THE RELATIONSHIP OF FEES AND TYPE

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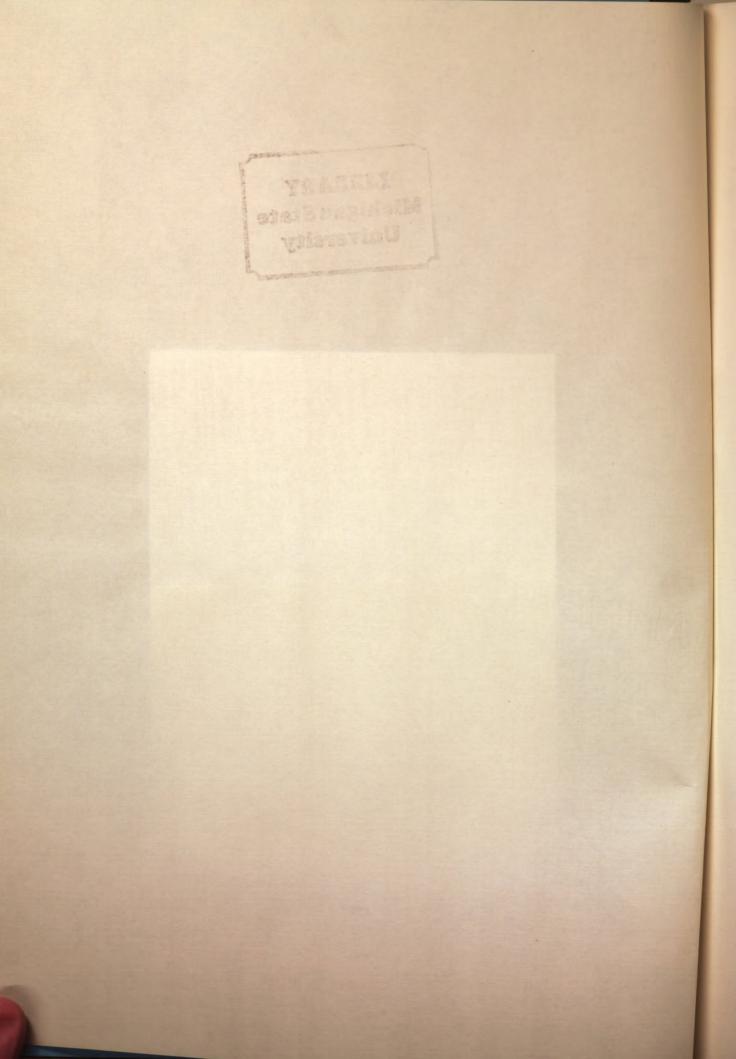
AGENCY

By Michael Gass Sandra Wiatrak Lonnie Johnson





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THE RELATIONSHIP OF FEES AND TYPE OF PROBLEM TO CONTINUANCE IN TREATMENT IN A FAMILY SERVICE AGENCY

Ву

Michael Gass Sandra Wiatrak Lonnie Johnson

AN ABSTRACT

Submitted in partial fulfillment for

MASTER OF SOCIAL WORK DEGREE

Michigan State University

1967

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This study was conducted at the Lansing Family Service Agency where we analyzed 619 case records of clients who terminated in-person interviews on a planned and unplanned basis during the years 1965 and 1966. The cases we analyzed presented the following problem areas: marital, parent-child, individual, financial, physical, mental and total family.

We attempted to determine the relationship of fees and non-fee payment to continuance and discontinuance in casework treatment; what influence specific problems would have on how fees and non-fee payment affected continuance and discontinuance; and what affect various types of problems would have on continuance and discontinuance. Our hypotheses were confirmed as the above relationships were found.

We realized that the fee factor may have been interacting with an economic class factor as fees were charged on a sliding scale basis at the Lansing Family Service Agency. However, we still felt that our findings in relation

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to fees and non-fee payment were valid. For future research we proposed a research design where fees and economic class wouldn't be interacting and where the fee factor would be a more pure one.

Continuance and discontinuance will continue to be an important concern in the social work profession.

Though a considerable amount of research has been done in this area, further research is still recommended to keep up with what new theories and concepts develop in this area.

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ACKNOWLEDGMENTS

We would like to express our appreciation to the staff of Lansing Family Service Agency for allowing us to conduct our study there.

Also we would like to thank Dr. Gwen Andrews for her time and advice which helped to make this paper possible.

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CHAPTER I

INTRODUCTION

Social Work, as a helping profession, is quite concerned with offering adequate services to people who request help with various problems, such as those related to marriage and parent-child conflicts, and others such as physical illness, etc. However, in doing so, social workers have met with many bottlenecks such as high dropout rates, and resistant and unmotivated clients. Levinger stated that one-third of those applicants seen at intake will not continue in treatment. 1 Though continuance is not exactly synonymous with the use of casework service, Levinger points out that it is a necessary antecedent to the use of the service. Thus, for persons to profit from available social services they must be willing and be given the opportunity to partake in a certain number of interviews necessary for the solution of their specific problem(s). Because of the high dropout rates and because of the social work profession's concern for clients to continue in treatment, when they are in need of service, various studies relating to continuance and discontinuance have been done to determine

¹George Levinger, "Continuance in Casework and Other Helping Relationships: A Review of Current Research," <u>Social Work</u>, Vol. 5, No. 3 (July, 1960), pp. 40-50.

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why clients may continue or discontinue in treatment. Levinger mentioned that various factors have been associated with continuance such as social class, the type of problem, client motivation and workability, etc. Also, Hofstein² and Troester³ looked at the effect of fees on continuance.

Though there has been considerable research regarding continuance and discontinuance, we feel that further research in this area is necessary. As a result we have undertaken this study, which will be concerned with the affect of fees on continuance and discontinuance in treatment, what influence the type of problem may have on how fees may affect continuance and discontinuance and how the type of problem a client presents may be related to continuance and discontinuance.

Our project was undertaken at the Lansing Family Service Agency. Lansing Family Service was organized in 1911 as Associated Charities and was one of the charter members of the FSA of America. This agency's function, through the years, has basically been focused on the problems of the family and its individual members. Casework service is provided by professionally trained workers, all who have M.S.W.'s and many who are A.C.S.W.'s. Family

²Saul Hofstein, "Fee Payment in Social Work Counseling," <u>Social Casework</u>, Vol. 36, No. 7 (July, 1955), p. 314.

³James Troester, "The Relationship Between Fee Charging, Clients Problems, Case Continuance and Client Movement" (unpublished Master's thesis, University of Michigan, 1963).

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service also cooperates with graduate schools of Social Work.

Presently three students from Michigan State University have
their field placements there.

F.S.A. is financed by the United Community Chest, from fees obtained from the casework interviews, and from home-maker services. Fee charging is on a sliding scale, based on a person's ability to pay. No one is refused service because of an inability to pay.

Review of the Literature

We feel that it is now appropriate to discuss the available literature regarding fees in casework service as our study will focus on this. Fee charging based on the ability to pay was initiated in 1943 and is now well established in the private family service agency as well as in many other social agencies. The Family Service Association of America has indicated that its member agencies have increasingly tended to rely on the income derived from fees from their clients. However, it should be noted that fees are still less than 10 per cent of the total budget of the average private agency. Saul Hofstein mentioned that the original motivation for fee charging stemmed mainly from the interests of staff members, boards and community

Information about Lansing Family Service was taken from agency pamphlets and information from the Director, Lansing Family Service, Mrs. Dorothy Rosan.

⁵Rae C. Weil, "Family Social Work," <u>Social Work Year</u> Book (New York: National Association of Social Workers, 1960), p. 254.

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chests. He indicated that the chief reasons for instituting fees were to reach new groups in the community and to enable the client to use the agency more beneficially. Hofstein went on to mention that only a minority of the agencies originally saw income as a factor in instituting fees. Thus, although fee charging evolved from staff and agency conviction, rather than from the client's need, as it was integrated into the helping process, it was found to facilitate that process, and to have therapeutic value.

Hofstein, in the same article, then discussed the payment for service as a symbol of cultural value. claimed that the value of fees grows out of the worker's understanding of the meaning of payment in relation to individual psychology and to the culture which both client and worker are part of. He went on that payment for service is a symbol of independence and self sufficiency and that it plays an important role in family living and is a factor in the development of self-worth and social status. Hofstein felt that to leave it out of the casework relationship was to leave out an important area of the client's living reality. The author mentioned that fee payment may motivate the person to use the agency for help, by countering a resistance to take help from an outside source, a resistance which is due to the emphasis in our culture on self sufficiency and independence. However Hofstein cited

⁶ Hofstein, op. cit.

four conditions for this: fees commensurate with the client's ability to pay; a fee which represents a significant amount rather than only a token payment; that the fee conform to the cultural pattern of payment for such a service; and that there be a clear cut and uniform agency policy regarding the charging of fees. He also mentioned that in most financial transactions the payment of money completes the responsibility of the payer and leaves upon the receiver the obligation of providing the service, which may lead to two problems in casework. The first is that fee payment may represent a fulfillment of obligation to the client, hindering his readiness to become involved to the extent necessary for change to occur. The second problem is that the client may use the fee as a substitute for becoming involved in treatment, without being ready to move into the relationship on a psychological basis. In opposition to this Hofstein also mentioned that the fee may also demonstrate to the dependent client that there is something that he must also put into the relationship. Hofstein also mentioned that the consideration of fee between worker and client may provide content for the client's projection of feelings in an area removed from the more sensitive aspects of the difficulty. The author also mentioned that the client's attitudes about fees and his ways of dealing with them may parallel his involvement in the casework process.

Also discussed in this article were the effects of fee charging on the caseworker. Hofstein mentioned that the

assumption underlying fee payment is that the payment will bring a return of value in proportion to the amount. claimed that it will not be difficult for the experienced worker to give a value of service proportional to the amount paid, but that it may be difficult for the inexperienced worker to attain. Hofstein claimed that the factor which has helped to overcome this problem, is the realization that the fee is paid to the agency, and is not only paid for what the worker as an individual can provide the client, but for the accumulated experience of the agency which through supervisory and administrative channels is made available to the client through the caseworker. He went on that the fee helps to signify the client worker relationship as a professional one as opposed to a social one, and that it may also have an ameliorative effect in termination, when there is sometimes the tendency to prolong treatment when it is no longer necessary, as additional interviews incur more expense on the part of the client. Also throughout the article Hofstein stressed that the payment for casework service is indicative of the value it has to client and worker to some extent.

Social agencies have adopted various procedures for collecting fees from clients. At one agency where there was a sliding fee scale based on income and family size, any questions raised by the client about the amount, whether for extraordinary expenses or for special dispensation, are listed by the worker, who then passes them on to the agency

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business office for review and then recommendation. 7 Neumann was of the opinion that the routines and procedures of fee payment should be reduced to a minimum for workers. However he does not rule out the worker's place in handling some of the client's attitudes, regarding fees, if they are related to such a problem as a mutual decision on whether or not to enter into the treatment situation. Other agencies are more concerned about the relationship between fee charging and treatment believing that the mere payment of a fee does not of itself establish its therapeutic value as indicated by Hofstein. Also, as mentioned in Hofstein's article, the worker's understanding of the meaning of payment from cultural and psychological viewpoints is quite important. In such an agency the worker and client usually determine if a fee will be charged and if so, what the amount will be.

There have also been some studies regarding the affect of fees on casework treatment. A study undertaken at the Family Consultation Service included a comparison between fee-paying clients and those clients who did not pay a fee. 8 The non-fee-paying clients were similar to the fee-paying clients in that both groups came to the agency only

⁷Fredrika Neumann, "Administration and Community Implications of Fee Charging," <u>Social Casework</u>, Vol. 33, No. 7 (July, 1952), p. 273.

⁸ Family Service Highlights, Vol. 21, No. 6 (September-November, 1960), pp. 49-50.

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with emotional problems of the sort typically served by a casework agency. The general conclusion of this study was that fee-paying clients constitute a more likely group for family counseling. It was also found in this study that fee payment not only selects out those clients wanting and able to become involved, but also those clients not wanting or able to be involved in continued casework. Also, fee paying clients are more thoughtful about deciding against the continued use of casework treatment. Sidney J. Berkowitz, in an earlier study, found that the fee paying client was more inclined to raise questions about the length of time involved in a treatment plan, and that he is more likely to be prompt for an appointment, and is more concerned about making full use of his treatment time. 9 In a study by James Troester there was a significant relationship between the reason for the case closing and fee charging, though the relationship was weak. 10 In comparing fee to non-fee paying clients, his findings were: about 29 per cent of the fee paying clients completed service as compared to 17 per cent of the non-fee paying clients; 36 per cent of the non-fee paying clients discontinued despite a treatment plan as compared to 30 per cent of the fee paying clients; and 20 per cent of the non-fee paying clients were

⁹Sidney J. Berkowitz, "Uses of Fees in Diagnosis and Treatment," Fee Charging in a Family Service Agency (New York: Family Welfare Association of America, 1944), p. 12.

¹⁰ Torester, op. cit.

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referred elsewhere as compared to 14 per cent of the feepaying clients.

As our study will also focus on how specific problems may affect continuance and discontinuance and what effect the types of problems will have on fees relative to continuance and discontinuance, the literature available will now be reviewed.

Leonard S. Kogan, at a family service agency, compared the problems presented by clients who closed on a planned basis after one interview with those clients who closed on an unplanned basis after the first interview. It was found that in those cases closed on a planned basis that one-half of the clients perceived their problem as involving economic factors, whereas only one-fourth of the clients who closed on an unplanned basis perceived their problem as being economic in nature. Kogan also found that clients who closed on an unplanned basis perceived their problems as involving family relationships to a greater extent than those who closed on a planned basis. He concluded that the planned closers more often requested concrete services, whereas the unplanned closers more often requested casework help with family relationships or personality adjustment. It was also concluded that the social workers attempted to help with economic problems in a greater proportion of the planned closings, while help with parent-child or marital

ll Leonard S. Kogan, "The Short Term Case in a Family Agency," Parts II and III, Social Casework, XXXVIII (1957), pp. 296-302, 366-374.

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problems was more often attempted in the unplanned closings. It is also to be noted that the unplanned closers more often had problems that were regarded as more complex, but of less urgency than the planned closers. Regarding the comparison of one-interview planned closings with two-tofour interview planned closings, Kogan found that the former had a greater expectation for financial assistance and a lower expectation for treatment than the latter group. Kogan also compared clients who discontinued on an unplanned basis after the first interview with those clients who continued for at least five interviews. He found that the continuers showed a greater number and variety of problem areas. Kogan went on to conclude that the percentage of clients in the continuers group was higher than the percentage of clients in the discontinuer group with respect for the existence of problems in the following areas: individual personality problems, family relationships, educational adjustment, recreation, physical illness and economic problems. Regarding the latter problem he also found that a greater number of two-to-four interview unplanned closers had economic problems than did one interview unplanned closers.

In a study of adolescent clients at a family agency Beatrice Werble found some pertinent differences between continuers and discontinuers, continuers being those who remained for five or more interviews. 12 The continuers

¹²Beatrice Werble, "Current Research on Motivation," Social Casework, XXXIX (1958), pp. 124-130.

presented problems in any of the following areas: personal problems or dysfunctioning in school, peer or community relationships; whereas the discontinuers presented problems such as malfunctioning in their family relationships, problems external to themselves or else failed to perceive any problem at all. This study seems to indicate that continuers perceived themselves as being involved in the problem to a greater extent than did discontinuers. George Levinger in a review of some studies supports this as he concluded that discontinuers appear to accept less responsibility for their problems than do continuers, with continuers being more prone to see their problems as internal. 13

In further looking at the type of problem and its relationship to continuance, Lilian Ripple and Ernestina Alexander reported in a study of two family service agencies that over one-half of the clients with external problems continued to come for at least five interviews, whereas less than one-third of the clients with psychological problems continued to come for at least five interviews. In contrast to Ripple and Alexander, Margaret Blenker in a family agency found that clients whose problems are primarily psychological and inter-personal in nature were more

¹³ Levinger, op. cit., pp. 40-50.

¹⁴Lilian Ribble and Ernestina Alexander, "Motivation, Capacity, and Opportunity as Related to the Use of Casework Service," The Social Service Review, Vol. 30, No. 1 (March, 1956), pp. 38-54.

likely to remain in casework treatment after the first interview than were those clients with other types of problems. 15

Werble, in her study at a family agency, also found that clients who came because of parent-child problems were more positively oriented toward becoming involved in treatment than those clients who came because of marital difficulties. However, it was found by Kogan that no difference existed between continuers and discontinuers with respect to the relative frequency of problems involving parent-child relationships and marital problems. 17

Other factors related to continuance have also been studied. Levinger stated that it has been found that discontinuers were less likely to see their problems emerging during the first interview than continuers. ¹⁸ He also concluded that continuers more often agreed with the worker's definition of the problem than did discontinuers. Levinger also concluded that high client motivation, anxiety, insightfulness and ability to communicate are all positively related to continuance. Also mentioned by Levinger was that middle class clients are more likely to continue in

¹⁵Margaret Blenker, "Predictive Factors in the Initial Interview in Family Casework," <u>Social Service Review</u>, XXVII (March, 1954), pp. 65-73.

¹⁶ Werble, op. cit., pp. 124-130.

¹⁷ Kogan, op. cit., pp. 366-374.

¹⁸ Levinger, op. cit., pp. 40-50.

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treatment than are lower class clients. Other important factors relating to continuance and discontinuance are, the therapist's personal attributes and background and the therapist-client relationship.

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CHAPTER II

METHOD

Hypothesis

- 1. Fees and non-fee payment are significantly related to continuance and discontinuance in a family service agency.
- 2. The type of problem present will significantly influence how fees and non-fee payment affect continuance and discontinuance.
- 3. There are significant differences regarding the continuance and discontinuance patterns of clients who present a specific type of problem.

It is assumed that the number of planned closings will be positively related to the number of interviews, whereas the number of unplanned closings will be negatively related to the number of interviews. Thus, the dropout rate (unplanned closings) will decrease as the number of interviews increase.

Definition of Terms

Before describing the procedures of this study, the various terms used will be defined. A single <u>case</u> can refer to one client such as the husband, to both spouses

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Hypothesis

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or to the entire family. Continuance refers to those cases which were closed on a planned basis and where in-person interviews are terminated in accordance with a casework plan and with the worker's agreement. Continuers will then be referred to as planned closers. Discontinuance refers to those cases which closed on an unplanned basis where the clients terminated in-person interviews on their own accord, not in agreement with the treatment plan and where the caseworker felt that further interviews and treatment would be necessary. Discontinuers will then be referred to as unplanned closers.

Fee-paying cases refer to those cases where clients were requested to pay fees ranging from one to fifteen dollars. The cases seen in the first interview did not pay fees, but a certain number were told they would be required to pay a fee after the first interview. These cases are also included in the fee-paying category. Non-fee paying cases refer to those cases where the clients were not requested to pay fees. At this agency fees are charged on a sliding scale based on a family's or an individual's income, on the number of the dependents in the family and/or on other expenses there may be. As a result of this we realize that economic class may be interacting with the fee variable to some extent. We were not able to control for this as we were only able to utilize an agency where fees were charged on a sliding scale basis.

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There were thus four groups: the planned fee group, where the cases were closed on a planned basis and were requested to pay fees; the planned non-fee group, where the cases were closed on a planned basis and were not requested to pay fees; the unplanned fee group, where the cases were closed on an unplanned basis and were requested to pay fees; and the unplanned, non-fee group, where the cases were closed on an unplanned basis and were not requested to pay fees.

There were three interview categories: the one interview category referring to those cases where the clients were seen for one in-person interview regardless of planned or unplanned closings, the two to five interview category referring to those cases where the clients were seen for two to five in-person interviews regardless of planned or unplanned closings, and the six plus category referring to those cases where the clients were seen for six or more inperson interviews regardless of planned or unplanned closings.

The various types of problems that were considered are: marital, parent-child, individual, financial, physical, mental and total family. A total family problem refers to those cases where there is a combination of marriage, parent-child and individual problems.

There were thus four groups: ine planned fee group.

And the cases were closed on a planned ton-see group, where the mass were closed on a planned tests and were not requested to pay fees; the unrianned sests and were the cases were closed on an unplanned basis and were requested to pay fees;

And the unplanned, non-fee group, where the cases were the the unplanned, non-fee group, where the cases were the the unplanned on an unplanned basis and were not requested to nay fees.

Where were three interview oatexamine the disense of the disense o

The various types of problems that mene conclusion of markets to ment tall, parent-onlind, individual, fineholish, ohysical constant send tobai family. A total family problems to a combination of markings.

Procedures

We carefully analyzed the case records of clients who terminated in-person interviews on a planned or an unplanned basis at the Lansing Family Service Agency during the years 1965 and 1966. The case records from which we obtained our data consisted of white face sheets for the one interview category and yellow summary cards for the two-to-five and six-plus interview categories. These face sheets and summary cards are used by all Family Service Agencies. these sheets and cards the type of problem or problems which a case presents is checked off. Also checked off is the way termination proceeds, and the number of interviews a case was seen for. There was also other identifying information on these sheets and cards which we did not consider in our study. We only considered those cases which were seen for in-person interviews for the following problems: marriage, parent-child, individual, financial, physical, mental and total family and where the clients closed on an unplanned or planned basis. Where the summary cards and face sheets were incomplete, we referred to the written records, and if the information was not able to be obtained from this, we did not include the case in the study. Also, those cases which were referred elsewhere or which were seen for Traveler's Aid or Homemaker service were not included in this study.

We first analyzed the affect of fees and non-fee payment on planned and unplanned closings. The case records and dotte consisted of white face sheets for the one inter-

We first coalysed the affect of feet and beautana deal? We first case records

were first divided into two groups: Planned closers and unplanned closers. These two groups were each further subdivided into fee paying cases and non-fee paying cases.

Thus there were four groups: planned fee closers, planned non-fee closers, unplanned fee closers, and unplanned non-fee closers. The frequency and proportion (percentage) of cases falling into these four groups was tabulated according to the number of in-person interviews the cases were seen for. The number of interviews they were seen for was divided into three categories as mentioned.

We then analyzed how the type of problems present influenced the affect that fees had on planned an unplanned closers. In doing this we also analyzed the affect that the type of problem present had on planned and unplanned closings. We divided the cases into specific problem areas: marriage, parent-child, individual, financial, physical, mental and total family. Within the specific problem areas the same procedure was followed as stated above for the entire sample. For each problem considered separately the cases were divided into four groups: Planned fee closers, planned non-fee closers, unplanned fee closers and unplanned non-fee closers. As in the entire sample the frequency and proportion of cases falling into these four groups was tabulated according to the number of in-person interviews the cases were seen for.

The majority of cases often presented more than one problem and thus, more than one problem would be checked off

These divided into two groups: Planned closers and manned ollosers. These two groups were sate further subtracted into fee paying cases and non-fee paying cases.

There were four groups: planned fee closers, and unplanned nearly allosers, unplanned fee closers, and unplanned nearly closers. The frequency and proportion (percentage) of the falling into these four groups was tabulated according to the number of in-person interviews the cases were seen for was the number of interviews they were seen for was indeed into three categories as mentioned.

We then analysed how the type of problems present affuenced the affect that fees had on planned an unblanced the affect that the affect that the affect that the affect the affect that the type of problem present had on planned and unplanned the type of problem present had on planned and unplanned as affect the agent areas and and total family. Within the specific medblem areas as and total family. Within the specific medblem areas as an and procedure was followed as stared above for the matter assmple. For each problem considered sensitivities and contract the closers, unplanned fee closers and emotioned as a stared and another another that the application of cases falling into these ranks and emotioned as another than the application of cases falling into these ranks and anothers and anothers and anothers and anothers.

on the face sheets and summary cards. As a result a minority of the cases presented only single problems. However, we still wanted to divide the cases by specific problem areas. We then used the following procedure. We tabulated all those cases that, for example, presented marriage as an individual problem or as one of a number of problems and put these into the marriage problem category. For all the other problem areas we did the same thing. Thus a case falling into the marriage group could also fall into the parent—child group or some other problem area. However, within each problem area a specific case could only be represented once.

The face sheets and summary carts. As a result a minority of the cases presented only single problems. However, we will wanted to divide the cases by apartic problem areas. When used the following procedure. We tabulared all these cases that, for example, presented marriage as an extend marriage as an extensive mobilems and but the that the marriage problem category. Ear all the other marriage group could also fall into the same falling and the marriage group could also fall into the same falling and problem area. However, within the group or some other problem area. However, within the problem area. However, within

CHAPTER III

DATA ANALYSIS AND RESULTS

The differences found in Table 1 were significant to the .001 level as shown through the chi square test.

TABLE 1.--Frequency and percentage of planned and unplanned closings by fees and number of in-person interviews.

				En	tire	Sample	Э		
		Freq.	%	2- Freq.	5 %	6 Freq.	+ %	Total	%
Planned	Fee No Fee	3 9	1 7	36 28	29 22	85 93	69 72	123 130	100
Total plan closers po interview		12	5	64	25	176	70	253	
Unplanned	Fee No Fee	119 59	55 38	59 47	27 32	37 44	17 30	215 150	100
Total unpiclosers pointerview		178	49	36	29	81	22	363	
TOTAL		190		170		259			

For the planned closers there appeared to be a mean-ingful increase in the proportion of planned closings from the first interview category to the six-plus interview

III RETTAND

DATA AMALYSIS AND RESULTS

The differences found in Table 1 were alguliteant was 1001 level as shown through the chi square test.

using I -- Frequency and percentage of planned and unplanned

For the planned closers there appraised to be from

category for both the planned fee group and the planned non-fee group. In the planned fee group the proportion of planned closings increased from 1 per cent in the first interview category to 29 per cent in the two-five interview category to 69 per cent in the six-plus interview category. In the planned non-fee group the proportion of planned closings increased from 7 per cent in the first interview category to 22 per cent in the two-five interview category to 72 per cent in the six-plus interview category. Also, in the planned fee group there appeared to be a greater increase in the proportion of planned closings from the first interview category (2 per cent), to the two-five interview category (29 per cent), than in the planned non-fee group from the first interview category (7 per cent) to the two-five interview interview category (22 per cent).

In the planned non-fee group there appeared to be a greater increase regarding the proportion of planned closings from the two-five interview category (22 per cent) to the six-plus interview category (72 per cent) than in the planned fee group from the two-five interview category (29 per cent), to the six-plus interview category (69 per cent). In the unplanned fee group a greater proportion of cases appeared to close on an unplanned basis in the first interview category (55 per cent) than in the first interview category for the unplanned non-fee group (38 per cent). In the unplanned fee group a smaller proportion of cases appeared to close on an unplanned basis in the six-plus interview category

we group. In the planned fee group the proportion of mersies dategory to 29 per cent in the two-five interview astegory to 69 per cent in the six-plus interview category. The 69 per cent in the six-plus interview category at the nlanned non-fee group the proportion of planned colors in the nlanned non-fee group the proportion of planned regary to 22 per cent in the two-five interview category. Also, the planned fee group there agreemed to be a preached the planned fee group there agreemed to be a preached the planned fee group there agreemed to be a preached that the proportion of planned closing feed the continuous category (2 per cent), then in the planned non-feeting from the first interview category (3 per cent), then in the planned non-service category (2) per cent), then in the planned non-feeting from the first interview category (3 per cent).

In the planed non-jee grisp their appeared to be a creater increase regarding the proportion of planed closings from the two-five interview esteaphy (shaper cent) to the six-plus interview esteaphy (shaper cent) than in the classes in the five-five interview esteaphy (29 per cent), in the same and interview esteaphy (99 per cent), in the molanned fee group a grader passes in the first interview esteaphy as a cent) than in the first interview esteaphy as a cent) than in the first interview cale of the first interview cale of the first interview cale of the first interview cale. The morphismed non-fee group (18 yer cent) in the interview for the group a smaller proportion of cases appeared to close the group a smaller proportion of cases appeared to close the group as smaller proportion of cases appeared to close the group as smaller proportion of cases appeared to close the group a smaller proportion of cases appeared to close the group as smaller proportion of cases appeared to close the group as smaller proportion of cases appeared to close the group as smaller proportion of cases appeared to close the group as smaller proportion of cases appeared to close the group as smaller proportion of cases appeared to close the group as smaller proportion of cases appeared to close the group as smaller proportion of cases appeared to close the group as smaller proportion of cases appeared to close the group as smaller proportion of cases appeared to company of the group as smaller proportion of cases appeared to company of the group as smaller proportion of the group as appeared to company of the group as a case of the group as a company of the group as a case of the group as a cas

(17 per cent) than in the six-plus interview category for the unplanned non-fee group (30 per cent). Also, in the unplanned fee group there appeared to be a meaningful decrease in the proportion of unplanned closings from the first interview category (55 per cent) to the two-five interview category (27 per cent) to the six-plus interview category (17 per cent). This contrasted to the unplanned non-fee group where there was no meaningful decrease in the proportion of unplanned closings from the first interview category (38 per cent) to the two-five interview category (32 per cent) to the six-plus interview category (30 per cent).

Where fees were not controlled for, the proportion of unplanned closings decreased from 49 per cent in the first interview category to 29 per cent in the two-five interview category to 22 per cent in the six-plus interview category. Also, the proportion of planned closings increased from 5 per cent in the first interview category to 25 per cent in the two-five interview category to 70 per cent in the six-plus interview category.

The differences found in Table 2 were significant to the .001 level as shown through the chi square test.

Where a marriage problem was present fees did not have any affect on planned closings as the proportion of planned closings for each interview category was similar when comparing the planned fee group and the planned non-fee group. This differed from the entire sample.

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application of unplanted to the six-plus interview reterory for applications for applications of unplanted to be a meanthrafted decided to the the proportion of unplanted cleatops from the unterview category (55 per cent) to the six-plus interview category (17 per cent) to the six-plus interview category (17 per cent). This contrasted to the unplanted contrasted to the unplanted closing from the six-plus interview category (38 per cent) to the two-fire interview category (38 per cent) to the two-fire interview category (30 per cent) are the six-plus interview category (30 per cent) to the six-plus interview category (30 per cent) to the six-plus interview category (30 per cent) to the six-plus interview category (30 per cent)

Where fees were not equivalise for the organisa.

Interview closings decreased from 49 der dent in the two-five that interview category to 20 per cent in the two-five interview dategory to 20 per cent in the six-plus interview sategory to 20 per cent in the six-plus interview of closings closings increased the proportion of closings closings increased the first interview category to 20 fer cent in the first interview category to 20 fer cent in the first interview category.

The differences found in lable 2 were present that the contraction of the contract of the cont

TABLE 2.--Frequency and percentage of planned and unplanned closings by fees and number of in-person interviews.

					Mar	riage		93 65	
		Freq	.1 %	Freq	- 5	Freq	5+ %	Total	. %
Planned	Fee No Fee	0 0	0	21 12	23 19		77 82		100
Total placed closers interview		0	0	33	21	125	79	158	100
Unplanne	d Fee No Fee	80 30	49 31	49 33	31 34	33 34	20 35	162 97	100
Total ung closers p interview	•	110	42	82	32	67	26	267	
TOTAL		110		115		192			

Also, where a marriage problem was present fees and non-fee payment had a similar affect on the unplanned fee group and the unplanned non-fee group, as it did on these groups in the entire sample, as the proportion of unplanned closings in each interview category was quite similar to the proportion of unplanned closings in each interview category for the unplanned fee group and the unplanned non-fee group in the entire sample.

When not controlling for fees and where a marriage problem was present the proportion of planned and unplanned closings in each interview category was quite similar to

every series of less and queser of la-nerson interviews.

			ds	

Also, where a marriage progress was present factions on the undistanced fix order and the unplanned new-fee group, so, who the unplanned new-fee group, so, who distant about stoups in the entire easily, as the impossible to especially and design that the same interview the same designable to the unplanned closings in experimentation of unplanned closings in experimentation of unplanned closings in experimentation and the unplanned closings and the unplanned non-ten group and the group and group and group

the proportion of planned and unplanned closings in each interview category in the entire sample.

There were no other differences found when comparing the cases where a marriage problem was present to the entire sample.

The differences found in Table 3 were significant to the .001 level as shown through the chi square test.

TABLE 3.--Frequency and percentage of planned and unplanned closings by fees and number of in-person interviews.

					Pare	nt-Ch:	ild		
		Freq.	L %	2 Freq	- 5 • %	Freq	6+ 1• %	Tota	.1 %
Planned	Fee No Fee	0 2	0	15 8	23 11	57 62	77 86	66 72	
Total pla closers p interview		2	1	23	17	113	82	138	100
Unplanned	Fee No Fee	67 36	59 37	38 31			14 31	113 97	100 100
Total unpiclosers peinterview		103	49	61	29	46	21	210	100
TOTAL		105		84		159			

Where a parent-child problem was present, fees has a similar affect on the planned fee group as it did on this group in the entire sample, as the proportion of planned

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There were no other difference found when chaparing

of innofficula energy and in Table 3 were aluministic and

Det 3. -- Prequency and percentage of planned and unplanned

Where a parent-ohild proplem was present, for any on the did no the planned fee group as it did no treet and the planned as the proportion of planned

closings in each interview category was quite similar to the proportion of planned closings in each category for the planned fee group in the entire sample.

Where a parent-child problem was present there were a planned fee group as compared to few differences in the planned non-fee group in the entire sample. planned non-fee group there was a greater increase in the proportion of planned closings from the first interview category (3 per cent) to the six-plus interview category (86 per cent) than in the planned non-fee group in the entire sample from the first interview category (7 per cent) to the six-plus interview category (72 per cent). Also in the planned non-fee group there was a greater proportion of planned closings in the six-plus interview category (86 per cent) than for the planned non-fee group in the entire sample for the six-plus interview category (72 per cent). Where a parent-child problem was present fees and non-fee payment had the same affect on the unplanned fee group and the unplanned non-fee group as it did on these groups in the entire sample as the proportion of unplanned closings in each interview category was quite similar to the proportion of unplanned closings in each interview category for the unplanned fee group and unplanned non-fee group in the entire sample.

Where fees are not controlled for and where a parentchild problem is present there appeared to be some meaningful differences from the entire sample. There appeared to be a

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despess in each interview category was quite similar to me proportion of planned closings in each cabusory for the planned fee group in the entire lample.

Where fees are not controlled for any many standard to be a

greater increase in the proportion of planned closings from the two-five interview category (17 per cent) to the six-plus interview category (82 per cent) than in the entire sample from the two-five interview category (25 per cent) to the six-plus interview category (70 per cent). Also there was a greater proportion of planned closings in the six-plus interview category (82 per cent) than in the six-plus interview category (82 per cent) than in the six-plus interview category in the entire sample (70 per cent).

There were no other differences found when comparing the cases where a parent-child problem was present to the entire sample.

The differences found in Table 4 were significant to the .001 level as shown through the chi square test.

Where an individual problem was present fees did not have any affect on planned closings, as the proportion of planned closings for each interview category was quite similar when comparing the planned fee group and the planned non-fee group. This differed from the entire sample.

Where an individual problem was present, fees affected the unplanned closings in some different ways than in the entire sample. In the unplanned fee group there was a greater decrease in the proportion of unplanned closings from the first interview category (63 per cent) to the two-five interview category (16 per cent), than there was in the unplanned fee group in the entire sample from the first interview category (55 per cent) to the two-five interview category (27 per cent). Also in the unplanned fee group

monthly interview category (17 per cent) to the sixdustates interview category (82 per cent) than in the entire
case from the two-five interview category (25 per cent)
the six-plus interview category (70 per cent). Has
the six-plus interview category (70 per cent). Has
the was a speaker proportion of planned customs in the
six-plus interview category (82 per cent) than in the sixdistribution category in the entire sample (10 cent cept).
There were no other differences found when comparing
there were no other differences found when comparing
the cases where a parent-child problem was present to the

The differences found in Table I were significant to as .601 level as shown through the chi square test.

Where an individual problem was present fees did not see any affect on planned closings, as the probabion of smad closings for each interview category was owite when comparing the planted fee group and the planted fee group, when clansed the group is antire-sample.

Where an individual problem was present, feet effected where an individual problem was present, the circumstanted closings in some infrarent with the in the matter sample.

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TABLE 4.--Frequency and percentage of planned and unplanned closings by fees and number of in-person interviews.

					Indi	vidual			
		l Freq.	%	2- Freq.	-	6 Freq.	+ %	Total	%
Planned	Fee No Fee	0	0	9 12	17 22	45 43	83 78	54 55	100
Total pla closers p interview	er	0	0	29	19	88	81	109	
Unplanned	Fee No Fee	60 31	63 39	16 21	16 27	20 27	21 34	96 79	100 100
Total unp closers p interview	er	91	52	37	21	47	27	175	
TOTAL		91		58		135			

there appeared to be no meaningful decrease in the proportion of unplanned closings, from the two-five interview category (16 per cent) to the six-plus interview category (21 per cent), as there was a meaningful decrease for the unplanned fee group in the entire sample from the two-five interview category (27 per cent) to the six-plus interview category (17 per cent). In the unplanned non-fee group there was a decrease in the proportion of unplanned closings from the first interview category (39 per cent) to the two-five interview category (27 per cent), where this difference was not evident for the unplanned non-fee group in the entire sample.

was e.-- Frequency and percentage of planted and unplanned

The appeared to be no meaningful decrease in the proposed of unplanned closings, from the exciptive interview category, and there was a meaningful decrease into the continued from the there was a meaningful decrease into the continued from the there was a meaningful decrease interview category (17 per cent) . In the entire appliance non-there can also the continued for the continued for

Where fees were not controlled for and where an individual problem was present there appeared to be one difference from the entire sample among the planned closers. This difference was that there was a greater proportion of planned closings in the six-plus interview category (81 per cent), than in the six-plus interview category for the entire sample (70 per cent).

There were no other differences found when comparing the cases where an individual problem was present to the entire sample.

The differences found in Table 5 were significant to the .001 level as shown through the chi square test.

Where a total family problem was present fees did not have any affect on planned closings, as the proportion of planned closings in each interview category was quite similar, when comparing the planned fee group and the planned non-fee group. This differed from the entire sample.

There were other differences from the entire sample. In the unplanned fee group there was no meaningful difference between the proportion of unplanned closings in the two-five interview category (16 per cent) and in the sixplus interview category (15 per cent), where in the entire sample in the unplanned fee group the proportion of unplanned closings decreased from the two-five interview category (27 per cent) to the six-plus interview category (17 per cent). In the unplanned non-fee group the proportion of unplanned closings decreased from the first interview

Makers rose were not controlled for and where an auddual problem was present there appeared to be one difference from the entire sample among the planned closers.

All difference was that there was a preater proportion of the difference was that there was a preater proportion of the distinct the six-plus interview ostesony for the control of the six-plus interview ostesony for the control of t

There were no other differences found when comparing

The differences found in Table 5 were significant to

Where a total family problem was present fees and not the man effect on planned closings, as the proportion of classes closings in each interview estepper was quite sinterview when comparing the planned fee group and one planned are group and one planned.

There were other differences from the entire samirable unplanned fee group there was no meaningful differences the unplanned fee group there was no meaningful difference the between the propertion of unplanned distings in the uncerties category (15 per cent) and in the shirt saminated the unplanned fee group the proposition of unplanned feet group the propositi

TABLE 5.--Frequency and percentage of planned and unplanned closings by fees and number of in-person interviews.

	Family							
	l Freq.	%					Total	%
Fee No Fee	0 1	O 4	2 1	7 4	28 23	93 92	30 25	100
nned er category	1	2	3	5	51	93	55	100
Fee No Fee	38 26	69 50	9 9	16 17	8 17	15 33	55 52	100
lanned er category	64	60	18	17	25 152	23	107	100
	No Fee nned er category Fee No Fee lanned	Fee 0 No Fee 1 nned er category 1 Fee 38 No Fee 26 Lanned	Freq. % Fee 0 0 No Fee 1 4 nned er category 1 2 Fee 38 69 No Fee 26 50 lanned er category 64 60	Freq. % Freq. Fee 0 0 2 No Fee 1 4 1 nned er category 1 2 3 Fee 38 69 9 No Fee 26 50 9 lanned er category 64 60 18	l 2-5 Freq. % Freq. % Fee 0 0 2 7 No Fee 1 4 1 4 aned er category 1 2 3 5 Fee 38 69 9 16 No Fee 26 50 9 17 lanned er category 64 60 18 17	1 2-5 6+ Freq. % Freq. % Freq. Fee 0 0 2 7 28 No Fee 1 4 1 4 23 aned er category 1 2 3 5 51 Fee 38 69 9 16 8 No Fee 26 50 9 17 17 lanned er category 64 60 18 17 25	Treq. % Freq. % Freq. % Fee 0 0 2 7 28 93 No Fee 1 4 1 4 23 92 nned er category 1 2 3 5 51 93 Fee 38 69 9 16 8 15 No Fee 26 50 9 17 17 33 Lanned er category 64 60 18 17 25 23	1 2-5 6+ Freq. % Freq. % Freq. % Total Fee 0 0 2 7 28 93 30 No Fee 1 4 1 4 23 92 25 nned er category 1 2 3 5 51 93 55 Fee 38 69 9 16 8 15 55 No Fee 26 50 9 17 17 33 52 lanned er category 64 60 18 17 25 23 107

category (50 per cent) to the two-five interview category (17 per cent), and increased from the two-five interview category (17 per cent) to the six-plus interview category (33 per cent). This differed from the unplanned non-fee group in the entire sample, where there were no meaningful differences between the interview categories. Where fees were not controlled for and where a total family problem was present, there appeared to be a greater increase in the proportion of planned closings from the first interview category (2 per cent) to the six-plus interview category (93 per cent), than in the entire sample from the first

was 514-Frequency and percentage of planned and unplanned along the series of in-percentage interviews.

Margory (50 per cent) to the two-five interview rategory if per cent), and increased from the received interview attractly (17 per cent) to the six-pink interview interview of the cent). This differed from the unplanted non-leading per cent). This differed from the unplanted non-leading the centife sample, where there was increase factories the controlled for and where a total family present was present, there appeared to be a greater increase in the importation of planned riceings from the finest interview asserts.

interview category (7 per cent) to the six-plus interview category (72 per cent). Also, the proportion of planned closings in the two-five interview category (5 per cent) appeared to be less than in the two-five interview category in the entire sample (24 per cent).

There appeared to be a greater decrease in the proportion of unplanned closings from the first interview category (60 per cent) to the six-plus interview category (23 per cent) than in the entire sample from the first interview category (49 per cent) to the six-plus interview category (22 per cent). Also, the proportion of unplanned closings in the first interview category (60 per cent) was greater than in the first interview category in the entire sample (49 per cent), and the proportion of unplanned closings in the two-five interview category (17 per cent) was less than in the two-five interview category in the entire sample (29 per cent).

There were no other differences found when comparing the cases where a total family problem was present to the entire sample.

The differences found in Table 6 were significant to the .001 level as shown through the chi square test.

Where a financial problem was present there were some differences in the planned fee group from the planned fee group in the entire sample. In the planned fee group the proportion of planned closings increased to a greater extent from the first interview category (0 per cent) to the

The two-five interview category (5 per cent) and to be preparated of planned color to be less than in the two-five interview category (5 per cent) and to be less than in the two-five interview parectry in entire ammple (24 per cent).

on of amplanned closings from the first interview obtains the rose of any the six-plus interview datagory (23 per east) to the entire sample from the first interview category (49 per cent) to the six-plus interview category approach). Also, the properties of unplanned ologines in the first interview category (40 per cent) was greater, as the first interview category in the sailre sample was test interview obtained of unplanded closings in the cent), and the properties of unplanded closings in the two-five interview category (17 new cent) was less than the two-five interview category in the entire sample.

There were no other differences found when sompare in

The differences found in Paple 6 sere significant on .001 level as shown through the Ohl Square test.

There a financial problem was present there some there as financial problem was present the planned fee droug from the planned fee droug fin the planned fee droug in the planned fee from the planned f

or at lanco mee to contract and and to contract to the

TABLE 6.--Frequency and percentage of planned and unplanned closings by fees and number of in-person interviews.

			Financial							
		l Freq.	%	2-5			5+	Total	%	
Planned	Fee No Fee	0 2	0 10	0 4	0 19	8 15	100 71	8 21	100	
Total plan closers po interview	er	2	7	4	14	23	79	29	100	
Unplanned	Fee No Fee	7 18	58 35	3 21	25 40	2 13	16 19	12 52	100	
Total unpiclosers pointerview	er	25	39	24	38		23	64	100	
TOTAL		27		28		38				

six-plus interview category (100 per cent), than did the proportion of planned closings in the planned fee group in the entire sample from the first interview category (2 per cent) to the six-plus interview category (69 per cent). In the planned fee group there were no planned closings in the two-five interview category, compared to the entire sample where 29 per cent of the cases closed on a planned basis in the two-five interview category.

Also there were some differences from the entire sample among the unplanned closers where a financial problem was present. In the unplanned non-fee group the proportion

			0 01.	

marples interview category 1100 per cently than ald the cooperation of planned closings in the planned sections in the planned of planned closings in the country ample from the first interview category (69-per cently in the planned fee group there here no planned closings in the two-five interview category, compared to the action of the category compared to the action and the two-five interview category, compared to the action of the category compared to the action of the category control of the category compared to the category category.

Also there were some differences from the entire category that the unplanned closer where a remarked account to the country of t

of unplanned closings appeared to decrease from the first interview category (35 per cent) to the six-plus interview category (19 per cent), whereas in the entire sample there was a negligible decrease in the unplanned non-fee group from the first interview category (38 per cent) to the six-plus interview category (30 per cent). In the unplanned non-fee group the proportion of unplanned closings in the two-five interview category (40 per cent) appeared to be greater than in the two-five interview category (25 per cent) for the unplanned fee group. This differed from the entire sample where there was no meaningful difference between these two groups in the two-five interview category (27 and 32 per cent).

When not controlling for fees and where a financial problem was present the proportion of planned and unplanned closings in each interview category was quite similar to the proportion of planned and unplanned closings in each interview category in the entire sample.

There were no other differences found when comparing the cases where a financial problem was present to the entire sample.

The differences found in Table 7 were significant to the .001 level as shown through the chi square test.

Where a physical problem was present fees did not have any affect on planned closings, as the proportion of planned closings in each interview category was similar when comparing the planned fee group and the planned non-fee group. This differed from the entire sample.

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When not controlling for fees and where a figanoisi while was present the proportion of planned and unplanned and interview satework was quite similar to resing in each interview satework was quite similar to proportion of planned and unplanned oldsings in each

There were no other differences found when comparing

The differences found in Table 7 were also income to the control of the control o

TABLE 7.--Frequency and percentage of planned and unplanned closings by fees and number of in-person interviews.

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		l Freq.	%		5 %	6 Freq.		Total	%		
Planned	Fee No Fee	0 1	0 87	1 2	25 15	3 10	75 77	4 13	100		
Total pla closers p interview		1	6	3	18	13	76	17	100		
Unplanned	Fee No Fee	14 11	82 61	2 4	27 22	1	77 17	17 18	100 100		
Total unp closers p interview	er	25	71	6	17	4	11	35	100		
TOTAL		26		9		17					

Where a physical problem was present fees affected unplanned closings in some different ways than it affected unplanned closings in the entire sample. In the unplanned non-fee group the proportion of unplanned closings in each interview category appeared to decrease to a meaningful extent from the first interview category (61 per cent) to the six-plus interview category (17 per cent), as in the entire sample the proportion of unplanned closings in each interview category remained almost stable. Also here, a greater proportion of cases closed on an unplanned basis in the unplanned non-fee group in the two-five interview

desired by fees and number of in-person interviews.

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Where a physical problem was present fast affected and moderned closings in some different ways them it also included appeared closings in the antity sample. In the included appeared to the antity sample. In the included in each and feel from the proportion of aspeared to aspeared to a meantailal and from the first interview detects. (If per dent) to see them from the first interview detects. (If per dent) to see the proportion of season along alable, the case and the each antity aspects we proportion of season along alable. The base base, a season proportion of season along an applance has been an enterview interview interview.

category (22 per cent) than in the unplanned fee group (11 per cent). This difference was not observed in the entire sample. In both the unplanned fee group and the unplanned non-fee group a greater proportion of cases closed on an unplanned basis (82 and 61 per cent respectively), in the first interview category, than in the unplanned fee and unplanned non-fee groups in the first interview category in the entire sample (55 and 38 per cent respectively). Also in both the unplanned fee group and the unplanned nonfee group, a smaller proportion of cases closed on an unplanned basis in both the two-five interview category (17 and 22 per cent respectively) and the six-plus (6 and 17 per cent respectively) interview category, than in the unplanned fee group and the unplanned non-fee group in the two-five interview category (27 and 32 per cent respectively) and the six-plus interview category (17 and 30 per cent respectively) in the entire sample.

Where fees were not controlled for, and where a physical problem was present, the proportion of planned closings in each interview category was quite similar to the proportion of planned closings in each interview category in the entire sample. However there were some differences from the entire sample among the unplanned closers where a physical problem was present. With these there appeared to be a greater decrease in the proportion of unplanned closings from the first interview category (71 per cent) to the sixplus interview category (17 per cent), than in the entire

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Where fads were not controlled for, and where a physical propertion of planner clastics of propertion of planner clastics of another the staller to the cross of another the controller to the cross of the of planned closing in son interview catefory in in the mains sample. However there were come difference to mains sample. However there were come difference to mains another the properties of another controller was present. With the properties appears to be a controller another the properties of unalisated closing another the properties of unalisated closing another the properties of unalisated closing the tentor.

sample from the first interview category (49 per cent) to the six plus interview category (22 per cent). A smaller proportion of cases closed on an unplanned basis in the two-five interview category (17 per cent) and the six-plus interview category (11 per cent), than in the two-five interview category (29 per cent) and six-plus interview category (29 per cent) and six-plus interview category (22 per cent) in the entire sample. Also a greater proportion of cases closed on an unplanned basis in the first interview category (71 per cent), than in the first interview category of the entire sample (49 per cent).

There were no other differences found when comparing the cases where a physical problem was present to the entire sample.

The differences found in Table 8 were significant to the .001 level as shown through the chi square test.

Where a mental problem was presented, fees did not have any affect on planned closings, as the proportion of planned closings in each interview category were quite similar when comparing the planned fee group and the planned non-fee group. This differed from the entire sample.

Also where a mental problem is present, fees did not have any affect on the unplanned closers, as the proportion of unplanned closings in each interview category for both the unplanned fee group and the unplanned non-fee group were quite similar. This also differed from the entire sample.

The the first interview estepts (No per cent) is asselled a plus interview estepts (12 per cent) and the six-plus and interview estepts (11 per cent) and the six-plus and the six-plus and the six-plus and six-plus and six-plus and six-plus interview estepts (29 per cent) and six-plus interview astepts (29 per cent) and six-plus interview astepts (20 per cent) and six-plus interview astepts (20 per cent) in the satire sample. Also a greater astepts as the six-plus interview astepts of the entire sample (vo per cent).

There were no other differences found when comparing a sample, where a physical problem was present to the sample.

The differences found in Table S were stemiffered to the differences found in Table S were stemiffered to the col level as shown through the spinquene best.

Where a mental problem was presented, rest did not seem a street on planned closings, so the presention of summed closings in each interview roup were quite side and comparing the planned fee srulp see the liance and shown after group. This different host the south same Record where a mental problem is rousent, feet did not see anglanced of macros the feet and not see anglanced of macros for the spous and the agriculture macros for the front of the anglanced of macros for the found of the spous and the agriculture macros for the form of the anglanced of macros for the found of the spous and the agriculture macros for the found of the spous and the agriculture macros for the found of the spous and the agriculture macros for the found of the spous and the agriculture macros for the found of the spous and the agriculture macros for the spous and the agriculture macros for the spous and the agriculture macros for the found of the spous and the agriculture macros for the spous and the s

TABLE 8.--Frequency and percentage of planned and unplanned closings by fees and number of in-person interviews.

		Mental								
		l Freq.			- 5 • %	6 Freq	+	Total	L %	
Planned	Fee No Fee	1	4 5	3	13 5	19 17	82 89	23 19	100 100	
Total pla closers p interview		2	5	4	10	36	85	42	100	
Unplanned	Fee No Fee	13 6	37 29	10 7	29 33	12 8	34 38	35 21	100	
Total unp closers p interview TOTAL	er	19 21	34	17 21	30	20 56	36	56		

Where fees were not controlled for and where a mental problem was not present, there appears to be a greater increase in the proportion of planned closings from the first interview category (5 per cent) to the six-plus interview category (85 per cent) than in the entire sample from the first interview category (6 per cent) to the six-plus interview category (70 per cent). The proportion of planned closings in the two-five interview category (10 per cent) appeared to be less than in the two-five interview category in the entire sample (24 per cent), and the proportion of planned closings in the six-plus interview category (85 per cent)

nestore by fees and number of in-person interviews.

Where fees were not controlled for and shore a newest in was not present, there appears to he schools interest in the propertion of plannest alestans from the fractinier of the propertion of plannest alestans from the fractinier day cates at (5 per cent) to the cix-plus anterview cates at (85 per cent) than in the entire sample one inclusional day (5 per cent) to the tix-clus torquier incorpies attached at the control to the category of the properties of plannes at the first than the two-five interview attached at plannes and the control to the control to the category in the category

appeared to be greater than in the six-plus interview category in the entire sample (72 per cent).

Also, where a mental problem was present and where fees were not considered there appeared to be no meaningful difference regarding the proportion of unplanned closings in each interview category (34, 30, and 36 per cent). This differed from the entire sample where the proportion of unplanned closings appeared to decrease to a meaningful extent from the first interview category to the six-plus interview category.

There were no other differences found, when comparing the cases where a mental problem was present, to the entire sample. equal to be greater than in the six-plus interview date-

Also, where a mental problem was present and the mo texnine in the more proportion of anglanded closings and interview dategory (34, 36, and 36 per cent). This present from the entire sample where the preportion of anglanded closings appeared to decrease to a meaningful allow that from the first interview category to the six-plus almost from the first interview category to the six-plus

There were no other differences found, when demparing

CHAPTER IV

DISCUSSION AND CONCLUSIONS

Our first hypothesis, that fees will affect continuance and discontinuance was confirmed where unplanned closings were considered.

Among unplanned closings the trends may be indicative of a number of things. The fact that in the first interview a client is told he will have to pay a fee, if he continues beyond the first interview, seems to cause a greater number of these cases to discontinue, than where the client is not told he will have to pay fees after the first interview. This may be due to the fee factor where clients would rather not continue in treatment if they have to pay The fee may be representative of various factors. One of the factors may be the clients motivation to continue. This may be, as the clients who are requested to pay fees are those who can afford them, and if they decide not to continue because a fee will be charged, then their motivation to participate in casework services may be quite minimal. The higher discontinuance in the first interview among the fee paying cases may also be indicative of another factor. As fees were only charged to those who could afford them a considerable number of these persons may be representative of the middle-economic class. The fee charging

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DISCUSSION AND SONCEDISIONS

Our first hypothesis, that fees will affect sontineare describes and distinct was confirmed where unplanned closings

Among unplanned olosings the france may be indicative number of things. The fact that in the first interless elient is told be will have to pay a fee, if he condess beyond the first interview, seems to cause a greater
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In of the factors may be the elients motivation to continue is the factors may be the elients motivation to continue the factors may be the elients who are requested to say feed the motive of them afferd them, and if they decide not to committee who can afferd them, and if they decide not to committee a fee will be charged, then their motive.

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policy, at the Lansing Family Service Agency, where the worker and client reach a decision on fees in the first interview, may be a foreign and confusing experience to the middle class client. Since in America fees denote certain value concepts, and as the client is charged a fee according to his financial background rather than according to the worth of the service (casework services in this case), he may wonder about the quality of service he is getting. Not sure of what he is getting, a large proportion of these clients may discontinue after the first interview. On the other hand, those clients who are not requested to pay fees are those who can't afford fee payment. They would probably be more representative of lower economic class persons. The fact that they are not requested to pay fees may not cause them concern as they cannot afford to pay anyway and because a number of these persons have come into contact with social services, where fees are not charged. As a result, where there was no fee charged, the unplanned closings were considerably less in the first interview than in in the first interview for the unplanned fee closers, and the number of unplanned closings remained rather stable from the first interview category to the six-plus interview category for this group (unplanned non-fee group).

After the first interview the number of unplanned closings among the fee paying cases decreased to a meaningful extent, whereas the number of unplanned closings for the non-fee paying cases remained almost stable after the first

interview. Thus, those fee paying clients who stay on after the first interview may be less prone to discontinue after the first interview, indicating that the fee may become a positive influence after the first interview. In this case the fee may be representative of the following factors. The fee may be separating the motivated client from the unmotivated client, among those clients who are requested to pay fees and can afford them as mentioned. Also, the fee to the client who can afford it, may represent that he is getting something valuable and worthwhile (casework services) in return for his fee payment (no matter what the charge is). Fees, as the literature states, may also be symbolic of other factors such as independence and self-esteem.

Our first hypothesis, that fees will affect continuance and discontinuance was weakly confirmed in relation to planned closings. Fees and non-fee payment did not appear to exert a strong affect on the planned closers, as the number of planned closings appeared to increase at the same rate in both the planned fee group and the planned non-fee group from the first interview to at least the sixth interview. However, there were a few differences between the planned fee group and the planned non-fee group as discussed in the previous section. As a result it may be necessary to conduct further research in this area to determine whether this finding is valid or if fees may have an affect on planned closings.

Our second hypothesis, that the type of problem presented will influence how fees and non-fee payment affect continuance and discontinuance was confirmed, as a number of problems caused fees to affect continuance and discontinuance in different ways, than the way fees and non-fee payment affected continuance and discontinuance in the entire sample.

Marriage or parent-child problems, when present, did not have any influence on how fees and non-fee payment affected unplanned closings, as the trends for unplanned closings in both the unplanned fee group and the unplanned non-fee group, where these problems were present, were quite similar to the trends for the entire sample. Also, a parent-child problem, when present, did not have any influence on how fees affected planned closings, among the fee paying cases, as the trends for planned closings in the planned fee group, when this problem was presented, were no different from the entire sample.

Whereas there were some differences in the entire sample regarding how fees affected planned closings, when compared to those planned closings where fees were not assessed, fees did not have any affect on planned closings when the following problems were present: marriage, individual, family, physical and mental. Also, where a mental problem was presented fees did not have any affect on unplanned closings, when compared to those unplanned closers where fees were not assessed. As a result, these

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tere any influence on how fees and new-fee payment were unplanned closings, as the trends for unplanned closings, as the trends for unplanned closing the unplanned fee group and the unplanned fee group and the unplanned fee group and the unplanned close group and the content were quite close group, where these problems were object; were quite close group, where these problems were object; were quite

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problem areas, when at least one is present, may exert some influence on how fees affect planned and/or unplanned closings. It may be concluded that where at least one of these problem areas is present, what affect fees has on planned closings, and on unplanned closings, where a mental problem is present, may be nullified.

Where a financial problem was present fees and nonfee payment affected planned and unplanned closings differently than it did in the entire sample and from the other problem areas as discussed in the previous section. Also where at least one of the following problems was present, individual, family or physical, fees and non-fee payment affected unplanned closings, differently than it did in the entire sample, from each other and from the other problem areas. In addition, where a parent-child problem was present, non-fee payment affected planned closings differently than it did in the entire sample and from other problem areas. The problem areas mentioned above definitely influenced how fees and/or nonfee payment affected planned and/or unplanned closings. From this it may be concluded that fees and/or non-fee payment affected planned and/or unplanned closings in specific ways when one of the above problems was presented, but had a different affect (or no affect), when this specific problem was not presented, and where another problem or the entire sample was presented.

And an now fees affect planned and/or unblanced viewand an now fees affect planned and/or unblanced viewand an postulated that where at least one of those
and an unplanned closings, where a mental problem

The third hypothesis was also confirmed as some specific problem areas uniquely affected continuance and discontinuance. Dicsussion will now focus on the results where fees were not controlled for, and where the affect that a specific problem had on planned and unplanned closings was considered. A marriage or financial problem, when present, did not have any affect on planned or unplanned closings as the trends for planned and unplanned closings were quite similar to the trends for the entire sample. Also, where a parent-child or individual problem was present the trends for unplanned closings in each interview category were also quite similar to the trends for the entire sample, as it was for planned closings when a physical problem was present. Thus it may be concluded that the above problems individually had no affect on planned and/or unplanned closings.

Where a mental problem was presented the number of unplanned closings in each interview category remained almost stable, contrasting to the entire sample and all other problems. Thus, the dropout rate (number of unplanned closings) did not decrease as the number of interviews increased as with other problem areas and in the entire sample. It may be concluded that where a mental problem was present more pathology and trauma may have been evident, than where other problems were presented, and that this may have prevented the dropout rate (number of unplanned closings) from decreasing as the number of interviews increased.

Differences from the entire sample were found where a total family problem was present. The trends for planned and unplanned closings in each interview category differed from the trends found in the entire sample and from those found among other problem areas, as discussed in the previous section. Also where a parent-child or individual problem was present, the trends for planned closings in each interview category differed from the trends in the entire sample and from the other problem areas, as did the trends for unplanned closings, where a physical problem was presented, as discussed in the previous section. Thus each of the above problems affected planned closings in specific ways. From this it may be concluded that some specific types of problems uniquely affected the continuance and discontinuance patterns of clients who received casework services at the Lansing Family Service Agency.

on planned and unplanned closings may be contaminated by an economic class factor, as fees are charged on a sliding scale basis at the Lansing Family Service Agency as mentioned. As a result, fees and economic class may have interacted to some extent to cause the various results. To further test this we feel that a research design should be formulated where economic class may be controlled for and where fees would be a more pure variable not having any contamination from an economic class factor. Such a design will now be described.

Manifest From the entire cample mere found where a family problem was present. The counds for oldered constituted electrics in the entire sample withmost distance to the entire sample end-from these found in the entire sample end-from these counts found in the entire sample end-from the new law as discussed in the previous planned electric, in each interpretation of the trends for planned electric, in each interpretation areas, as old interpretation the other problem areas, as old interpretation for the trends in the trends for the trends closed the trends for the trends of the trends are selected from the previous section. Thus each if the each in the previous section. Thus each if the each in the previous section.

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TABLE 9.--Proposed research design.

	1 P	2	- 5	6-	٠,
U	P	U	P	U	P [★]
					

Middle Class

Fees

No Fees

Lower Class

Fees

No Fees

The subjects would be divided into middle and lower economic class groups. The criteria for selection into these groups could be: education, occupation, annual income, etc. Both middle class and lower class economic groups would further be separated into those who are charged a fee and those who are not charged a fee. Within each economic class group fees would be charged on a sliding scale basis in accordance with the client's financial situation.

As was noted in the procedures, a case presenting a marriage problem, for example, may also present one or more problems with the same applying for the other problem areas. As a result the affect that a problem has on fees and nonfee payment and/or continuance may have been contaminated by one or more other problem areas. Thus, two problem areas could have been interacting at the same time in some instances. However, we still feel that the affect that a

^{*}U=Unplanned; P=Planned.

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No Fees

on Class

No Fees

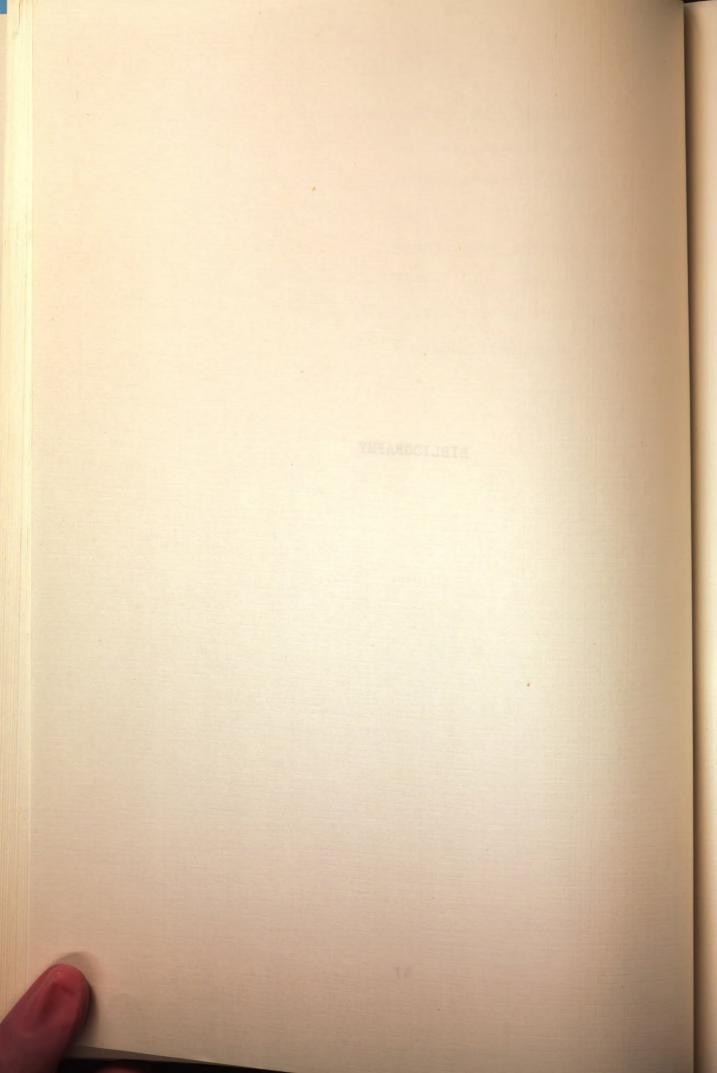
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The subjects would be divided into mindle at loven will class groups. The origen; for selection into a moups could be? educated, documentary appual income and niddle class and lower eleas acquents around from another be separated into those who are charactal for mose who are not charged a fee. Militar crob successful from the class would be charged on a slighter state basis acquent fees would be charged on a slighter state basis and another the class of the fees and the class of the fees and the class of the fees and the processings, a basis presenting that another to example, may allocate and the class appoint and the class appoi

specific problem area had on fees and/or continuance was a valid one. Furthermore, such problem area contamination may be difficult to correct as many cases usually present more than one problem. This could be corrected if we grouped the specific problem areas into broader problem categories. However, the feasibility of this might be questionable as there may still be some overlap and there would only be a minimal number of problem categories.

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