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### “Fran”-A Case Study

- 84:** Age
- 79:** Number of IHSS hours currently received each month.
- 15+:** Number of IHSS hours potentially lost if budget cuts are triggered.

**Other formal supports received:** Food stamps, senior center services, transportation

**Informal supports:** Home repairs by friends

**Reduction of supports in recent years:** IHSS hours reduced 3.6%, home foreclosure

#### Introduction

Fran is an 84-year old woman with a need to tell her story. Given the chance, she would write a book documenting her life experiences, which have been filled with great ups and downs. Currently, her health and ability to keep her home are her greatest concerns. She suffers from several health conditions, including diabetes, fibromyalgia and osteoarthritis, and has previously undergone surgery for a brain tumor. She is hard of hearing and blind in one eye, but the daily pain from the fibromyalgia is what poses the greatest challenge. When we first met Fran, she was dealing with her home being foreclosed and this created much anxiety and worry, on top of her many health concerns. She had no family in the area and was not sure where she would live if she were to lose her house.

#### Background

Fran needs assistance with many personal and domestic activities in her home. She has been a consumer of In Home Supportive Services (IHSS) for over 10 years and currently receives 79 IHSS hours per month. Her IHSS

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### The HOME Project

**(Helping Older- adults Maintain independence)**

...is an ongoing qualitative study that is documenting the experiences of older Californians with disabilities, who depend on fragile arrangements of paid public programs and unpaid help to live safely and independently at home.

In-depth interviews are being conducted with older adult consumers of In-Home Supportive Services (IHSS) and their caregivers; most receive other public supports and/or informal help as well. The following case study illustrates how changes in need and supports impact older adults in the state.

#### See the related policy brief:

*“Independence At Risk: Older Californians with Disabilities Struggle to Remain at Home as Public Supports Shrink”*

<http://www.healthpolicy.ucla.edu/pubs/files/homepolicybrief2011.pdf>



caregiver helps with bathing and dressing and also assists with preparing meals, shopping, housework and laundry.

Fran's poor health inhibits her from participating in the many social activities she once enjoyed. She was once involved in several community groups but now rarely attends these activities. While Fran still drives on occasion, by her own admission she should no longer be allowed on the road. Public transportation options are quite limited and so Fran now spends most of her time in her home and is increasingly isolated.

Fran has one son who lives out of state and so she manages her day-to-day care on her own. This is quite difficult for her because she often does not know where to go when she needs help. Currently, Fran's main sources of assistance are IHSS and food stamps. Accessing and coordinating all of the medical and social services she needs remains a challenge.

### Health Changes Over the Course of the Year

Fran has several health conditions that limit her ability to take care of her home and personal needs. The fibromyalgia and osteoarthritis cause chronic pain which makes daily tasks like getting dressed and out of bed difficult. While she is able to move about at home, the bathroom is equipped with grab bars and she uses a chair in the shower to ensure her safety. Outside of the house, she uses a walker or a cane.

Fran describes her energy levels as unpredictable. She also has memory problems and trouble sleeping. Sometimes she is too tired to do anything or feels exhausted after attempting to do very little. Recently, Fran's health has gotten worse. She describes the changes she has noticed in the past year:

And at that time I was in better shape than now. And this year is worse than last year. When last year they asked me, I still can do

a lot of things. Now I can't. If I cook and I burn myself, I cut myself...I fall down and drop things.

Everyday activities, like cooking, are now difficult and even hazardous for Fran. Slowly she has lost the ability to care for herself. She has come to realize what she can and cannot do, and over time has delegated more tasks to her IHSS caregiver.

In the middle of the study year, Fran was diagnosed with diabetes. This has been a major adjustment, as she has now had to learn how to monitor and manage her blood glucose levels. In addition, the chronic pain she experiences from fibromyalgia has also increased and further impeded her mobility. As her physical health has deteriorated, her social isolation and symptoms of depression have increased. By the end of the study, she rarely left her home because of her declining health status and lack of additional support.

### Changes in Public Supports

Fran has had trouble finding a caregiver she can depend on. When we first spoke with her, she had a great relationship with her IHSS caregiver but the caregiver was unable to work the hours that Fran needed the most. During the study year, Fran hired a new IHSS caregiver, but the process of finding someone she trusted and who could meet her needs was difficult.

An important support for Fran is transportation, but a usual and reliable source of transportation has been hard to come by. Fran's most pressing need is transportation to her doctor appointments. While she sometimes has a friend who takes her, or uses a shuttle service, these options are not always available. More recently, Fran's IHSS caregiver began driving her to all of her appointments.

Fran has a car but, since her health has deteriorated, she has been driving less frequently.

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While she no longer feels safe driving, if there are no other options, she sometimes still takes a risk.

Yeah. Sometimes I have to have somebody but sometimes if it's very necessary, I drive. The doctor told me I'm not supposed to drive.

To Fran's detriment, poor health and a lack of transportation have severely restricted her social activities.

Yeah, maybe confined to one house....Otherwise you're isolated and it becomes a mental problem, you know. 'Cause I still try to go, if I can, I still try to go out if I can. Used to, I was very active.

In addition to the social clubs and organizations she once was a part of, Fran attended a senior center near her home where she enjoyed taking computer classes. However, she recently stopped attending the senior center because its budget had been cut and it was expected to close. Fran's inability to continue to engage in social activities has affected her emotional health. Throughout the year she repeatedly expressed feeling isolated and depressed.

## Changes in Availability and Scope of Informal Supports

Fran discusses the challenge of living alone and with limited support from family and friends. She describes the limitations of her social supports:

My friends are all the same, in my situation. They are older people, they have their own family, they work and have family. Some even have two jobs.

She understands that while she has friends that can help once in awhile, she cannot depend on them on a long-term basis.

The threat of losing her home and finding a new place to live was a constant concern for Fran during the

study year. She expressed anxiety and fear as her home was being foreclosed and she was faced with the uncertainty of whether she would be able to find an affordable housing option.

Fran sought assistance from legal services and wrote letters to her bank and loan company in an attempt to save her home. She also began looking into senior housing and other housing alternatives in case she had to move. None of the options looked promising, however, given that senior housing had a long waiting list and Fran was unsure how much she would be able to afford.

Because the bank foreclosed on my house, I don't even know where I'm going now....[I have to move] as soon as possible, but I don't have the ability to do it....I'm looking for senior housing in section 8. But that takes seven years to wait. So where I go, I don't know... You have to do it yourself. Nobody comes to you.

After the study period ended, we learned that Fran had indeed lost her home. Fortunately, she was able to find and move into an apartment.

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### How "Fran's" Situation Has Changed Over Time

Fran underwent several significant changes during the past year. While continuing to manage the chronic pain associated with fibromyalgia and osteoarthritis, she was diagnosed with diabetes. As her health worsened, she found herself increasingly isolated and unable to engage in the social activities that she enjoys. Her outings became limited to only the most necessary of doctor appointments.

The greatest change to Fran's situation, however, was the loss of her home through foreclosure. The process of losing her home and finding a new place to live caused Fran great anxiety and emotional distress, further exacerbating her already challenging health conditions.

But throughout this ordeal, she felt alone and did not know where to find assistance. She did her best to find other solutions and followed the avenues that became available to her. Now, as Fran settles into a new housing situation, she will likely also have to make significant adjustments to her support and care arrangements.

### Reliance on Services and Supports Over the Course of a Year

Fran continues to depend on a number of supports to live independently. IHSS is critical to meeting Fran's daily needs, especially on days when she is in great pain. She can no longer cook or prepare meals for herself. Her transportation options have become limited, and she relies solely on the IHSS provider for doctor appointments and grocery shopping. Without assistance from IHSS, Fran would have great difficulty taking care of herself or her home.

Despite assistance from IHSS and the food stamps she receives, Fran continues to worry about making ends meet. Support from family or friends is sparse, making the potential loss of services and supports she has in place a huge concern. At times, she has gone without a caregiver, and this has highlighted her vulnerability.

I feel safe in my own home, but I need help. And, if they cancel the program, I don't know how I'm going.....I still have to struggle, because I'm still breathing. Before I stop breathing, I still have to do something somehow, but it's very, very difficult.

The threat of losing her home added to Fran's vulnerability and made the supports she has in place even more important. Then, actually losing her home caused tremendous stress for Fran, by destabilizing one of the most basic and seemingly permanent supports she had come to rely on.

### Conclusion

Fran experienced many changes during this past year; the most damaging was the foreclosure of her home. Losing a basic need like housing can have an unsettling effect on all other aspects of life. The loss of Fran's house impacted her emotional health through constant stress and anxiety. The challenges she faced in finding new housing exacerbated the difficulties she already faced related to her health and social care needs. In spite of these challenges, Fran has been able to successfully utilize public programs, like IHSS and food stamps, to address her health and care needs at home and avoid institutionalization.

In addition to the upheaval caused by the uncertainty of her housing situation, Fran's health worsened during the study period. She realized that she is no longer able to perform certain activities, such as preparing meals, and began to rely more on her IHSS caregiver. These changes have not been easy for Fran who struggles to maintain some stability in her life and health. With the assistance provided through public programs like IHSS she is able to stay afloat. However, any major reductions to the supports she currently receives would likely undermine her ability to continue to live independently.

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[The SCAN Foundation](#)

