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FEDERAL PROGRAMS AND BENEFITS ASSIST-
ING THE ELDERLY

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Education and Public Welfare Division

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TABLE OF CONTENTS

	<u>Page</u>
Introduction.....	1
Employment and Volunteer Programs.....	2
Foster Grandparent - Senior Companion Program.....	2
Manpower Programs for Special Groups.....	3
Older Americans Community Service Employment Program.....	4
Retired Senior Volunteer Program.....	5
Service Corps of Retired Executives.....	6
Volunteers in Service to America.....	7
Health Care Facilities and Health Care Programs.....	8
Health Resources Development and Modernization of Facilities.....	8
Construction of Nursing Homes and Intermediate-Care Facilities.....	9
Grants to States for Medical Assistance Programs (Medicaid).....	10
Program of Health Insurance for the Aged and Disabled (Medicare).....	11
Veterans Domiciliary Care Facilities and Domiciliary Care Program.....	14
Veterans State Nursing-Home Care Facilities and Nursing-Home Care Program.....	15
Housing Programs.....	16
Housing for the Elderly (Section 202).....	16
Low and Moderate Income Housing (Section 8).....	17
Low-Rent Public Housing.....	18
Mortgage Insurance on Rental Housing for the Elderly (Section 231).....	19
Rental and Cooperative Housing for Lower and Moderate Income Families (Section 236).....	20
Income Maintenance Programs.....	22
Civil Service Retirement System.....	22
Old-Age, Survivors Insurance Program (Social Security).....	23
Railroad Retirement System.....	24
Supplemental Security Income Program for the Aged, Blind and Disabled.....	26
Veterans Pension Program.....	27

(cont'd)

TABLE OF CONTENTS (cont'd)

	<u>Page</u>
Social Service Programs and Related Programs.....	28
Education Programs for Non-English-Speaking Elderly.....	28
Food Stamp Program.....	29
Legal Services Corporation.....	30
Library Materials for the Blind and Physically Disabled.....	31
Model Projects to Provide for Social Services.....	32
Multipurpose Senior Citizens.....	33
Nutrition Program for the Elderly.....	34
Older Reader Services.....	35
Revenue Sharing.....	36
Senior Opportunities and Services.....	37
Social Services Programs.....	38
State and Community Programs to Provide for Social Services.....	39
Transportation Assistance.....	41
Training and Research Programs.....	42
Education Programs to Resolve Problems of the Elderly.....	42
Multi-Disciplinary Centers of Gerontology.....	43
Nursing Home Care, Training and Research Programs.....	44
Personnel Training Program in the Field of Aging.....	45
Research and Demonstration Projects in the Field of Aging.....	46
Research on the Aging Process and Health Problems of the Elderly.....	47

INTRODUCTION

This report describes Federal programs and benefits either designed solely for the elderly or which assist a significant number of elderly individuals. It covers employment and volunteer programs, health care programs, housing programs, income maintenance programs, nursing home construction and health care programs, social service programs, and training and research programs in the field of aging.

This report does not describe most general purpose programs designed for all age groups even though some of these programs serve elderly individuals. For instance, under income maintenance programs, we have not included the military and foreign service retirement systems which pay benefits to older people but are designed partially to encourage individuals to move out of the military and foreign service in their middle years. In the area of housing, the Department of Agriculture's housing loan programs for the rehabilitation and construction of rural housing are omitted since only an estimated three percent of the loans made available in recent years have gone to elderly individuals. Most manpower and development training programs also are omitted for similar reasons.

This report provides information for each program as follows:

1. Legal authority;
2. Brief description;
3. Statistical and financial data which represent the latest information available on the program;
4. Administering agency.

EMPLOYMENT AND VOLUNTEER PROGRAMS

FOSTER GRANDPARENT- SENIOR COMPANION PROGRAM

Authorizing Legislation:

Domestic Volunteer Service Act of 1973 (42 U.S.C. 5022 et seq.)

Summary:

The Foster Grandparent Program provides part-time volunteer service opportunities for low-income persons age sixty or over who wish to render supportive service to children receiving care in institutions, hospitals, or in other health, education, welfare and related settings. Volunteers also serve under a senior companion component as senior health aides for older persons receiving home-health care and nursing care, and as senior companions to persons with developmental disabilities.

Foster grandparent and senior companion projects are established on the local level through Federal grants made available to public and nonprofit private agencies or organizations. The Federal share of each local Foster Grandparent Program may be up to 100 percent of the costs of developing and operating the project. Participants work an average of 20 hours per week and receive a stipend equal to at least the Federal minimum wage.

Statistical and Financial Data:

As of July 1975, there were 158 foster grandparent projects providing volunteer opportunities for 12,500 individuals and 18 senior companion projects providing 1,000 volunteer positions.

The appropriation for fiscal year 1975 was \$30.840 million.

Administering Agency:

ACTION
806 Connecticut Avenue N.W.
Washington, D.C. 20520

MANPOWER PROGRAMS FOR SPECIAL GROUPS

Authorizing Legislation:

Comprehensive Employment and Training Act of 1973, title III (29 U.S.C. 801)

Summary:

Under title III of the Comprehensive Employment and Training Act, the Secretary of Labor may establish and operate manpower programs for special groups including persons of limited English-speaking ability, older workers, and other workers that he determines have particular disadvantages in the labor market.

Statistical and Financial Data:

In fiscal year 1975, title III monies amounting to approximately \$11 million funded older workers programs for 8,900 persons age 55 and over. Through these programs, commonly known as Operation Mainstream, jobs were created in public service agencies. In future years, Operation Mainstream will be funded under the Older Americans Community Service Employment program.

Administering Agency:

Manpower Administration
U.S. Department of Labor
Washington, D.C. 20201

OLDER AMERICANS COMMUNITY SERVICE EMPLOYMENT PROGRAM

Authorizing Legislation:

The Older Americans Community Service Employment Act; (42 U.S.C. 3062 et seq.)

Summary:

The Older Americans Community Service Employment Program provides part-time work opportunities in community service activities for unemployed low-income persons who are fifty-five years of age or older and who have poor employment prospects.

The Secretary of Labor is authorized to enter into agreements with public or private nonprofit agencies or organizations to pay up to 90 percent of the costs of establishing and operating a project for the employment of older persons. Up to 100 percent of the costs may be paid for a project located in an emergency or disaster area or in an economically depressed area.

Community service activities may include social, health, welfare, educational, library, recreational, and other similar services; conservation, maintenance, or restoration of natural resources; community betterment or beautification; anti-pollution and environmental quality efforts; economic development; and other services which are essential and necessary to the community.

Older persons participating in a community service employment project are to be paid a rate equal to at least the Federal minimum wage.

Statistical and Financial Data:

The appropriation for fiscal year 1975 was \$42 million. There were 12,400 positions established under this program.

Administering Agency:

Manpower Administration
U.S. Department of Labor
Washington, D.C. 20210

RETIRED SENIOR VOLUNTEER PROGRAM

Authorizing Legislation:

Domestic Volunteer Service Act of 1973 (42 U.S.C. 5022)

Summary:

Under the Retired Senior Volunteer Program grants are awarded to private nonprofit organizations or public agencies to pay all or part of the cost of establishing or expanding volunteer service activities for the elderly. Volunteers serve in many capacities such as tutoring children in school settings, assisting day care centers, providing services to disabled persons, counseling juvenile delinquents, and assisting local planning commissions in the resolution of problems concerning the environment. Participants are compensated for out-of-pocket expenses incidental to their volunteer services such as transportation and meals.

Statistical and Financial Data:

As of July 1975, there were 654 grantees for retired senior volunteer projects, and 160,000 individuals participating in volunteer service projects.

The fiscal year 1975 appropriation was \$15.980 million.

Administering Agency:

ACTION
806 Connecticut Avenue, N.W.
Washington, D.C. 20520

SERVICE CORPS OF RETIRED EXECUTIVES

Authorizing Legislation:

The Small Business Act, as amended; (15 U.S.C. 637 [b])

Summary:

The Service Corps of Retired Executives (SCORE) is a volunteer program through which retired professionals and business people assist the owners and managers of small businesses with operating, management, and other related problems. Volunteers participating in this program join local SCORE chapters organized through the field offices of the Small Business Administration.

SCORE volunteers provide assistance primarily to retailers and owners of service businesses such as shoe repair shops, dry cleaners, auto body shops, and a wide variety of small manufacturers. They also help retired military personnel and other individuals who request assistance in starting their own business. Volunteers are reimbursed for out-of-pocket expenses.

Statistical and Financial Data:

There are 292 SCORE chapters throughout the country and 5,300 SCORE volunteers. The fiscal year 1975 appropriation was \$400,000.

Administering Agency:

Small Business Administration
1441 L Street N.W.
Washington, D.C. 20416

VOLUNTEERS IN SERVICE TO AMERICA

Authorizing Legislation:

Domestic Volunteer Service Act of 1973 (42 U.S.C. 4951 et seq.)

Summary:

Through the Volunteers in Service to America Program (VISTA), individuals age 18 and over volunteer to serve in urban and rural poverty areas, on Indian reservations, with migrant families, and in federally assisted institutions for the mentally ill and retarded to help reduce poverty. Volunteers participate in varied activities including remedial education activities, employment counseling, economic development, housing and community planning, the delivery of health care, and other needed services.

Full time volunteers serve for at least one year and usually live within the community where they serve. Part-time volunteers may commute to their project site. All volunteers receive a monthly living allowance to cover the cost of food, travel and other incidentals. Older workers in the VISTA Program are primarily part-time volunteers.

Statistical and Financial Data:

As of July 31, 1975, there were 501 sponsors of VISTA projects and 4,300 VISTA volunteers ages 18 and over of whom 277 were age 60 and older.

This report does not contain financial data on the VISTA program as most volunteers are not elderly.

Administering Agency:

ACTION
806 Connecticut Avenue, N.W.
Washington, D.C. 20520

HEALTH CARE FACILITIES AND HEALTH CARE PROGRAMS
HEALTH RESOURCES DEVELOPMENT AND MODERNIZATION
OF FACILITIES

Authorizing Legislation:

Public Health Service Act, as amended, title XVI; (42 U.S.C. 291)

Summary:

Title XVI of the Public Health Service Act, commonly referred to as the Hill-Burton Program, authorizes formula grants or loans to private non-profit organizations, State governments, and other public agencies for the construction, expansion, or modernization of health-care facilities. Facilities funded under this program include long-term care facilities such as nursing homes, chronic disease facilities, and long-term care units in hospitals as well as other health-care facilities provided they meet a community need as determined by the Hill-Burton State agency.

The Federal share of a project varies in each State and is based on a State plan developed by the Hill-Burton State agency. Generally, it ranges from one-third to two-thirds of the total cost of the construction or remodeling. Loans are made available for a maximum of 40 years at low interest rates.

Statistical and Financial Data:

As of February 1975, the Hill-Burton program had provided assistance for 102,300 long-term care beds in nursing homes, chronic disease hospitals and long-term care units of general hospitals.

The Federal share in fiscal year 1975 was \$10 million.

Administering Agency:

Health Services Administration
U.S. Department of Health, Education, and Welfare
Rockville, Maryland 20852

CONSTRUCTION OF NURSING HOMES AND INTERMEDIATE-CARE FACILITIES

Authorizing Legislation:

The National Housing Act, as amended in 1959, section 232; (12 U.S.C. 1715 z-1)

Summary:

The Section 232 Program authorizes the Federal government to insure lenders against the loss of mortgages acquired by eligible sponsors to finance the construction or rehabilitation and equipment of certified nursing homes or intermediate-care facilities accommodating 20 or more patients. Nursing homes insured under this program must provide skilled nursing-home care and specified related medical services. Intermediate-care facilities must offer continuous but minimum health-care services by licensed or specially trained health care personnel. Nursing home services and intermediate-care services may be combined in the same facility covered by an insured mortgage or may be in separate facilities.

Sponsors, who may be private nonprofit corporations or associations or individuals, are eligible for insured mortgages with terms of up to 40 years.

Statistical and Financial Data:

During the past 14 years, the Federal government has insured the mortgages for about 1,000 long-term care facilities consisting of 100,000 beds. The total amount of insurance written for these projects was approximately \$1 billion.

Administering Agency:

The Section 232 program is administered by the regional offices of the U.S. Department of Housing and Urban Development, and the national office whose address is:

Federal Housing Administration
U.S. Department of Housing and Urban Development
Washington, D.C. 20410

GRANTS TO STATES FOR MEDICAL ASSISTANCE PROGRAMS (MEDICAID)

Authorizing Legislation:

Social Security Act, as amended, title XIX; (42 U.S.C. 1396 et seq.)

Summary:

The medical assistance program, commonly known as medicaid, provides grants to States to design and administer a State program of medical assistance for certain low-income persons who are aged, blind and disabled, recipients of public assistance programs, and, at the State's option, persons who are medically indigent. Eligibility for medical assistance is related to a number of factors, but particularly to the income and other economic resources of the applicants.

The Federal law provides a comprehensive list of services that States may include as part of their medicaid program. From this list there is a minimum number of services that are required such as inpatient hospital services, outpatient hospital services, laboratory and X-ray services, skilled nursing facility services, and physicians services. Other services on the list include home-health services, private duty nursing services, prescribed drugs, and intermediate-care facility services.

The Federal government helps finance a State's medical assistance program by means of variable matching formulas. As a minimum, the Federal government will pay 50 percent of the medical assistance costs incurred by a State in providing health care under a medicaid program. In poor States, the Federal share of medical assistance payments may increase up to 83 percent.

All States but Arizona have medicaid programs.

Statistical and Financial Data:

An estimated 4,327,000 persons age 65 or over will receive assistance through the medicaid program during fiscal year 1976.

The medicaid program is an "open-end" program. Except for the limitation on payments for the medically needy, there is no limit to the amount of money the Federal government will pay to match the States' contribution.

Administering Agency:

The medicaid program is administered at the State level by a designated State agency. At the national level the program is administered by:

Social and Rehabilitation Service
U.S. Department of Health, Education, and Welfare
Washington, D.C. 20201

PROGRAM OF HEALTH INSURANCE FOR THE AGED AND DISABLED (MEDICARE)

Authorizing Legislation:

The Social Security Act, as amended, title XVIII; (42 U.S.C. 1395 et seq.)

Summary:

The health insurance program, commonly known as medicare, provides benefits to most people age 65 and over. Health insurance protection under this program is available to eligible persons without regard to their incomes or assets.

Medicare consists of two parts; the Hospital Insurance program (HI), and the Supplementary Medical Insurance program (SMI). The Hospital Insurance program provides payments on behalf of most persons age 65 or over, and other eligible persons subject to certain deductibles and coinsurance requirements for the costs of specified services. These services include specified hospital services, post-hospital home-health services, and post-hospital extended care services. For the most part, the Hospital Insurance program is financed by means of a special hospital insurance payroll tax levied on employees, their employers, and self-employed individuals covered by the social security program. Costs of providing hospital insurance benefits to eligible individuals not entitled to cash benefits under this program are financed through Federal funds.

The Supplementary Medical Insurance program is a voluntary program in which almost everyone age 65 or over may enroll. Enrollees pay a monthly premium and the aggregate of these premiums is matched by the Federal government through appropriations from general funds. Coverage under this program includes services of medical doctors, osteopaths, chiropractors, 100 days of home-health care in addition to home-health care services provided for in the Hospital Insurance program; certain diagnostic services, x-ray services, and outpatient and laboratory services.

During any calendar year, Supplementary Medical Insurance (with certain exceptions) pays 80 percent of the reasonable charges for all covered services, after the insured pays the first \$60.00 toward the costs of such services.

Statistical and Financial Data:

The estimated number of persons who are to receive assistance through the medicare program during fiscal year 1976 is 18,965,000. Of this number an estimated 5,675,000 are to receive assistance under the Hospital Insurance program and an estimated 13,278,000 are to receive assistance under the Supplementary Medical Insurance program.

Payments to vendors of medical care for fiscal year 1976 are estimated to total \$11,380,000,000 under the Hospital Insurance program and \$4,145,000,000 under the Supplementary Medical Insurance program.

Administering Agency:

Information concerning medicare may be obtained at offices of the Social Security Administration located in numerous cities throughout the country. At the national level, the medicare program is administered by:

Social Security Administration
U.S. Department of Health, Education, and Welfare
Baltimore, Maryland 21235

VETERANS DOMICILIARY CARE FACILITIES AND
DOMICILIARY CARE PROGRAM

Authorizing Legislation:

(38 U.S.C. 5001-5002) (38 U.S.C. 641-643)

Summary:

The Veterans Administration is authorized to provide funds for the construction or repair of facilities providing domiciliary care services to veterans. The domiciliary care program provides medical and personal care in a residential-type setting to aged and disabled veterans who do not require hospitalization or skilled nursing home services.

The Veterans Administration also makes payments to State homes providing domiciliary care services to veterans. The per diem rate is \$3.50 for each veteran.

Statistical and Financial Data:

As of January 1975, there were 18 domiciliary facilities. An estimated 9,198 veterans of whom 34 percent were age 65 and older received care daily. 75 percent of the veterans receiving care in State domiciliary homes were age 65 and older.

The estimated Federal fiscal year 1975 expenditures were \$48,904,000 for the construction or remodeling of veteran domiciliary facilities.

Administering Agency:

Extended Care Facilities
Veterans Administration
Washington, D.C. 20420

VETERANS STATE NURSING-HOME CARE FACILITIES AND
NURSING HOME CARE PROGRAM

Authorizing Legislation:

(38 U.S.C. 5031-5037) (38 U.S.C. 641-643)

Summary:

The Veterans Administration is authorized to assist the States in the construction of State homes for veterans where nursing-home care is provided. The Federal government may pay up to 50 percent of the cost of each construction project. To receive care in a home constructed through this program, veterans must meet State admission criteria--including residency in the State for a specified period of time. The per diem rate of payment from the Veterans Administration to a State nursing home for each veteran is \$5.00.

Statistical and Financial Data:

As of January 1975, there were 31 State nursing home care facilities. An estimated 6,500 veterans of whom 75 percent were age 65 and older received care daily in these facilities.

The estimated fiscal year 1975 expenditures for grants to assist States in constructing State nursing homes were \$11,300,000.

Administering Agency:

Extended Care Facilities
Veterans Administration
Washington, D.C. 20420

HOUSING PROGRAMS

HOUSING FOR THE ELDERLY (SECTION 202)

Authorizing Legislation:

The Housing Act of 1959, as amended, section 202; (12 U.S.C. 1715 z-1)

Summary:

The Section 202 program is designed to increase the housing supply for low and moderate-income elderly and handicapped individuals with incomes too high to qualify for public housing units but too low to obtain housing on the private market. The program is a direct loan program under which the Federal government makes loans to private nonprofit corporations, public agencies, and limited-profit partners for constructing or rehabilitating multi-family rental housing for elderly and handicapped individuals. Sponsors receiving these loans, which can be up to 100 percent of the mortgage, repay the government over a 50-year period at the market interest rates. Low income tenants do not have to pay more than 25 percent of their net income for rent.

This program was phased out by the Administration in 1969, but reactivated under the Housing and Community Development Act of 1974.

Statistical and Financial Data:

As of January 1975, there were commitments to finance 1,700 Section 202 units at a cost of \$34 million. In fiscal year 1976, there will be commitments for an estimated 8,750 units at a cost of \$175 million.

Administering Agency:

Federal Housing Administration
U. S. Department of Housing and Urban Development
Washington, D. C. 20410

LOW AND MODERATE INCOME HOUSING (SECTION 8)

Authorizing Legislation:

The Housing Act of 1937, as amended (42 U.S.C. 1437 f)

Summary:

Under this program, developers build and rehabilitate housing after entering into agreements with local housing authorities to lease their units to low and moderate income persons and families. The Federal government may subsidize the rent of low income tenants down to 15-25 percent of the tenant's income.

Preference for funding projects under this program is given to projects with less than 20 percent of the units subsidized. Projects for the elderly may have the same preference with 100 percent of the units subsidized.

The fiscal year 1976 budget states that the Section 8 program will be used as the primary vehicle for providing housing assistance to lower income families in 1975 and 1976.

Statistical and Financial Data:

As of January 1975, there were commitments to finance 200,000 Section 8 units. In fiscal year 1976, there will be commitments for an estimated 400,000 units. Information is unavailable as to the number of units occupied by elderly individuals.

Administering Agency:

Federal Housing Administration
U. S. Department of Housing and Urban Development
Washington, D. C. 20410

LOW-RENT PUBLIC HOUSING

Authorizing Legislation:

U. S. Housing Act of 1937, as amended; (42 U. S. C. 1401-1435)

Summary:

Through the Public Housing program, Federal loans are granted to local housing authorities, which in turn use these loans (along with funds acquired from the sale of bonds and notes) to purchase, rehabilitate, lease, or construct public housing projects. Units within public housing projects are rented to low-income families, elderly individuals age 62 or over, and handicapped individuals, who meet the income limitation and need requirements established locally. The rental charge is determined after taking into account the tenant's ability to pay and the financial solvency of the housing project. By law, rents in these projects may not exceed 25 percent of a family's income.

Public housing projects are designed for all age groups. In addition, the law authorizes loans for projects specifically designed for the elderly. Communal dining rooms and other shared facilities also may be developed in projects where a significant number of elderly people live.

Statistical and Financial Data:

As of January 1975, there were commitments to finance 38,000 units under the low-rent public housing program. In fiscal year 1976, there will be commitments on an estimated 6,000 units. Information is unavailable as to the number of units occupied by elderly individuals.

Administering Agency:

The Low-Rent Public Housing program is administered locally by the designated local housing authority. At the national level it is administered by:

U. S. Department of Housing and Urban Development
Washington, D. C. 20410

MORTGAGE INSURANCE ON RENTAL HOUSING FOR THE ELDERLY
(SECTION 231)

Authorizing Legislation:

National Housing Act, as amended in 1959, Section 231; (12 U.S.C. 1715V)

Summary:

Section 231 authorizes a mortgage insurance program under which the Federal government insures lenders against the loss of mortgages used to finance the construction or rehabilitation of multifamily, rental housing designed for occupancy by the elderly or handicapped individuals. Tenants living in Section 231 projects generally have a higher income than those individuals residing in Federal housing for moderate-income families.

The Federal Government insures mortgages up to 40 years at market interest rates. Profit-motivated sponsors may obtain mortgage insurance

amounting to 90 percent of the mortgage, while nonprofit sponsors may obtain mortgage insurance amounting to 100 percent of the mortgage. A Section 231 project must contain at least 8 dwelling units.

Statistical and Financial Data:

This program has not been funded in recent years.

Administering Agency:

Federal Housing Administration
U.S. Department of Housing and Urban Development
Washington, D. C. 20410

RENTAL AND COOPERATIVE HOUSING FOR LOWER
AND MODERATE INCOME FAMILIES (SECTION 236)

Authorizing Legislation:

The Housing and Urban Development Act of 1968, Section 236; (12 U.S.C. 1715z-1)

Summary:

The Section 236 program is an interest subsidy program under which private enterprise develops rental and cooperative housing for lower to moderate income families, handicapped individuals and elderly individuals. Developers of Section 236 projects borrow money from the private money market at going interest rates, and the Federal government then repays the lender of the mortgage down to one percent of the interest on the mortgage. Since sponsors pay reduced interest rates, they are able to reduce the rental charge on subsidized units for eligible tenants.

To qualify for occupancy in a subsidized unit, a tenant must meet the income limitation requirement. These income limits are established locally and on a case-by-case basis. Generally, tenants must have an income which

is 35 percent more than the income limitation requirement set for initial occupancy in public housing in the area. Tenants are required to pay at least 25 percent of their income for rent, but no more than the fair market rent. Families with higher incomes may occupy apartments in a Section 236 project, but may not benefit from the interest subsidy payments.

In addition to Section 236 projects designed for all age groups, the law authorizes interest subsidies for Section 236 projects specifically designed for the elderly. It also authorizes interest subsidies for special facilities such as community kitchens, common dining areas, and other shared facilities in projects designed for the elderly.

Statistical and Financial Data:

Projects under this program will be approved in 1975 and 1976 on a limited basis and only where bona fide commitments cannot be met under the lower income housing assistance program--Section 8.

Administering Agency:

The Section 236 program is administered by regional offices of the U.S. Department of Housing and Urban Development and the national office whose address is:

Federal Housing Administration
U.S. Department of Health, Education and Welfare
Washington, D. C. 20410

INCOME MAINTENANCE PROGRAMS

CIVIL SERVICE RETIREMENT SYSTEM

Authorizing Legislation:

The Civil Service Retirement Act, as amended; (5 U.S.C. 8331 et seq.)

Summary:

Under the Federal Civil Service Retirement system, the principal retirement system for Federal civilian employees, monthly annuities are paid to eligible retired workers, to the widows and minor children of employees who die, and, in certain circumstances, to other designated survivors of annuitants. An individual's entitlement to benefits and the level of these benefits are based on past earnings and length of service. Generally, the amount of one's annuity is based on the annual salary received during the three consecutive years which afford the highest dollar average.

Individuals are eligible for retirement benefits at age 62 after 5 years of service, at age 60 after 20 years of service, or at age 55 after 30 years of service. Retirement is compulsory at age 70 with 15 years of service. Upon retirement, an employee may accept a reduced annuity in order to provide a survivor's benefit to his spouse upon death.

A widow's benefit is 55 percent of the amount which would have been paid to her deceased husband if alive.

The Civil Service Retirement system is financed primarily through contributions paid by the employee and matched by the employing agency. Employees contribute 7 percent of their basic salary with no ceiling. The Federal

government through Congressional appropriation is responsible for the balance of the cost of the program.

Statistical and Financial Data:

During fiscal year 1976, there are to be an estimated 1,464,504 civil service annuitants receiving a total of \$8,536,000,000 in benefit payments.

Administering Agency:

U. S. Civil Service Commission
Washington, D. C. 20415

OLD-AGE, SURVIVORS INSURANCE PROGRAM (SOCIAL SECURITY)

Authorizing Legislation:

The Social Security Act, as amended, title II; (42 U.S.C. 401 et seq.)

Summary:

The Old-Age and Survivors Insurance program, commonly known as social security, provides monthly cash benefit payments to retired workers, their dependents, and to survivors of deceased workers. An individual's entitlement to benefits and the level of these benefits are based on past earnings in employment covered by the program.

Insured persons are eligible for retirement benefits at age 65 and permanently reduced benefits as early as age 62. Widows or widowers of insured workers at age 65 are paid 100 percent of the amount which would have been paid to their deceased spouse if alive; or at age 60 they may elect to receive permanently reduced benefits.

The social security program is financed through a payroll tax paid by employees, their employers and self-employed individuals.

Statistical and Financial Data:

As of May 1975, there were 20,129,000 social security beneficiaries age 65 and older, of whom 14,464,000 were retired workers, 5,457,000 were survivors and dependents, and 251,000 were receiving special age 72 benefits.

The average monthly benefit payment for retired workers for May 1975 was \$189.21, and \$177.86 for aged widows and widowers.

Administering Agency:

Information on the social security program may be obtained from social security offices located in numerous cities throughout the country. At the national level the program is administered by:

Social Security Administration
U.S. Department of Health, Education, and Welfare
Baltimore, Maryland 21235

RAILROAD RETIREMENT SYSTEM

Authorizing Legislation:

The Railroad Retirement Act of 1935, as amended; (45 U.S.C. 351-367)

Summary:

The Railroad Retirement system provides monthly cash benefit payments to eligible retired and disabled workers, their wives and survivors. To qualify for these benefits, an individual must have worked in covered railroad employment for at least 120 months (10 years) and, in most cases, must have worked for a railroad for at least 12 out of the last 30 months before his retirement or death. A worker is credited with railroad work each month he

does some compensated work for a covered employer. Covered employers include railroads engaged in interstate commerce, the REA Express, railroad associations, and national railway labor organizations.

The amount of the retirement annuity depends on the employee's years of service and average monthly railroad compensation.

Employees are eligible for retirement benefits at age 65 or actuarially reduced benefits as early as age 62. Employees with 30 years of service may receive full benefits as early as age 60. Widows at age 60 are paid the same amount which would have been paid to their deceased spouses, provided a widow has not remarried.

Individuals who work less than 10 years in employment covered by the Railroad Retirement system have their coverage transferred to the social security system.

The Railroad Retirement system is financed primarily through contributions in the form of a payroll tax paid equally by employees and employers.

Statistical and Financial Data:

In March 1975, there were 1,141,000 Railroad Retirement annuitants.

Administering Agency:

Railroad Retirement Board
844 North Rush Street
Chicago, Illinois 60611

SUPPLEMENTAL SECURITY INCOME PROGRAM FOR THE AGED,
BLIND AND DISABLEDAuthorizing Legislation:

Social Security Act, as amended; title XVI; (42 U.S.C. 1381 et seq.)

Summary:

The Supplemental Security Income program is a Federal cash assistance program through which aged, blind and disabled individuals with no other income are guaranteed a monthly Federal payment of \$146.00 and couples with no other income are guaranteed \$219.00 per month.

In addition, recipients who receive any other income, including social security benefits, will be assured that the first \$20.00 of this income will not cause any reduction in their Supplemental Security Income payment. Also, \$65.00 a month of earned income plus one-half of any remaining earnings will not cause any reduction in monthly payments.

This program also provides that the States may, and in some cases must, supplement Federal payments. The law requires that the State must supplement the Federal payment of people who are beneficiaries under the present Federal-State welfare program in December of 1973. This will assure that these recipients receive the same total monthly payment under the Federal Supplemental Security Income program as they did under the State program. States are not required to supplement Federal payments of recipients who become eligible for Supplemental Security Income payments after December 1973.

To qualify for Supplemental Security Income payments, an aged, blind or disabled person must meet certain eligibility requirements as defined in the Federal law. An aged person must be at least 65 years of age with

assets of less than \$1,500. An elderly couple cannot have assets that exceed \$2,250. In determining assets for the purpose of this program, the value of a home, household goods, certain personal effects and property needed for self support, if found to be reasonable, are to be excluded.

Statistical and Financial Data:

An estimated 2,415,000 aged individuals will be receiving Supplemental Security Income payments in fiscal year 1976.

Administering Agency:

Social Security Administration
U.S. Department of Health, Education, and Welfare
Baltimore, Maryland 21235

VETERANS PENSION PROGRAM

Authorizing Legislation:

(30 U.S.C. 15 et seq.)

Summary:

Through the Veterans Pension program monthly cash benefits may be paid to persons age 65 or over. Generally, to qualify for these benefits an individual must have had 90 or more days of military service, including at least 1 day of wartime service, and meet specified income limitation requirements. Monthly benefits also are paid to widows of eligible annuitants.

Veterans who served in World War I or after are subject to income limitations for pension eligibility, while veterans who served in the Spanish-American War are paid pensions on the basis of service without regard to need.

The amount of pension paid to veterans of World War I and after varies according to the veteran's annual income.

Statistical and Financial Data:

During fiscal year 1976, an estimated 1,563,000 veterans and an estimated 1,155,000 survivors are to receive a pension under this program. The average payment per case is projected at \$1,580 a year for veterans and \$942 for survivors.

Administering Agency:

Veterans Administration
Washington, D.C. 20420

SOCIAL SERVICE PROGRAMS AND RELATED PROGRAMS

EDUCATION PROGRAMS FOR NON-ENGLISH-SPEAKING ELDERLY

Authorizing Legislation:

Adult Education Act, as amended in 1973, section 310 (20 U.S.C. 1201 et seq.)

Summary:

The 1973 Comprehensive Older Americans Services Amendments broadened the Adult Education Act to provide for special education programs. Through this Act, Federal grants can be made to State and local educational agencies or other public or private nonprofit agencies for education programs designed to serve elderly persons whose ability to speak and read the English language is limited and who live in an area with a culture different than their own. Programs must help participants deal with practical problems encountered

in everyday life, including the making of consumer purchases, meeting their housing and transportation needs, and complying with governmental requirements such as those for obtaining citizenship, public assistance and social security benefits.

Statistical and Financial Data:

The program has never been funded.

Administering Agency:

Office of Education
U.S. Department of Health, Education, and Welfare
Washington, D.C. 20201

FOOD STAMP PROGRAM

Authorizing Legislation:

The Food Stamp Act of 1964, as amended; (7 U.S.C. 2016-2025)

Summary:

Through the Food Stamp program, the Federal government makes food stamps available to local public welfare or other designated agencies for sale to low-income families. The coupons are then used by the participants for purchasing food in retail stores worth more than the amount paid for the coupons. Persons age 60 or over who are homebound, physically handicapped, or otherwise unable to adequately prepare all their meals are able to exchange food stamps or coupons for meals prepared and served by certain nonprofit sponsors.

To qualify for food stamps, an elderly family must meet the income limitation requirements as determined locally and usually on a case-by-case basis. Eligible families pay up to 30 percent of their income for the food stamps.

Statistical and Financial Data:

An estimated 15.8 million individuals will participate in the food stamp program during fiscal year 1975 and fiscal year 1976. Approximately 14 percent of the participants are age 60 and over, and about 10 percent are age 65 and older. Expenditures in fiscal year 1975 were approximately \$3.9 billion, and are estimated at approximately \$4.5 billion in fiscal year 1976.

Administering Agency:

The county welfare department usually administers the Food Stamp program at the local level. At the national level the program is administered by:

Food and Nutrition Service
U. S. Department of Agriculture
Washington, D. C. 20250

LEGAL SERVICES CORPORATION

Authorizing Legislation:

Legal Services Corporation Act (42 U.S.C. 2996)

Summary:

An 11-member board of directors, appointed by the President and approved by the Senate governs the Legal Services Corporation. Through this Corporation funds are made available to persons or projects providing legal assistance to individuals of all ages who cannot afford legal assistance on their own. The Corporation also may undertake research, training, and serve as a clearinghouse for information in the area of legal services.

Statistical and Financial Data:

The Legal Services Corporation was established through legislation enacted in July 1974. The Corporation came into existence July 14, 1975 by virtue of final Senate approval of the 11-member Board of Directors.

Administering Agency:

Community Services Administration
Washington, D. C. 20406

LIBRARY MATERIALS FOR THE BLIND AND PHYSICALLY DISABLED

Authorizing Legislation:

The Pratt-Smoot Act of 1931, as amended; (2 U.S.C. 135 a-b)

Summary:

The Library of Congress Division for the Blind and Physically Handicapped administers a program that provides library materials and other services to persons who are unable to read conventional printed materials because of a visual or physical limitation. Library materials, including talking book machines, braille books, braille magazines, cassette players and cassettes, and special music materials, are made available to eligible participants free of charge through a system of cooperating regional and subregional libraries located throughout the country.

To qualify for participation in this program, an individual must send a statement to a cooperating library describing the visual or physical limitation which prevents him from reading conventional reading material. The statement must be signed by a physician, registered nurse, social worker, or an individual certified by the Library of Congress. Nursing homes, hospitals, institutions, and schools also may borrow materials from a cooperating library.

Statistical and Financial Data:

There are approximately 435,000 individuals participating in the reading program. Approximately 50 percent of these individuals are age 60 or over.

The appropriation for fiscal year 1975 was \$11,472,000.

Administering Agency:

Library materials may be obtained from 51 regional libraries and more than 70 subregional cooperating libraries. The program is administered by:

Division for the Blind and Physically Handicapped
Library of Congress
Washington, D.C. 20540

MODEL PROJECTS TO PROVIDE FOR SOCIAL SERVICES

Authorizing Legislation:

The Older Americans Act, as amended, title III; (42 U.S.C. 3021 et seq.)

Summary:

Under title III of the Older Americans Act, Federal grants are awarded to or contracts are made with public or nonprofit private agencies or organizations for paying part or all of the cost of developing and operating statewide, regional, metropolitan, county, city or community model projects. Model projects are designed to demonstrate new or improved methods of providing needed services to older people.

The 1973 amendments to the Older Americans Act revised this program so that special consideration is given to sponsors who develop projects in one of five areas--housing, transportation, education, pre-retirement counseling, and special services for older handicapped individuals.

Prior to the 1973 amendments, model projects focused on alternatives to institutionalization, outreach activities to identify elderly individuals living in isolated areas, and needed services for elderly individuals living in disaster areas.

Statistical and Financial Data:

During fiscal year 1975, \$7 million were appropriated to support model projects.

Administering Agency:

Administration on Aging
U.S. Department of Health, Education and Welfare
Washington, D.C. 20201

MULTIPURPOSE SENIOR CITIZENS

Authorizing Legislation:

The Older Americans Act as amended in 1973; title V; (42 U.S.C. 3021 et seq.)

Summary:

Title V of the Older Americans Act authorizes the Federal government to award grants to or enter into contracts with public and nonprofit private agencies to pay up to 75 percent of the cost of purchasing, leasing, repairing, or altering a facility to serve as a multipurpose senior center. A sponsor

must develop the center in an area that is in close proximity to the majority of individuals eligible to use the facility and within walking distance where possible.

In addition, title V authorizes the Federal government to insure mortgages for the acquisition, alteration, or renovation of such facilities. The mortgage insurance is to be financed through a Multipurpose Senior Center Insurance Fund created by the Secretary of Health, Education, and Welfare as a revolving fund for carrying out the insurance program.

Title V also authorizes funds for professional and technical staffing required for the initial operation of a multipurpose senior center. The government may award initial staffing grants for three year periods of up to 75 percent for the first year, 66 and 2/3 percent for the second year and 50 percent for the third year.

Statistical and Financial Data:

The program has never been funded.

Administering Agency:

Administration on Aging
U.S. Department of Health, Education, and Welfare
Washington, D. C. 20201

NUTRITION PROGRAM FOR THE ELDERLY

Authorizing Legislation:

Older Americans Act of 1965, as amended, title VII; (P.L. 92-258);
(42 U.S.C. 3051)

Summary:

Title VII of the Older Americans Act provides formula grants to the States to pay part of the cost of establishing and operating programs which will deliver low-cost meal programs to older people. The programs must be located in community settings such as schools, senior citizen centers and churches accessible to the majority of elderly people for whom they are intended. The programs are to provide one hot meal per day on at least five days a week along with services which would introduce the participants to the other social resources in the communities. They also are to provide home-delivered meals to older persons in the community who are unable to leave their homes.

Statistical and Financial Data:

The fiscal year 1975 appropriation was \$125 million. There are 665 projects and 220,000 participants on each of 5 days a week.

Administering Agency:

The nutrition program is generally administered at the State level by the designated State agency on Aging. At the national level the program is administered by:

Administration on Aging
U.S. Department of Health, Education, and Welfare
Washington, D.C. 20201

OLDER READER SERVICES

Authorizing Legislation:

Library Services and Construction Act, as amended in 1973, title VIII;
(20 U.S.C. 351 et seq.)

Summary:

The 1973 Comprehensive Older Americans Services Amendments authorize Federal grants to State governments to develop and establish special library services for the elderly. Services may involve the training of librarians to work with older people; developing special library programs for the elderly; purchasing special library materials for use by the elderly; employing elderly persons as assistants in programs for the elderly; home visits by library personnel; transportation services to and from the library; and outreach programs to notify the elderly of available library services.

Statistical and Financial Data:

The program has never been funded.

Administering Agency:

Office of Education
U. S. Department of Health, Education, and Welfare
Washington, D. C. 20201

REVENUE SHARING

Authorizing Legislation:

State and Local Fiscal Assistance Act of 1972; (31 U.S.C. 1221 et seq.)

Summary:

The revenue sharing legislation provides funds to States and local units of government. The State government receives one-third of the total amount allocated to a State and the remaining two-thirds of the State's allocation is divided among units of local government.

States may use funds for any legal expenditure except to match Federal grants. Local governments such as cities, counties, and townships may expend these funds to provide eight categories of services, one of which is social services for the poor or elderly.

Each unit of government receives its share of Federal funds based on several factors including the State-local tax effort, population, and the amount of poverty present in the State's population. Funds are allocated on a quarterly basis.

Statistical and Financial Data:

Reports indicate that less than four percent of the fiscal year 1975 expenditures of \$6.2 billion was used to fund social services for the poor or elderly.

Administering Agency:

Office of Revenue Sharing
U.S. Department of the Treasury
Washington, D.C. 20226

SENIOR OPPORTUNITIES AND SERVICES

Authorizing Legislation:

Economic Opportunity Act of 1964, as amended, title II, section 222(a)(8); (42 U.S.C. 2809 et seq.)

Summary:

The Senior Opportunities and Services program was established in order to identify and meet the special economic, health, employment, welfare and other needs of poor persons above the age of 60 that were not being met adequately by more general programs designed for all age groups. Through this

program, funds are made available, primarily to local community action agencies which, in turn award grants to public and private nonprofit agencies, for developing and operating projects providing services and activities for elderly individuals. Projects may involve employment and volunteer opportunities, referral services, neighborhood outreach programs, home day-care services, recreation programs and other activities necessary to meet the needs of older people.

Statistical and Financial Data:

There are 200 senior opportunity and services projects serving approximately 1 million elderly individuals.

For fiscal year 1975, \$7.5 million were allocated for the continuation of existing projects.

Administering Agency:

Senior Opportunities and Services
Community Services Administration
Washington, D.C. 20406

SOCIAL SERVICES PROGRAMS

Authorizing Legislation:

The Social Security Act, as amended in 1974, title XX (42 U.S.C. 1361-1371)

Summary:

The Federal government makes matching funds available to States to establish and operate social service programs for persons of all ages who meet the income limitation requirements. The Federal law authorizes \$2.5

billion annually (which are apportioned among the States on the basis of population) to pay 75 percent of the cost of the services (90 percent for family planning services). Persons eligible for services must have gross incomes below 115 percent of the State's median income adjusted for family size. Social services made available are specified by the State based on local needs. They must be directed at five goals: (1) economic self-support; (2) achieving self-sufficiency; (3) prevention of neglect and abuse; (4) inappropriate institutional care through community-based services; (5) provision of institutional care where appropriate. States are required to provide at least one service directed at each of the goals and three services must be directed at supplemental security income (SSI) recipients.

Statistical and Financial Data:

During fiscal year 1976, an estimated 2.7 million adults including senior citizens will receive one or more services under the States' social service programs. Federal expenditures for these services will be an estimated \$608 million.

Administering Agency:

The program is administered on the State level through the designated State agency. At the national level the program is administered by:

Social and Rehabilitation Service
U.S. Department of Health, Education, and Welfare
Washington, D.C. 20201

STATE AND COMMUNITY PROGRAMS TO PROVIDE FOR SOCIAL SERVICES

Authorizing Legislation:

The Older Americans Act of 1965, as amended, title III; (42 U.S.C. 3021-3025)

Summary:

Through title III, formula grants are awarded to the States to pay part of the cost of planning, developing, and operating a comprehensive, social service delivery system in the community. In order to obtain funding, the designated State agency on aging must divide the State into planning and service areas. The State agency also may elect to designate a local area agency on aging which in turn would be responsible for planning, developing and operating a social service delivery system for elderly individuals residing in the designated area.

In developing a social service delivery system for the elderly, the State agency has overall responsibility for coordinating and utilizing existing social services available on the local level. Also, the State agency may award grants to public and private nonprofit agencies and organizations for providing services to older people which otherwise would be unavailable.

Projects funded under title III in the past have provided for various social services on the local level such as information and referral services, home-health care services, home repair services, meal programs, transportation services, and recreation and educational activities.

Statistical and Financial Data:

As of September 1975, State Agencies on Aging identified 600 planning and service areas and established 419 Area Agencies on Aging.

The appropriation for fiscal year 1975 was \$100 million.

Administering Agency:

State and community programs are administered at the State level by the designated State Agency on Aging. At the national level the program is administered by:

Administration on Aging
U. S. Department of Health, Education and Welfare
Washington, D. C. 20201

TRANSPORTATION ASSISTANCE

Authorizing Legislation:

The Urban Mass Transportation Assistance Act of 1964, as amended Sections 16 (b) (1 and 2); (49 U. S. C. 1612)

Summary:

Section 16 (b) (1) authorizes grants and loans to States and local public agencies to assist them in meeting the special needs of elderly and handicapped individuals. Section 16 (b) (2) permits capital assistance grants to private nonprofit organizations to assist them in providing transportation services for elderly and handicapped persons where urban mass transportation services otherwise provided by States and local agencies are unavailable, insufficient or inappropriate. To meet these special needs, the Secretary of Transportation is authorized to set aside 2 percent of the funds in the basic mass transportation capital grant and planning programs for use by public agencies and private nonprofit organizations. State agencies on transportation are administering funded projects.

Statistical and Financial Data:

For fiscal year 1975, the first year grants were awarded, \$20.8 million were set aside and distributed as grants to about 1,030 private nonprofit organizations.

Administering Agency:

Urban Mass Transportation Administration
Department of Transportation
Washington, D. C. 20201

TRAINING AND RESEARCH PROGRAMSEDUCATION PROGRAMS TO RESOLVE PROBLEMS OF THE ELDERLYAuthorizing Legislation:

The Higher Education Act of 1965, as amended, in 1973; title I;
(20 U. S. C. 1001 et seq.)

Summary:

The Older Americans Comprehensive Services Amendments of 1973 amended the Higher Education Act of 1965 to authorize assistance for the elderly through certain educational institutions. The Federal government is authorized to award grants to institutions of higher education to assist these institutions in planning, developing, and carrying out programs specifically designed to apply the resources of higher education to the problems of the elderly. Special consideration is given to sponsors who develop programs to meet the transportation and housing needs of elderly persons living in rural and isolated areas.

Statistical and Financial Data:

The program has never been funded.

Administering Agency:

Office of Education
U.S. Department of Health, Education and Welfare
Washington, D.C. 20201

MULTI-DISCIPLINARY CENTERS OF GERONTOLOGY

Authorizing Legislation:

Older Americans Act of 1965, as amended in 1973, title IV; (42 U.S.C. 3031-3032)

Summary:

The 1973 amendments to the Older Americans Act authorized a program of grants to public and private nonprofit agencies, organizations, and institutions to establish or support multi-disciplinary centers of gerontology. These centers will provide for a wide range of activities such as the recruiting and training of personnel to work in the field of aging. Activities also will include research and demonstration projects with respect to the social, economic and psychological needs of older people. In addition, consultation services will be provided to public and voluntary organizations with respect to the needs of older people.

Statistical and Financial Data:

This program has never been funded.

Administering Agency:

Administration on Aging
U.S. Department of Health, Education, and Welfare
Washington, D.C. 20201

NURSING-HOME CARE, TRAINING AND RESEARCH PROGRAMS

Authorization:

(Presidential Directive; August 6, 1971)

Summary:

The Office of Nursing Home Affairs is responsible for the training of nursing home inspectors and the inspection and certification of skilled nursing facilities participating in the medicaid and medicare programs.

The Office also enters into contracts with nonprofit organizations and associations and public agencies to provide short-term training for employees of long-term care facilities. The training programs are directed at improving the general performance on the part of the employees in giving care to patients in nursing homes.

In addition, the Office of Nursing Home Affairs is responsible for supporting studies relating to long-term care such as the quality of care provided in nursing homes, the costs of long-term care, and alternatives to institutional care.

Statistical and Financial Data:

The Office of Nursing Homes Affairs is financed through general funds appropriated to the Office of the Secretary of the U.S. Department of Health, Education, and Welfare. An estimated \$7.2 million will be expended in fiscal year 1976 to assure that approximately 17,400 nursing homes which receive Federal payments comply with medicare and medicaid regulations.

Administering Agency:

Office of Nursing Home Affairs
U.S. Department of Health, Education, and Welfare
Washington, D.C. 20201

PERSONNEL TRAINING PROGRAM IN THE FIELD OF AGING

Authorizing Legislation:

Older Americans Act of 1965, as amended, title IV-A; (42 U.S.C. 3041-3042)

Summary:

Title IV of the Older Americans Act authorizes grants to public and private nonprofit agencies, organizations and institutions for training persons employed or preparing for employment in the field of aging. Grants also are awarded to public and private agencies and organizations to publicize available career opportunities in the field of aging and encourage qualified persons to enter or re-enter the field of aging.

Statistical and Financial Data:

During fiscal year 1975, 47 career training programs were sponsored under title IV-A. Also, a number of short term training programs are being supported.

\$8 million was appropriated during fiscal year 1975 for the training programs.

Administering Agency:

Administration on Aging
U.S. Department of Health, Education, and Welfare
Washington, D.C. 20201

RESEARCH AND DEMONSTRATION PROJECTS IN THE FIELD OF AGING

Authorizing Legislation:

Older Americans Act of 1965, as amended, title IV; (42 U.S.C. 3031-3032)

Summary:

Title IV of the Older Americans Act authorizes grants to public and private nonprofit organizations, agencies and to individuals for establishing research and demonstration programs in the field of aging. Research and demonstration projects may involve the study of current living patterns and conditions of older persons; methods to improve the standard of living and way of life for older people; and means for improving the coordination of community services designed for older people.

The 1973 amendments to the Older Americans Act authorize the Secretary of Transportation, the Secretary of Housing and Urban Development, and the Commissioner on Aging to conduct a comprehensive study and survey of the transportation problems of the elderly. In connection with this study, Federal grants may be awarded to public and private nonprofit agencies and organizations to assist in identifying and meeting the transportation problems of older people. A preliminary study was submitted to Congress in January 1975.

Statistical and Financial Data:

During fiscal year 1975, 119 new and continuing research and demonstration projects were supported.

A total of \$7 million was appropriated for these projects.

Administering Agency:

Administration on Aging
Office of Human Development
U.S. Department of Health, Education, and Welfare
Washington, D.C. 20201

RESEARCH ON THE AGING PROCESS AND HEALTH PROBLEMS
OF THE ELDERLY

Authorizing Legislation:

Public Health Service Act, as amended, title IE; (42 U.S.C. 298-d, et seq.)

Summary:

The National Institute on Aging is responsible for conducting and supporting research relating to the biological, behavioral, and sociological aspects of the aging process and the special health problems of the elderly. Research also is conducted through the Institute's Gerontology Research Center in Baltimore, Maryland. Research is supported through grants awarded to universities, hospitals, other public and nonprofit institutions and to individuals. In addition, grants are awarded to public and nonprofit institutions for training individuals in research relating to the aging process and health problems of the elderly.

Statistical and Financial Data:

The National Institute on Aging was established through legislation enacted in 1974. Research in prior years on the aging process had been conducted by the Adult Branch of the new National Institute on Child and Human Development. The fiscal year 1975 appropriation for the new National Institute on Aging was \$16,190,000

CRS-48

Administering Agency:

National Institute of Child Health and Human Development
U.S. Department of Health, Education, and Welfare
Bethesda, Maryland 20014

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GOVT-PUB MAY 30 '77

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Administrative Agency:

National Institute of Child Health and Human Development
U.S. Department of Health, Education, and Welfare
Bethesda, Maryland 20014