provide a multi-dimensional framework for the standard of living and well-being of older people and as such inform the policy response required to meet this intergenerational challenge.

In 2011 estimation of the economics resources was undertaken and a draft chapter completed. This involved imputation and analysis across three national surveys: the Household Income and Labour Dynamics in Australia (HILDA) Survey, the ABS Survey of Income and Housing (SIH) and the ABS Housing Expenditure Survey (HES). Additional literature was reviewed, particularly focussing on imputing rent, annuitising wealth and the imputation of government transfers in kind. A STATA MEAFA course (USyd) and HILDA User training (UniMelb) were undertaken in June / July. The conceptual arguments and findings were presented at three national conferences / seminars.

Cathy Thomson
Year of commencement: 2009
Affiliation: Social Policy Research Centre, Faculty of Arts and Social Sciences, UNSW

Carers and the Costs of Care in an Ageing Society

The aim of this study is to estimate the direct costs to the individual carer associated with providing informal care to a person aged 60 years and over with disability, chronic illness or frailty due to ageing. The study will employ a mixed method approach to identify and estimate the direct costs of care. The study has three components:
• Quantitative analysis based on the comparative approach which compares the expenditure patterns of different households while controlling for other factors such as income;
• Quantitative analysis based on the standard of living approach which uses multivariate analysis to estimate the differences in incomes required to achieve the same standard of living outcomes for different households; and
• Qualitative analysis based on in-depth interviews with informal carers to explore the complex nature of the relationship between disability and caring and how decisions are made to meet the associated costs.

The following activities were completed in 2011: conducted further data analysis using a standard of living approach and revised the draft methods and results chapter for this component; piloted and refined the interview schedule for the quantitative component; conducted 26 interviews with carers of older people, transcribed the interviews and thematically coded the data; conducted preliminary qualitative analysis and wrote a draft methods and results chapter for the qualitative component; and papers were presented at two national conferences.
### 6. Financial Statement

**Australian Institute for Population and Ageing Research - AIPAR**

**Consolidated Accounts**

**Statement of Financial Performance**

for period ending 31 December 2011

<table>
<thead>
<tr>
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<th>2011</th>
<th>2010</th>
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<tr>
<td><strong>Income</strong></td>
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1 Does not include $50,000 sponsorship received from Stockland which was deposited in the AIPAR Research Fund, a beneficial fund administered by the UNSW Foundation.

2 2011 Opening Balance adjustments include:

i. $443,698 in carried forward research grant funding as a result of the transfer in administration of ARC Linkage Project LP0883398 and ARC/NHMRC Grant 401158 from the Schools of Risk and Actuarial, and Economics respectively

ii. ($88,532) commercial & operating funds adjustment due to changes in ASB internal financial policy in 2011
### 2011 AIPAR Projects

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<tr>
<td>CNF Longevity 6 Conference</td>
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<tr>
<td>ARC/NHMRC Working Longer: Policy Reforms and Practice Innovations</td>
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<td>ARC/NHMRC Working Longer: Policy Reforms and Practice Innovations</td>
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<td>Australian Professorial Fellowship (Piggott)</td>
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<td>Developing Sustainable Retirement Policy in a Chinese Province (ARC plus Partner Organisation contribution)</td>
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<td>Developing Sustainable Retirement Policy in a Chinese Province (ARC plus Partner Organisation contribution)</td>
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<td>Equipment</td>
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1. Administration of research grant funds transferred to AIPAR in 2011 from 25/11/2011. Only costs incurred after the date of transfer are included in this statement.
2. Administration of research grant funds transferred to AIPAR in 2011 from 25/11/2011. Only costs incurred after the date of transfer are included in this statement.
3. Does not include $50,000 sponsorship received from Stockland which was deposited in the AIPAR Research Fund, a beneficial fund administered by the UNSW Foundation.
### 2011 Annual Report

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6 Nil carried forward due to change in ASB internal financial policy in 2011 which clears commercial funding balance.

7 Nil carried forward due to change in ASB internal financial policy in 2011 that doesn't allow carry forward of operating funds.
7. In-kind Contributions

AIPAR wishes to acknowledge the generous contributions made in 2011 from

i) the members of the Leaders’ Forum:
   Mr Marc de Cure, Chair
   Dr Jennifer Alexander, Royal Australasian College of Physician
   Mr Cameron Clyne, National Australia Bank
   Mr Craig Dunn, AMP
   Professor Les Field, UNSW
   Jane Halton, Secretary of the Department of Health and Ageing
   Dr Jeff Harmer, FaHCSIA
   Dr Ken Henry AC, Special Advisor to the Prime Minister
   Mr Mark Johnson, PricewaterhouseCoopers Australia
   Dr John Laker, Australian Prudential Regulatory Authority
   Mr Matthew Quinn, Stockland
   Mrs Heather Ridout, Australian Industry Group
   Mr George Savvides, Medibank Private
   Mr Glenn Stevens, Reserve Bank of Australia

ii) Bain and Company for their support in strategic planning

iii) PricewaterhouseCoopers, the Australian Prudential Regulatory Authority and the World Bank
    for cash and in-kind support provided as part of the ARC Linkage project ‘Managing Longevity
    Risk: Quantification and Implications for Products, Markets, Risk Management and Solvency’

iv) the following UNSW personnel:

   Associate Professor Hazel Bateman, School of Risk and Actuarial, UNSW
   Associate Professor Catherine Bridge, Centre for Health Assets Australasia
   Professor G.A. (Tony) Broe, Clinical School, Prince of Wales Hospital
   Associate Professor Oya Demirbilek, Industrial Design Program, Built Environment
   Associate Professor John Evans, School of Risk and Actuarial, UNSW
   Laurel Hixon, Australian Institute for Population Ageing Research
   Professor Bruce Judd, City Futures Research Centre
   Professor Ilan Katz, Director - Social Policy Research Centre, Faculty of Arts and Social Science
   Dr George Kudrna, ARC Centre for Excellence in Population Ageing Research
   Professor Nigel Lovell, School of Computer Science and Engineering, UNSW
   Dr Bei Lu, ARC Centre for Excellence in Population Ageing Research
   Professor John Piggott, ARC Centre for Excellence in Population Ageing Research
   Professor Bill Randolph, Director - City Futures Centre, Faculty of the Built Environment
   Professor Pradeep Ray, School of Information Systems, Technology & Management, UNSW
2011 Annual Report

Professor Michael Sherris, School of Risk and Actuarial, UNSW
Professor Roger Simnett, Australian School of Business
Dr Stuart Smith, Neuroscience Research Australia
Stephen Ward, Industrial Design Program, Built Environment
Professor Alan Woodland, School of Economics, UNSW

v) the following ANU personnel

Dr Cagri Kumru, ANU College of Business and Economics
Dr Chung Tran, ANU College of Business and Economics