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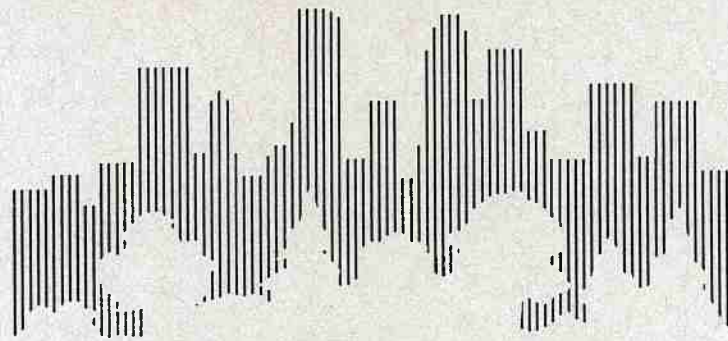
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**MASTERS IN SOCIAL WORK  
THESIS**

**Michelle Lefebvre**

**Subsidy: More or Less**

**1996**

**MSW  
Thesis**

**Thesis  
Lefebv**

# **SUBSIDY: MORE OR LESS**

Submitted to the faculty of

Augsburg College

in partial fulfillment of the requirements

for the degree of

Masters in Social Work

By

Michelle Lefebvre

Augsburg College

Minneapolis, Minnesota

July 1996

MASTER OF SOCIAL WORK  
AUGSBURG COLLEGE  
MINNEAPOLIS, MINNESOTA

**CERTIFICATE OF APPROVAL**

This is to certify that the Master's thesis of :

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has been approved by the Examining Committee for the thesis requirements for the Master of Social Work Degree.

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## **ABSTRACT**

This thesis explores whether a subsidized client in a federally funded program for older adults receives as much service as a client in the same program that does not receive subsidy for service. This was accomplished by examining records that spanned a year of service from two programs that deliver service to older adults that assist them to remain living in their own homes.

Finding of the study indicated that there were no relationships between subsidized services and clients receiving service. Based on the study findings, recommendations were made for a larger study sample and a control of other variables

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## INTRODUCTION

### OVERVIEW

Using an unobtrusive research method of analyzing existing records, this study examines whether clients that received subsidized services to help them remain living independently in their own homes received as much service as those clients who paid for the same service. This study is particularly relevant to social work because “the fastest growth rates in the entire population are for the oldest age cohort” (Binstock, 1991), this is the group that requires the most service due to the increase of chronic illness and disability.

At the same time of this rapid growth in the oldest old, there are significant cutbacks in funding of the Older American’s Act which is the primary source of funding for many aging programs including the program the data for this study is taken from. Also, there have been major changes in funding priorities by many foundations and corporations shifting their resources to family and/or children’s issues. The funding sources for many older adult programs have been significantly reduced or eliminated due in most part to a perception that senior citizens are well off and no longer need the programs that were developed in the fifties and sixties when seniors were the poorest population group (Binstock, 1991). However, there has been little

research on how well the programs that were developed to bring senior citizens out of poverty are working.

This chapter will cover the history and purpose of the Older American's Act and the purpose of this study.

### Historical Components

With the development of the Social Security Act of 1935, American society seemed to accept the idea that the elderly were poor, frail, and deserving of assistance (Binstock, 1991). Over the following 40 years, a variety of programs for senior citizens were developed including Medicare, and the Older American's Act. Because the elderly were seen as deserving poor, many of the programs that were developed did not require "means tests" to receive services. During the 1960's and 70's, a plethora of programs were developed ranging from an income maintenance program to a home maintenance program so that "by the mid-1970's a congressional committee, using loose criteria, identified 134 federal programs benefiting older citizens, overseen by 49 committees and subcommittees of the Congress (Binstock, 1991 citing U. S. House of Representatives, 1977).

In 1965, the Older American's Act became law as a grant-in-aid program. The goals of the Act, which essentially are unchanged since its inception are:

- “1. An adequate income in retirement...
2. The best possible physical and mental health...
3. ...Suitable housing...
4. Full restorative services for those who require institutional care, and a comprehensive array of community-based, long-term care services...
5. Opportunity for employment...
6. Retirement in health, honor, dignity...
7. ...meaningful activity within the widest range of civic, cultural, educational and training, and recreation opportunities...
8. Efficient community services, including access to low-cost transportation...
9. Immediate benefit from proven research knowledge...
10. Freedom, independence and the free exercise of individual initiative...” (Binstock, 1991 citing OAA, 1989, sec. 101).

However, the amount of funding that originally was authorized was meager compared to what it was to accomplish; over three years \$6.5, \$11, and \$16.95 million were allocated (Binstock, 1991 citing OAA, 1989, Sec. 101). Although there were increases in allocations over the years, they did not keep up with inflation and when adjusted for inflation, the appropriations were actually a decrease in funding. The

lack of funding resulted in programs being thinly funded and unable to achieve the goals set forth in the law.

During the 1970's, under President Nixon's administration, the Older American's Act went through a major expansion. There was a dramatic increase in the Act's budget from \$20 million to \$100 million; the nutrition program, the main stay of the Older American's Act, was developed; legislation that targeted services to the low-income and minority seniors was included; and the Older Americans Comprehensive Services Amendments of 1973 were enacted which included the "development of comprehensive services for older persons on a statewide basis" (Gelfand & Bechill, 1991).

The nutrition programs are the mainstay of the Older American's Act and include congregate dining which brings seniors together to provide both a nutritious meal and socialization. The other nutrition program of the Act is home delivered meals and is probably better known as Meals on Wheels which delivers a meal to homebound seniors. A few of the programs included in the Comprehensive Services Amendment are legal aid, affordable transportation, in-home respite services, and chore/home maintenance services. A primary purpose of the Older American's Act and the reason for the Comprehensive Services Amendment is to provide services to assist elders to remain living in their home independently. States are allowed

some latitude in prioritizing and providing services in a way that best fits the needs of their communities.

By 1978, the trend for expansion had changed to consolidation of service delivery. The funding increases were small and not keeping pace with inflation, but providers were expected to maintain if not increase service delivery.

By the 1980's, the idea being reflected in federal reports was that any further expansion would be wasteful (Gelfand & Bechill, 1991). At the same time, the image of senior citizens was changing from deserving poor to greedy geezers. Due to legislation concerning long-term care, the organizing and lobbying efforts of seniors, and many seniors appearing better off, the idea of the lonely, poor grandparent began to change to the younger retiree trying to take funding from children's programs for unneeded senior programs. An increasing emphasis on family, children's and welfare issues, aided the pitting of seniors against children. As the emphasis on family grew, many other funders such as, foundations and corporations began shifting their priorities for funding away from senior issues.

By the late 1980's, providers of senior programs, particularly those funded by the Older American's Act, began looking at private-public partnerships and cost sharing (Gelfand & Bechill, 1991). One possibility was working with corporations to offer a benefit of eldercare

for families that have elderly parents (Gelfand & Bechill, 1991). Given that many adult children no longer live near their aging parents or do not have the time to personally help their parents due to work, school and family obligations, offering eldercare services as a benefit may bring in extra funding for senior programs.

Hopefully, through creativity and working together, solutions can be found.

#### PURPOSE OF STUDY

The purpose of the research conducted for this thesis was to examine whether elders who used subsidized chore/home maintenance services received as many services as those who paid to receive the same services. This was accomplished by examining the records of two chore programs over a calendar year.

## OVERVIEW OF STUDY

The research was conducted by this author by compiling data from two city based programs in Minneapolis providing chore/home maintenance for senior citizens. The programs in this study are two of eighteen in the Minneapolis/St. Paul area. There are two networks of chore/home maintenance programs in the area. The St. Paul network has a total of five programs and covers the city of St. Paul and a northern suburb. The Minneapolis network which includes both of the programs in this study, consists of a total of thirteen programs. Of the thirteen programs, three cover the county of Anoka, six are within the city of Minneapolis boundaries, and four are in suburbs surrounding the city. All of the programs provide chore/home maintenance services to senior citizens and agree to adhere to certain reporting and operating procedures required by the network's coordination unit and Older American's Act guidelines. The programs use a combination of volunteers and neighborhood residents who receive a stipend from the client or if the client can not afford services from the program in the form of subsidy. Payment for services is not required, but suggested. There are no income guidelines to use the service. The services provided include: heavy and on-going housekeeping, seasonal yard work, and minor home repairs. At the most, there is 1.5 Full-time Equivalent employees that recruit and screen the volunteers and

workers, conduct outreach to clients, match workers with clients, follow-up with clients on service, and various other duties to make the programs run smoothly.

Due to funding cut backs for both of the programs included in this study, this researcher was interested in finding out whether the use of subsidy had any affect on how much service a client received. Subsidy is one of the larger line items after personnel costs in both programs' budgets.

This study is in no way complete and should not be used to determine if the funding that is spent on the programs in this study or on any of the other programs in the chore/home maintenance network is the best use for the most clients.

#### SIGNIFICANCE OF THE STUDY

With the high cost of long-term care; the number of people approaching age 65, estimates of 21% of the entire population by 2030; the decreases in funding in general and in particular to senior programs; and the increasing unavailability of family to care for older relatives, "it will become increasingly important to take a close look at informal caregiving and its relationship to the type and amount of community-based services used in conjunction with those voluntary services" (Murphy, 1990).



The emphasis has been on in-home care since the late 1960's and early 1970's when the de-institutionalization movement began. Community-based care was seen as a less costly way to provide services. "At present, about one-quarter (1.1 million) of all functionally dependent, non-institutionalized elders receive some level of formal care. Approximately three-quarters of the functionally limited elderly receiving such services finance the cost of these services (over \$99 million per month in 1985) out of their own pockets" (Murphy, 1990 citing Soldo, 1985).

The data from this study will add to the knowledge base that exists. The data looks at who received subsidized services, their demographic characteristics, service levels and types of services. The purpose of this study is to determine whether clients who received subsidized services receive as much service as those who paid for the same services. The results of this study may be useful to other providers to help them look at the effectiveness and cost utilization of service.

## **LITERATURE REVIEW**

### **OVERVIEW**

The question addressed in this study looks at two issues, services to seniors and subsidy. The following review of literature identifies data related to both issues. The literature on the subsidy issue was the most challenging. Data on subsidy within a senior program was not found. However, relevant data was found regarding subsidy issues in other programs and will be explained further under that section. The literature regarding services to seniors looks at specific programs for seniors and an overview of the last twenty-five years of the Older American's Act.

### **RESEARCH ON SENIOR PROGRAMS**

The National center for Health Statistics conducts a national survey every year. The survey samples 40,000 households to obtain information about health and the use of health care services. In 1984, a section was added to the survey to measure "the rate of functional limitations of a random sample of 13,807 people aged 60 and older who lived in the community" (Murphy, 1990 citing Dawson, 1987). The survey asked questions regarding activities of daily living (ADLs), such as, bathing, toileting, eating and dressing. It also asked about instrumental activities of daily living (IADLs), such as, housework,

money management, meal preparation and shopping. The survey showed that about 10% of the participants over the age of 65 received assistance with at least one ADL which classified them as functionally limited (Murphy 1990, citing Dawson, 1987). The percentage of participants who were classified as functionally limited directly correlated with the increase in age. So, the older the participant the more likely they needed assistance with one or more ADLs. However, the study did show that 77% of the participants were independent and did not need help with activities of daily living (Murphy, 1990, citing Dawson, 1987).

The study also showed that 22% of the participants over the age of 65 needed assistance with IADLs and 78% were independent (Murphy, 1990 citing Dawson, 1987). The study also showed that more women than men needed assistance, however, this may be because there were more women participants in the study than men.

In another study conducted by Applebaum, Regan, & Woodruff (1993) on quality of care of in-home services, they state that although an increase in in-home services provides options for clients it also has brought along an increase in concerns of quality of care. This may be an important point for this study. If the quality of service is not good, clients may not request further service from the program. Therefore, a client may receive service only once because they were not pleased

with the quality of service, not because they could not afford the service or because they were denied service due to lack of subsidy. The study continues that quality is now and will continue to be a significant issue due to the senior population being among the most vulnerable and that the services are provided in the privacy of homes (Applebaum, Regan, & Woodruff, 1993). Currently, about 5 million elders require care and projections are that 7 million will need in-home care by 2000 and 10 million by 2020. The problem is exacerbated by the fact that the younger work force which usually holds the service jobs is shrinking.

A study conducted by Mui & Burnette (1994) looked at frail elderly living alone versus those living with others. Their study found that more adults were living alone not only due to death of a spouse, but unmarried adults were living alone. This may be a problem because there are so many of them, about 8.9 million. Research shows that this group is at a higher risk for long-term care and the social isolation they experience may decrease their quality of life (Mui & Burnette, 1994). This may have a large impact on programs that subsidize service if funding continues on the trend it is currently on and cutbacks continue; the programs will not have enough subsidy dollars to cover the needs of all the seniors living alone. When there is a spouse or other family member, generally, that person is able to provide

some of the care needed by the client. However, when the person lives alone, they are more dependent on the services of the senior program.

### RESEARCH ON THE OLDER AMERICAN'S ACT

There was one main theme from the literature on the Older American's Act and a point that was made in another article that were quite important to take into consideration. Two articles reviewing the past twenty-five years of the Older American's Act both stated that cost-sharing would be an important consideration for the future of the Act (Gelfand & Bechill, 1991 and Binstock, 1991). With the cutbacks from Congress that the Act has endured, a requirement that clients pay something for the service may need to be added in the future.

An article about a program that was spun off from an agency funded by Older American's Act dollars, cites that some clients do pay for services and that it is working very well (Rovillard, 1995). It shows that, at least limitedly, there is a possibility that a fee for service model may work.

One article looked at how minority seniors fared in services provided by the Older American's Act (Hyde & Torres-Gil, 1991). There is evidence that the number of minority elders receiving services has dropped over the years, but the number of minority seniors in the population is growing (Hyde & Torres-Gil, 1991). This may be

significant to this study because minority seniors tend to have a “higher incidence of poverty, poor health, and lack of access to resources (Hyde & Torres-Gil, 1991 citing Committee on Education and Labor, 1988). These tendencies should bring minority seniors into senior programming; however, that does not seem to be reflected in the programs client served characteristics. Therefore, more efforts, which translates to more dollars, should be spent on outreach to minority communities. In conducting more outreach, more dollars are spent and therefore fewer dollars are available for subsidy. This is a major issue and deserves a study of its own.

### RESEARCH ON SUBSIDY

The data that was found regarding subsidy issues looked at welfare reform. This data was determined to be somewhat relevant because it looked at the uses of different subsidies, Aid to Dependent Children (AFDC), and General Assistance (GA) and how the subsidies effected the use of service.

Powers (1994) looked at the impact of AFDC on birth decisions and found that AFDC benefits had a slight impact on birth decisions, but the results were not significant. Bowen and Neenan (1993) found that offering immediate subsidized child care to women receiving AFDC benefits had no “statistically significant effects either in

reducing aggregate welfare expenditures or in promoting client independence from the welfare system.” Schram and Krueger (1994) conducted research on whether or not higher welfare benefits in one state attracted recipients from a state with lower welfare benefits to move to the state with higher welfare benefits. The study found that movement is generally “patterned after the migration of the population in general; they move to where there is job growth” (Schram & Krueger, 1994).

In two studies conducted by, Coulton, Crowell and Verma (1993) and Halter (1994) on the changes in general assistance eligibility or availability, it was found that when GA was no longer available, the former recipients turned to other governmental programs, nonprofit organizations, churches or family for assistance. Coulton, Crowell and Verma (1993) “found that almost one-third of the caseload applied for or received another, presumably more appropriate, government benefit.”

It was found in a study conducted by Calsyn, Kohfeld and Roades (1993) on urban homeless people and the use of welfare that “less than half of the homeless population are receiving welfare benefits” even though they qualify for the benefits.

The conclusion of whether or not subsidies have an impact on the service people receive or their behavior is inconclusive. Benefits had

little effect on whether or not women had another child, accepted immediate child care, moved to another state or whether homeless people qualified for the benefits. However, when general assistance benefits were no longer available to people, they did seek out other funds to replace the general assistance.

All of the research stated limitations of not looking at all major factors of why people received benefits. It may be concluded that a variety of factors lead to people receiving and staying on benefits.

The literature regarding research on seniors shows that there are a significant amount of seniors who could use chore services due to their living situation and physical limitations. It also suggested that quality of care must be controlled so that the users of the services feel comfortable in receiving the service which ties directly into the research of this study. If clients are not using the service because of quality reasons, it may appear that they do not request service again due to cost. It has been found in the programs in this study that if a client is unhappy with the service, they usually do not complain to the coordinator of the program they just do not request any further service.



## **RESEARCH QUESTION**

In this study a relationship was investigated between: subsidy usage and subsidy non-usage which includes how much subsidy was used, for what type of services it was used, and what are the characteristics of the users and the nonusers of subsidy. The specific question that was addressed was:

Do seniors who receive subsidized chore/home maintenance service, receive less service than seniors who pay for chore/home maintenance service?

## METHODOLOGY

### STUDY DESIGN

This author conducted a descriptive study that examined the usage of subsidized services by older adults participating in two local chore/home maintenance programs. Data was collected on elders that received subsidized and nonsubsidized chore/home maintenance services between January 1, 1995 and December 31, 1995. A total of 908 individuals and 5,057 subsidized and non subsidized jobs were reviewed.

One of the programs that the data was taken from was an inner city program where as the other program, although within the city limits of Minneapolis, is very different from the first program demographically and not near the core of the city. The choice of the two programs was deliberate in order to get a significant comparison. The inner city program has predominately low to middle income residents where as the other program has middle to high income residents. It was theorized before any data was collected that if data was taken from just one of the programs it may skew the results, such as, if only the inner city data was used, it may appear that most of the clients are subsidized and therefore, clients who are subsidized receive as much service as those who pay for the same service. If the program in the outer limits of Minneapolis where many of the clients pay for

service was the only program used, it may appear that subsidized clients do not receive as much service as those that pay. So, in the interest of providing some balance to the study, the data from the two programs was chosen.

Each of the programs has been in operation and providing chore/home maintenance services to seniors for over ten years. However, a study of the programs has never been conducted. Each of the programs is required to survey the clients each year to determine satisfaction of services provided. Although the programs have a good return of around forty percent, the surveys are very basic and mainly cover if the client is satisfied with services and would the client use the services again. Since the client is more than likely somewhat dependent on the program, it stands to reason that they would indicate that they are satisfied with the service and that they would use it again. It should also be noted that seniors often report that they are afraid to criticize the programs that they receive service from in case there may be some type of retaliation from either the worker who comes into their home or by ending up on an eternal waiting list.

To protect the identity of the elders in the study, the author did not have client names, but instead had client numbers that corresponded to client numbers that were listed on the data of jobs completed.

Using the data collected, this author will describe:

1. The characteristics of subsidized clients and nonsubsidized clients.
2. The type of service performed comparing subsidized clients and nonsubsidized clients.
3. The frequency of services comparing subsidized clients to nonsubsidized clients.

## VARIABLES

The variables that will be discussed in this study regarding client characteristics include: sex, age, race, income, household composition, and type of residence.

The variables that will be discussed in this study regarding the services include: frequency and type of service. The type of service includes: seasonal outdoor work, heavy indoor work, minor home repair, lawn mowing/snow removal, and routine indoor work.

## OPERATIONAL DEFINITIONS

It should be noted that senior citizen or senior, elder, and older adult are used interchangeably in this study. For this study, they mean a person 60 years of age or older.

Chore/home maintenance program means a program that offers services to seniors to help them remain living in their own homes by providing at least but not limited to: seasonal yard work, heavy indoor cleaning, minor home repair, lawn mowing/snow removal, and routine indoor work.

Seasonal yard work means, at least, but not limited to, gutter cleaning, raking leaves, washing and/or changing windows and taking out a garden.

Heavy indoor work means, at least, but not limited to, cleaning a garage, basement or attic and packing for moving.

Minor home repair means, at least, but not limited to, fixing a leaky faucet, installing grab rails, fixing a light switch, installing smoke detectors and unclogging a drain.

Routine indoor work means, at least, but not limited to, dusting, vacuuming, washing floors and laundry.

Frequency of service means the number of times a service is rendered.

Type of service means seasonal outdoor work, heavy indoor work, minor home repair, lawn mowing/snow removal, and routine indoor work.

Less service means fewer jobs performed for a particular client.

Client means a person that received chore/home maintenance service.

Program 1 refers to the inner city program where chore/home maintenance data was collected.

Program 2 refers to the program on the outer boundaries of the city where chore/home maintenance data was collected.

Subsidy means funding that is spent by the chore/home maintenance program on behalf of a client due to the client not being able to pay for the service.

## FINDINGS

The following section outlines the research findings.

Percentages were used to describe the variables of the sample population including sex, age, race, income, household composition, type of residence, and type of service provided.

It was found, once all the data was collected, quarter two data from program 1 was unavailable. Therefore, the data is somewhat skewed. A summary of the missing data is available and will be added at the end of the findings.

As stated above, a total of 908 individuals and 5,057 subsidized and non subsidized jobs were reviewed.

### Sex

The sample from program 1 was comprised of 39% males and 61% females who were subsidized and 35% males and 65 % females who were not subsidized. In the sample from program 2, the data was comprised of 18% males and 82 % females who received subsidy and 26% males and 74% females who did not receive subsidy. (see table 1 below). In both samples and for both subsidized and not subsidized clients, there are more females than males being served. This follows a general tendency in senior programming that more women receive service than men. The most predominate reason for this is women out living their spouse and needing assistance with chores around the

home. Another reason is that more women tend to remain unmarried after a death of a spouse where as men tend to remarry after a death of a spouse. This would again leave more older women than men single.

**Table 1**

**SEX**

**Percentage of Males and Females in Sample**

**Program 1 and Program 2**

**Subsidized and Nonsubsidized Clients**

<u>Sex</u>	<u>Program 1</u>		<u>Program 2</u>	
	<u>Subsidized</u>	<u>Nonsubsidized</u>	<u>Subsidized</u>	<u>Nonsubsidized</u>
Male	39% (n=136)	35% (n=18)	18% (n=34)	26% (n=81)
Female	61% (n=215)	65% (n=33)	82% (n=155)	74%(n=236)
Total	100% (n=351)	100% (n=51)	100% (n=189)	100% (n=317)

**Age**

The mode age for subsidized clients from program 1 was 75 to 79 years old and for nonsubsidized clients the mode was 85+ years old. The mode age for subsidized clients from program 2 was 85+ years old and for nonsubsidized clients the mode was the same as program 1, 85+ years old. (see table 2). The mean or median age was not available due to the ages were in categories and not individual years. The sample



from program 2 follows the norm for the most frequent age of seniors receiving services for in-home services.

**Table 2**  
**DISTRIBUTION OF AGES**  
**Program 1 and Program 2**  
**Subsidized and Nonsubsidized Clients**  
 percentage of total

<u>Age</u>	<u>Program 1</u>		<u>Program 2</u>	
	<u>Subsidized</u>	<u>Nonsubsidized</u>	<u>Subsidized</u>	<u>Nonsubsidized</u>
60 - 64	9% (n=31)	8% (n=4)	5% (n=9)	4% (n=13)
65 - 69	10% (n=34)	4% (n=2)	10% (n=19)	9% (n=28)
70 - 74	15% (n=55)	16% (n=8)	13% (n=24)	15% (n=48)
75 - 79	25% (n=87)	11% (n=6)	22% (n=41)	24% (n=77)
80 - 84	21% (n=73)	24% (n=12)	23% (n=44)	22% (n=70)
85+	20% (n=71)	37% (n=19)	27% (n=52)	26% (n=81)
Total	100% (n=351)	100% (n=51)	100% (n=189)	100% (n=317)

### Race

In both samples, the majority of clients were white. Based on Minneapolis demographic information from the 1990 census, this finding fits with the senior population of the city. The data from program 1 shows that 66% of the subsidized clients were white and

34% were African American. The nonsubsidized clients were 80% white and 20% African American. The data from program 2 shows that 91% of the subsidized clients were white, 8% were African American and 1% were Asian. The data for nonsubsidized clients shows that 94% were white and 6% African American. There were no American Indians or Hispanic clients in the samples. (See table 3).

**Table 3**

**RACE**

**Program 1 and Program 2**

**Subsidized and Nonsubsidized Clients**

percentage of total

Race	Program 1		Program 2	
	Subsidized	Nonsubsidized	Subsidized	Nonsubsidized
Asian	0	0	1% (n=1)	0
Am Indian	0	0	0	0
Black	34% (n=119)	20% (n=10)	8% (n=15)	6% (n=19)
Hispanic	0	0	0	0
White	66% (n=232)	80% (n=41)	91% (n=173)	94% (n=298)
Total	100% (n=351)	100% (n=51)	100% (n=189)	100% (n=317)

**Income**

The income level distribution between the two programs corresponds to the general demographics for the city of Minneapolis.

The data from program 1 shows significantly more clients in lower income categories, with 91% of subsidized and 80% of nonsubsidized clients in the county and poverty income brackets, than the clients from program 2, with 49% of subsidized and 8% of nonsubsidized clients in the county and poverty income brackets. (See table 4). Chart 1 shows the income guidelines the chore/home maintenance programs follow to classify client's income.

### Chart 1

#### Income Guidelines Used by Chore/home Maintenance Programs

	<u>One Person</u>	<u>Two People</u>
Poverty	\$623 and below	\$836 and below
County	\$624 - \$660	\$837 - \$935
Moderate	\$661 - \$1,027	\$635 - \$1,379
High	\$1,028 and above	\$1,380 and above

The guidelines are set by taking the poverty level each year for 1 and 2 person households, checking with the local county for their levels of income for eligibility, taking 165% above poverty to calculate moderate income, and high income is the amount above the moderate cut off.

**Table 4****INCOME****Program 1 and Program 2****Subsidized and Nonsubsidized Clients**

percentage of total

<u>Income</u>	<u>Program 1</u>		<u>Program 2</u>	
	<u>Subsidized</u>	<u>Nonsubsidized</u>	<u>Subsidized</u>	<u>Nonsubsidized</u>
Poverty	20% (n=71)	20% (n=10)	10% (n=18)	2% (n=7)
County	71% (n=249)	60% (n=31)	16% (n=31)	5% (n=14)
Moderate	8% (n=29)	20% (n=10)	37% (n=70)	25% (n=79)
High	1% (n=2)	0	37% (n=70)	68% (n=215)
Total	100% (n=351)	100% (n=51)	100% (n=189)	100% (n=315)

**Type of Residence**

A significant majority of clients from both samples live in a private residence, 99% and 100% for subsidized and nonsubsidized respectively for program 1. Ninety-seven percent (97%) and 92% of subsidized and nonsubsidized clients respectively live in private homes from program 2's data. (See table 5).

**Table 5****TYPE OF RESIDENCE****Program 1 and Program 2****Subsidized and Nonsubsidized**

percentage of total

**Program 1****Program 2**

<u>Residence</u>	<u>Subsidized</u>	<u>Nonsubsidized</u>	<u>Subsidized</u>	<u>Nonsubsidized</u>
Private	99% (n=349)	100% (n=51)	97% (n=184)	92% (n=292)
Apartment	1% (n=2)	0	3% (n=5)	8% (n=25)
Total	100% (n=351)	100% (n=51)	100% (n=189)	100% (n=317)

**Household Composition**

The household compositions differs between the two samples. The data from program 1 shows that the majority of clients live with at least one other person, 62% of subsidized and 67% of nonsubsidized. Where as in the sample from program 2 the opposite is true with only 29% of subsidized and 45% of nonsubsidized clients living with another person. (See table 6).

**Table 6****HOUSEHOLD COMPOSITION****Program 1 and Program 2****Subsidized and Nonsubsidized**

percentage of total

	Program 1		Program 2	
<u>Composition</u>	<u>Subsidized</u>	<u>Nonsubsidized</u>	<u>Subsidized</u>	<u>Nonsubsidized</u>
Alone	38% (n=135)	33% (n=17)	71% (n=134)	55% (n=173)
Not alone	62% (n=216)	67% (n=34)	29% (n=55)	45% (n=144)
Total	100% (n=351)	100% (n=51)	100% (n=189)	100% (n=317)

**Table 7**

## COMPILATION OF CHARACTERISTICS

## Program 1 and Program 2

## Subsidized and Nonsubsidized

percentage of totals

	Program 1		Program 2	
	Subsidized	Nonsubsidized	Subsidized	Nonsubsidized
<u>Age</u>				
60-64	9%	8%	5%	4%
65-69	10%	4%	10%	9%
70-74	15%	16%	13%	15%
75-79	25%	11%	22%	24%
80-85	21%	24%	23%	22%
85+	20%	37%	27%	26%
<u>Sex</u>				
Male	39%	35%	18%	26%
Female	61%	65%	82%	74%
<u>Race</u>				
Asian	0	0	1%	0
Am Indian	0	0	0	0
Black	34%	20%	8%	6%
Hispanic	0	0	0	0
White	66%	80%	91%	94%
<u>Income</u>				
Poverty	20%	20%	10%	2%
County	71%	60%	16%	5%
Moderate	8%	20%	37%	25%
High	1%	0	37%	68%
<u>Residence</u>				
Private	99%	100%	97%	92%
Apartment	1%	0	3%	8%
<u>Household Composition</u>				
Alone	38%	33%	71%	55%
Not alone	62%	67%	29%	45%

The data in Table 7 is a compilation of characteristic data.

### Type and Frequency of Service

The type of service and how often clients received service are a combined set of data in the samples. In three out of four of the samples, the most frequent service was lawn mowing/snow removal. The data from program 1 shows that 69% of subsidized clients received lawn mowing/snow removal services; however, more nonsubsidized clients, 38%, received minor home repair services and only 26% received lawn mowing/snow removal services. The sample from program 2 shows 42% of subsidized clients and 44% of nonsubsidized clients received lawn mowing/snow removal. (See table 8).

**Table 8**

#### TYPE AND FREQUENCY OF SERVICE

##### Program 1 and Program 2

##### Subsidized and Nonsubsidized

percentage of totals

##### Program 1

##### Program 2

	Subsidized	Nonsubsidized	Subsidized	Nonsubsidized
Seasonal	12% (n=47)	6% (n=7)	14% (n=122)	12% (n=442)
Heavy indoor	1% (n=2)	4% (n=4)	2% (n=15)	1% (n=37)
Minor repair	12% (n=46)	38% (n=44)	4% (n=38)	4% (n=147)
Lawn/Snow	69% (n=272)	26% (n=30)	42% (n=366)	44% (n=1622)
Routine indoor	6% (n=24)	26% (n=30)	38% (n=324)	39% (n=1438)
Total	(n=391)	(n=115)	(n=865)	(n=3686)



## DISCUSSION OF SURVEY

The significance of the study findings are outlined in this section. The missing data and its affect on determining whether or not the hypothesis was supported is discussed.

### Discussion of the Hypothesis

The hypothesis for this study was seniors who receive subsidized chore/home maintenance service, receive less service than seniors who pay for chore/home maintenance service.

If the missing data from program 1 was included in table 8, the new total of subsidized jobs would be 623 and nonsubsidized jobs would be 598 compared to what was available, 391 subsidized and 115 nonsubsidized jobs. Subsidized jobs remain more frequent in either case. However, the ratio between the two totals change. Without the addition of the missing data, clients received subsidized services 3.4 times more often than nonsubsidized services. With the addition of the missing data, clients received subsidized services 1.04 times more often than nonsubsidized services. Given that with or without the missing data, subsidized services were provided more often than nonsubsidized services and because the missing data is only in summary form and no further information such as client characteristics can be extrapolated, the missing data will be excluded from any further discussion.

The data from program 2 shows that nonsubsidized services were received 4.25 times more frequently than subsidized services.

However, as stated above, the data from program 1 shows that subsidized services were received 3.4 times more than nonsubsidized services.

This data looks at how many services are provided and the frequency of that service. It does not determine whether a particular client receives more or less subsidized service. The samples do show that clients from program 1 are subsidized 1.76 times on average and that clients from program 2 are subsidized 1.83 times on average. This still does not get to the hypothesized question of whether a client who receives subsidized service, receives less service than a client who pays.

Since many clients receive both subsidized and nonsubsidized services, it is extremely difficult if not impossible to determine whether a subsidized client receives less service. Many clients may begin a year paying for services, but toward the end of the year or around the time property taxes are due, can not afford the services needed and may receive subsidized services only once or twice a year. Of the 402 clients from program 1, 351 were subsidized and 51 were not subsidized. However, of the 506 clients from program 2 189 were subsidized and 317 were not subsidized. It appears that the data is

inconclusive. Because of the amount of subsidized jobs and the number of subsidized clients, if program 1 was the only sample, a conclusion may be drawn that subsidy has no bearing on services delivered. However, if program 2 was the only program sampled, with the large amount of nonsubsidized jobs and the amount of nonsubsidized clients, a conclusion may be drawn that subsidy has an effect on the amount of service that is provided. Therefore, with samples from these two particular programs being almost opposite in their findings, no conclusive determination can be made about whether subsidy is a determining factor on the amount of service a client receives. From the data available, the hypothesis can not be supported.

### Discussion of Characteristics

The following is a brief discussion on the characteristics of the clients in the sample.

For the most part, the results of the characteristics were not surprising. They correspond with Mui & Burnette (1994), Reviere, Carter, & Neuschatz (1994), and Applebaum, Regan, & Woodruff (1993) findings in studies on elders and in-home services. The client profile is generally, a woman, over the age of 75, white, living alone in a private home. The sample from program 2 meets all of the criteria. However, the sample from program 1 differs in that there were more

clients living with another person than living alone. This may be because program 1 has more African American clients who may be living with another family member. Hyde and Torres-Gil (1991) in their review of the Older American's Act and how minority elders have fared state that the tendency for minorities to live with others after a spouse dies may be a reason for lower minority clients taking part in Older American's Act programs.

It was anticipated that the sample from program 1 would indicate more people of color, 129 clients compared to 35 from the sample from program 2. As well, the income from program 1 with 361 clients being county eligible or below was significantly lower than program 2 with only 70 clients being county eligible or below.

Program 1's service area is very close to the inner city and has more clients with lower incomes, overall older clients and more clients of color. However, given the larger picture of being in Minnesota, overall the sample from program 1 still fits the generalized older adult client profile.

Program 2's service area is near the border of the city in what is considered by residents of the city to be a nice area. The clients in this area have a bit more of a disposable income available to them, are a little younger overall, and generally are white.

Overall the clients from the samples in this study correspond to the typical profile in most aging programs.

### Discussion of Practice Implications

The following is a brief discussion on the implications for practice this study shows.

First, with the amount of clients served and the amount of service provided by these programs with at the most only 1.5 FTE per program, an evaluation should be the responsibility of someone else. The programs do not appear to have the time nor resources to conduct a thorough evaluation of services. However, with that said, any external entity conducting an evaluation should receive input from the program coordinators since the program has many unique features.

The literature review and this data in this study show that more service is needed as clients age. With the funding cuts experienced by the programs in this study, it may be necessary to target more closely the clients who are in the most need and make more subsidy available. Although the study was inconclusive, subsidy does appear to remain one of the keys to receiving service.

## DISCUSSION

### LIMITATIONS

Although this study may have many potential uses, it is necessary to examine the limitations of the study as well.

While the total number of clients, 908, and the total number of services provided, 5,057, appear to be a large sample, it is data from only two relatively small programs in a very localized area. To generalize these findings to a wider sample should be done with caution. As stated earlier, if either program had been the sole sample the results would have been quite different.

Also, this paper was based on a descriptive study. If another type of study was conducted with these samples, a different conclusion may be found. A regression analysis may be another way to look at the data to come to a more firm conclusion. Although, the descriptive study offers a great deal of information, other research techniques may prove more useful.

This study also has low internal validity because it fails to control for extraneous variables. This study did not take into account any other variables beyond the subsidy issue for one client receiving more service than another. Variables such as health of the client, families members

or friends available to help with chores, and use of other services may have an affect on the amount of service a client chooses to receive.

As stated above, the information in this study should be used cautiously if generalizing to a wider audience or for another purpose.

### BENEFITS

The benefits of this study may be realized by the type of program from which the samples were drawn and similar aging programs.

A benefit may be that this may induce others to look more closely at local chore/home maintenance programs which have had little to no prior research conducted on them.

This study may also add a bit of new information to the already existing research on in-home services. This author did not find any data specific to chore/home maintenance programs.

This research may also add something new to the existing data on subsidy issues. Most of the research this author found on subsidy issues surrounded the concept of welfare reform.

The hope is that any new study, if based on sound data and research practices will benefit the community at large through its findings.

## RECOMMENDATIONS AND CONCLUSIONS

There are several modifications that could be made to the current study that would prove to be useful for future research.

A larger sample, in terms of more sites or programs, would enhance future research. Although the actual amount of client information was of moderate size, using just two programs was limiting and more conclusive findings may have been made if more programs were included in the sample.

Future studies should try to control for other variables that may affect the amount of service that is provided. As stated earlier, the only variable that was considered in this study was the effect of subsidy on service. This author recommends that other variables be considered.

Although this study was inconclusive in determining whether subsidy had an effect on the amount of service provided, it appears that there are many clients that are receiving needed services with the assistance of subsidized services. This study may be useful for chore type programs to validate the needs and usefulness of their service.

This study was a more extensive evaluation of one segment of two chore/home maintenance programs. As stated earlier in the overview of the study, the programs are required to do a survey of the clients to determine satisfaction with the services they have received. Although the programs receive a good response from the client surveys,



around 40%, the survey is limited in its benefits. The clients are more or less dependent on the service; therefore it stands to reason that they would use it again. Also, seniors often report that they are afraid to criticize the programs that they receive service from in case there may be some type of retaliation from the service provider. This is a significant matter to consider when developing an evaluation of a program. Other methods of evaluation should be explored when there is a possible variable that could significantly influence the result of the data. This study was developed using existing service data rather than testimonials from clients. Although narrative responses from clients may be valuable, the limitations of such an evaluation should be clearly stated.

Another recommendation that does not come directly out of the data presented, but from this authors knowledge of the programs and the confirmation of low minority service numbers is to relocate direct service programs to agencies that are accepted by the communities and in particular the communities of color to improve service delivery to people of color. As shown in both table 3 and table 7, the number of minority people served is very low compared to the number of caucasians served. Program 1, the inner city program serves a great deal of minority clients, however the program is small and very isolated. If the program was moved into one of the local community

centers that is frequented by seniors, the programs visibility would raise and with direct contact by the seniors with the coordinator of the program trust would build which may become reflected in more clients served. Program 2 on the outer edge of the city, would probably not benefit from a change of location. However, other Minneapolis chore programs not part of this study would probably benefit from a change in agency. It should be noted that with a change in agency which could lead to more visibility and clients served, there should be an increase in the budget to the programs to assist in the increase in services delivered.

Chore/home maintenance programs are an informal and cost-effective way for elders to remain living in their own homes independently. If a societal value is to help people remain living independently, funding must continue for these programs so that subsidy levels may be increased to allow people to receive the services needed to remain independent. Although this study is inconclusive as it looks at whether or not seniors receive more or less service when subsidized, the research does demonstrate the effective use of subsidy dollars by two chore/home maintenance programs.

You are invited to be in a research study of whether or not people who receive subsidized chore services receive more or less service than those that pay for the service. I ask that you read this form and ask any questions you may have before agreeing to be in the study.

This study is being conducted by Michelle Lefebvre as part of my master's thesis at Augsburg College.

**Background Information:**

The purpose of this study is to examine whether receiving subsidy for a service has any bearing on the amount of service received.

**Procedures:**

If you agree to release the data, it will be used in this study only and destroyed once the thesis is bound and accepted.

**Risks and Benefits of Releasing Data for this Study:**

There is no direct benefit to the person authorized to release the data. There may be an indirect benefit from the completion of this study in that it may give new insight in the delivery of services the data is related to.

There are no direct risks from releasing the data for this study. However, there may be indirect risks once the study is completed. The study will be available to the public and may be used in other research. Therefore, this study could have negative affects on the service the data is related to.

**Compensation:**

There is no compensation in any form for the release of the data.

**Confidentiality:**

The records of this study will be kept private. In any sort of report I might publish, I will not include any information that will make it possible to identify any individual the data concerns. Research records will be kept in the researchers private office; only the researcher will have access to the records.

**Voluntary Nature of the Study:**

Your decision whether or not to release the data will not affect your current or future relations with the College.

**Contacts and Questions:**

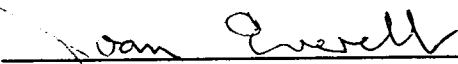
The researcher conducting this study is Michelle Lefebvre. You may ask any questions you have now. If you have questions later, you may contact me at my residence, phone number 529-1647. My thesis advisor is Francine Chakolis and may be reached at Augsburg College, phone number 330-1156.

**You will be given a copy of this form to keep for your records.**

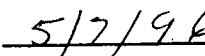
**Statement of Consent:**

I have read the above information. I have asked questions and have received answers. I consent to release the requested data for the study.

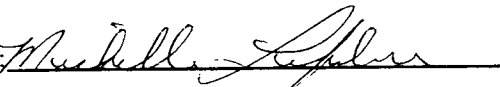
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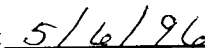
Date: \_\_\_\_\_



Signature of investigator: \_\_\_\_\_



Date: \_\_\_\_\_



**SUBSIDY: MORE OR LESS  
DATA RELEASE  
CONSENT FORM**

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Signature: Aris E Reed

Date: 4-11-96

Signature of investigator: Michelle Lefebvre

Date: 4/11/96

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