

CHAPTER IV

FINDINGS

This chapter summarizes the findings from this study about home repair experiences of older consumers. The sample is described in terms of the demographic characteristics and other questions that were asked. A discussion of the information obtained during the telephone interview is explained. Themes and patterns in the results of the interviews are discussed. General observations of the findings follow.

This section includes a description of the sample. Information about demographics as well as information about the activities of the sample is reported.

Description of the Participants

The participants for the study were gathered from members of different senior groups in the community. The researcher purposely attended meetings in different parts of Montgomery County to get a better representation from the diverse groups of people found within the county. The researcher attended five meetings to obtain the participants for the study.

The participants for the study were 25 people living in Montgomery County, Virginia. Table 1 contains information about the demographic characteristics of the participants. All of the participants in the study were at least 55 years of age. Seven participants (28%) were ages 55-64. Ten participants (40%) were ages 65-74. Seven participants (28%) were ages 75-84 and one person (4%) was 85 years old or older.

Fourteen participants (56%) were currently married, while nine participants (36%) were widowed. Two participants (8%) were single, with one of them being engaged to be married. There were no currently divorced people in the sample. It is unknown if any of the participants were previously divorced.

The education level of the participants was diverse. Five participants (20%) had less than a high school education, while five participants (20%) had a high school education. Seven participants (28%) had completed some college, and the remaining eight participants (32%) had a bachelors degree or higher. The majority of the sample (72%) were female, with the remaining 28% of the sample being male. All of the men in the study had at least a high school education, and the twenty percent of the study with less than a high school education were women.

Table 1

Demographics of Participants

<u>Demographic Characteristic</u>	<u>Number of Participants</u>	<u>Percent of Participants</u>
Gender		
Male	7	28
Female	18	72
Age		
55-64 years old	7	28
65-74 years old	10	40
75-84 years old	7	28
85 and older	1	4
Marital status		
Married	14	56
Widowed	9	36
Divorced	0	0
Single	2	8
Education		
Elementary school	4	16
Some high school	1	4
High school diploma or GED	5	20
Some college	7	28
Bachelor's degree	1	4
Some graduate school	1	4
Master's degree	2	8
Doctoral degree	4	16

The participants in this study were an active group of people. Nine of them were members of the American Association of Retired Persons (AARP). Eight of them were active in their local senior group, while seven of them were members of the Retired Senior Volunteer Program (RSVP). Three of them belonged to community and service groups, while four of them were active in a church group. Twenty of the participants answered that they had a special hobby. This included activities such as exercising, yard work and gardening, volunteer work, reading, sewing and crafts, and cooking. Nine participants listed two or more hobbies, with three of them having at least four hobbies.

Home Repair Offers

Of the 25 participants, six participants (24%) had received offers of home repair at their door. Half of those (3) received offers for driveway paving and the other half received offers for driveway sealing. Two of the six participants who received offers accepted them. Both offers were for driveway sealing.

Of the six participants who had received offers of home repair, four participants could remember when that occurred. All four of them reported that it happened two or three years ago. Of the six who received offers, four of the participants refused the offer and two accepted the offer. Both of the participants who accepted the offer were women and both had driveway sealing done by the person who came to their door. The reasons for accepting the offer were different. The first woman accepted the offer because the man at her door convinced her that she needed it, even though she told the man that she did not need her driveway sealed. The other woman accepted the offer because the work needed to be done.

The woman, who was convinced by the man at her door to accept the offer, was unhappy with the outcome. The man came to her door and told her that "your driveway needs sealing." She

accepted the offer. After the job was done the man asked her to meet him at the bank and pay him cash. She thought the reason he asked this was because he was on disability and did not want anyone to know, so she drove herself to the bank. She said that he was pitiful, but respectable looking and by his manner she thought he knew his business. Afterwards she "thought he was pretty slick." In making her decision, she did not ask anyone else's opinion. She said she makes all the house decisions about repairs, even though she is married, because it is her house. Since this incident she has seen the man around in grocery stores three or four times, but she does not want to hire him again. She did not report this incident to anyone except her son because she said that she had "just let it go." Her son told her that she was "foolish" because her driveway should never have been sealed. He said that having it sealed had made it "smooth" and her driveway was not supposed to be that way. (118)

The woman who was happy with the driveway sealing said that the man at her door gave her references of people that she knew personally. He gave her a business card and the name was on his truck. She was not sure if he showed her a business license. (128)

Different reasons were given by the four participants who decided not to take the offer of home repair at their door. Two refused the offer because they had already had the work done on their driveway. One said that the offer sounded too good to be true. The offer sounded too cheap for the work that was to be done. It also was noted that the man at the door was not a reputable looking man. The participant asked about the materials the man at his door would use for the driveway paving, but the answer did not fit with what the participant knew about driveway paving since he had done it before. The last person did not accept the offer because she had read in the paper, and had seen

on television, that one should not accept these offers made at the door.

One of the participants who had an offer for driveway paving and did not accept the offer was able to recall what happened that day. He said that the man who came to his door told him that he was from West Virginia and that he was coming back from North Carolina. He had leftover material from his work down there. He wanted to pave his driveway. He was pretty insistent about doing the paving and he asked a couple of times. The participant said that he did not accept the offer because it sounded too good to be true (the price was too inexpensive). (102)

Table 2 contains information about offers of home repair related to the demographic characteristics of the participants. Of the six participants who received offers of home repair at their door, five of them were women. The two participants who accepted the offer were both women. Five out of the six participants who received an offer were married. The other participant was a widow.

The participants who received an offer for home repair at their door had at least a high school education. Two of the six participants who received the offers had a doctoral degree. One of the women who accepted the offer of home repair had a high school education and the other had a doctoral degree.

Table 2

Home Repair Offers Received by the Participants

	Offer of repair ¹	No offer of repair made ¹
Gender		
Male	1	6
Female	5	13
Age		
55-64 years old	2	5
65-74 years old	1	9
75-84 years old	3	4
85 and older	0	1
Marital status		
Married	5	9
Widowed	1	8
Divorced	0	0
Single	0	2
Education		
Elementary school	0	4
Some high school	0	1
High school diploma or GED	2	3
Some college	1	6
Bachelor's degree	1	0
Some graduate school	0	1
Master's degree	0	2
Doctoral degree	2	2

¹Number of Participants

Reports by participants at the end of the study provided the researcher with other information that had not been directly asked by the interview questions. One person said that he had not received offers for home repair at his door, but he had received them on the telephone.

One participant had read about home repair fraud in magazines. He also reported that he had problems with tree and lawn services. The lawn service did not do what he had asked for weed control. Now he calls the tree service when he needs work done, but previously they had been calling on him at the door. He commented that telemarketing is such a problem and he wanted to do something about it (102). Another participant had problems with having someone mow her lawn. The people who mowed her lawn left the gasoline in the back yard and the mower in the front yard when they left. They mowed around a rock in the yard instead of moving it (118).

One participant reported that she has never had a credit card. She thinks as a society that "credit is one of the worse things that we've ever had." (110)

During the ice storm this past winter a "fellow" came to on participant's door and offered to clear away trees that had fallen after the storm. He asked for \$400 for the job. She paid him \$100 in a check, but he didn't work for more than an hour. She then found out that he had thrown the limbs over the fence in her backyard and into the cemetery behind her house. His truck was older with Virginia license plates. She was very unsatisfied with the job. She told other people about the incident, but never reported it. She just let it go because she didn't have a lot of information about the man. He didn't show her a license. (118)

One participant reported that it is hard to find someone to help her since she's older. She and her husband "want to keep [their] home as long as they can, but it's getting harder." She gets bewildered because she can't get service (i.e. cabinet people before Christmas, memorial walkway). She feels people don't help because they think she's a widow. She feels that the biggest problem is getting satisfaction for the money you pay (118). Another participant reported that she had things that she

would like to do to her house, but that she doesn't have the income to do them (129).

One participant had a problem with lawn chemical services. They came and sprayed chemicals, but now her grass is dying. It costs about \$25 a month. She told them she didn't want their service, but they kept calling (118). Seven years ago another participant had a problem with a plumbing company. It was the first one listed in the phone book, so that was the one that she called. They charged her for things they did not do and they stole tools from her (112). Another participant avoids lawn problems by mowing her own lawn (110).

These findings support the related research on home repair incidents. Stampfl (1978) in his consumer life cycle model indicates that problems with home repair are the common marketplace problems for older consumers. Home improvement and household services are the types of services that this group needs. The participants in this study indicated that they have had problems with different types of home repair services, such as lawn services, tree removal, and driveway sealing.

Friends

Three of the participants (12%) reported that they had friends who had been offered and accepted home repair offers at their door. One participant reported that their friend had had trouble with someone who took out a tree. The second participant reported that their friend (a woman) had had trouble with someone who had offered roof repair. The person who did the roof repair did a "bum job." The woman paid that person in full and they never came back to finish the job. She didn't press charges even though her friend (the participant in this study) had tried to get her to call someone. The third person could not recall what had happened. None of the participants' friends were available to be contacted.

The three participants who had friends who had been offered and accepted home repair offers were married women with at least a high school education. Two of them were between 75 and 84 years old.

Needed Repairs

The question about what the participants did for repairs for their home revealed the way that people make decisions about this type of activity. When asked about what they normally did for home repairs, a variety of answers were given by the participants. One general response was that it depended on the size of the home repair. Some reported that they did small jobs themselves, but for big jobs they get recommendations from other people. Typical responses were:

for a large job hire someone and do this by inquiring from people who had had it done, and then get estimates. For a small job, he does it himself (101)

if he sees something that needs work he does it himself or for major building (like the last time he needed something) he'll get information from word of mouth from wife's friends (102)

her husband does it; if she needs to hire someone she will hire someone she knows who does it (personal knowledge) or check with neighbors (or other people) for referral; her husband hired someone for the roof and patio (120)

do the repairs themselves; for major repairs, go to yellow pages (104)

Another way that the participants address repairs that are needed for their home is get recommendations from other people for the work that needs to be done. Some of the responses:

ask a son to recommend someone (i.e. wiring for cable) (118)

ask friends and other people who they would recommend; get estimates after the recommendations (123)

find someone who he has recommendations on (124)

usually talks to other people who had someone who was reliable (125)

Some participants reported that they do all the work themselves or have a relative, friend or neighbor do it. Typical responses of this kind were:

husband is a good handyman (121)

brother-in-law has a company (107)

son does the work (110)

ask neighbors if they can do it and they usually can do it (108)

Knowing someone who can do the work for them was another way that the participants reported that they can get the work done. If they are unable to get someone they know to do the work, they will get a recommendation. Responses include:

has a man who does plumbing for her for years (and other maintenance); for painting, she gets recommendations (128)

normally do their own; for the roof, knew the guy who did it and he had references (119)

usually calls a reputable person she knows; a month ago she knew the kitchen sink had a leak; ask a neighbor or look in yellow pages (122)

calls the Better Business Bureau about companies; husband knows a lot of people and gets them or gets someone who can do it (127)

Some participants reported that they get recommendations or turn to the telephone book for information about someone to do repairs for their home. Responses include:

for roof hired a contractor (daughter found him in the phone book) (109)

yellow pages and call around to get estimate (129)

has lived here since 1975, names in book, uses same people; house is new (1981) (126)

generally call neighbors for recommendations or yellow pages (106)

in past has used yellow pages; since then has used contractors that are local; gets references from lumber companies and Lowe's (112)

call a friend to get a reference or look in yellow pages (for a plumber) (116)

The participants in this study use a variety of information to create alternatives for themselves in relation to home repair services. These findings are supported by Deacon and Firebaugh's (1988) decision making model. The participants reported that they use information from past experiences, as well as information from others based on their past experiences. They reported that they generate these alternatives in order to make an informed decision.

Media sources

The participants in this study used a wide variety of media sources to get information about consumer issues and other topics. When asked about which media sources they use for consumer issues and other topics, all but one of the participants listed more than one source. Twenty-three of the participants watched television, while twenty-two of them read the Roanoke Times, the area's largest regional newspaper. Five of the participants said that they read the local papers. Nineteen of the participants read magazines. Among the twenty-two magazines mentioned, the most popular, in order, were Reader's Digest, Consumer Reports, U.S. News and World Report, Good Housekeeping, and Guidepost. Three participants cited that they listen to the radio. Three of the participants said that they use the internet to get information.

Eleven participants (44%) gave a single media preference. Of the participants that had a single media preference, 12%

preferred television, 28% preferred newspapers, and 4% preferred magazines. Other participants cited more than one preference. Eight participants cited the newspaper as their preference. Three participants preferred television and newspaper equally. Two participants preferred television, while one person preferred magazines.

The findings of this study related to media sources support those in the study by Burton and Hennon (1980). They also found that the media sources preferred by the participants in their study were television and newspaper. Chafetz, Holmes, Lande, Childress, and Glazer (1998) found that television was preferred over reading the newspaper. In the current study, the participants actually preferred newspapers over television for getting information. Unlike the findings in this study, the participants in the study by Hyman (1990) were more likely to use information they already knew or consult friends or the telephone companies rather than use the media for information about their telecommunications decision.

Consumer protection hotline

Participants were asked whether or not they knew about the Virginia Department of Agriculture and Consumer Services Consumer Protection Hotline. Less than half (44%) of the participants had heard about the consumer protection hotline, and none of those participants had called it. The most common reason cited for not having called the hotline was that the person had never had a reason to call. Another reason given by a participant was that the number was not in front of her, and she did not take the time to look it up (118). Also given as a reason was that the person did not think that it was necessary to call the hotline (106).

If the participant had not heard of the hotline, the researcher provided information about the purpose and uses of the hotline. After the explanation of the hotline, the researcher

offered the participant the toll-free phone number for the hotline. All but one of the participants in this situation accepted the phone number. One participant refused the number because of disinterest in calling the hotline.

After all participants were aware of the hotline, they were asked about the likelihood that they might call the hotline if they had a problem or question. Table 3 contains information about the characteristics of the participants and the likelihood that they would call the hotline. Sixty percent of the participants said they were likely or very likely to call the hotline. Of those participants who said they were likely or very likely to call the hotline, twice as many (10) did not know about the hotline before this telephone interview as knew about it beforehand. Six of the participants (24%) said they were not likely or not at all likely to call the hotline. The remaining four participants (16%) were not sure whether or not they would call the hotline with a problem or question.

Some participants made comments about their likelihood to call the consumer hotline. One participant said he might call if it was something that could not be handled locally (101). Another participant said that her decision whether or not to call the hotline would depend on the seriousness of the problem(104). One participant who said he was unlikely to call the hotline reported that he had called the State Corporation Commission (SCC) (105).

For the question about knowledge of the consumer protection hotline, there were eight women and three men who knew about the hotline. This was less than one-half of each of the respective genders. More than half of the participants (57 percent) who did not know about the consumer protection hotline had attended some college or more. Two-thirds of the participants who said they are likely or very likely to call the hotline with a consumer problem had attended at least some college.

Table 3

Reported Likelihood to Call the Virginia Consumer Protection Hotline

	<u>Not at all likely¹</u>	<u>Not likely¹</u>	<u>Likely¹</u>	<u>Very Likely¹</u>	<u>Undecided¹</u>
Gender					
Male	1	1	2	3	0
Female	2	2	9	1	4
Prior Knowledge					
Yes	3	2	5	0	1
No	3	0	1	6	4

¹Number of participants

There were seven men in the study and five of them said they were likely or very likely to call the consumer protection hotline. For the women, ten were likely or very likely to call the hotline with a problem, compared to four who were not likely or not at all likely. All four of the participants who were undecided were women.

Overall Interviews

The total time for the 25 interviews was 374 minutes with a mean time of 14.96 minutes. The longest interview took 47 minutes, while the shortest interview took six minutes. The interview time mode was 11 minutes and the median time was 13 minutes. The majority of the longer interviews were with participants who had been offered home repairs at their door. The longest interview was with someone who had accepted the offer. This participant also gave accounts of other problems that she had encountered on different occasions, but all were related to home repairs.

The two longest interviews were with participants who had doctoral degrees. The four shortest interviews were with participants who did not have a college degree. The five longest interviews were with participants in the 75-84 year old age bracket. The six shortest interviews were with participants younger than 75. There was an eleven minute interview with a person from each of the age brackets.

Program

Ninety-two percent of the participants in the study were interested in receiving information about where they could attend a consumer education program on home repair. The education level for the two participants who did not want to know about the program were different. One of the participants had a high school education, while the other had a doctoral degree. The two participants who did not want to know about the consumer education program were both in the youngest age bracket.

Themes and Patterns

When making decisions about whether or not to accept a home repair offer at the door, the participants considered many things. One consideration was the need for the repair. Two of the participants did not accept the offer because they had already had the work done. One participant did accept the offer because her driveway needed to be sealed.

Another consideration was the offer. One participant did not accept the offer because he reported that he did not think the person at his door was making an offer that corresponded with what the participant knew about driveway paving.

The question asking the participants about the way they go about getting home repairs done for their house reveals that many of them turn to someone else when making that decision. Many of them get recommendations from people they know that have had the

work done. Few participants turn directly to the telephone book to find someone to hire.

General Observations

The participants in this study were very helpful during the telephone interviews. Many of the participants thanked the researcher for calling them for the interviews. The interviews provided the researcher with information that was beneficial to the study. It also was noted by some participants that they enjoy helping students with their research studies. The reasons for this varied, but most said it was because they enjoyed helping students with their work.

Despite being told that in a large group only a few people would volunteer for the study, the researcher spoke to the groups with the hope of attaining a large portion of the group as volunteers. The volunteer rate at each meeting was close to 25 percent. However, the people who did volunteer followed through when called by the researcher. Four of the volunteers are not represented in the study. One of the volunteers was ill and unable to complete the interview. Another volunteer apologized, but said that she would not be able to help. The telephone of the third volunteer had been disconnected. The fourth volunteer did agree to participate, but she lived in an apartment, therefore she did not qualify for the study based upon one of the two screening questions at the beginning of the interview.

Summary

This chapter discusses data obtained during the telephone interviews. The researcher found that older consumers in this study had been approached at their door for home repair services. Two participants accepted the offer made at the door. One was satisfied with the work and the other one was not.

Older consumers in this study use a wide array of information to make decisions about home repair services. Many of the participants stated that they get recommendations for large jobs, while doing the smaller jobs themselves. Others said that they refer to the yellow pages in the telephone book for names and numbers of companies for home repairs. And some of the participants have friends or families that do the repairs for them.