

Health Insurance for the Aged: Participating Home Health Agencies

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THE 1965 AMENDMENTS to the Social Security Act established a comprehensive program of health insurance for the aged (Medicare). Reimbursement for home health services rendered under the auspices of organized home health agencies is one of the covered benefits. The program helps meet the cost of part-time or intermittent nursing care and related services furnished by visiting nurse agencies, hospital-based home health programs, and similar agencies. This benefit provides an important and less costly alternative to institutionalization, whether in a hospital or extended-care facility, for persons who require medical care but could be taken care of at home. Home health services are offered under both the hospital insurance and supplementary medical insurance part of the program.

The legislation establishing health insurance for the aged under the Social Security Act stimulated considerable growth in the number of home health agencies throughout the country. The Public Health Service estimates that in 1963 only about 250 agencies would have met the definition of a home health agency in the Social Security Act. As of March 31, 1967, close to 1,800 home health agencies had been certified for participation under the Medicare program.

What kinds of agencies are these? Where are they located? What kinds of services do they provide? This article describes the home health care services covered under Medicare and presents some data on the number and characteristics of agencies certified for participation under the program.

HOME HEALTH AGENCY DEFINED

A home health agency is a public agency or private organization, or a subdivision of such an

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agency or organization, that is primarily engaged in providing skilled nursing and other therapeutic services.¹

To be approved for participation under the program as a home health agency, each facility must meet special requirements, including provision of both skilled nursing care and at least one other therapeutic service rendered directly to patients. Each agency must also have policies established by an advisory group of professional personnel, including at least one physician and one registered nurse, and must be supervised by a physician or registered nurse. In addition, each participating agency must be licensed in accordance with State or local law where applicable. Private profit-making organizations cannot participate in the program unless they are licensed under State law. Under the hospital insurance program, an agency primarily providing care and treatment of patients with mental diseases cannot be defined as a home health agency.²

Services available from the participating agency need not be rendered by staff members (full time or part time). Contractual arrangement for provision of services by nonstaff members is permitted under the law.

BENEFITS PROVIDED

Home health services are offered under both the hospital insurance and supplementary medical insurance programs of Medicare. Under the former a patient is entitled to as many as 100 visits in a 1-year period following his most recent discharge from a stay of at least 3 consecutive

¹ For a detailed definition of a home health agency, see section 1861 (o) of the Social Security Act as amended July 30, 1965.

² For a detailed and complete description of the conditions of participation, see *Health Insurance for the Aged: Conditions of Participation for Home Health Agencies* (HIM-2), Social Security Administration, 1966.

days in a hospital or extended-care facility. Under the supplementary medical insurance program, a patient is entitled to as many as 100 visits

in a calendar year without the requirements for previous institutionalization.

Under both programs, a "visit" is defined as a

TABLE 1.—Number and percentage distribution of participating home health agencies, by type of agency, geographic division, and State, as of March 1967

Geographic division and State	Number of agencies					Percentage distribution						
	Total	Visiting nurse association	Combination of government and voluntary agency	Official health agency	Hospital-based program	Other	Total	Visiting nurse association	Combination of government and voluntary agency	Official health agency	Hospital-based program	Other
United States.....	1,753	549	93	939	133	39	100.0	31.3	5.3	53.6	7.6	2.2
New England.....	350	255	8	69	16	2	100.0	72.9	2.3	19.7	4.6	.6
Maine.....	21	15	0	3	3	0	100.0	71.4		14.3	14.3	
New Hampshire.....	29	23	0	3	2	1	100.0	79.3		10.3	6.9	3.4
Vermont.....	5	5	0	0	0	0	100.0	100.0				0
Massachusetts.....	167	109	6	42	9	1	100.0	65.3	3.6	25.1	5.4	.6
Rhode Island.....	25	23	0	1	1	0	100.0	92.0		4.0	4.0	
Connecticut.....	103	80	2	20	1	0	100.0	77.7	1.9	19.4	1.0	
Middle Atlantic.....	312	120	10	121	59	2	100.0	38.5	3.2	38.8	18.9	.6
New York.....	138	32	5	61	40	0	100.0	23.2	3.6	44.2	29.0	
New Jersey.....	55	29	3	14	9	0	100.0	52.7	5.5	25.5	16.4	
Pennsylvania ¹	119	59	2	46	10	2	100.0	49.6	1.7	38.7	8.4	1.7
East North Central.....	290	81	17	170	15	7	100.0	27.9	5.9	58.6	5.2	2.4
Ohio.....	96	22	8	63	2	1	100.0	22.9	8.3	65.6	2.1	1.0
Indiana.....	20	8	2	9	1	0	100.0	40.0	10.0	45.0	5.0	
Illinois.....	77	26	4	40	4	3	100.0	33.8	5.2	51.9	5.2	3.9
Michigan.....	46	11	3	29	3	0	100.0	23.9	6.5	63.0	6.5	
Wisconsin.....	51	14	0	29	5	3	100.0	27.4		56.9	9.8	5.9
West North Central.....	107	20	10	54	17	6	100.0	18.7	9.3	50.5	15.9	5.6
Minnesota.....	35	4	1	23	3	4	100.0	11.4	2.9	65.7	8.6	11.4
Iowa.....	17	10	5	1	1	0	100.0	58.8	29.4	5.9	5.9	
Missouri.....	18	3	1	6	6	2	100.0	16.7	5.6	33.3	33.3	11.1
North Dakota.....	6	0	0	5	1	0	100.0			83.3	16.7	
South Dakota.....	4	1	0	3	0	0	100.0	25.0		75.0		
Nebraska.....	4	1	1	0	2	0	100.0	25.0	25.0		50.0	
Kansas.....	23	1	2	16	4	0	100.0	4.3	8.7	69.6	17.4	
South Atlantic.....	186	19	31	129	3	4	100.0	10.2	16.7	69.4	1.6	2.2
Delaware.....	5	1	1	1	1	1	100.0	20.0	20.0	20.0	20.0	20.0
Maryland.....	26	2	0	23	1	0	100.0	7.7		88.5	3.8	
District of Columbia.....	2	1	0	1	0	0	100.0	50.0		50.0		
Virginia ¹	33	4	0	29	0	0	100.0	12.1		87.9		
West Virginia.....	19	2	1	16	0	0	100.0	10.5	5.3	84.2		
North Carolina.....	13	0	2	10	0	1	100.0		15.4	76.9		7.7
South Carolina ¹	22	0	0	22	0	0	100.0			100.0		
Georgia.....	10	1	2	6	0	1	100.0	10.0	20.0	60.0		10.0
Florida.....	56	8	25	21	1	1	100.0	14.3	44.6	37.5	1.8	1.8
East South Central.....	134	5	0	126	3	0	100.0	3.7		94.0	2.2	
Kentucky.....	3	2	0	0	1	0	100.0	66.7			33.3	
Tennessee.....	74	1	0	73	0	0	100.0	1.4		98.6		
Alabama ¹	37	2	0	35	0	0	100.0	5.4		94.6		
Mississippi.....	20	0	0	18	2	0	100.0			90.0	10.0	
West South Central.....	169	5	0	160	1	3	100.0	3.0		94.7	.6	1.8
Arkansas ¹	68	1	0	67	0	0	100.0	1.5		98.5		
Louisiana ¹	37	0	0	36	0	1	100.0			97.3		2.7
Oklahoma ¹	41	0	0	41	0	0	100.0			100.0		
Texas.....	23	4	0	16	1	2	100.0	17.4		69.6	4.3	8.7
Mountain.....	59	4	10	35	8	2	100.0	6.8	16.9	59.3	13.6	3.4
Montana.....	9	0	0	7	2	0	100.0			77.8	22.2	
Idaho.....	9	0	2	4	3	0	100.0		22.2	44.4	33.3	
Wyoming.....	8	0	0	8	0	0	100.0			100.0		
Colorado.....	14	1	6	6	0	1	100.0	7.1	42.9	42.9	0	7.1
New Mexico.....	3	0	0	1	1	1	100.0			33.3	33.3	33.3
Arizona.....	9	2	1	5	1	0	100.0	22.2	11.1	55.6	11.1	
Utah.....	5	1	0	3	1	0	100.0	20.0		60.0	20.0	
Nevada.....	2	0	1	1	0	0	100.0		50.0	50.0		
Pacific.....	143	39	7	73	11	13	100.0	27.3	4.9	51.0	7.7	9.1
Washington.....	27	3	4	17	3	0	100.0	11.1	14.8	63.0	11.1	
Oregon.....	28	3	0	23	1	1	100.0	10.7	0	82.1	3.6	3.6
California.....	86	33	3	32	6	12	100.0	38.4	3.5	37.2	7.0	14.0
Alaska.....												
Hawaii.....	2	0	0	1	1	0	100.0			50.0	50.0	
Other areas.....	3	1	0	2	0	0	100.0	33.3		66.7		
American Samoa.....												
Guam.....	1	0	0	1	0	0	100.0			100.0		
Puerto Rico.....	1	1	0	0	0	0	100.0	100.0				
Virgin Islands.....	1	0	0	1	0	0	100.0			100.0		

¹ Subunits of State Health Departments certified on a statewide basis counted separately.

“personal contact in the place of residence of a patient made for the purpose of providing a covered service by a health worker on the staff of the home health agency, or by others under contract or arrangement; or a visit by a patient on an outpatient basis to a participating hospital, extended-care facility, or rehabilitation center.”³

The following services, when provided by a participating home health agency, are covered under both programs:

- Part-time or intermittent nursing care
- Physical, occupational, and speech therapy
- Medical social services
- Part-time or intermittent services of a home health aide
- Medical supplies (except for drugs and biologicals) and the use of medical appliances
- Services of interns and residents-in-training
- Outpatient services.

All home health services must be provided under a plan established and supervised by a physician and specifying the nature and frequency of services to be furnished. The plan must be established within 14 days after discharge from a hospital or extended-care facility.

Under the hospital insurance program, the patient does not need to meet any deductible or coinsurance requirements for home health services. The cost of the maximum of 100 visits to which a patient may be entitled is covered in full. The home health agency receives payment for covered services based on reasonable costs.

Under the supplementary medical insurance program, the home health agency is reimbursed for 80 percent of the reasonable cost of covered services, after the patient has first incurred sufficient expenses to meet the \$50 deductible requirement. The \$50 deductible can be met by the patient by incurring expenses for any services covered under this program, not just those for home health services.

As of March 31, 1967, 1,753 home health agencies had been certified to participate in Medicare. Certifications are made to the Department of Health, Education, and Welfare on the recom-

mendation of State agencies that the providers meet the conditions for participation promulgated by the Secretary of Health, Education, and Welfare. A participating provider is a certified institution that has entered into an agreement with the Social Security Administration not to make charges for covered items and services except deductible and coinsurance amounts where applicable and to provide services on a nondiscriminatory basis in compliance with title VI of the Civil Rights Act of 1964.

TYPE AND GEOGRAPHIC DISTRIBUTION OF FACILITIES

The overwhelming majority of participating home health agencies are either agencies administered by State or local health departments or visiting nurse associations (table 1). Official health agencies accounted for 54 percent of the 1,753 agencies, and visiting nurse associations represented an additional 31 percent of the total. These two types of agencies have traditionally provided the bulk of home health services. Hospital-based programs, which represented only 8 percent of all participating agencies, are a comparatively recent development in the field of home health care.

There are regional differences by type of participating agency. Visiting nurse associations account for 73 percent of all home health agencies in New England, compared with 3-4 percent in the South Central States. In contrast, only 1 out of every 5 agencies in New England is an official health agency, and almost 95 percent of the agencies in the South Central States are administered by State or local departments of health.

In only three geographic divisions, hospital-based programs represent more than 10 percent of the participating agencies in the program—the Middle Atlantic States with 19 percent, the West North Central States with 16 percent, and the Mountain States with 14 percent.

In seven States, the State Department of Health has elected to participate as a single statewide agency. Technically, each of these health departments constitutes one home health agency. To determine the availability of services with greater geographic precision, each individual

³ Social Security Administration, *Home Health Agency Manual* (HIM-11), page 18.

local unit in these States has been identified and counted separately. The number of subunits of statewide agencies counted in this way are: Alabama, 34 counties; Arkansas, 66 counties; Louisiana, 34 parishes; Oklahoma, 40 counties; Pennsylvania, 44 counties; South Carolina, 22 counties; and Virginia, 28 districts.

In the first report of participating home health agencies, each statewide agency was considered one agency because the subunits could not be identified and counted separately.⁴ Thus, more than half the increase in the number of agencies—from 1,275 as of October 15, 1966, to 1,753 as of March 31, 1967—reflects this difference in counting procedures.

TABLE 2.—Number and percentage distribution of persons enrolled in the hospital insurance program and of participating home health agencies, by geographic division

Geographic division	Persons enrolled in hospital insurance program ¹		Participating home health agencies ²	
	Number (in thousands)	Percentage distribution	Number	Percentage distribution
United States.....	³ 18,710	100.0	1,753	100.0
New England.....	1,224	6.5	350	20.0
Middle Atlantic.....	3,765	20.1	312	17.8
East North Central.....	3,672	19.6	290	16.5
West North Central.....	1,848	9.9	107	6.1
South Atlantic.....	2,470	13.2	186	10.6
East South Central.....	1,177	6.3	134	7.6
West South Central.....	1,643	8.8	169	9.6
Mountain.....	611	3.3	59	3.4
Pacific.....	2,159	11.5	143	8.2
Other areas.....	141	.8	3	.2

¹ As of July 1, 1966.

² As of March 31, 1967.

³ Excludes enrollees in foreign countries and those with place of residence unknown.

Comparing the distributions of facilities and of persons enrolled in the hospital insurance program provides one measure of the geographic differences in the availability of services of home health agencies (table 2). It is recognized that the agencies vary considerably in the range of services provided and the number of patients served. Even without consideration of these factors, it seems clear that there are wide variations in the availability of home health agencies in the Nation. One-fifth of the agencies but only 6 percent of the hospital insurance enrollees are

⁴ Howard West, "Health Insurance for the Aged: The Statistical Program," *Social Security Bulletin*, January 1967, page 12.

located in New England. In the Pacific region, however, only 8 percent of the agencies are serving 11 percent of the enrollees.

HOME HEALTH SERVICES AVAILABLE

The lack of homogeneity in the entire group of home health agencies is a noteworthy characteristic of all home health agencies, whether they participate in the program or not. Agencies vary greatly, for example, in size and extent of services offered. Each makes its unique contribution to the care of the sick at home. At one end of the spectrum are agencies primarily providing intermittent or part-time nursing service and one or more other therapeutic services to the homebound. At the other end are agencies providing comprehensive home care programs that coordinate under a central administration the provision of medical, nursing, social, and other services in the home for the patient with multiple medical and paramedical needs. Some of these programs limit admission to very ill or seriously handicapped persons; others admit less seriously ill persons who need only one or more types of service.

To participate in the health insurance program each of the 1,753 home health agencies must offer skilled nursing care and at least one other service. There are 11 identifiable types of service available from home health agencies, of which skilled nursing care is one. Over two-thirds of the participating agencies (69 percent) offer physical therapy; a third (34 percent) offer the services of home health aides (table 3). Services offered by one-fifth or more of the participating agencies are nutritional guidance, appliances and equipment, medical social service, and speech therapy.

There is also a large amount of variation in the type of services available in individual States. For example, physical therapy services, available in almost 70 percent of the participating agencies nationally, are offered in each of the four agencies in Nebraska but by none of the eight agencies in Wyoming. Comparable differences in the availability of services other than nursing care may be found for all of the other 9 types of services.

Table 4 shows the distribution of the 53 States and Territories with at least one participating home health agency (neither Alaska nor American Samoa have a participating agency) accord-

ing to the relative availability of specified services. Thus, there are three States where physical therapy is available in less than 20 percent of the participating agencies. In 22 States, in contrast,

TABLE 3.—Number of participating home health agencies and percent offering selected services, by geographic division and State, as of March 31, 1967

Geographic division and State	Total	Nursing care	Physical therapy	Occupational therapy	Speech therapy	Medical social service	Home health aides	Interns and residents	Nutritional guidance	Pharmaceutical service	Appliances and equipment	Vocational guidance
United States.....	1,753	100.0	68.5	13.9	20.6	22.8	34.3	2.5	24.7	9.4	24.1	2.7
New England.....	350	100.0	70.0	11.4	12.5	7.4	17.4	0	8.9	2.6	20.6	.3
Maine.....	21	100.0	76.2	33.3	19.0	4.8	0	0	0	0	14.3	0
New Hampshire.....	29	100.0	82.8	13.8	13.8	13.8	3.4	0	6.9	6.9	17.2	3.4
Vermont.....	5	100.0	86.0	20.0	0	0	0	0	20.0	0	20.0	0
Massachusetts.....	167	100.0	59.3	7.8	9.0	9.0	13.2	.6	6.6	3.0	21.6	0
Rhode Island.....	25	100.0	60.0	0	4.0	16.0	12.0	0	8.0	4.0	12.0	0
Connecticut.....	108	100.0	84.5	14.6	19.4	1.9	34.0	0	14.6	1.0	23.3	0
Middle Atlantic.....	312	100.0	81.6	14.4	17.0	36.8	30.1	7.4	39.1	14.7	34.3	5.6
New York.....	138	100.0	87.7	16.7	17.4	33.3	33.3	11.6	60.9	21.7	39.9	8.7
New Jersey.....	55	100.0	69.1	12.7	23.6	20.0	54.5	7.3	36.4	12.7	30.9	3.6
Pennsylvania ¹	119	100.0	80.7	12.6	13.4	48.7	15.1	2.5	15.1	7.6	29.4	3.4
East North Central.....	290	100.0	60.4	17.3	25.2	13.4	37.6	1.4	20.4	7.6	20.7	2.1
Ohio.....	96	100.0	56.3	8.3	20.8	8.3	46.9	0	17.7	8.3	14.6	0
Indiana.....	20	100.0	45.0	5.0	20.0	5.0	60.0	0	40.0	5.0	20.0	0
Illinois.....	77	100.0	67.5	19.5	31.2	11.7	18.2	3.9	15.6	6.5	23.4	2.6
Michigan.....	46	100.0	67.4	34.8	30.4	28.3	45.7	0	37.0	10.9	15.2	4.3
Wisconsin.....	51	100.0	56.9	35.3	21.6	15.7	33.3	2.0	9.8	5.9	33.3	3.9
West North Central.....	107	100.0	59.8	12.1	17.7	11.2	55.1	3.7	17.7	9.3	21.5	1.9
Minnesota.....	35	100.0	40.0	17.1	11.4	5.7	62.9	0	17.1	5.7	20.0	2.9
Iowa.....	17	100.0	76.5	11.8	17.6	5.9	52.9	0	5.9	5.9	17.6	0
Missouri.....	18	100.0	72.2	16.7	38.9	38.9	61.1	22.2	44.4	33.3	44.4	5.6
North Dakota.....	6	100.0	50.0	0	16.7	0	83.3	0	0	0	0	0
South Dakota.....	4	100.0	50.0	0	0	0	75.0	0	0	0	0	0
Nebraska.....	4	100.0	100.0	0	0	25.0	25.0	0	0	0	25.0	0
Kansas.....	23	100.0	65.2	8.7	17.4	4.3	34.8	0	17.4	4.3	17.4	0
South Atlantic.....	186	100.0	59.8	22.1	25.8	19.9	41.9	2.7	26.3	5.4	16.7	3.8
Delaware.....	5	100.0	100.0	60.0	40.0	40.0	40.0	0	40.0	20.0	40.0	0
Maryland.....	26	100.0	85.5	23.1	19.2	23.1	30.8	11.5	38.5	7.7	19.2	7.7
District of Columbia.....	2	100.0	100.0	100.0	50.0	100.0	100.0	0	100.0	50.0	100.0	0
Virginia ¹	33	100.0	30.3	3.0	9.1	15.2	84.8	0	9.1	0	6.1	0
West Virginia.....	19	100.0	31.6	0	26.3	47.4	36.8	0	15.8	15.8	10.5	0
North Carolina.....	13	100.0	100.0	0	7.7	0	46.2	0	53.8	0	38.5	15.4
South Carolina ¹	22	100.0	36.4	18.2	36.4	0	50.0	0	0	0	4.5	0
Georgia.....	10	100.0	50.0	10.0	20.0	10.0	50.0	20.0	40.0	10.0	20.0	10.0
Florida.....	56	100.0	71.4	42.9	37.5	21.4	16.1	0	32.1	8.6	17.9	3.6
East South Central.....	134	100.0	94.8	1.5	50.0	45.5	47.0	0	38.8	29.1	29.1	1.5
Kentucky.....	3	100.0	33.3	0	0	0	66.7	0	33.3	66.7	33.3	0
Tennessee.....	74	100.0	95.9	1.4	79.7	78.4	47.3	0	13.5	2.7	2.7	2.7
Alabama ¹	37	100.0	100.0	2.7	18.9	0	16.2	0	94.6	91.9	91.9	0
Mississippi.....	20	100.0	90.0	0	5.0	15.0	100.0	0	30.0	5.0	10.0	0
West South Central.....	169	100.0	50.9	4.1	8.9	29.6	28.4	.6	29.0	1.8	27.8	2.4
Arkansas ¹	68	100.0	100.0	0	0	0	0	0	52.9	0	0	0
Louisiana ¹	37	100.0	2.7	0	0	94.6	8.1	9	8.1	2.7	2.7	0
Oklahoma ¹	41	100.0	7.3	2.4	14.6	19.5	92.7	0	4.9	0	100.0	0
Texas.....	23	100.0	60.9	26.1	39.1	30.4	30.4	4.3	34.8	8.7	21.7	17.4
Mountain.....	59	100.0	61.0	17.0	20.3	20.3	50.8	3.4	16.9	6.8	13.5	1.7
Montana.....	9	100.0	55.6	22.2	11.1	0	33.3	0	11.1	0	33.3	0
Idaho.....	9	100.0	88.9	0	0	22.2	44.4	0	11.1	11.1	22.2	0
Wyoming.....	8	100.0	0	0	0	0	100.0	0	0	0	0	0
Colorado.....	14	100.0	57.1	42.9	0	28.6	28.6	0	14.3	0	0	0
New Mexico.....	3	100.0	100.0	0	33.3	33.3	66.7	0	66.7	0	33.3	0
Arizona.....	9	100.0	55.6	11.1	33.3	11.1	77.8	11.1	33.3	22.2	11.1	11.1
Utah.....	5	100.0	100.0	20.0	20.0	80.0	40.0	20.0	20.0	20.0	20.0	0
Nevada.....	2	100.0	100.0	0	0	0	0	0	0	0	0	0
Pacific.....	143	100.0	67.8	18.9	20.3	32.2	40.6	2.8	27.9	14.0	23.8	4.2
Washington.....	27	100.0	63.0	22.2	25.9	29.6	11.1	3.7	25.9	11.1	11.1	7.4
Oregon.....	28	100.0	57.1	7.1	17.9	35.7	50.0	0	32.1	14.3	35.7	3.6
California.....	86	100.0	72.1	19.8	18.6	31.4	47.7	3.5	26.7	14.0	23.3	3.5
Alaska.....												
Hawaii.....	2	100.0	100.0	100.0	50.0	50.0	0	0	50.0	50.0	50.0	0
Other areas.....	3	100.0	100.0	0	33.3	66.7	66.7	0	66.7	66.7	33.3	0
American Samoa.....												
Guam.....	1	100.0	100.0	0	0	100.0	0	0	0	100.0	0	0
Puerto Rico.....	1	100.0	100.0	0	0	0	100.0	0	100.0	0	0	0
Virgin Islands.....	1	100.0	100.0	0	100.0	100.0	100.0	0	100.0	100.0	100.0	0

¹ Subunits of State health departments on a statewide basis counted separately.

TABLE 4.—Number and percentage distribution of 53 States, by percent of agencies offering specified services, as of March 31, 1967¹

Percent of agencies	Physical therapy	Occupational therapy	Speech therapy	Medical social service	Home health aides	Interns and residents	Nutritional guidance	Pharmaceutical service	Appliances and equipment	Vocational guidance
Number of States										
Under 20.0.....	3	39	31	29	15	50	27	42	25	53
20.0-39.9.....	4	9	16	14	10	3	13	5	21	0
40.0-59.9.....	12	2	4	4	13	0	7	2	3	0
60.0-79.9.....	12	1	1	1	7	0	2	1	0	0
80.0 or more.....	22	2	1	5	8	0	4	3	4	0
Percentage distribution of States										
Under 20.0.....	5.7	73.6	58.5	54.7	28.3	94.3	50.9	79.2	47.2	100.0
20.0-39.9.....	7.5	17.0	30.2	26.4	18.8	5.7	24.5	9.4	39.6	-----
40.0-59.9.....	22.6	3.8	7.5	7.5	24.5	-----	13.2	3.8	5.7	-----
60.0-79.9.....	22.6	1.9	1.9	1.9	13.2	-----	3.8	1.9	-----	-----
80.0 or more.....	41.5	3.8	1.9	9.4	15.1	-----	7.5	5.7	7.5	-----

¹ Includes 49 States (Alaska omitted), the District of Columbia, Guam, Puerto Rico, and the Virgin Islands.

80 percent or more of the agencies offer this service. Except for physical therapy, home health aides, and nutritional guidance, in nearly all the

States each of the home health services specified is available in less than two-fifths of the agencies participating.

Recent Publications*

SOCIAL SECURITY ADMINISTRATION

BUREAU OF DISABILITY INSURANCE AND PUBLIC HEALTH SERVICE OCCUPATION HEALTH PROGRAM. *Occupational Characteristics of Disabled Workers, by Disabling Condition: Disability Insurance Benefit Awards Made in 1959-1962 to Men Under Age 65*. Washington: U.S. Govt. Print. Off., 1967. 307 pp. \$1.75

Joint study by the Social Security Administration and the U.S. Public Health Service presents tabular data on the number of disability insurance benefits awarded to men under the Social Security Act for each occupational group, by age and disabling condition.

GENERAL

ABBOTT, CHARLES C., ed. *Basic Research in Finance: Needs and Prospects*. Charlottesville: University of Virginia, Graduate School of Business Administration, 1966. 206 pp. \$5.

BARTELS, ROBERT. *Credit Management*. New York: Ronald Press, 1967. 486 pp. \$9.

Credit viewed in its elemental and collective aspects both as a social and a technical phenomenon.

* Prepared in the Library, Department of Health, Education, and Welfare. Orders for items listed should be directed to publishers and booksellers; Federal publications for which prices are listed should be ordered from the Superintendent of Documents, U.S. Government Printing Office, Washington, D.C. 20402.

BESHES, JAMES M. *Population Processes in Social Systems*. New York: Free Press, 1967. 207 pp. \$6.95.

GROSS, BERTRAM M., ed. *Action Under Planning: The Guidance of Economic Development*. McGraw-Hill Book Company, 1967. 314 pp. \$12.

Deals directly with implementation of plans for economic development.

HARRISS, C. LOWELL. *Handbook of State and Local Government Finance*. New York: Tax Foundation, Inc., 1966. 64 pp. \$1.50.

HOOS, IRA R. *Retaining the Work Force: An Analysis of Current Experience*. Berkeley: University of California Press, 1967. 281 pp. \$6.

Describes the kinds of training programs in existence, the reason for their establishment, their sponsors, and their results.

NELSON, RICHARD R., and others. *Technology, Economic Growth and Public Policy*. Washington, Brookings Institution, 1967. 238 pp. \$6.

Relation of research and innovation to economic growth.

POWELL, F. ENOCH. *Savings in a Free Society*. (2d ed.) London: Institute of Economic Affairs, 1966. 140 pp. \$5.85.

U.S. CONGRESS. HOUSE. COMMITTEE ON GOVERNMENT OPERATIONS. *The Use of Social Research in Federal Domestic Programs*. Washington: U.S. Govt. Print. Off., 1967. 4 vol. (Committee Print. 90th Cong. 1st sess.)

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