Lived Experience of Older People Navigating Administrative Obligations in Australia

Nicholas Kim Wick, s3427331

Faculty of Spatial Sciences, University of Groningen

BSc Human Geography and Planning

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Supervisors: Dr. Bettie Oosterhoff & Mark Aviisah

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Summary

The aim of this study is to gain insight into the lived experience of older Australians engaging with administrative obligations required for day-to-day living. Australia's 'aged care' encompasses a range of government supported programs and services for the care of older people. Aged care policy is shifting to an aging in place strategy that requires a high level of independence of older people to function. However, it is unclear in academic literature whether administrative obligations impact independence as people age. Past research on individuals' experience of administrative obligations has mainly focused on citizen-state interactions. Therefore, this study poses the question: *What is the lived experience of older people aging in place, when navigating their administrative obligations in Australia?* The concept of administrative tasks is introduced to provide a framework for analysis. Semi-structured interviews were co3nducted with older Australians followed by thematic analysis. Three overarching themes were identified: (1) navigating government bureaucracy results in widely varying experiences, (2) digitalization of administrative processes can ease the process, but can also produce feelings of fear, and (3) informal support has varying impacts on administrative processes. This study provided a framework and findings for an open minded interpretation of lived experiences when engaging with administrative obligations, including those found outside of citizen-state interactions.

Introduction

In Australia the amount of older people, aged 65 and over, relative to the total population is expected to rise from 15% in 2017 to 22.5% in 2050 (McPake & Mahal, 2017). Australia has been moving to an aged care model aiming on keeping older people in their own homes. From 2020 to 2021, 825'400 people accessed the Commonwealth Home Support Programme (CHSP), which accounts for three in five people using aged care (Australian Institute of Health and Welfare, 2022). At that time, approximately AUD2.7 billion was granted by the government for in-home support services (Australian Institute of Health and Welfare, 2022) and the government has recently announced that AUD2.2 billion of funding will be redirected from residential aged care facilities to home care services (Hartevelt, 2023). Part of the reasoning for the redirect of funds might be the rapid increase in people using home care, compared to those in permanent residential care, as seen in Figure 1 below.
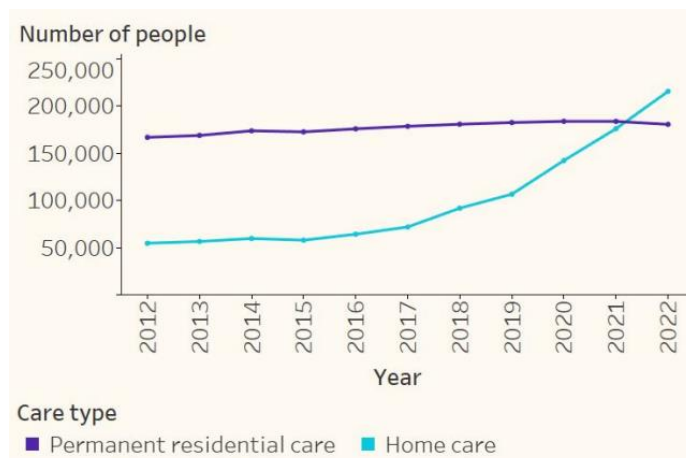
Figure 1: People using permanent residential care and home care, 30 June 2012-2022 (Australian Institute of Health and Welfare, 2023)

Figure 1 shows a 294% increase of people using home care, compared to a 8.3% increase of people using permanent residential care since 2012 (Australian Institute of Health and Welfare, 2023).

A shift in aged care strategy to people aging in their own homes, combined with an aging population will lead to an increase of people aging at home, or aging in place. Thus, ensuring that older people are fully able to live independently while aging in place is gaining importance. Strategies to support independent aging in place, are already a part of services under aged care programs, such as the Commonweatlh Home Support Programme (CHSP) and the Home Care Packages (HCP). These provide home modifications and in-home formal help services (Australian Institute of Health and Welfare, 2022).

An important part of being an independent adult is being able to deal with one's own paperwork required for day to day living, or administrative obligations. In academic literature, little is known on whether older people experience difficulty in continuing to manage their administrative obligations as they age in place. Literature on the subject of individuals' experience dealing with administrative obligations in the past has been focused mainly on citizen-state interactions, such as navigating welfare programs, individuals' access to public benefits and services, called "administrative burdens" (Herd & Moynihan, 2019). While there are articles applying the same concepts on specifically the National Disability Insurance Scheme (NDIS) in Australia (Carey et al., 2021; Yates et al., 2021), overall "a US-focus has dominated this body of research." (Heinrich, 2015, p. 408). Besides the US-focus, academic focus in the past has been on individuals navigating citizen-state interactions, framed in the context of public policy and political sciences. The aim of this study is to gain insight on lived experience of older people dealing with any administrative obligations that an independent adult is required to navigate. Therefore, obligations beyond those found in citizen-state interactions are considered. This includes any administrative obligations required by or in order to access any type of utility providers, banks, or superannuation funds. Essentially any services required for day to day living that fall out of the periphery of citizen-state interactions are considered, in addition to those found in citizen-state interactions.

This leads to the research question of this bachelor thesis: *What is the lived experience of older people aging in place when navigating their administrative obligations in Australia?*

In order to answer this question, this study will first provide a theoretical framework based on existing literature on the subject and relevant concepts. This framework informed the design of the qualitative data collection and analysis method, which will be explained in the methodology section. Findings from this analysis will then be presented, broken down into three themes identified during analysis. A discussion of the results will follow, including recommendation for both future academic work and policy.

Theoretical Framework

This section looks at relevant concepts based on literature and how these are expanded upon. At the end, a conceptual framework is introduced, tying concepts together.

Aging in Place

Aging in place can be defined as "remaining living in the community, with some level of independence, rather than in residential care" (Davey et al. 2004 cited by Wiles et al. 2011, p. 357). Not living in residential care requires the individual to live independently to varying degrees. Independent living can "contribute to a sense of self-reliance, self-management and self-esteem" (Pani-Harreman, 2020, p.2027). This also explains why older people are attached to their independence and that most prefer independent living in their own environment (Pani-Harreman, 2020). Part of living independently is being able to navigate the administrative obligations required by day to day life. As stated in the introduction, for this study, administrative obligations are understood as any work to be processed by the individual, from private or public services required for day to day living. This can include banks or utility providers, welfare programs, tax authorities, local councils or national government. The focus on both public and private services expands upon existing literature

on the subject, which focuses on administrative burdens, experienced by citizens when interacting with government (Herd & Moynihan, 2018).

Administrative Burdens

Literature on individual's experience dealing with bureaucratic processes is currently largely based on the concept of administrative burdens by Pamela Herd & Donald Moynihan (2020). They describe administrative burden as "frictions of interacting with government" (Herd & Moynihan, 2020, p.3), as experienced by the individual. Another understanding of administrative burden is "an individuals' experience of policy implementation as onerous" (Burden et al., 2012, p. 742). This highlights how administrative burden is placed in the context of citizen-state interactions and within a negative experiences frame.

Herd & Moynihan (2020) define three costs which compose administrative burden, shown in Table 1.

Table 1: The Components of Administrative Burden (Herd & Moynihan, 2020)

Learning costs	Time and effort expended to learn about the program or service, ascertaining eligibility status, the nature of benefits, conditions that must be satisfied, and how to gain access.
Compliance costs	Provision of information and documentation to demonstrate standing; financial costs to access services (such as fees, legal representation, travel costs); avoiding or responding to discretionary demands made by administrators.
Psychological costs	Stigma arising from applying for and participating in an unpopular program; loss of autonomy that comes from intrusive administrative supervision; frustration at dealing with learning and compliance costs, unjust or unnecessary procedures; stresses that arise from uncertainty about whether citizen can negotiate processes and compliance costs.

Administrative Task

While Herd & Moynihans' concept of administrative burden is used as a foundation, this study expands upon the concept of administrative burden in purely citizen-state interactions to include interactions with private services as mentioned in the introduction. The resulting expanded concept is called administrative task in this paper. "Task" is used instead of "burden", as burden implies negative experiences. The choice to alter the term was made in an effort to conduct research and analysis without the presumption that participants' experiences are negative. This is in order to gain insight into the lived experience of participants, while striving for objectivity and open-mindedness throughout. This is also reflected in the research method, where the word burden was to be avoided when communicating with participants.
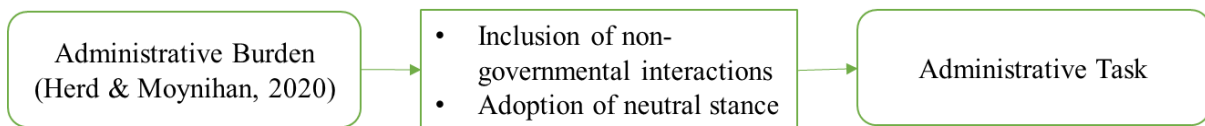
Figure 2: Changes from Administrative Burden to Administrative Task (Wick, 2023)

Thus, Herd & Moynihans' concept of administrative burden, and its three components, was fitted to the purpose of this paper, as seen in Table 2 below. The original descriptions were already written in an open manner, allowing the adaption to a neutral stance and including private services elements without much alteration.

Table 2: The Components of Administrative Tasks, based on Herd & Moynihan (2020), changes marked in bold (Wick, 2023)

Learning **component**	Time and effort **invested t**o learn about the program or service, ascertaining eligibility status, the nature of benefits, conditions that must be satisfied, and how to gain access.
Compliance **component**	Provision of information and documentation to demonstrate standing; financial costs to access services (such as fees, legal representation, travel costs); avoiding or responding to discretionary demands made by administrators.
Psychological **component**	**Possible** stigma arising from applying for and participating in an unpopular program or service; **effect on** autonomy that comes from **administrative supervision; emotional impact of** dealing with learning and compliance **components, reliefs or** stresses that arise from **certainty or** uncertainty about whether citizen can **or cannot** negotiate processes and compliance **components.**

As mentioned, previous works focused on administrative burdens experienced by citizens in US government and welfare interactions. Another important aspect to note when adapting the US-based concept of administrative burden to an Australian context is that the term "welfare" can have different meanings in the US and Australia. Welfare in the US often refers to a set of state-support programs with more limited eligibility across the population, while in Australia, the term encompasses programs that apply to the wider population (Schofield et al., 2020). Nevertheless, the concept of administrative burden can still be applied in Australia, and welfare still comes with varying levels of stereotyping and stigma in Australia (Schofield et al., 2020). It has also successfully been applied in research before, to analyze individuals' experience of the Australian NDIS bureaucracy (Carey et al., 2021; Yates et al., 2021).

Informal Support & Executive Functions

When engaging in their administrative obligations, the impact of informal support and executive functions of older people should be considered. Informal support is a key factor impacting older health. The role of relatives, neighbors and friends is a reoccurring theme in

literature on older people (Tang et al., 2022). Therefore, possible impacts of informal support on administrative tasks were incorporated in the paper. Besides informal support, the executive functions of the older individual themselves are considered.

Executive functions can be understood as "mental processes that allow humans to engage in purposeful, goal-directed, and future oriented behavior" (Christensen et al., 2020, p.129). Low executive functioning can lead to difficulty in adapting to new approaches of engaging with administrative obligations. Specifically, executive functioning might impact the individuals experience with the learning and compliance components of administrative tasks (Christensen et al., 2020). The role of informal support and executive function is explained further in the conceptual model.

Conceptual Model

Figure 3 below shows the conceptual model created for this study, incorporating the concepts presented earlier, and showing the relationships between them.
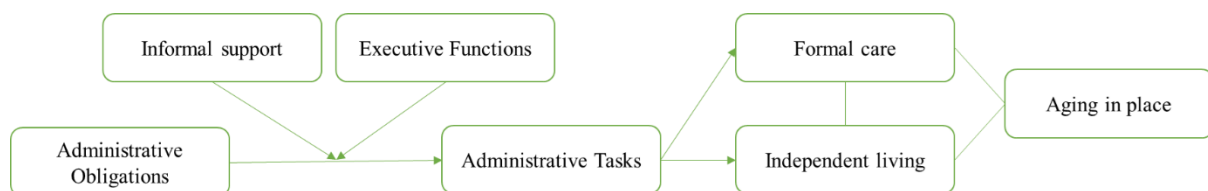
Figure 3: Conceptual Model of the Impact of Administrative Obligations on Aging in Place (Wick, 2023)

As defined earlier, administrative task is the experience of an individual when they engage with their administrative obligations. This engagement is influenced by the persons executive functions and informal support. The three components of administrative task are deliberately left out to keep the research open to findings from data collection. This model proposes that administrative tasks influence the ability to live independently in two ways. Directly, as navigating administrative tasks is required for living independently. Additionally,

administrative tasks also indirectly impact independent living as administrative tasks are required to access in-home formal care, such as home modifications or formal home care services. Such services enable people to age independently at home, instead of in permanent care facilities (Quinn et al., 2021). Finally, independent living is a requirement for aging in place (Wiles et al., 2011).

Expectations

As literature on the topic focuses on citizen-state interactions, expectations are limited to such cases. Based on literature described above, it can be expected that participants have varying degrees of ease or difficulty when engaging with administrative obligations required for accessing state-sponsored services. The outcomes of this can range from participants expressing feelings of frustration or anger to more extreme cases of not accessing services they are eligible for, due to the bureaucratic obstacles (Yates et al., 2021). Informal support is expected to have a large impact on administrative tasks, as intuitively people might reach out for support when encountering obstacles, if support is available. Outside literature which focuses on negative experiences, expectations can be made that administrative tasks might also result in a sense of satisfaction, as a successful experience might re-affirm a sense of independence.

Methodology

As this study aims to gain insight into lived experiences of individuals, a qualitative research method was applied. The sample was gained through convenience sampling and the snowball technique (Naderifar et al., 2017). The researcher used his network, searching for older people interested and willing to participate in the project. Participant criteria were that they live in Australia and were 65 years or older and were able to talk via phone or online communication. The age of 65 is when individuals become eligible for aged care services

(Australian Institute of Health and Welfare, 2022). Moreover, this wide age range was chosen to increase the number of possible participants. Potential participants were contacted with initial information and where possible, a participant information sheet. If willing to participate, a call was scheduled, where informed consent was obtained via oral consent form and opportunity to ask questions was provided. The researcher opted for oral consent due to the online nature of correspondence and the varying degrees of technological literacy of participants. Oxford University guidance was applied for the oral consent procedure (University of Oxford, 2021). An optional written consent form was also offered. Depending on whether the information sheet was received and/or understood beforehand, participant information was provided orally before obtaining consent. If willing, the interview proceeded on the same call. The interviews were semi-structured with open-ended questions. In order to cover topics identified in the theoretical framework, the interview guide included questions with keywords associated with the topics (see Appendix A).

Recordings of the interviews were transcribed with the help of Otter.ai, an AI based transcription software. While Otter.ai was used, the transcription process was nevertheless manual. The researcher was still required to transcribe the interviews word by word due to errors by the software and to aid in achieving familiarity with the data. In this way, Otter.ai acted more as providing a digital environment for transcription, organizing and backing up files and increasing ease when working combined with audio and text files. The transcriptions were then imported to Atlas.ti in order to conduct a thematic analysis.

Thematic Analysis

Thematic analysis conducted for this study is based on the commonly used approach outlined by Braun & Clarke (2006) in the field of psychology. To help fit this approach to analyzing lived experience, based on traditions of descriptive phenomenology, an emphasis on open-

minded interpretation was taken by the researcher during the interview process and analysis (Sundler et al., 2019). This includes questioning pre-understanding as part of reflexivity. Throughout the paper, there is an emphasis on the principles of reflexivity, credibility and transferability, adapted to the goal of gaining understanding and deriving meaning from lived experience (Sundler et al., 2019). Thematic analysis in this study can be split into three steps. These are (1) achieving familiarity with the data through transcription and open minded readings, (2) searching for meanings and themes by applying initial codes and code groupings, and (3) refining these themes into a meaningful wholeness. These three steps are not sequential but an iterative process (Braun & Clarke, 2006).

In practice the analysis was done by familiarization of the transcripts, then applying initial codes where codes are derived from the transcripts. This inductive and open approach was chosen in order to achieve open-minded interpretation as mentioned above. These codes were then grouped into broad code categories. Finally the three themes presented below were derived from these categories. As already mentioned, this is an iterative process, the coding process involved moving between these steps multiple times and in several rounds. The repeated and iterative coding process further aids in achieving saturation of the data (Saunders et al., 2017).

Reflexivity

In order to adhere to principles of reflexivity and for the reader to achieve further overview of the research, the reader might consider positionality of the researcher. The researcher has an Australian background, but never lived in Australia. He was exposed to Australian culture through extended family and to a lesser extent his network. This exposure does not result in an extensive understanding of Australian culture, or aging-related subjects or policy. The inspiration for this study came from an experience of family members, but they did not

participate in the research. Throughout the project, the researcher strived for an objective approach.

Findings

In this section, the findings from the interviews will be presented, broken down into three themes. Table 3 below shows basic characteristics of participants. Out of 9 contacted individuals, 7 agreed to participate. All interviews were conducted in English and lasted between 35 and 60 minutes.

Table 3: Participant Characteristics (Wick, 2023)

Alias	Age	Gender
John	88	Male
Olivia	83	Female
Alex	69	Male
Robert	95	Male
Peter	72	Male
Julie	91	Female
Catherine	69	Female

Theme 1: Varying Experiences in Citizen-State Interactions

Not all participants reported extensively on state-citizen interactions in the form of administrative tasks, even though this was one of the topics in the interview guide (see Appendix A). For some it was limited to the necessities such as taxes, local council fees or passport renewals, which were not reported as being memorable. Nevertheless, half the participants reported that they had previously applied for government-funded services. For some this was a positive experience.

"They'll come out and assess, check the place out […]. […] they just check everything, you know. Like, I never even thought about having a railing in the shower." -Olivia, 83 y.o.

This quote shows a positive interaction with the learning component of administrative tasks. Olivia expressed a positive experience while learning about what services she was eligible for. She expressed no difficulty during the process to obtain services, in this case home modifications. She called a number that was provided by her doctor. This led to an assessment by the provider in her home and subsequent home modification.

At the same time, other participants reported a much more taxing and lengthy process.

"That's why I said, you know, 'oh no not again', sort of mindset. […]. They ask you so many things before they decide." -Julie, 91 y.o.

"Yeah, assess so many times. And all this paperwork flowing all the time. […] a lot of people my age […] would be lost completely, unless they have family members to do it for them." -Robert, 95 y.o.

Julie and Robert reported lengthy application processes with multiple rounds, requiring extensive documentation, and repeated in-person assessments by providers. Here we see negative experience of the compliance and psychological components. Both mentioned that some services that were promised a long time ago seemed to have been forgotten by the provider. Robert reported the application process took 18 months. He was unsure if he was still going to receive the service and half-jokingly stated: *"That is their intention (laughs)."* Robert pointed out that while it felt like the process was intentionally complex to prevent him accessing services, his intention was not to present this as a fact.

Besides aged care, one participant also had administrative tasks regarding the NDIS.

"People are still complaining that they can't get support services, they can't get the services they need. [The NDIS] are cumbersome. We haven't found that." – Alex, 69 y.o.

Alex does all the administrative tasks for his partner, who lives in a care home and is eligible for NDIS. Alex has power of attorney for his partner, which was setup after diagnosis of Alzheimer's. While tasks described for the initial setup and continual assessment were substantial, it was not seen as problem or difficult, rather *"a bit clunky"*.

Theme 2: Digitalization of Administration

The role of digitalization of doing administrative tasks was not part of the theoretical framework, and therefore not included in the interview guide. Nevertheless it was a re-occurring topic across all interviews.

"It's a little bit scary […]. Because when I first started going to these two banks, they had six tellers, then it went down to four and now it's down to two." -Olivia, 83 y.o.

There was a widely shared sense that methods of managing administrative obligations were transitioning to the digital and online realms. The driving factors for this sense came from either the side of the participant, or from the side of the administrative obligations. Factors on the side of the participant were often friends or family motivating the participant. This was sometimes combined their own desire to learn digital methods. In other cases, the driving factor seemed to be coming from the side of the administrative obligations. This is exemplified in the opening quote, where the shrinking number of bank tellers at Olivia's bank branch made her feel like she would need to switch to digital methods soon.

While this sense of transition was shared across participants, feelings towards it differed. For example, those who had already made the transition to digital methods felt it eased the process. Those who had not, expressed feeling of fear over their continued independence, but some also expressed curiosity and a desire to learn. The following quotes are examples of

how the transition to digital can aid and even enable people to complete administrative obligations.

"And I've learned that you can enlarge the, the text on the computer. So I'm on with that." -Robert, 95 y.o.

"The reason I [do not write by] hand is because my hands shaking so much, writing becomes complicated enough so I have to write on computer." – Julie, 91 y.o.

Those who had already made the switch from doing their administrative tasks on paper to digital felt that it eased the process. Some felt it would be impossible to do it analog, due to age-related difficulties such as bad eyesight or shaking hands. The use of online banking eliminates the need of physically visiting banks and physical bookkeeping. Successful adaptation of digital methods also provided a sense of satisfaction and increased independence in participants. This shows how the learning component can have a positive impact on the psychological component, as the time and effort expended to learn the digital methods had an emotional impact.

Another notion that was shared by those who already use digital administration methods was that the process was also becoming simpler due to continual improvement of the digital experience.

"… I think it's, it's getting easier. […] a lot of the companies are concentrating on getting the, their sites user friendly." -Peter, 72 y.o.

Participants who had made the transition had shared a sense that they were most likely the exception and not the rule.

"… a lot of people who are still hanging on to the old system, it's likely that they will, like it or not, will be forced […] to rely more and more on their computers. And for older people this could be a problem." John, 88 y.o.

The transition itself was not described as an instant process, but rather a gradual one, starting with learning how to complete one administrative obligation and then moving to the next. Additionally, even though these participants said it made administrative tasks easier, it does not come without difficulty. There are still challenges and help is sometimes needed. One participant also pointed out that every update represents a large nuisance, as any change to user interface means they have to re-learn how to use the interface.

Olivia, who had not transitioned to digital methods felt that her methods of paying her bills had an uncertain future. She expressed hesitation towards the transition:

"Well, if I have to I will, but I'll, I'll fight it for as long as I possibly can. Because I understand cash, you know, and I like using cash. But if I don't have any choice, I'll have to do it, won't I?" Olivia, 83 y.o.

Olivia expresses a sense of fear towards the digital learning component, fear of unknown territory. This fear of the unknown was also mentioned by John, when describing his previous outlook, before transitioning. Learning new methods was associated with risks, such as risks of making mistakes, or risks of suffering from fraud.

"I am quite independent really. As far as everything else goes, except if it comes to having to, you know, pay a bill on a computer, I wouldn't know how to do it." -Olivia, 83 y.o.

Olivia expressed fear of losing independence and having to rely on informal help. This feeling was extenuated as informal support was found outside family in her case.

Theme 3: Informal Support

Informal support was part of the theoretical framework, identified as an influencing factor when moving from administrative obligations to tasks, and subsequently one of the later topics in the interview guide. Nevertheless, during most of the interviews, the topic appeared beforehand, unprompted. This commonly happened while talking about the first two themes presented.

"Because being elderly, sometimes we rely on our grandchildren to help us because […] [they] are much more au fait with, with electronic systems […]." -John, 88 y.o.

Informal support in the form of grandchildren helping with the use of technology was brought up during discussion of digitalization of administration. This shows how young family members can influence the learning component, by reducing difficulty when administrative tasks occur digitally. However, the existence of grandchildren alone does not always result in them being able to act as informal help.

"But I don't see [my grandchild] much you see, once or twice a year. So I miss that. I wish I could just go upstairs and knock on his door and ask a question but I can't." – Julie, 91 y.o.

Even though Julie has a grandchild she described as being technologically literature, reaching him is difficult. This limited accessibility results in reducing the young family members' ability to act as informal help.

Besides grandchildren, participants also mentioned partners acting as informal help with administrative tasks. John felt that help is a good description of roles that their partners sometimes take on in handling their administrative tasks.

*"My wife certainly helps […]. I giver her the details and she compiles it electronically."
-John, 88 y.o.*

Alex on the other hand, who has full power attorney for his partner, did not see his setup as one partner providing informal help to the other, but rather a full adoption of administrative tasks, feeling that the term "help" does not apply in this case.

Not all participants had family that could act as support. In this case, friends and family filled the role.

"Always, if it's anything to do with the computer, I have to ask my neighbor to do it for me."
-Olivia, 83 y.o.

Olivia reported circumstances where she is unable to go to the bank and post office, for example bad weather conditions. To pay her bills, she has to rely on her neighbors, who can do it on the computer. Olivia felt that her neighbors are very kind and do not mind, yet she still reported a feeling of not wanting to bother them too much. She also mentioned that this is one of the only areas where there is a lack of feeling of independence, which results in dissatisfaction stating: "*I just don't want to be reliant on [my neighbors]." -Olivia, 83 y.o.*

The lack of close family for Olivia also resulted in friends acting as informal support.

"I had lots of friends help me out to teach me how to send emails, to teach me how to do text messages [...] and a few other things on the phone, you know. [...]. I couldn't live without my mobile phone. I love it." -Olivia, 83 y.o.

Here again, informal support, in the form of friends, acted as a motivator and enabler to adopt usage of a mobile phone. Olivia does not use the phone for administrative obligations. Olivia reported positive feelings about her phone as it allows for increased social interactions.

Besides her friends and neighbors helping with digital challenges, Olivia also reported that her doctor helped in the initial application process for aged care services. This was done by starting the application process for her, and providing Olivia with subsequent instructions.

She reported that this was not done in their official capacity as her doctor, but rather as a caring gesture. The doctor went beyond their formal support role and acted as informal support in this case.

Discussion

This project set out to gain insight on the lived experience of older Australians dealing with administrative obligations and if there was an impact on independent living and aging in place. The interviews resulted in three themes of the lived experience. Both positive and negative experience were reported when engaging in citizen-state interaction. The digitalization of administrative processes aided some, while evoking a sense of fear in others. Lastly, informal support comes in many forms, and can have a significant impact on administrative tasks.

Discussion of Findings

Difficulty was reported applying for government-funded services with the purpose of enabling and supporting aging in home. This is especially important as older people need to be able to access these services in the first place. Barriers or hinderances, including administrative ones, represent an inefficiency in obtaining this service. This can result in underutilization, where eligible applicants do not end up receiving the support (Herd, 2015). While this was not the case for the participants, it was mentioned that such cases were known to them. Moreover, Robert expressed that his arduous and lengthy application almost felt intentional, in order to prevent access. While Robert disregarded this notion as a humorous comment, creating barriers to access benefits with intentionally complex application processes is not unheard of. Moynihan et al. (2013) describe this barrier creating as a means of policymaking, in the case of US Medicaid applications.

Not all participants had negative experience with administrative tasks in citizen-state interactions. Alex described no real difficulty when dealing with administrative obligations by the NDIS. Individuals' experiences of dealing with the NDIS bureaucracy has been researched using the concept of administrative burdens (Yates et al., 2021; Carey et al., 2021). Carey et al. (2021) and Yates et al. (2021) describe unequal levels of administrative burden experienced by individuals, with exceptionally high burdens for particular social groups. For example: "women with disability are experiencing significant administrative burdens" (Yates et al., 2021, p.e2308). Alex reported that he was aware of such problems with the NDIS bureaucracy due to media coverage, but that they did not apply in his case. This is not contradictory with the findings in the literature as Carey et al. (2021) points out that experiences navigating the NDIS bureaucracy varies between different social groups. Rather, it provides further insight into the topic from the perspective of an abled partner taking on the full administrative burden of his disabled partner. Alex in general did not report any issues with managing administrative tasks, government or private, partly due to his high digital literacy.

The digitalization of administrative obligations can results in older people adapting to the new methods, but sometimes with great difficulty. This can have very positive results in terms of making administrative tasks easier for older people, once the initial learning component is overcome. However, there are feelings of fear and hesitation for some when it comes to adapting these new methods. This is even the case when the participant is aware that transitioning to digital would make administrative tasks easier. It is unclear whether the adoption of information and communication technology (e.g. internet, mobile phones and computers) have a positive or negative impact on the quality of life of older people (Damant et al., 2017). Participants who already adapted to using digital administrative methods reported positive experiences. For those who do not use digital methods, it is unclear whether

a higher quality of life would result. Even so, "qualitative studies have reported positive effects for older people who use ICT […] to keep in touch with family and friends" (Damant et al., 2017, p. 1679). This is in line with what Olivia mentioned regarding learning how to use her phone, having positive experiences due to increased socializing with friends. Digitalization was not part of the original conceptual framework. From the interviews, it emerged as an significant factor impacting individuals experience of administrative task. For future research, it should be considered as an influencing concept when moving from administrative obligations to tasks, alongside informal support and executive functions.

The availability of informal support also played a role in transitioning to digital. Participants mentioned the impact of having family to help with both administrative tasks and with using the computer or phone. Those who had easy access to family relied on them sometimes to help bridge literacy gaps with technology, or to help setup the devices. This is an example of intergenerational knowledge transfer (Istead & Shapiro, 2013). Besides family, friends and neighbors acted as informal help. In one instance, Olivia's doctor acted as informal help, by going beyond their capacity as a doctor, to help setup home modification services for the Olivia. Therefore, informal support was reported in many forms from different sources. The various forms of informal support is a defining characteristic of informal support (Barbosa & Matos, 2014).

Reflection on Study

While the project aimed to gain insight on lived experience of older Australians, there were limitations. An important limitation of this study is in the sampling. As the researcher was not in Australia, interviews had to be conducted through the phone or computer, which limited possible participants. Only those who were literate enough with phone or computer were able to partake, or people who shared a household with someone who was literate. As a result,

participants might have been more technologically literate than the average older Australian. As all participants were relatively independent, there could also have been a bias where only those who are independent were willing to participate. This is possibly seen seen by the fact that none of the participants reported significant issues with executive functions. Besides this, a small sample was used overall. These sampling limitations impact how insightful the results might be for the analyzing lived experience of older Australians.

Another limitation arising from the sampling criteria, was the large age range of 69 to 95 years old. This range represents several generations, and not a singular age group. So while older people aging 69 to 95 were grouped into one for this study, this is not the case in reality. This could partially explain the wide range of experiences reported by participants.

Recommendations for Further Research & Policy

Future studies on the topic should attempt at sampling those older people who are harder or unable to be reached remotely. These people might have very different experiences than the participants in this sample. Furthermore, consideration should be taken on age groups of older people studied. A study that splits people aged 65 years or older into smaller groups might produce more insightful findings.

This study provided an initial framework to gain insight into the lived experience of engaging with administrative obligations, the concept of administrative tasks. Further research should similarly focus on viewing lived experience through the lens of the participants, and not limit interpretation to negative experiences.

 Administrators responsible for designing application processes for aged care in particular should consider older people's ability to complete the process. Applications processes could be made simpler. Ideally, providing an assisting coordinator at the beginning of the application process, not only once it is completed. This could help guide people through the

application process. This is all in an effort to ensure citizens are able to access their rightful benefits, for which they qualify. Private service providers, such as banks or utility providers should also consider the inclusivity of their bureaucratic processes on the individual. If a bank transitions to shutting down physical bank locations in favor of digital banking solutions, considerations should be taken for those who might experience difficulty. This also means considering inclusivity of all members of the public when designing digital interfaces.

In conclusion, older people have varying experiences with administrative tasks. In this study, independence and ability for aging in place was not disabled by administrative tasks for any of the participants. Nevertheless, administrative tasks have an impact on older peoples feeling of independence, which partly determines the success of aging in place. Positive experiences with administrative tasks can increase feelings of independence, while negative experiences can have the opposite effect. Informal support and digitalization of administrative processes further impact the experience of administrative tasks to varying degrees, depending on circumstance. These factors should be taken into consideration by all organizations designing administrative tasks meant to be accessible by the wider population.

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Appendix A: Interview Guide

Pre-interview checklist:

- Information sheet received/understood? If no explain now
- Oral consent obtained
- Remind they can stop or take a break any time, they should only answer questions if they are comfortable with it
- Any questions? Okay to start now? If okay, proceed to:

Open ended questions for interview:

1. Would you mind telling me a few things about yourself?

2. How do you manage the administrative obligations (or paperwork) required for day-to-day living, such as paying bills, filling out forms or paperwork required to request/access services (private or government)?
   a. What does "doing admin" look like?

3. Can you tell me about your experience navigating the administrative obligations required for accessing government support programs (including aged care)?
   a. How do you feel about the administrative obligations related to accessing state care?
   b. Can you tell me about any emotions you might have experienced when dealing with the administrative obligations of accessing government support programs?

4. Have you received any support in navigating administrative obligations?
   a. How does this work? How does this support look like?
   b. Do you provide support to family or friends navigating administrative obligations?

5. Do you feel this has had an impact on your ability to live independently?

6. Have you noticed any changes in the administrative obligations over time? If so, can you describe these changes?

7. Do you have any questions for me at this time? Any further comments?

Appendix B: Code Book

Theme	Code Category	Code	Quote
Citizen-State	government admin - general	government admin is digitalized	No. We didn't see anyone. If they put the letter on the computer, you know that
		government admin is not hard	Yeah not hard to follow. Yeah not hard to follow
		home modifications	I'm so pleased that, that he did recommend all that and that they came out and
	government admin - negative talk	government admin is hard	She said it's a pain in the neck.
		Government admin not digitalize	So for some reason, they come by paper. Each quarter, so four times a year,
Digitalization	digital - negative talk	digital as unkown territory	Well, it it's a question of, question of going into uncharted territor
		digital is hard to use	Unfortunately, unfortunately, Nick, I don't use the computer at all. I wish I had. I
		digitalization forced upon them	With and then the, how can, almost forced, I think, in this day and age, one ca
		manual is comfort	So, I don't know it's a bit difficult for elderly people. I think I think probably Nick,
		manual is easier	Well, if I have to I will, but I'll, I'll fight it for as long as I possibly can. Because I
		fear	It's a little bit scary, but. Because when I first started going to these two banks,
		fear of scams	Yeah I'm terrified of that. if I get something and I don't know, whether I should t
		future problem	But look at that, at some point in time, yeah, it'll just, it will all get too hard
	digital - positive talk	digital help from companies	Yeah, but there is a lot of help on computers, particularly with YouTube. For in:
		digital is becoming easier	Yeah look I think, I think it's, it's getting easier. And they, you know, a lot of the
		digital makes it easier	The computer definitely. Paper I can't. I can't. I suppose being a lawyer. You lo
		digitally literate	We have been in computers since late 70s, 80s, early 80s. Although we're pr
		easier after setup	Oh, no, I had lots of friends help me out to teach me how to send emails to te:
Informal Support	support - general	doctor as informal help	I think it was the last one. He sort of gave me the numbers that I should ring a
		help from companies	Most of korean seniors I don't think they even read it. They just ... to do it for th
		help from family	I think I would turn to family, for some help. Particularly if there were mistakes
		help from friends	Oh, no, I had lots of friends help me out to teach me how to send emails to te:
		help from neighbors	But I do have a lot of help with with my neighbors. That that was one thing I wa
		help from partners	Yes. I may get help from [my husband], of course.
		help with digital	We also have access to a highly qualified gentleman. For any questions we ha
		partner doing all admin	Yeah, so I don't, I do it all because she she can't do it. So I don't provide supp(
	support - positive talk	help others	Yeah, so I did help. And fortunately, she brought her daughter with her. So I co
		grandchildren help with digital	...but he has helped you in the past sometimes with digital stuff.
	support - negative talk	help needed	I think I could, I could manage the hole in the wall. Okay. Yeah. But I think now,
	admin general - negative talk	discourged to engage with admi	And I don't even bother to read them it's too, too much of the same thing it's pt
		have to deal with not nice people	Because they don't treat old people properly.
	admin general	bureaucracy	And if you've got an Australian passport, it must signify that you are a citizen a
		process is long	The whole process probably has taken 18 months.
		professional help has financial c	Well, we just pay the accountants so I mean. They're not cheap
		other side is against you	They don't care about the little people. It's, you know, if you want to get a home
		investing has lots of paperwork	But eventually, you have to handle the taxation side, that the government dema
		information overload	But we've had letters galore for many many months. And I don't even bother t(
		clunky not hard	So it's a little bit, it's not cumbersome. It's just a bit. It's a bit clunky I call it bec;
		independence	I am quite independent really. As far as everything else goes, except if it come