

## NHMRC HEALTH SERVICES RESEARCH GRANT — \$3.5M OVER 5 YEARS

In late 2004 the Federal Minister of Health, the Hon. Tony Abbott, approved funding for three grants as part of the Health Services Research Program of the National Health and Medical Research Council (NHMRC).

It was with great excitement that NATSEM learned that it was awarded a grant along with its two collaborating partners — the Centre for Health Economics (CHE) and the Centre of Policy Studies (CoPS) at Monash University.

This award followed a long and rigorous process. Expressions of interest in this first round of the new grants were sought in national newspapers in October 2003. Twenty-six applications were received in February 2004 by the NHMRC Health Services Research Working Group, which assessed them with the assistance of overseas experts. Seven were short-listed and the applicants were asked to submit a more detailed proposal, which was subjected to rigorous external peer review.

The focus for the first round of research grants is the economics and financing of health services. This followed from the Health and Medical Research Strategic Review (the Wills review), which highlighted the need for Australia to strengthen its capacity in health services research. The research program aims to address issues of significance to health care in Australia by:

- providing crucial evidence to inform policy makers and practitioners
- promoting dialogue between policy makers and researchers, and
- increasing the expertise and capacity in research related to policy and service delivery.

NATSEM, the Centre for Health Economics and the Centre of Policy Studies received total funding of \$3.5 million over five years for their project '**Modelling the economics of the Australian health care system for policy analyses**'.

The aim of this project is to build a suite of economic models and analytical tools to



*Smiles all around at the first meeting of the Chief Investigators, NHMRC Health Services Research Grant, December 2004. Back row (left to right): Prof. Jeff Richardson (CHE), Prof. Peter Dixon (CoPS), Assoc. Prof. Tony Harris (CHE) and, Mr Mark Picton (CoPS). Front row (left to right): Prof. Ann Harding (NATSEM), Assoc. Prof. Laurie Brown (NATSEM).*

strengthen the capacity of decision makers to make informed choices across major policy options in the health sector.

Unlike other sectors in the economy of comparable size, the health sector currently has a paucity of high-quality, comprehensive, quantitative tools for assessing the impact of health policies and aiding decision makers. The project aims to provide an economic assessment of major issues in the health system. These might include changes to co-payments and deductibles for public and private insurance, changes in the supply of the medical workforce, the replacement of fee for service with capitation or salary, changes in eligibility rules for public insurance for drugs and other medical care, changes in insurance fee structures, and incentives to reduce smoking or improve diet.

Policy changes often have to be made without sufficient information about either the current environment or the consequences of change. The models will be capable of providing timely relevant analysis.

The collaboration brings together three internationally recognised academic centres

with partners who represent the key stakeholders in health policy, the provision of health services and health information. Each of the centres involved has an outstanding record in policy analysis.

Modelling the health care sector within both a general equilibrium model of the economy and a microsimulation model of Australian households is an innovative and ambitious project. The health microsimulation models developed by NATSEM will enable the impacts of health policy on families to be assessed. Researchers will be able to analyse how particular types of household (for example, a single income household with children) are affected by policy shifts.

Through a PhD and postdoctoral program, the research program will increase Australia's capacity to answer key questions in health services, health promotion and illness prevention using the quantitative health models developed with partners in government, clinics and industry. The program aims to develop expertise in using the kinds of sophisticated tools of analysis common in other sectors of the economy.

## FROM THE DIRECTOR'S DESK

Microsimulation models have come to play a vital role in policy formulation within many government departments in Australia. An excellent example of how microsimulation can assist policy makers is provided by NATSEM's current work for the Ministerial Taskforce on Child Support.

When established in September 2004 by the Minister for Children and Youth Affairs, the taskforce was asked to review Australia's Child Support Scheme (CSS). The CSS helps separated parents pay for the support of their children.

To assist the taskforce to evaluate the likely impact of possible changes to the CSS on custodial and non-custodial parents, NATSEM has constructed a sophisticated 'hypothetical families' microsimulation model. The model replicates the rules of the current social security, family payment, income tax and child support programs and allows for possible changes to those programs.

Through an easy-to-use 'point and click' interface, the user can create their own hypothetical families for whom they want to examine the consequences of possible policy changes. Through the same interface the user can also specify alternative CSS rules that they would like to examine.

The rules of the various programs captured within the model are extremely complex and often interact in unexpected ways. This means that even very experienced policy

analysts cannot always easily predict the consequences of a possible change. A microsimulation model performs the critical function of highlighting the overall impact of possible policy changes.

To complement the hypothetical families model, which illustrates the impact of a possible policy change on a particular type of family, NATSEM is also building a distributional microsimulation model for the taskforce. This will allow it to estimate the likely impact on federal government expenditure of possible policy changes being considered by the taskforce.



Ann Harding



Stephen Leicester demonstrating the 'point and click' interface for the hypothetical families model.

### *The benefits of adult learning*

In response to a request from Adult Learning Australia Inc., NATSEM undertook a scoping study of the feasibility of quantitative research on the economic benefits of learning activities, particularly from a health perspective. The study, 'The impact of learning on Australian health costs', by Richard Percival and Sharyn Lymer was based on a literature review of previous research about the relationships between health and learning, and the potential savings to the community of additional education. The study also looked at and made recommendations about the potential Australian data sources and statistical methods that would facilitate such research in the Australian context.

### *Medisim*

In October 2004, NATSEM, in association with its industry partner Medicines Australia, completed the development of a new version of MediSim (version 03-04), the microsimulation model of the Australian Pharmaceutical Benefits Scheme (PBS).

The enhanced version of MediSim is based on a melding of data from the latest ABS National Health Survey and NATSEM's STINMOD/01A. The model population and modules were revised to enable an improved modelling of the PBS safety net. Now the impact of the PBS can be estimated for a full year rather than on a fortnightly basis. The work also involved imputing the yearly pattern of short-term health conditions and yearly drug use based on the two-week 'window' captured in the National Health Survey.

The new version of MediSim allows the benefits of using medicines to be investigated. The aim is to take the policy debate from purely cost containment to improved health outcomes. Little work has been done to examine the benefits delivered by the use and expenditure on pharmaceuticals at a population level.

NATSEM wishes to acknowledge the support for the project from Brendan Shaw, the project manager from Medicines Australia, Medicines Australia's Pharmaceuticals Economics Taskforce, as well as the project team — Laurie Brown, Annie Abello, Ben Phillips, Sharyn Lymer and Ann Harding.

## CareMod

CareMod is NATSEM's regional model that has been built as a strategic planning and decision support tool for forecasting the future demand for care by older Australians, the likely cost of aged care support and the financial capacity of older Australians to bear a greater share of these costs.

The modelling team has developed methods to estimate levels of disability and need for care in NSW statistical local areas. Early results indicate that areas such as Bingara, Central Darling and Great Lakes have the highest proportion of residents with a disability or long-term health condition, while Baulkham Hills, Camden and North Blacktown have the lowest proportion. Hunters Hill and Newcastle have the highest proportion of residents with disabilities and profound restrictions who are most likely to need high levels of care.

The CareMod microsimulation model also includes wealth and assets information to assess the potential for older people to fund their care needs.

## Low income families study

This study profiled families with incomes in the bottom 20 per cent of the income distribution of all families with children. The authors presented an assessment of how these families fared over the years 1997-98

to 2004-05 compared with other families, and examined the effects of social security and tax policies on their real incomes and relative incomes over this period, including the effects of the major family payment and tax changes in the 2004 federal budget.

The paper included a distributional analysis of the characteristics and real incomes of the most disadvantaged families, compared with those of all Australian families with children, and those of the median income Australian family with children. It also presented data on the changing situation of a number of hypothetical families.

The authors found that average real incomes did rise between 1997-98 and 2004-05 for Australian families with children in the bottom income quintile, and on average just kept up with the increases in the median incomes of families. These overall increases, however, need to be interpreted in the context of variations among families in their economic wellbeing, and in terms of increases in real incomes for families overall. Increases in government transfer payments targeted at families over the period were critical in maintaining the incomes of families in the bottom quintile.

This project was supported by the Australian Council of Social Service, the Brotherhood of St Laurence, Anglicare NSW, Family Services Australia, the Welfare Rights Centre, Sydney, and the Australian Education Union, as well as by a grant from the University of Canberra.

## CPA update on adequacy of super

In 2001 NATSEM prepared a report *Superannuation — the right balance?* for CPA Australia (CPA) based on findings from a model developed for CPA to estimate the adequacy of current and alternative superannuation arrangements. In 2004 NATSEM revised and extended this model and produced a new report with the same title. The new model includes updated earnings and demographic profiles, new taxation and social security arrangements, a new income level, and additional policy alternatives.

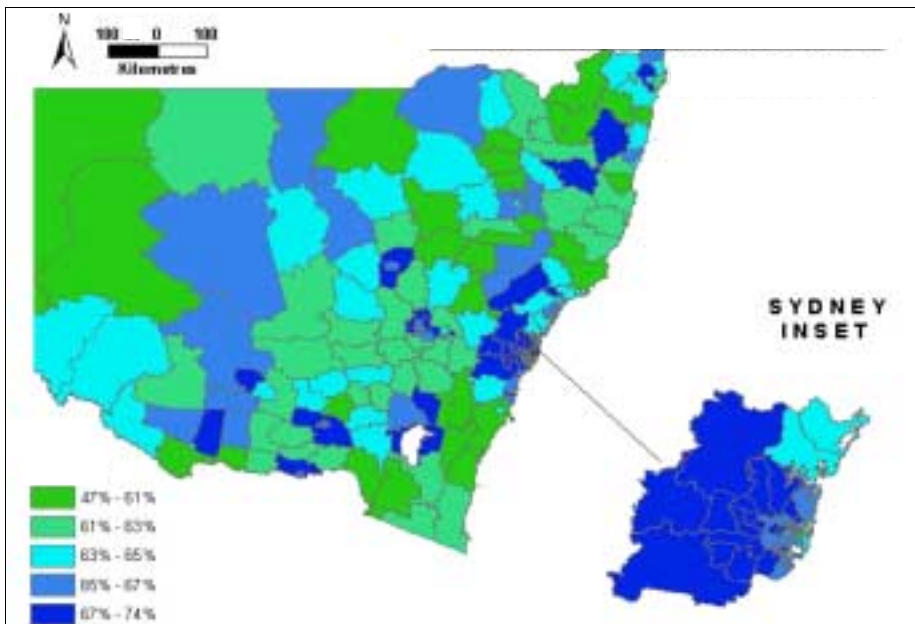
The model is a 'hypothetical lifetime' model that selects hypothetical cases and examines the impacts of different policies or superannuation choices according to assumptions about their lifetime circumstances. The cases are illustrative families and individuals whose lives are based on patterns of typical lifetimes.

The model is used to estimate the adequacy of superannuation under current and alternative arrangements. It does so by looking at the relativities between a household's discretionary income (broadly, the income after 'unavoidable' costs such as housing and income tax are met) and the costs of a basic standard of living over the household's hypothetical lifetime. One of the key features of the model is that it takes into account the different circumstances of people before and after retirement.

The 2004 report shows that compulsory superannuation contributions alone will still not be enough for many people to be able to maintain their standard of living in retirement. For those who have not had the benefit of compulsory superannuation throughout their working lives — whether because of starting contributions late, broken work patterns or retiring early — the reduction in living standards in retirement will be even more dramatic. For many Australians to enjoy a reasonable standard of living in retirement they will have to take on the responsibility of contributing to their own retirement savings.

This report shows that, while incentives such as the government superannuation co-contribution will improve retirement savings, removal of the contributions tax and the superannuation surcharge will ensure living standards in retirement are more commensurate with those enjoyed before retirement.

**The percentage of the NSW population in each statistical local area with no long-term health condition or disability (CareMod)**



### *The demographic profile of families using child care*

Rachel Lloyd and Ann Harding received grants from the University of Canberra and the Department of Family and Community Services (FaCS) to study the characteristics of Australian families who use formal and informal child care. The Australian Bureau of Statistics recently released unit record data from the 1999 and the 2002 Child Care Survey, and this information has been used to evaluate changes in the type, hours and costs of care between 1999 and 2002. Rebecca Cassells, Justine McNamara and Sharyn Lymer are working on the project with Rachel and Ann.

The possible impact of the Childcare Benefit (introduced in June 2000) on child care usage and costs over the period is of particular interest. By examining changes and trends closely NATSEM will help FaCS to evaluate the effectiveness of the benefit and develop changes to child care funding arrangements. It is expected that the project will be completed by the end of April.

### *Household debt in Australia*

In November 2004 the ninth issue of *AMP.NATSEM Income and Wealth Report* was released. Household debt was its focus.

In aggregate, the amount of debt owed by Australians is breathtakingly high. If housing loans, credit card debt, HECS debt and other personal forms of debt are added together, Australians owed \$431 billion in 2002. This represents just under 60 per cent of the value of all economic activity in Australia in that year. And, if all Australians suddenly decided that they wanted to go on a spending spree, they could put about another \$50 billion on their credit cards in a month.

While these figures may seem large, the total debt of the average household is about 1.3 times their average income after paying income tax. So long as sickness or unemployment does not strike, most households are able to cope with this level of debt. For the government, however, the high levels of debt among the baby boomers who are heading for retirement is a concern and there is an urgent need to increase household saving as we face the

fiscal challenges associated with an ageing population.

Despite total household debt being at much higher levels than in the past, many Australians appear to be using their credit cards very responsibly. Half pay off their entire credit card bill each month and the majority of households do not have any credit card debt.

However, about 5 per cent of those with household incomes above \$60 000 owe \$10 000 or more on their credit cards and the proportion reporting that they 'almost never' pay off their credit card debt is higher for the young and the less well educated.

People who do not have post-secondary school qualifications are at greater risk of going into credit card debt than those with post-school qualifications. Those with the best record of paying off their credit cards are men and older Australians.

Households in the 35 to 54 year age range are most likely to have moderate (\$5000 to \$10 000) or heavy (above \$10 000) credit card debt. This may reflect the easing of restrictions on credit as income increases.

### *New STINMOD versions*

STINMOD is NATSEM's static microsimulation model for quantifying the distributional and revenue effects of changes in income tax and social security policy. NATSEM released a new source code version of STINMOD — STINMOD/04A — in August 2004. An interface version of STINMOD/04A was released in February 2005.

For the next release — STINMOD/04B — Matthew Toohey, Nigel Tao and Gillian Beer changed the reweighting software used in STINMOD from CALMAR to GREGWT. STINMOD/04B will be released in April 2005 and will incorporate legislative changes to Department of Veterans' Affairs payments.

The number of STINMOD users who attended the STINMOD user group meeting on 9 December 2004 was the highest ever. The topics discussed included enhancements to the interface of STINMOD/04A, changes to the reweighting procedure used for the STINMOD/04B basefile and the implications of SAS9 for users.

### *Child care affordability*

In February 2005 Rebecca Cassells presented a paper on the perceptions of child care affordability and availability in Australia at the 9th Australian Institute of Family Studies Conference in Melbourne. The paper was co-authored by Justine McNamara, Rachel Lloyd and Ann Harding.

The authors analysed the characteristics of households experiencing problems with child care affordability and availability using data from Wave 2 of the Household, Income and Labour Dynamics in Australia (HILDA) survey.

The authors found the most reported difficulties that households experienced with child care were finding care for a sick child and the cost of care. The households that reported the most difficulties were those with children under school age, lone parent households, and higher income households.

The study is a first step in determining the difficulties with child care affordability and availability in Australia and the possible relationships that exist between household characteristics and perceived difficulties.

For full details of the paper, see the publications section of NATSEM's website <[www.natsem.canberra.edu.au](http://www.natsem.canberra.edu.au)>.

### **Want to know the latest?**

Are you interested in keeping up to date on such topics as income inequality, wealth, poverty, superannuation, the distributional impact of government services, changes to the tax-transfer system and the future shape of Australian society?

If so, join NATSEM's free email listing and receive automatic notification of all new NATSEM publications.

To join, email us <[hotline@natsem.canberra.edu.au](mailto:hotline@natsem.canberra.edu.au)> your contact details.

## NATSEM OFFERS NEW MICROSIMULATION COURSE

In February, NATSEM ran a three-day training course entitled 'Microsimulation techniques for social and economic analysis'. This was the first time such a course had been offered. It attracted 21 participants from the Department of Industry, Tourism and Resources, Centrelink, the NSW Southern Area Health Service, the University of Canberra and NATSEM.

The first day of the course provided an introduction to microsimulation, including an overview of the types of microsimulation model, ways in which microsimulation is used in policy development and decision making, and an overview of the data that underlies microsimulation models.

Days 2 and 3 provided participants with the opportunity to use and build models with hands-on computer work. Participants learned how to use the STINMOD interface and gained an overview of the STINMOD source code that underlies the interface. They then built their own mini model of a simple policy world using basic techniques of microsimulation — developing base



*NATSEM's Matthew Toohey and Rachel Lloyd.*

populations, implementing program modules, creating output and including the facility to change policy.

The course was the brainchild of Rachel Lloyd and Gillian Beer, was organised by Rachel and was presented with assistance from Matthew Toohey, Ben Phillips, Annie Abello and Simon Kelly.

The course will be offered again in October 2005 through the University of Canberra's Professional Management Programs 2005 Short Course Series.

For more information, contact Professional Management Programs on (02) 6201 2977 or NATSEM.

## NATSEM AWARDED 'PAPER OF THE CONFERENCE'

NATSEM staff Elizabeth Taylor, Ann Harding, Rachel Lloyd and Marcus Blake prepared a paper with the title 'Housing unaffordability at the statistical local area level: new estimates using spatial microsimulation', using data output from a three-year Australian Research Council (ARC) Linkage project being undertaken by NATSEM.

This project, 'Regional dimensions: new models for analysis of the spatial effects of policy, socio-demographic and economic changes', otherwise known as the regional linkages project, aims to develop and apply spatial microsimulation techniques to generate detailed synthetic small-area household data for use as a decision support tool by state and territory governments.

The regional linkages project began in June 2003 and will continue until mid-2006, providing the state and territory government industry partners — from New South Wales, Queensland, Victoria and the ACT — with detailed small-area socioeconomic data, as well as the capacity to model the impact of various policy changes. Housing



*Christine Smith, Vice-President of ANZRSAl, and Elizabeth Taylor at the ANZRSAl cocktail dinner.*

unaffordability was identified as a major area of policy interest to the state and territory partners, and so was made the focus of stage one output from the project.

Elizabeth presented the paper to the Australia and New Zealand Regional Science Association International (ANZRSAl) annual conference in Wollongong, September 2004. The paper was honoured with the 'Paper of

the Conference' award at the conference dinner. With a conference theme 'The Regional Development Cocktail: Shaken not Stirred', the NATSEM team was presented with an in-theme award of an engraved cocktail shaker. As the winner of this award, Elizabeth also presented a plenary session to the ANZRSAl conference.

## STAFF PROFILES

### Tom Bolton

Tom joined NATSEM in February 2005 and is a member of the regional modelling team. He has studied widely and has diverse interests in economics, including tax and social policy, regional modelling and health care provision.

Prior to joining NATSEM, Tom was a business analyst and researcher at the Australian Taxation Office, and had worked in many areas there including goods and services tax, legal policy and super-annuation business service lines. Tom has also undertaken research into the economics of providing mental health care.

Tom has a Bachelor of Economics degree and recently completed a Master of Economics.

Outside of work, Tom is an avid reader, home renovator and owner of two feisty six-month-old cats.

### Alicia Payne

Alicia joined NATSEM as a full-time Research Assistant in January 2005. She first came to the centre in December 2002 to gain work experience during the summer vacation while studying for a degree in economics (social science) at the University of Sydney. She also worked at NATSEM during the following summer, when she was involved in analysing financial disadvantage in Australia with Rachel Lloyd and Ann Harding. She presented the results as the paper 'Australians in poverty

in the 21st century' at the 2004 Australian Conference of Economists. Alicia is currently working with NATSEM's health team, primarily assisting with HealthMod — and learning lots of SAS in the process.

In 2004 Alicia completed her Honours in Political Economy at the University of Sydney, presenting a thesis on remedial policy approaches of government and BHP to the closure of the BHP steelworks in Newcastle, New South Wales.

### Quoc Ngu Vu

Vu joined NATSEM in February 2005 and has since worked on the STINMOD model, preparing for the release of STINMOD/05A.

Prior to joining NATSEM, he worked for the United Nations Development Programme as a social and economic researcher in Hanoi, Vietnam. His main focus was the social and economic issues of Vietnam and the Indochina region, particularly human development issues and the millennium development goals.

He had previously lectured in economics at the National Economics University in Vietnam and had worked as a Visiting Research Fellow at the Institute of Southeast Asian Studies in Singapore where he researched the behaviour of the state-owned enterprises in Vietnam.

Vu completed his Master and PhD degrees in economics at the Australian National University. Vu is living in Canberra with his

wife and two daughters. His interests during his free time include checking out the latest audio equipment, and reading novels.

### Mohan Singh

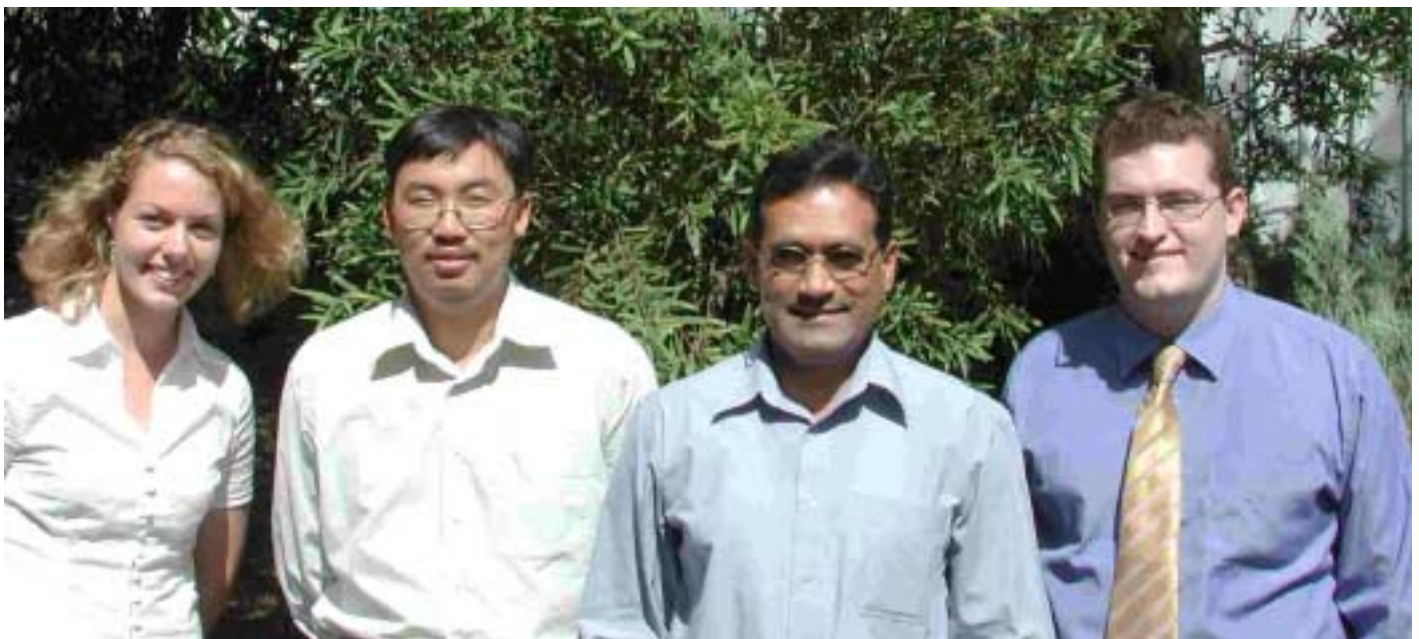
Mohan joined NATSEM in February 2005 and is working on the CareMod project. His specialist skills are in demographic and epidemiological microdata analysis and SAS programming.

Prior to joining NATSEM, Mohan worked for the Department of Veterans' Affairs in the areas of health research and data development, management and analysis. Mohan also worked at the Australian Institute of Health and Welfare, where he was part of a team involved in developing health inequalities research.

Before starting work in Australia, Mohan worked at the Nanyang Technological University, Singapore, teaching demographic and health-related courses and undertaking pioneering research on the Singapore population's ageing, disabilities and handicaps.

He has also been a Visiting Fellow at the Department of Demography and the Centre for Demography and Economics of Ageing, University of California, Berkeley, and a Program Visitor at the Demography Program, Australian National University.

When not working, Mohan plays or watches sports, and visits new places.



*From left: Alicia Payne, Quoc Ngu Vu, Mohan Singh and Tom Bolton, who recently joined NATSEM.*

## RECENT PUBLICATIONS AND PAPERS

### Conference papers

Lloyd, R and Harding, A, 'Getting down to small areas: estimating regional income and wealth in Australia using spatial microsimulation', Prepared for the 28th International Association Conference for Research in Income and Wealth, Cork, Ireland, August 2004.

Kelly, S, 'Future wealth inequality in an ageing population', Presented at the 28th International Association Conference for Research in Income and Wealth, Cork, Ireland, August 2004.

Harding, A, 'Population ageing, the economic outlook, policy options and your retirement', Presented at the Superannuated Commonwealth Officers Association and Association of Independent Retirees Seminar, Canberra, August 2004.

Brown, L, Yap, M, Lymer, S, Chin, SF, Leicester, S, Blake, M and Harding, A, 'Spatial microsimulation modelling of care needs, costs and the capacity for self-provision: detailed regional projections for older Australians to 2020', Presented at the Australian Population Association Conference, Canberra, September 2004.

Walker, A, Percival, R, Thurecht, L and Pearse, J, 'Public policy and private health insurance: distributional impact on public and private hospital usage in New South Wales', Presented at the 33rd Conference of Economists, Sydney, September 2004.

Lloyd, R, Harding, A and Payne, A, 'Australians in poverty in the 21st century', Prepared for the 33rd Conference of Economists, Sydney, September 2004.

Taylor, E, Harding, A, Lloyd, R and Blake, M, 'Housing unaffordability at the statistical local area level: new estimates using spatial microsimulation', Presented at the 28th Australia New Zealand Regional Science Association International Conference, Wollongong, September 2004 (awarded 'Paper of the Conference').

Kelly, S and McNamara, J, 'Regional incomes revisited: what happens to income distribution after age 65?', Presented at the 28th Australia New Zealand Regional Science Association International Conference, Wollongong, September 2004.

Thurecht, L, Harding, A and Walker, A, 'Equity and hospitals: do usage and treat-

ment costs vary with socioeconomic status and locality?', Presented at the 28th Australia New Zealand Regional Science Association International Conference, Wollongong, September 2004.

Lloyd, R, Yap, M and Harding, A, 'A spatial divide? Trends in the incomes and socioeconomic characteristics of regions between 1996 and 2001', Presented at the 28th Australia New Zealand Regional Science Association International Conference, Wollongong, September 2004.

Harding, A, Lloyd, R and Warren, N, 'The distribution of taxes and government benefits in Australia', Presented at the Conference on the Distributional Effects of Government Spending and Taxation, Levy Economics Institute, New York, October 2004.

Brown, L and Harding, A, 'The new frontier of health and aged care: using microsimulation to assess policy options', Presented at the Productivity Commission conference 'Quantitative Tools for Microeconomic Policy Analysis', Canberra, November 2004.

Walker, A, 'Impact of health on the ability of older Australians to stay in the workforce — with possible contributions to economic sustainability', In refereed proceedings of the conference 'A Future that Works — Economics, Employment and the Environment', University of Newcastle, December 2004.

Lim-Applegate, H, 'Early retirement: the role of Mature Age Allowance', Presented at the Australian Labour Market Research Workshop, University of Western Australia, Perth, December 2004.

Cassells, R, McNamara, J, Lloyd, R and Harding, A, 'Perceptions of child care affordability and availability in Australia: what the HILDA survey tells us', Paper presented at the 9th Australian Institute of Family Studies Conference, Melbourne, February 2005.

McNamara, J, Lloyd, R, Toohey, M and Harding, A, 'Low income families 1997/98 – 2004/05: budget changes and child hardship', Presented at the 9th Australian Institute for Family Studies Conference, Melbourne, February 2005.

Toohey, M, 'The effectiveness of Child Care Benefit at improving returns to work for women', Presented at the 9th Australian Institute for Family Studies Conference, Melbourne, February 2005.

Kelly, S, 'Who's going to care — projecting the impact of an ageing population on carers', Presented at the Sustainable Community Care Forum, Coolom, February 2005.

Lloyd, R, Harding, A and Warren, N, 'Redistribution, the welfare state and lifetime transitions', Presented at the conference 'Transitions and Risk: New Directions in Social Policy', Centre for Public Policy, University of Melbourne, February 2005.

### Journals

Brown, L, Abello, A, Phillips, B and Harding, A, 'Moving towards an improved micro-simulation of the Australian Pharmaceutical Benefits Scheme', *Australian Economic Review*, vol. 37, no. 1, pp. 41–61, March 2004.

Harding, A, Abello, A, Brown, L and Phillips, B, 'The distributional impact of government outlays on the Australian Pharmaceutical Benefits Scheme in 2001–02', *Economic Record*, vol. 80, s83–96, September 2004.

Thurecht, L, Walker, A, Harding, A and Pearse, J, '“The Inverse Care Law”: Population Ageing and the Hospital System: A Distributional Analysis', *Economic Papers*, vol. 24, no. 1, pp. 1–17, March 2005.

### Other publications

Harding, A, Yap, M and Lloyd, R, 'Trends in spatial income inequality', *AMP.NATSEM Income and Wealth Report*, Issue 8, Sydney, September 2004.

Kelly, S, Cassells, R and Harding, A, 'Household debt in Australia — walking the tightrope', *AMP.NATSEM Income and Wealth Report*, Issue 9, Sydney, November 2004.

Melhuish, T, King, A and Taylor, E, *The regional impact of Commonwealth Rent Assistance*, AHURI Positioning Paper, Melbourne, September 2004.

Taylor, E and Lloyd, R, *Superannuation — the right balance?*, Prepared for CPA Australia, Melbourne, November 2004.

# NATSEM UPDATE

## Staff movements

NATSEM welcomes six new members of staff — Quoc Ngu Vu, Alicia Payne, Lisa Barnwell, Mohan Singh, Tom Bolton and Chelsi Wingrove.

We were sorry to farewell Marcus Blake, Agnes Walker, Elizabeth Taylor and Andrew Clucas.

We congratulate Gillian Beer and Rachel Lloyd on the births of their daughters and are looking forward to welcoming them back after their maternity leave.

Simon Kelly and Richard Percival are now working remotely with NATSEM from Lennox Head and Brisbane respectively. Both are enjoying their new lifestyles. Richard has changed roles within NATSEM, becoming Associate Professor (Research).

## NATSEM's executive

Ann Harding	Director	(02) 6201 2780
Jeannie McLellan	Deputy Director (Business)	(02) 6201 2759
Therese Stubbs	Business Manager	(02) 6201 2782

A full listing of NATSEM staff, their contact details and profiles are available on NATSEM's website <[www.natsem.canberra.edu.au](http://www.natsem.canberra.edu.au)>.

## To contact NATSEM

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## Therese Stubbs has been awarded a UC pin



On 11 February this year NATSEM's Business Manager Therese Stubbs received a 15-year service pin from the University of Canberra as part of the 'Celebrating Excellence Day'. Therese was among a number of university staff who received awards for between 15 and 25 years of service to the institution.

We congratulate Therese for her service to the university and, in particular, note the contribution she has made at NATSEM over the past four and a half years.

## NATSEM's 'Employee of the Quarter'

Congratulations go to Elizabeth Taylor, who was 'Employee of the Quarter' in September 2004, and to Therese Stubbs, who received similar acknowledgment in December.

# ABOUT NATSEM

The National Centre for Social and Economic Modelling aims to be a key contributor to social and economic policy debate and analysis in Australia, by developing models of the highest quality, undertaking independent and impartial research, and supplying valued consultancy services.

Policy changes often have to be made without sufficient information about either the current environment or the consequences of change. NATSEM specialises in analysing data and producing models so that decision makers have the best possible quantitative information on which to base their decisions.

NATSEM has an international reputation as a centre of excellence for analysing microdata and constructing micro-simulation models. Such data and models commence with the records of real (but unidentifiable) Australians. Analysis typically begins by looking at either the characteristics or the impact of a policy change on an individual household, building up to the bigger picture by looking at many individual cases through the use of large datasets.

Since its establishment in 1993 NATSEM has constructed models and undertaken research across a wide spectrum of social and economic policy, including tax, social security, health insurance, pharmaceutical benefits, education, child care, effective tax rates, low wage earners, income inequality, poverty, intergenerational transfers, rates of return, housing, utility concessions, assets, macro-micro links, hospital usage and child support.

NATSEM is an affiliated research centre of the University of Canberra. Its work is funded through research grants and consultancy income.

For further information, log onto NATSEM's website. To automatically receive email notification of new NATSEM publications or events, click on Contact Us on the front page of the website <[www.natsem.canberra.edu.au](http://www.natsem.canberra.edu.au)>.