

VITAL and HEALTH STATISTICS
DATA FROM THE NATIONAL HEALTH SURVEY

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**Personal
Health Expenses**
**Distribution of Persons
by Amount and Type of Expense**
United States: July-December-1962

Statistics on the proportion of persons with no annual personal health expenses and the proportion of persons with expenses in selected expense intervals, by age, sex, family income, and education of the head of the family. Based on data collected by self-enumeration during the period July-December 1962.

Washington, D.C.

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Secretary

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Surgeon General



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IN THIS REPORT statistics are presented on the proportions of persons in the civilian, noninstitutional population with no personal health expense and those with expenditures during the year prior to interview, by interval and type of expense. The expense intervals shown are (1) no expense, (2) less than \$50, (3) \$50-\$99, (4) \$100-\$249, (5) \$250-\$499, and (6) \$500 and over. The types of expense are (1) total health expense, (2) hospital expense, (3) doctor expense, (4) medicine expense, (5) dental expense, and (6) special and other expense. The findings are based on data collected by self-enumeration: a mail-in questionnaire was left with the respondent for the health interviews conducted during July-December 1962.

Information on personal health expenditures by interval and type of expense are distributed by age, sex, family income, and education of the head of the family. In general, the proportion of females with expense exceeds that of males in each category. Also, as age increased, a greater percentage of persons had expense, and there was a shift toward larger amounts per year. Similarly, as family income increased, the proportion of persons with no expense declined, and there was a shift toward higher expenditures. As educational level of the head of the family rose, this pattern also occurred.

SYMBOLS

Data not available-----	---
Category not applicable-----	...
Quantity zero-----	-
Quantity more than 0 but less than 0.05----	0.0
Figure does not meet standards of reliability or precision-----	*

PERSONAL HEALTH EXPENSES

DISTRIBUTION OF PERSONS BY AMOUNT AND TYPE OF EXPENSE

Charles S. Wilder, *Division of Health Interview Statistics*

INTRODUCTION

During the 6-month period July-December 1962 the Health Interview Survey used a mail-in questionnaire in addition to the household interview to obtain information about personal health expenditures during the year prior to interview for persons in the civilian, noninstitutional population of the United States. Health expenses included amounts paid (or to be paid) by the family or friends or by insurance but excluded insurance premiums and expenses paid by governmental or private agencies.

This report shows the proportion of the population who had no health expense and the proportion with expense subdivided into five intervals of expense. Six categories of expense are shown: (1) total health, (2) hospital, (3) doctor, (4) medicine, (5) dental, and (6) special and other. The presentation is based on known data obtained from about 94 percent of the population of interviewed households. This procedure imputes to the nonrespondents the same distribution of health expenditures as that reported for the persons who submitted the questionnaire. As mentioned in Appendix I, adjustment is also made for households in which interviews were not conducted.

An estimated 18.2 percent of the individuals in the population had no reported expense during the year prior to interview; 34.1 percent spent less than \$50; 17.3 percent, \$50-\$99; 16.9 percent, \$100-\$249; and 13.4 percent, \$250 and over.

The distribution of inpatient hospital expense was as follows: 87.9 percent had no hospital expense; 2.5 percent, less than \$50; 6.0 percent, \$50-\$249; and 3.5 percent, \$250 and over. The no-expense group included all persons not hospitalized and those hospitalized under some type of free care arrangement (that is, paid by governmental or private agencies).

An estimated 38.7 percent of the population had no doctor expense during the year; 38.5 percent spent less than \$50; 10.5 percent, \$50-\$99; 8.8 percent, \$100-\$249; and 3.5 percent, \$250 and over. About 32.7 percent had no medicine expense, 51.8 percent spent less than \$50, and the remainder spent \$50 and over. About 61.7 percent had no dental expense during the year; 28.6 percent spent less than \$50; 8.4 percent, from \$50 to \$249; and 1.4 percent, \$250 and over. About 75.6 percent had no special and other expense (i.e., for eye glasses, hearing aids, appliances, etc.), 18.8 percent spent less than \$50, and 5.5 percent spent \$50 and over.

In general, the proportion with expense was higher among females than among males in each category. For total health expenses about one-third of the females, compared with one-fourth of the males, had expenses amounting to \$100 or more per year.

As age increased, there was a general lowering of the percentage with no expense and a compensating shift toward higher expenditures. A similar pattern was noted with respect to rising

family income and increase in educational level of the head of the family.

SOURCE AND LIMITATIONS OF DATA

During the 6-month period from July to December 1962 a special survey was conducted of the expenses for personal health care for persons in the civilian population not residing in institutions. The information was obtained by self-enumeration, that is, a mail-in questionnaire was left with the respondent for the household health interview. All family members were requested to take part in answering the questions about personal health expenditures during the year prior to the interview. It was suggested that bills, receipts, and other records be consulted to obtain the best estimate of expenditures for each person. After the questionnaire was completed, it was mailed to the U.S. Bureau of the Census, which acts as a data-collecting agent for the National Center for Health Statistics' Division of Health Interview Statistics. If no form was returned or if there was missing information on returned forms, followup by telephone was conducted. Through this procedure, information was obtained for about 94 percent of the population in interviewed households.

The information about medical care expenses to be obtained for each member of the sample population included six categories of expense: (1) doctors' bills, (2) hospital bills (as an inpatient), (3) medicine costs, (4) dentists' bills, (5) special medical expenses, and (6) other medical expenses. The expense included all bills paid (or to be paid) by the person himself or his family or friends and any part paid by insurance, whether paid directly to the hospital or doctor or to the person himself or his family. The respondents were requested to enter known amounts of expense or, if exact amounts were unknown, the best estimates available. The following classes of expenditure or payers were omitted: (1) health insurance premiums, (2) workmen's compensation, (3) charitable or welfare organizations, (4) military services (including Medicare), (5) Veterans

Administration, and (6) Federal, State, city, or county government. Medical care costs relating to delivery during the year prior to interview were reported for the mother. Other medical expenses relating to the infant were reported for the infant.

The health expense data apply to members of the civilian, noninstitutional population living at the time of the household interview. Thus, medical care expenses of persons residing in institutions and former household members who had died prior to the date of interview were excluded.

The interviewed population is a representative, probability sample of the Nation's households. During the 6-month period July-December 1962 the sample was composed of about 22,000 households containing about 71,000 persons living at the time of the interview.

A brief description of the statistical design of the Survey, the methods of estimation, and the general qualifications of the data obtained from the Survey is presented in Appendix I. Since all of the data included in this report are estimates based on a sample of rather than the entire population, they are subject to sampling errors. While the sampling errors for most of the estimates are of relatively low magnitude, where an estimated number or the numerator or denominator of a rate or percentage is small, the sampling error may be high. Charts from which approximate sampling errors may be estimated and instructions for their use are contained in the section entitled Reliability of Estimates in Appendix I.

Definitions of certain terms used in this report are explained in Appendix II. Since many of the terms have specialized meanings for the purposes of the Survey, it is suggested that the reader familiarize himself with these definitions.

The basic health questionnaire used during July 1962-June 1963 is illustrated in the publication "Current Estimates from the Health Interview Survey, United States, July 1962-June 1963" (*Vital and Health Statistics*, Series 10, No. 5). Appendix III shows a facsimile of the supplemental mail-in questionnaire and includes the covering letter, the general instructions, and a sample page used for each member of the family.

INTERVALS OF EXPENSE

Comparison With 1957-58

Health Information Foundation Cost Data

Information about the distribution of the population by intervals of personal health expenditure is available from other sources. For example, the studies in 1953 and 1958 by the Health Information Foundation include data about the percentage of individuals in the civilian, noninstitutional population with personal health expenditures during the year prior to interview distributed by category and amount. Table A shows comparative data on the distribution of individuals by type of expenditure; the data are based on the Health Information Foundation study in 1958 and the Health Interview Survey data in 1962. The comparison is limited to three categories of expense—total, doctor, and hospital. The Health Information Foundation data were adapted from Appendix tables 9-11 in "Family Expenditure Patterns for Personal Health Services, 1953 and 1958: Nation-

wide Surveys."¹ In some instances the percentages shown in table A are quite similar, while in others they differ substantially. There are several reasons for these discrepancies: (1) differences in methods of data collection, (2) actual changes in the distribution patterns between 1957-58 and 1961-62 (the time span covered by the 12-month reference periods), and (3) sampling variability.

The methods of data collection employed by the two surveys were designed to obtain estimates of personal health expenditures for the civilian, noninstitutional population. Although the procedures obtain good estimates of total expenditures for the entire population, they tend to differ for expenses of *individual* persons. An example of this type would be the method of dealing with health insurance. In the Health Information Foundation study the cost of health insurance premiums and

¹Anderson, O. W., Collette, P., and Feldman, J. J.: Family expenditure patterns for personal health services, 1953 and 1958: Nationwide surveys. *HIF Research Series*, No. 14. New York. Health Information Foundation, 1960. pp. 61 and 62.

Table A. Percent distribution of persons, by intervals of medical expense according to type of expense: Data collected by Health Interview Survey, July-December 1962, compared with data collected by Health Information Foundation, 1958

Type of expense	Total population	No expense	Persons spending		
			Under \$50	\$50-\$99	\$100+
<u>Total</u>					
Percent distribution					
Health Interview Survey- Health Information Foundation-----	100	18	34	17	30
Health Interview Survey- Health Information Foundation-----	100	13	48	15	24
<u>Doctor</u>					
Health Interview Survey- Health Information Foundation-----	100	39	39	11	12
Health Interview Survey- Health Information Foundation-----	100	45	38	8	9
<u>Hospital</u>					
Health Interview Survey- Health Information Foundation-----	100	88	3	2	8
Health Interview Survey- Health Information Foundation-----	100	88	4	2	6

other prepayment costs were included as medical expenses, while in the Health Interview Survey only benefits paid by insurance were considered as expenditures. The prepayment costs tend to be spread over greater numbers of persons than would benefit payments during the same time period. Thus, it is possible that the difference of 5 percentage points in the proportion of persons with no expense, shown in table A, is attributable to this factor.

Changes in medical expenses during the interval between these two studies may have had some effect on these figures because there has been a 41 percent increase in the amount of private consumer expenditures for medical care from 1957 through 1962 as reported by the Social Security Administration.² The percentage increases for physicians' services and for hospital care were 41 and 49 percent, respectively. These changes probably reflect increased costs as well as greater utilization.

Sampling variability of the percentages must also be considered, but it is likely that the first two items explain most of the differences.

All Persons

Figure 1 summarizes the distribution of the five component categories of personal health expenses during the year prior to interview of all persons in the civilian, noninstitutional population; it is based on data collected by the Health Interview Survey in July-December 1962. About 18.2 percent of the population reported no expense of any kind (table 1). This proportion ranged from

²Private consumer expenditures for medical care.

Year	Total	Physicians' services	Hospital care
Amount in billions			
1957----	15.5	4.1	4.1
1958----	16.7	4.6	4.4
1959----	18.2	5.1	4.7
1960----	19.6	5.4	5.2
1961----	20.7	5.6	5.7
1962----	21.9	5.8	6.1

Source: Reed, L. S., and Rice, D. P.: Private consumer expenditures for medical care and voluntary health insurance, 1948-62. *Social Security Bulletin* 26:3-12, Dec. 1963.

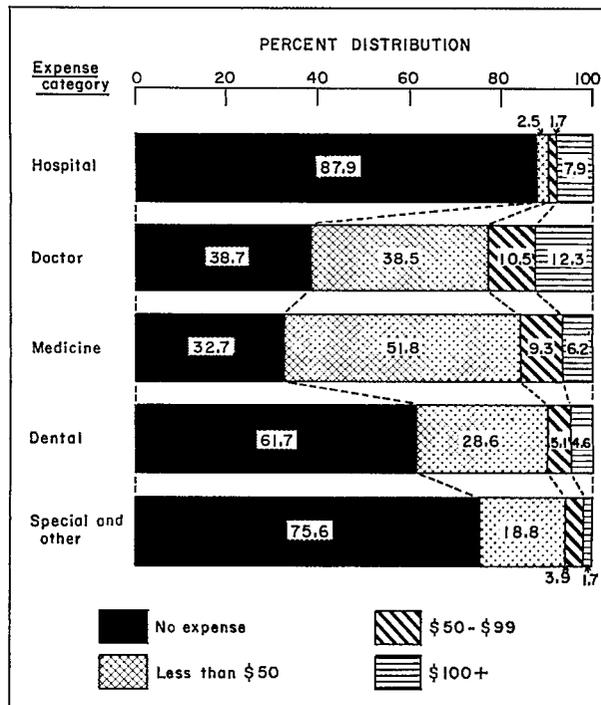


Figure 1. Percent distribution of population, by intervals of annual health expense according to expense category.

32.7 percent for medicines to 87.9 percent for hospital care. It should not be assumed that all persons reporting no medical expense did not receive medical care because this category included recipients of free care (third-party payers). A listing of excluded types of third-party payers is shown under the section Source and Limitations of Data.

An estimated 34.1 percent of the individuals in the population had total health expense amounting to less than \$50 during the year; 17.3 percent spent between \$50-\$99; 16.9 percent, \$100-\$249; 8.1 percent, \$250-\$499; and 5.3 percent, \$500 and over (table 1). These expenses may have included one or more of the types of charges for services rendered: (1) as an inpatient in a hospital or nursing home, (2) by doctors (physicians, surgeons, and osteopaths), (3) for medicines whether or not prescribed by a doctor, (4) by dentists, and (5) for special and other expense including charges for eye glasses, hearing aids, special nursing,

physical therapy, speech therapy, corrective shoes, special braces or trusses, wheel chairs or artificial limbs, chiropractors' fees, and other expense (which may include emergency room or outpatient services in a hospital or clinic).

Among persons with expense the percentages in each amount category reflect both price and degree of utilization of the item. Thus, many people (51.8 percent of the population) obtain medicines of relatively low unit cost, and the use of such medicines amounts to less than \$50 during the year. On the other hand, hospital bills for an inpatient stay of one night or longer have a relatively large unit cost; therefore, about two-thirds of the users of hospitals spend \$100 or more a year for inpatient hospital care.

The estimate of "about two-thirds" in the previous sentence is much greater than the 7.9 percent shown in figure 1 for the percentage with hospital expense of \$100 or more. In the former only those persons with hospital expense served as the base of the percentage; in the latter the base included persons who reported no expense as well as those with expense. In describing the population with some expense, the percentage with no expense is removed from consideration in the following manner: (1) Subtract 87.9 percent with no hospital expense from 100.0 percent to obtain 12.1 percent, (2) Divide 100.0 percent by 12.1 percent to obtain multiplier of 8.26446, (3) Multiply each percentage in figure 1 with hospital expense by the multiplier in step 2. For example, 7.9 percent times 8.26446 results in 65 percent (about two-thirds).

The following table shows the results of using this procedure to describe the expense intervals for the paying population by type of expense:

Type of expense	Total with expense	Less than		
		\$50	\$50-\$99	\$100+
Total -----	100	42	21	37
Hospital --	100	21	14	65
Doctor ----	100	63	17	20
Medicine --	100	77	14	9
Dental ----	100	75	13	12
Special and other-	100	77	16	7

Sex and Age

Figure 2 and table 1 show distributions by sex and age for total personal health expenditures. Under 6 years of age the percentage of girls with no expense exceeded that of boys. Among persons aged 6 years and over, the percent of males with no expense exceeded that of females. As age increased beyond 25 years, the percentage of males with no expense declined, while that for females increased after age 45 years. The low percentages of females with no expense between ages 17 and 45 years reflect medical care costs associated with childbearing.

As age increased, the percentages of persons of each sex with some total medical expenditures not exceeding \$100 during the year declined (fig. 2B). The proportions for males and females in this expense interval were quite similar for persons under 17 years of age. As indicated in table 1, a substantial percentage of these persons were under 17 years of age, and many had annual expense amounting to less than \$50. It is probable that acute illnesses and injuries accounted for much of these expenditures. Beginning about age 17 years, the proportion of males exceeded that of females in this expenditure group. As shown in figure 2C, this sex difference was reversed in the expense interval of \$100 or more per year; this indicates the greater medical needs of women.

The proportion of males with total expenditures of \$100 or greater rose steadily throughout the life span (fig. 2C). Among females there was a sharp increase in the 17-24 age group; this reflects greater medical expenses in the early childbearing years. Beyond that age group there was a slight increase during the remainder of life. From age 17 years onward the proportion of females with expenses of \$100 or more exceeded that of males. For the age group 17-24 years the sex difference in percentages with medical expense was relatively largest for expenditures ranging from \$250-\$499 (table 1). There was a sex ratio of about three to one in this interval.

A larger proportion of females than males had personal health expenses for inpatient hospital care (table 2). The percentages of males and females with hospital expenses under \$100 were about the same; however, they were substantially

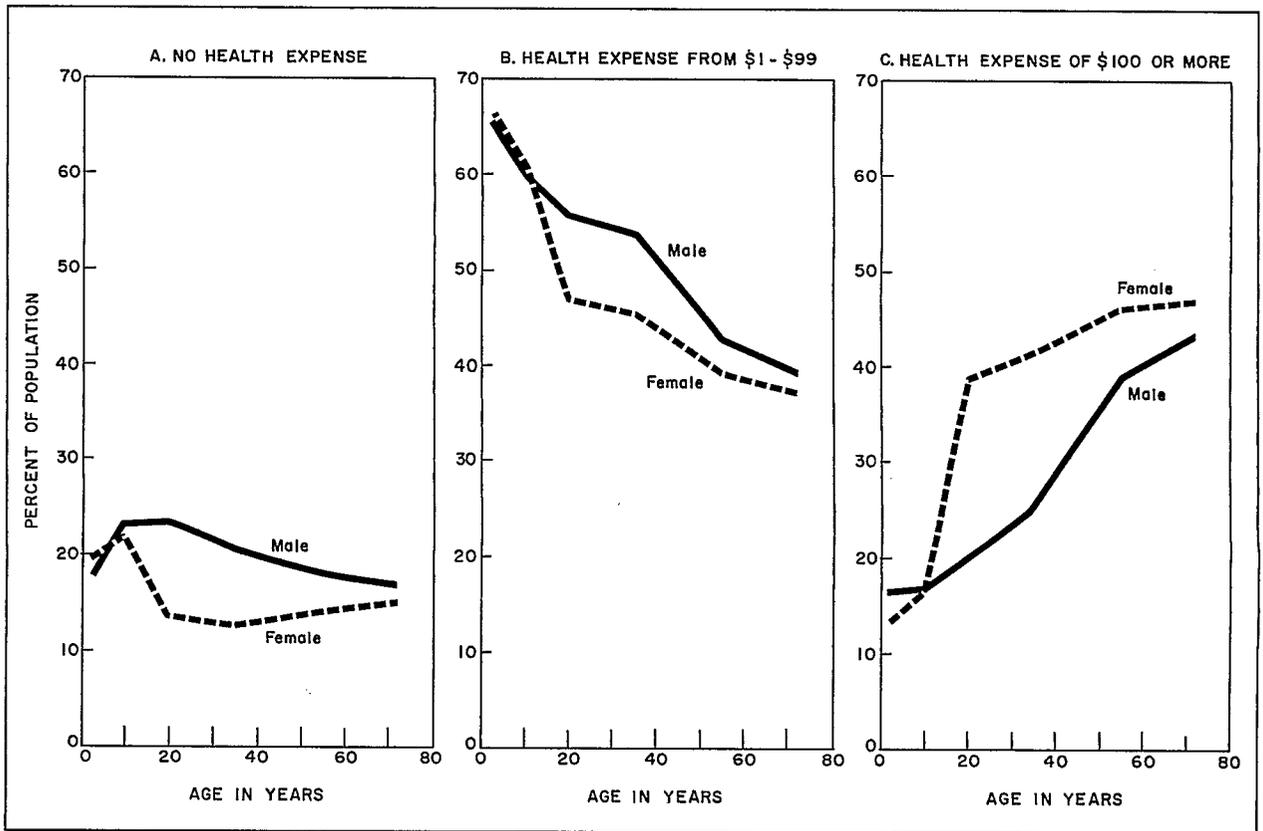


Figure 2. Percent of population, by amount of health expenditure per year according to sex and age.

different for expense ranging from \$100-\$249. In the two expense intervals from \$250 and over the sex differential was progressively smaller. Hospital expense for delivery probably accounts for much of the sex differential.

Increase in age had relatively little effect on hospital care expense in the lower cost intervals. However, for expense of \$500 and over there was a steady increase in percentage with advancing age.

A greater percentage of females than males had expense for doctors' bills (including surgeons' bills) (table 3). This sex differential was present in each expense interval from \$50 and over and most significant in the expense interval of \$250-\$499. The age group with the largest proportion of persons with expenses for doctors' services was that of children under 6 years of age although this high proportion was concentrated in annual expenses of less than \$50. The percent distribu-

tion of persons with this type of expense, by age, compares quite closely with the comparable distribution of the proportion of persons with physician visits within 12 months of interview as shown in *Vital and Health Statistics*, Series 10, No. 19.

As age increased, there was a general shift toward larger amounts of expense for doctors' services (fig. 3). Part of this is due to a known increase with advancing age in the number of physician visits per person per year (*Vital and Health Statistics*, Series 10, No. 18). Also, among older persons with chronic diseases there is often more utilization of expensive medical procedures (diagnostic X-rays, electrocardiograms, etc.).

The percentage of females with expense for medicines exceeded that of males (table 4). The figures indicate that females spent larger amounts for medicine than did males. Since the sex difference was largest in the age group 17-44 years, a

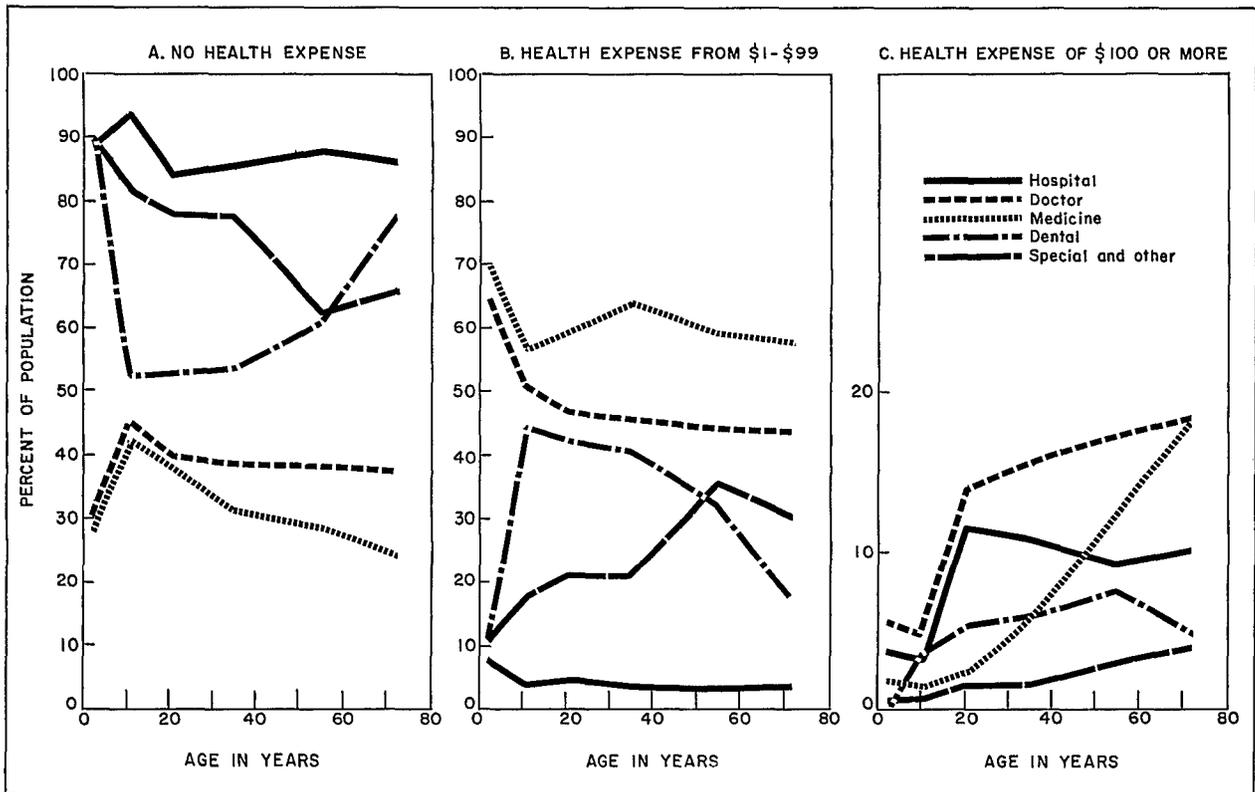


Figure 3. Percent of population, by amount of health expenditure per year according to expense category and age.

part of this excess may be due to medical problems associated with childbearing.

Older persons spent more for medicines than did younger persons. There was a steady increase with age in the percentage of persons with medicine expense of \$100 and over during the year (fig. 3C). Medicine expense amounting to \$100 or more was reported for about 1 percent of persons 6-16 years of age; a comparable estimate for persons aged 65 years and over was 18.1 percent.

The distribution of dental expense by sex and age (table 5) follows much the same pattern as that for the use of dental services as reported in *Health Statistics*, Series B, Nos. 14 and 15. The proportion of the population with dental expense was highest in the age group 6-16 years. Persons under 6 years and those 65 years and older had relatively little dental expense. As age increased in the span from 6-64 years, there was a tendency toward higher cost of dental procedures (fig. 3C).

The increased use of dentures in the latter part of this age group probably accounts for the larger amount of expense.

There was only a slight sex difference in the proportion of persons with special and other expense (table 6). Up to age 45 years relatively few persons had such expense, and the amount seldom exceeded \$50 a year. Somewhat larger percentages of persons 45 years and over had special and other expense, but among these persons the amount was usually less than \$100 a year.

Family Income and Sex

As family income rose, there was a gradual decline in the age-adjusted proportion of the individuals in the population with no health expenditures for each income category (table 7 and fig. 4). Among persons with some health expenses the percentages with total expense not exceeding

\$100 per year remained quite stable throughout the income categories: they ranged from 44.5 percent for the under \$2,000 group to 53.9 percent for the \$7,000-\$9,999 group. The income groups \$2,000-\$3,999 and \$10,000 and over had about the same proportions, 49.3 and 49.5 percent, respectively. Personal health expenditures of \$100 and over per year rose dramatically with income group, the percentage doubling from the lowest to the highest income group (fig. 4). The percentages were adjusted to the age distribution of the total civilian, noninstitutional population to remove effects of uneven age distribution within income groups.

The proportion of males with no medical expense was higher than that of females in each income group. However, among persons with some health expenditures the sex differential reversed as level of expense increased. The percentage of females with annual expense of \$50 or more exceeded that of males in each expenditure level and within most income groups.

Table 8 shows that the age-adjusted proportion of the population with no hospital expense in the past year was quite similar in each income group. There was only a 3.0 percentage point difference between the highest and lowest proportions. This finding agrees quite closely with the rate of hospital discharges per 1,000 persons per year from short-stay hospitals for the data-collection period July 1962-June 1963 (*Vital and Health Statistics*, Series 10, No. 9). As income rose, however, there was an increase in the age-adjusted proportion of the population spending \$250 or more for inpatient services (not including free care). The information shown in this report does not include expense for hospitalization paid by such agencies as charitable or welfare organizations and by governmental units. Since eligibility for such expense usually includes some form of income limits, the lower income groups are more likely to have received such free care.

There was an indirect relationship between the proportion of the population with no expense for doctors' services during the year and amount of family income (table 9). Among persons with expense the age-adjusted percentages in each expense interval increased as income rose. The increased expense in higher income groups is accounted for by a higher rate of physician visits

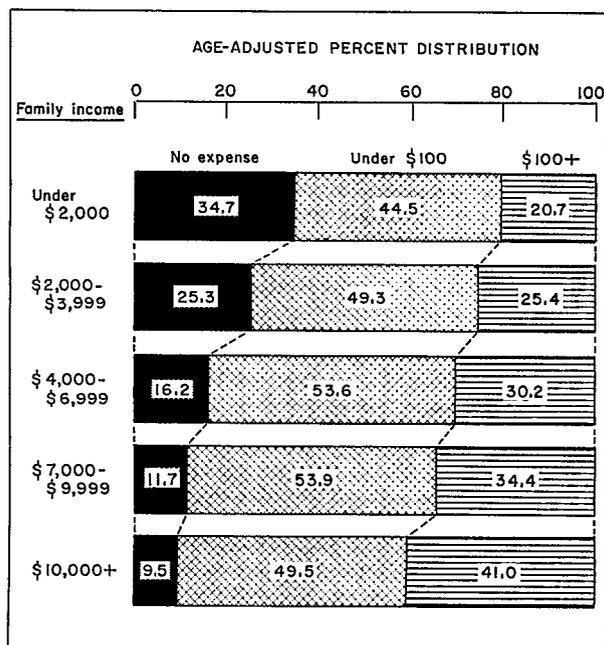


Figure 4. Age-adjusted percent distribution of population, by intervals of total health expense per year according to family income.

and a greater number of services used (*Vital and Health Statistics*, Series 10, No. 18).

The distribution of medicine expense according to family income displays much the same pattern as that described above for doctor expense (table 10). Similarly, the information in table 11 for dental expense and in table 12 for special and other expense conform to the pattern of a greater utilization of services with rising income.

Family Income and Education of Head of Family

As the level of formal education of the head of the family rose, the proportion of the population with no medical expense decreased substantially (table 13 and fig. 5). The increased use of medical services can be observed in each expense interval as evidenced by larger percentages in each succeeding educational level. Within each income group, increase in educational attainment is related to an increased proportion in medical care

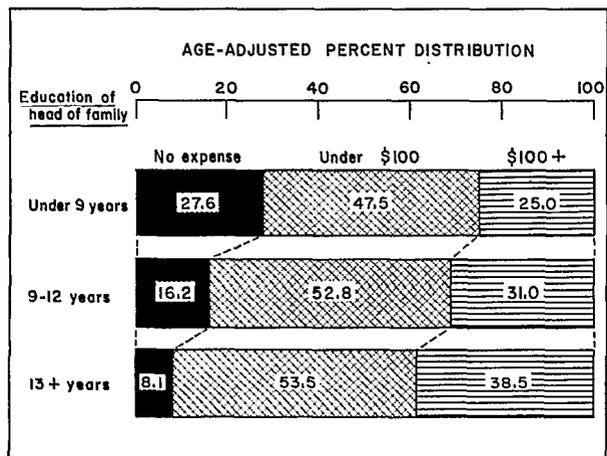


Figure 5. Age-adjusted percent distribution of population, by intervals of total health expense per year according to education of head of family.

expense. The age-adjusted percentages of the population with total medical expenditures of \$100 or more became larger as education and family income increased. If the head of the family had attended college, the proportion of persons with expense of \$100 or greater frequently exceeded that for lesser educational levels in higher income groups. Perhaps the illnesses associated with the excessive medical expenses may have, in some instances, resulted in a lower earning capacity and thus accounted for the lower income level among persons whose head of family was college-trained. Some of the college-trained persons in low income levels are college students classified as individuals during the school year. A portion of the excess in expense noted above may be attributed to this source.

A high proportion of persons with some high school education (9-12 years of formal schooling) tended to have expense for hospitalization (table 14). They spent more for hospitalization than did either the persons with higher or lower educational levels. This situation was noted for all incomes and in four of the five income groups.

Examination of the age-adjusted rates of hospital discharges from short-stay hospitals by educational level (based on data collected during July 1963-June 1964) shows that the discharge rate was highest for the 9-12 years' educational level. This is added evidence of a greater use of hospitals by this educational group. Rates of hospital discharges for the groups with less than 9 years of education were lowest, as shown below:

Education of head of family	Age-adjusted number of hospital discharges per 1,000 persons per year: United States, July 1963-June 1964
Under 9 years---	118.5
9-12 years-----	135.6
13+ years-----	127.2

Tables 15-18 present data for other types of expense. These expenditures follow the pattern described for total health expenditures rather than that for hospitalization.

Tables 19 and 20 are presented so that numbers of persons represented by the percentages shown in tables 1-18 may be obtained. Since the percentages computed were based on the 94 percent of the sample population which responded to the questionnaire, these population figures include the nonresponse categories, for whom the distributions have been assumed to follow the same pattern as that for respondents.

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Table 1. Percent distribution of persons, by intervals of total annual health expense according to sex and age: United States, July-December 1962

[Data are based on household interviews of the civilian, noninstitutional population. The survey design, general qualifications, and information on the reliability of the estimates are given in Appendix I. Definitions of terms are given in Appendix II]

Sex and age	Total population	No expense	Persons spending				
			Under \$50	\$50-\$99	\$100-\$249	\$250-\$499	\$500+
<u>Both sexes</u>		Percent distribution					
All ages----	100.0	18.2	34.1	17.3	16.9	8.1	5.3
Under 6 years-----	100.0	18.9	48.0	17.9	11.1	3.0	1.0
6-16 years-----	100.0	22.8	42.9	17.4	11.8	3.7	1.4
17-24 years-----	100.0	18.3	33.7	17.3	16.0	10.0	4.8
25-44 years-----	100.0	16.4	31.9	17.5	18.0	9.6	6.4
45-64 years-----	100.0	16.1	23.8	17.2	22.7	11.4	8.8
65+ years-----	100.0	16.1	22.8	15.9	22.9	12.7	9.6
<u>Male</u>							
All ages----	100.0	20.3	36.3	17.2	15.5	6.4	4.2
Under 6 years-----	100.0	18.0	47.1	18.4	11.8	3.5	1.2
6-16 years-----	100.0	23.5	42.4	17.2	11.8	3.6	1.5
17-24 years-----	100.0	23.6	39.5	16.3	13.4	4.6	2.6
25-44 years-----	100.0	20.5	36.6	17.3	15.4	6.1	4.1
45-64 years-----	100.0	18.1	25.6	17.2	20.4	10.6	8.1
65+ years-----	100.0	17.1	24.1	15.5	22.0	11.8	9.4
<u>Female</u>							
All ages----	100.0	16.2	32.1	17.4	18.3	9.7	6.2
Under 6 years-----	100.0	19.9	48.9	17.4	10.4	2.5	0.9
6-16 years-----	100.0	22.1	43.4	17.6	11.7	3.7	1.4
17-24 years-----	100.0	13.7	28.9	18.0	18.2	14.5	6.7
25-44 years-----	100.0	12.7	27.7	17.7	20.4	12.8	8.6
45-64 years-----	100.0	14.2	22.2	17.2	24.8	12.2	9.5
65+ years-----	100.0	15.2	21.7	16.1	23.6	13.5	9.8

Table 2. Percent distribution of persons, by intervals of annual hospital expense according to sex and age: United States, July-December 1962

[Data are based on household interviews of the civilian, noninstitutional population. The survey design, general qualifications, and information on the reliability of the estimates are given in Appendix I. Definitions of terms are given in Appendix II]

Sex and age	Total population	No expense	Persons spending				
			Under \$50	\$50-\$99	\$100-\$249	\$250-\$499	\$500+
<u>Both sexes</u>			Percent distribution				
All ages----	100.0	87.9	2.5	1.7	4.3	2.1	1.4
Under 6 years-----	100.0	88.6	4.8	2.8	2.7	0.7	0.4
6-16 years-----	100.0	93.3	2.1	1.5	2.1	0.6	0.3
17-24 years-----	100.0	83.5	2.4	2.4	8.5	2.4	0.7
25-44 years-----	100.0	85.6	2.1	1.5	6.4	2.9	1.5
45-64 years-----	100.0	87.5	2.2	1.2	3.5	3.0	2.7
65+ years-----	100.0	86.1	2.1	1.7	3.7	2.9	3.5
<u>Male</u>							
All ages----	100.0	90.0	2.6	1.6	2.9	1.6	1.3
Under 6 years-----	100.0	86.5	5.6	3.5	3.3	0.8	*
6-16 years-----	100.0	92.4	2.5	1.7	2.3	0.7	0.3
17-24 years-----	100.0	91.7	2.3	1.6	2.6	1.2	*
25-44 years-----	100.0	91.9	1.6	1.0	2.6	1.7	1.1
45-64 years-----	100.0	88.3	2.1	1.1	3.3	2.7	2.6
65+ years-----	100.0	85.5	2.1	1.7	3.9	3.2	3.5
<u>Female</u>							
All ages----	100.0	85.9	2.4	1.8	5.7	2.5	1.6
Under 6 years-----	100.0	90.7	4.0	2.2	2.1	0.6	*
6-16 years-----	100.0	94.2	1.7	1.3	1.9	0.6	*
17-24 years-----	100.0	76.5	2.5	3.2	13.5	3.4	0.9
25-44 years-----	100.0	79.9	2.5	2.0	9.8	4.0	1.9
45-64 years-----	100.0	86.6	2.3	1.3	3.8	3.3	2.7
65+ years-----	100.0	86.5	2.1	1.7	3.5	2.6	3.5

Table 3. Percent distribution of persons, by intervals of annual doctor expense according to sex and age: United States, July-December 1962

[Data are based on household interviews of the civilian, noninstitutional population. The survey design, general qualifications, and information on the reliability of the estimates are given in Appendix I. Definitions of terms are given in Appendix II]

Sex and age	Total population	No expense	Persons spending				
			Under \$50	\$50-\$99	\$100-\$249	\$250-\$499	\$500+
<u>Both sexes</u>			Percent distribution				
All ages-----	100.0	38.7	38.5	10.5	8.8	2.5	1.0
Under 6 years-----	100.0	30.2	53.9	10.3	4.6	0.7	*
6-16 years-----	100.0	44.8	44.0	6.5	3.8	0.6	0.2
17-24 years-----	100.0	39.4	37.2	9.4	10.6	2.9	0.6
25-44 years-----	100.0	38.7	35.1	10.7	11.0	3.2	1.3
45-64 years-----	100.0	38.1	31.1	13.5	11.5	3.8	1.9
65+ years-----	100.0	37.5	30.2	14.0	12.5	4.0	1.9
<u>Male</u>							
All ages-----	100.0	42.1	38.7	9.6	6.8	1.9	0.9
Under 6 years-----	100.0	29.8	53.4	10.5	5.3	0.8	*
6-16 years-----	100.0	44.0	44.2	6.8	4.1	0.6	*
17-24 years-----	100.0	48.3	37.9	7.4	4.9	1.2	*
25-44 years-----	100.0	45.8	35.6	9.3	6.6	1.8	0.9
45-64 years-----	100.0	42.2	30.0	11.9	10.3	3.7	1.8
65+ years-----	100.0	39.5	30.1	13.6	10.9	3.8	2.2
<u>Female</u>							
All ages-----	100.0	35.6	38.3	11.3	10.6	3.0	1.1
Under 6 years-----	100.0	30.6	54.4	10.1	4.0	0.7	*
6-16 years-----	100.0	45.8	43.8	6.2	3.4	0.6	*
17-24 years-----	100.0	31.8	36.6	11.1	15.4	4.3	0.8
25-44 years-----	100.0	32.3	34.6	12.0	15.0	4.5	1.6
45-64 years-----	100.0	34.2	32.0	15.0	12.7	4.0	2.0
65+ years-----	100.0	35.9	30.3	14.3	13.8	4.1	1.6

Table 4. Percent distribution of persons, by intervals of annual medicine expense according to sex and age: United States, July-December 1962

[Data are based on household interviews of the civilian, noninstitutional population. The survey design, general qualifications, and information on the reliability of the estimates are given in Appendix I. Definitions of terms are given in Appendix II]

Sex and age	Total population	No expense	Persons spending				
			Under \$50	\$50-\$99	\$100-\$249	\$250-\$499	\$500+
<u>Both sexes</u>			Percent distribution				
All ages----	100.0	32.7	51.8	9.3	5.2	0.9	0.2
Under 6 years-----	100.0	28.4	63.9	5.8	1.6	*	*
6-16 years-----	100.0	42.4	52.5	3.9	1.1	*	*
17-24 years-----	100.0	38.2	52.7	6.9	1.9	*	*
25-44 years-----	100.0	30.9	53.5	10.1	4.7	0.8	*
45-64 years-----	100.0	28.5	45.5	13.8	10.0	1.9	0.3
65+ years-----	100.0	24.1	40.4	17.3	14.7	2.9	0.5
<u>Male</u>							
All ages----	100.0	35.6	51.5	7.7	4.3	0.7	0.1
Under 6 years-----	100.0	27.9	64.2	5.9	1.8	*	*
6-16 years-----	100.0	42.6	52.6	3.6	1.0	*	*
17-24 years-----	100.0	45.7	48.0	4.6	1.4	*	*
25-44 years-----	100.0	36.0	52.6	7.4	3.3	0.6	*
45-64 years-----	100.0	31.9	45.7	12.0	8.5	1.6	0.3
65+ years-----	100.0	25.9	42.3	15.7	13.3	2.3	0.5
<u>Female</u>							
All ages----	100.0	29.9	52.0	10.7	6.1	1.1	0.2
Under 6 years-----	100.0	28.9	63.6	5.8	1.5	*	*
6-16 years-----	100.0	42.2	52.5	4.1	1.1	*	*
17-24 years-----	100.0	31.7	56.8	8.9	2.3	*	*
25-44 years-----	100.0	26.2	54.4	12.5	5.9	0.9	*
45-64 years-----	100.0	25.4	45.3	15.4	11.4	2.2	0.3
65+ years-----	100.0	22.7	38.9	18.5	15.9	3.5	*

Table 5. Percent distribution of persons, by intervals of annual dental expense according to sex and age: United States, July-December 1962

[Data are based on household interviews of the civilian, noninstitutional population. The survey design, general qualifications, and information on the reliability of the estimates are given in Appendix I. Definitions of terms are given in Appendix II]

Sex and age	Total population	No expense	Persons spending				
			Under \$50	\$50-\$99	\$100-\$249	\$250-\$499	\$500+
<u>Both sexes</u>			Percent distribution				
All ages----	100.0	61.7	28.6	5.1	3.3	1.2	0.2
Under 6 years-----	100.0	89.7	9.5	0.6	*	*	*
6-16 years-----	100.0	52.0	39.4	5.2	2.2	1.0	0.2
17-24 years-----	100.0	52.8	34.4	7.6	4.0	1.0	*
25-44 years-----	100.0	53.3	34.3	6.5	4.1	1.5	0.3
45-64 years-----	100.0	60.8	26.0	5.9	5.1	2.0	0.4
65+ years-----	100.0	77.7	14.8	2.7	3.5	1.2	*
<u>Male</u>							
All ages----	100.0	63.4	27.7	4.6	3.1	1.1	0.2
Under 6 years-----	100.0	89.5	9.7	0.7	*	*	*
6-16 years-----	100.0	53.5	38.9	4.7	2.0	0.8	*
17-24 years-----	100.0	57.5	31.1	6.7	3.5	1.0	*
25-44 years-----	100.0	56.0	33.2	5.8	3.6	1.2	*
45-64 years-----	100.0	62.5	24.8	5.5	4.8	2.0	0.3
65+ years-----	100.0	76.5	15.2	2.8	4.4	1.0	*
<u>Female</u>							
All ages----	100.0	60.1	29.4	5.5	3.5	1.3	0.3
Under 6 years-----	100.0	90.0	9.4	0.5	*	*	*
6-16 years-----	100.0	50.4	40.0	5.7	2.5	1.2	*
17-24 years-----	100.0	48.8	37.2	8.4	4.4	1.0	*
25-44 years-----	100.0	50.9	35.4	7.2	4.5	1.7	0.4
45-64 years-----	100.0	59.1	27.1	6.2	5.3	1.9	0.4
65+ years-----	100.0	78.7	14.4	2.6	2.7	1.3	*

Table 6. Percent distribution of persons, by intervals of annual special and other expense according to sex and age: United States, July-December 1962

[Data are based on household interviews of the civilian, noninstitutional population. The survey design, general qualifications, and information on the reliability of the estimates are given in Appendix I. Definitions of terms are given in Appendix II]

Sex and age	Total population	No expense	Persons spending				
			Under \$50	\$50-\$99	\$100-\$249	\$250-\$499	\$500+
<u>Both sexes</u>		Percent distribution					
All ages-----	100.0	75.6	18.8	3.9	1.2	0.3	0.1
Under 6 years-----	100.0	89.7	9.2	0.9	*	*	*
6-16 years-----	100.0	81.4	16.2	1.8	0.5	*	*
17-24 years-----	100.0	77.3	18.8	2.4	1.4	*	*
25-44 years-----	100.0	77.6	17.7	3.2	1.1	0.3	*
45-64 years-----	100.0	61.6	27.3	8.2	2.0	0.6	0.2
65+ years-----	100.0	65.7	23.2	7.1	2.2	1.3	0.5
<u>Male</u>							
All ages-----	100.0	76.0	18.6	3.9	1.1	0.3	0.1
Under 6 years-----	100.0	88.9	9.9	1.0	*	*	*
6-16 years-----	100.0	81.1	16.1	2.1	0.7	*	*
17-24 years-----	100.0	78.6	17.5	2.8	1.0	*	*
25-44 years-----	100.0	77.9	17.7	3.2	0.9	*	*
45-64 years-----	100.0	62.5	27.0	7.9	1.9	0.6	*
65+ years-----	100.0	65.9	23.4	6.9	2.2	1.3	*
<u>Female</u>							
All ages-----	100.0	75.3	19.0	3.9	1.3	0.4	0.1
Under 6 years-----	100.0	90.5	8.6	0.8	*	*	*
6-16 years-----	100.0	81.7	16.3	1.4	0.4	*	*
17-24 years-----	100.0	76.2	19.8	2.2	1.6	*	*
25-44 years-----	100.0	77.4	17.6	3.2	1.3	0.4	*
45-64 years-----	100.0	60.7	27.7	8.5	2.2	0.7	0.3
65+ years-----	100.0	65.5	23.1	7.2	2.2	1.3	0.6

Table 7. Unadjusted and age-adjusted¹ percent distribution, by intervals of total annual health expense according to sex and family income: United States, July-December 1962

[Data are based on household interviews of the civilian, noninstitutional population. The survey design, general qualifications, and information on the reliability of the estimates are given in Appendix I. Definitions of terms are given in Appendix II]

Sex and family income	Total population	No expense	Persons spending				
			Under \$50	\$50-\$99	\$100-\$249	\$250-\$499	\$500+
<u>Both sexes</u>			Percent distribution				
All incomes ² --	100.0	18.2	34.1	17.3	16.9	8.1	5.3
Under \$2,000-----	100.0	30.2	31.6	13.0	13.9	6.8	4.5
\$2,000-\$3,999-----	100.0	24.5	34.6	14.2	14.3	7.6	4.7
\$4,000-\$6,999-----	100.0	16.4	37.5	17.7	15.9	7.8	4.8
\$7,000-\$9,999-----	100.0	11.6	34.6	20.5	19.3	8.5	5.5
\$10,000+-----	100.0	9.5	27.9	20.9	23.4	10.7	7.6
<u>Male</u>							
All incomes---	100.0	20.3	36.3	17.2	15.5	6.4	4.2
Under \$2,000-----	100.0	34.2	33.2	11.3	12.2	5.2	3.9
\$2,000-\$3,999-----	100.0	27.9	37.0	13.5	12.4	5.6	3.7
\$4,000-\$6,999-----	100.0	18.5	39.8	17.7	14.6	5.8	3.7
\$7,000-\$9,999-----	100.0	13.2	36.7	20.8	18.1	7.0	4.2
\$10,000+-----	100.0	11.2	30.0	20.7	21.7	9.4	6.9
<u>Female</u>							
All incomes---	100.0	16.2	32.1	17.4	18.3	9.7	6.2
Under \$2,000-----	100.0	27.2	30.4	14.3	15.1	8.0	4.9
\$2,000-\$3,999-----	100.0	21.5	32.3	14.9	16.1	9.5	5.6
\$4,000-\$6,999-----	100.0	14.3	35.3	17.7	17.3	9.7	5.8
\$7,000-\$9,999-----	100.0	10.0	32.6	20.3	20.4	9.9	6.8
\$10,000+-----	100.0	7.8	25.7	21.1	25.1	12.0	8.4
<u>Both sexes</u>			Age-adjusted percent distribution				
All incomes ² --	100.0	18.2	34.1	17.3	16.9	8.1	5.3
Under \$2,000-----	100.0	34.7	33.0	11.5	11.7	5.3	3.7
\$2,000-\$3,999-----	100.0	25.3	35.2	14.1	13.7	7.2	4.5
\$4,000-\$6,999-----	100.0	16.2	36.0	17.6	16.7	8.3	5.2
\$7,000-\$9,999-----	100.0	11.7	33.6	20.3	19.6	8.7	6.1
\$10,000+-----	100.0	9.5	28.6	20.9	22.9	10.4	7.7
<u>Male</u>							
All incomes---	100.0	20.3	36.3	17.2	15.5	6.4	4.2
Under \$2,000-----	100.0	38.1	34.2	10.2	10.1	4.0	3.4
\$2,000-\$3,999-----	100.0	28.5	37.4	13.4	11.9	5.2	3.5
\$4,000-\$6,999-----	100.0	18.5	38.2	17.6	15.3	6.3	4.1
\$7,000-\$9,999-----	100.0	13.3	35.8	20.5	18.2	7.4	4.8
\$10,000+-----	100.0	10.9	30.7	20.8	21.3	9.0	7.3
<u>Female</u>							
All incomes---	100.0	16.2	32.1	17.4	18.3	9.7	6.2
Under \$2,000-----	100.0	32.3	32.2	12.5	12.8	6.3	3.9
\$2,000-\$3,999-----	100.0	22.5	33.4	14.8	15.2	8.8	5.2
\$4,000-\$6,999-----	100.0	14.2	34.0	17.6	17.9	10.0	6.2
\$7,000-\$9,999-----	100.0	10.1	31.6	20.1	20.9	10.0	7.2
\$10,000+-----	100.0	8.0	26.7	21.0	24.4	11.7	8.1

¹Adjusted to the age distribution of the total civilian, noninstitutional population of the United States.

²Includes persons with unknown incomes.

Table 8. Unadjusted and age-adjusted¹ percent distribution, by intervals of annual hospital expense according to sex and family income: United States, July-December 1962

[Data are based on household interviews of the civilian, noninstitutional population: The survey design, general qualifications, and information on the reliability of the estimates are given in Appendix I. Definitions of terms are given in Appendix II]

Sex and family income	Total population	No expense	Persons spending				
			Under \$50	\$50-\$99	\$100-\$249	\$250-\$499	\$500+
<u>Both sexes</u>							
Percent distribution							
All incomes ² --	100.0	87.9	2.5	1.7	4.3	2.1	1.4
Under \$2,000-----	100.0	89.3	2.7	1.9	3.0	1.7	1.4
\$2,000-\$3,999-----	100.0	87.6	2.8	1.9	4.3	2.0	1.5
\$4,000-\$6,999-----	100.0	87.0	2.6	1.9	5.0	2.2	1.3
\$7,000-\$9,999-----	100.0	88.3	2.0	1.7	4.5	2.2	1.3
\$10,000+-----	100.0	88.4	2.4	1.2	3.9	2.2	1.8
<u>Male</u>							
All incomes---	100.0	90.0	2.6	1.6	2.9	1.6	1.3
Under \$2,000-----	100.0	90.7	2.6	1.5	2.5	1.3	1.4
\$2,000-\$3,999-----	100.0	89.6	3.0	1.8	2.7	1.5	1.4
\$4,000-\$6,999-----	100.0	89.5	2.8	1.8	3.0	1.7	1.1
\$7,000-\$9,999-----	100.0	90.4	2.2	1.7	2.9	1.7	1.1
\$10,000+-----	100.0	90.1	2.0	1.3	3.1	1.9	1.7
<u>Female</u>							
All incomes---	100.0	85.9	2.4	1.8	5.7	2.5	1.6
Under \$2,000-----	100.0	88.1	2.9	2.1	3.5	2.0	1.4
\$2,000-\$3,999-----	100.0	85.7	2.6	2.0	5.7	2.4	1.5
\$4,000-\$6,999-----	100.0	84.5	2.4	2.0	6.9	2.7	1.5
\$7,000-\$9,999-----	100.0	86.2	1.9	1.7	6.2	2.6	1.5
\$10,000+-----	100.0	86.8	2.8	1.2	4.8	2.5	1.9
<u>Both sexes</u>							
Age-adjusted percent distribution							
All incomes ² --	100.0	87.9	2.5	1.7	4.3	2.1	1.4
Under \$2,000-----	100.0	89.9	2.8	1.8	2.8	1.5	1.2
\$2,000-\$3,999-----	100.0	87.8	2.8	1.8	4.2	1.9	1.4
\$4,000-\$6,999-----	100.0	86.9	2.6	1.9	5.0	2.2	1.5
\$7,000-\$9,999-----	100.0	88.0	2.0	1.6	4.6	2.3	1.5
\$10,000+-----	100.0	88.2	2.5	1.3	3.9	2.2	1.9
<u>Male</u>							
All incomes---	100.0	90.0	2.6	1.6	2.9	1.6	1.3
Under \$2,000-----	100.0	91.4	2.6	1.4	2.1	1.3	1.2
\$2,000-\$3,999-----	100.0	89.9	2.9	1.7	2.6	1.4	1.4
\$4,000-\$6,999-----	100.0	89.3	2.7	1.8	3.1	1.8	1.2
\$7,000-\$9,999-----	100.0	89.8	2.1	1.7	3.2	1.9	1.4
\$10,000+-----	100.0	89.4	2.2	1.4	3.1	2.0	1.9
<u>Female</u>							
All incomes---	100.0	85.9	2.4	1.8	5.7	2.5	1.6
Under \$2,000-----	100.0	88.8	2.9	2.1	3.2	1.7	1.2
\$2,000-\$3,999-----	100.0	86.1	2.7	1.9	5.6	2.3	1.3
\$4,000-\$6,999-----	100.0	84.8	2.3	2.0	6.6	2.7	1.7
\$7,000-\$9,999-----	100.0	86.3	1.9	1.6	5.9	2.6	1.6
\$10,000+-----	100.0	87.0	2.8	1.3	4.5	2.5	1.9

¹Adjusted to the age distribution of the total civilian, noninstitutional population of the United States.

²Includes persons with unknown incomes.

Table 9. Unadjusted and age-adjusted¹ percent distribution, by intervals of annual doctor expense according to sex and family income: United States, July-December 1962

[Data are based on household interviews of the civilian, noninstitutional population. The survey design, general qualifications, and information on the reliability of the estimates are given in Appendix I. Definitions of terms are given in Appendix II]

Sex and family income	Total population	No expense	Persons spending				
			Under \$50	\$50-\$99	\$100-\$249	\$250-\$499	\$500+
<u>Both sexes</u>			Percent distribution				
All incomes ² --	100.0	38.7	38.5	10.5	8.8	2.5	1.0
Under \$2,000-----	100.0	52.6	29.3	8.1	6.8	2.2	0.9
\$2,000-\$3,999-----	100.0	46.2	34.0	8.7	8.0	2.2	0.9
\$4,000-\$6,999-----	100.0	36.6	41.4	10.1	8.8	2.2	0.9
\$7,000-\$9,999-----	100.0	31.4	43.5	12.4	9.0	2.8	0.9
\$10,000+-----	100.0	29.2	40.4	14.0	11.4	3.3	1.7
<u>Male</u>							
All incomes---	100.0	42.1	38.7	9.6	6.8	1.9	0.9
Under \$2,000-----	100.0	56.7	28.3	6.7	5.4	2.0	0.9
\$2,000-\$3,999-----	100.0	50.4	33.7	7.7	5.7	1.6	0.9
\$4,000-\$6,999-----	100.0	40.4	42.0	9.2	6.2	1.5	0.8
\$7,000-\$9,999-----	100.0	34.3	43.4	12.0	7.6	2.0	0.7
\$10,000+-----	100.0	32.4	40.0	12.7	10.2	3.1	1.5
<u>Female</u>							
All incomes---	100.0	35.6	38.3	11.3	10.6	3.0	1.1
Under \$2,000-----	100.0	49.5	30.1	9.2	7.8	2.4	1.0
\$2,000-\$3,999-----	100.0	42.2	34.3	9.6	10.1	2.9	0.9
\$4,000-\$6,999-----	100.0	32.9	40.9	11.0	11.4	2.8	1.0
\$7,000-\$9,999-----	100.0	28.5	43.6	12.7	10.4	3.6	1.2
\$10,000+-----	100.0	25.8	40.8	15.4	12.6	3.4	1.9
<u>Both sexes</u>			Age-adjusted percent distribution				
All incomes ² --	100.0	38.7	38.5	10.5	8.8	2.5	1.0
Under \$2,000-----	100.0	56.3	28.3	6.8	5.7	1.9	1.0
\$2,000-\$3,999-----	100.0	47.0	33.9	8.3	7.7	2.1	0.8
\$4,000-\$6,999-----	100.0	36.6	40.3	10.6	9.2	2.3	0.9
\$7,000-\$9,999-----	100.0	31.2	42.6	12.6	9.5	3.0	1.1
\$10,000+-----	100.0	28.6	41.0	13.9	11.5	3.2	1.8
<u>Male</u>							
All incomes---	100.0	42.1	38.7	9.6	6.8	1.9	0.9
Under \$2,000-----	100.0	60.1	27.2	5.5	4.6	1.8	0.8
\$2,000-\$3,999-----	100.0	51.3	33.4	7.4	5.6	1.5	0.9
\$4,000-\$6,999-----	100.0	40.6	40.7	9.6	6.6	1.7	0.8
\$7,000-\$9,999-----	100.0	34.3	42.2	12.3	8.1	2.2	1.0
\$10,000+-----	100.0	31.9	40.5	12.5	10.4	3.0	1.7
<u>Female</u>							
All incomes---	100.0	35.6	38.3	11.3	10.6	3.0	1.1
Under \$2,000-----	100.0	53.6	29.2	7.7	6.6	1.9	1.0
\$2,000-\$3,999-----	100.0	43.5	34.4	9.0	9.5	2.7	0.8
\$4,000-\$6,999-----	100.0	33.0	40.0	11.5	11.6	2.9	1.1
\$7,000-\$9,999-----	100.0	28.4	42.9	13.0	10.8	3.7	1.2
\$10,000+-----	100.0	25.5	41.6	15.4	12.5	3.3	1.8

¹Adjusted to the age distribution of the total civilian, noninstitutional population of the United States.

²Includes persons with unknown incomes.

Table 10. Unadjusted and age-adjusted¹ percent distribution, by intervals of annual medicine expense according to sex and family income: United States, July-December 1962

[Data are based on household interviews of the civilian, noninstitutional population. The survey design, general qualifications, and information on the reliability of the estimates are given in Appendix I. Definitions of terms are given in Appendix II]

Sex and family income	Total population	No expense	Persons spending				
			Under \$50	\$50-\$99	\$100-\$249	\$250-\$499	\$500+
<u>Both sexes</u>			Percent distribution				
All incomes ² --	100.0	32.7	51.8	9.3	5.2	0.9	0.2
Under \$2,000-----	100.0	41.4	41.5	9.0	6.6	1.3	0.2
\$2,000-\$3,999-----	100.0	38.0	46.3	8.7	5.7	1.1	0.2
\$4,000-\$6,999-----	100.0	31.8	54.9	8.4	4.1	0.7	0.1
\$7,000-\$9,999-----	100.0	27.4	57.3	9.3	5.2	0.8	*
\$10,000+-----	100.0	24.3	55.9	12.3	6.3	1.0	*
<u>Male</u>							
All incomes---	100.0	35.6	51.5	7.7	4.3	0.7	0.1
Under \$2,000-----	100.0	46.0	40.1	6.9	5.8	0.8	*
\$2,000-\$3,999-----	100.0	41.8	45.6	7.0	4.5	1.0	*
\$4,000-\$6,999-----	100.0	34.9	53.9	7.1	3.4	0.6	*
\$7,000-\$9,999-----	100.0	29.5	57.5	8.0	4.3	0.6	*
\$10,000+-----	100.0	26.7	56.4	10.6	5.2	1.0	*
<u>Female</u>							
All incomes---	100.0	29.9	52.0	10.7	6.1	1.1	0.2
Under \$2,000-----	100.0	37.9	42.5	10.6	7.2	1.6	*
\$2,000-\$3,999-----	100.0	34.6	47.0	10.2	6.7	1.2	*
\$4,000-\$6,999-----	100.0	28.7	55.8	9.7	4.8	0.9	*
\$7,000-\$9,999-----	100.0	25.2	57.0	10.6	6.1	0.9	*
\$10,000+-----	100.0	22.0	55.3	14.0	7.4	1.1	*
<u>Both sexes</u>			Age-adjusted percent distribution				
All incomes ² --	100.0	32.7	51.8	9.3	5.2	0.9	0.2
Under \$2,000-----	100.0	46.6	41.0	6.9	4.5	0.9	0.2
\$2,000-\$3,999-----	100.0	39.0	46.5	8.2	5.1	1.0	0.2
\$4,000-\$6,999-----	100.0	31.5	53.7	9.0	4.8	0.9	0.1
\$7,000-\$9,999-----	100.0	27.0	55.9	9.9	6.1	1.0	*
\$10,000+-----	100.0	23.8	56.2	12.4	6.4	1.2	*
<u>Male</u>							
All incomes---	100.0	35.6	51.5	7.7	4.3	0.7	0.1
Under \$2,000-----	100.0	50.5	39.3	5.2	4.1	0.7	*
\$2,000-\$3,999-----	100.0	42.6	45.4	6.7	4.1	1.0	*
\$4,000-\$6,999-----	100.0	34.8	52.8	7.6	4.0	0.7	*
\$7,000-\$9,999-----	100.0	29.3	56.0	9.0	4.9	0.8	*
\$10,000+-----	100.0	26.0	56.8	10.6	5.3	1.1	*
<u>Female</u>							
All incomes---	100.0	29.9	52.0	10.7	6.1	1.1	0.2
Under \$2,000-----	100.0	43.7	42.3	8.1	4.7	1.1	*
\$2,000-\$3,999-----	100.0	36.0	47.3	9.5	6.0	1.0	*
\$4,000-\$6,999-----	100.0	28.4	54.5	10.3	5.6	1.1	*
\$7,000-\$9,999-----	100.0	24.9	55.7	10.9	7.1	1.2	*
\$10,000+-----	100.0	21.7	55.5	14.1	7.4	1.2	*

¹Adjusted to the age distribution of the total civilian, noninstitutional population of the United States.

²Includes persons with unknown incomes.

Table 11. Unadjusted and age-adjusted¹ percent distribution, by intervals of annual dental expense according to sex and family income: United States, July-December 1962

[Data are based on household interviews of the civilian, noninstitutional population. The survey design, general qualifications, and information on the reliability of the estimates are given in Appendix I. Definitions of terms are given in Appendix II]

Sex and family income	Total population	No expense	Persons spending				
			Under \$50	\$50-\$99	\$100-\$249	\$250-\$499	\$500+
<u>Both sexes</u>			Percent distribution				
All incomes ² --	100.0	61.7	28.6	5.1	3.3	1.2	0.2
Under \$2,000-----	100.0	79.7	15.2	2.5	2.0	0.6	*
\$2,000-\$3,999-----	100.0	72.8	21.1	3.0	2.4	0.6	*
\$4,000-\$6,999-----	100.0	62.5	29.1	4.5	2.8	1.0	0.1
\$7,000-\$9,999-----	100.0	51.3	36.1	6.7	4.2	1.4	0.4
\$10,000+-----	100.0	40.2	41.3	9.5	5.8	2.6	0.7
<u>Male</u>							
All incomes---	100.0	63.4	27.7	4.6	3.1	1.1	0.2
Under \$2,000-----	100.0	81.3	14.5	1.9	1.8	*	*
\$2,000-\$3,999-----	100.0	74.7	20.2	2.5	2.2	0.5	*
\$4,000-\$6,999-----	100.0	64.9	27.4	4.1	2.6	0.9	*
\$7,000-\$9,999-----	100.0	53.3	35.1	6.1	3.9	1.3	*
\$10,000+-----	100.0	42.6	40.5	8.5	5.5	2.4	0.5
<u>Female</u>							
All incomes---	100.0	60.1	29.4	5.5	3.5	1.3	0.3
Under \$2,000-----	100.0	78.5	15.7	2.9	2.1	0.8	*
\$2,000-\$3,999-----	100.0	71.1	22.0	3.5	2.6	0.8	*
\$4,000-\$6,999-----	100.0	60.2	30.7	4.8	3.0	1.1	0.2
\$7,000-\$9,999-----	100.0	49.3	37.1	7.3	4.4	1.6	0.4
\$10,000+-----	100.0	37.7	42.1	10.5	6.1	2.8	0.9
<u>Both sexes</u>			Age-adjusted percent distribution				
All incomes ² --	100.0	61.7	28.6	5.1	3.3	1.2	0.2
Under \$2,000-----	100.0	79.4	15.6	2.5	1.9	0.5	*
\$2,000-\$3,999-----	100.0	72.3	21.6	3.0	2.3	0.7	*
\$4,000-\$6,999-----	100.0	62.4	28.8	4.5	3.0	1.1	0.1
\$7,000-\$9,999-----	100.0	53.0	34.6	6.5	4.2	1.4	0.4
\$10,000+-----	100.0	42.9	39.5	8.8	5.5	2.5	0.7
<u>Male</u>							
All incomes---	100.0	63.4	27.7	4.6	3.1	1.1	0.2
Under \$2,000-----	100.0	81.0	15.3	1.7	1.7	*	*
\$2,000-\$3,999-----	100.0	74.2	20.8	2.5	2.0	0.5	*
\$4,000-\$6,999-----	100.0	64.5	27.3	4.2	2.9	1.0	*
\$7,000-\$9,999-----	100.0	54.9	33.6	6.1	4.0	1.2	*
\$10,000+-----	100.0	44.4	39.2	8.0	5.4	2.3	0.6
<u>Female</u>							
All incomes---	100.0	60.1	29.4	5.5	3.5	1.3	0.3
Under \$2,000-----	100.0	78.2	16.0	3.1	2.0	0.7	*
\$2,000-\$3,999-----	100.0	70.8	22.4	3.5	2.5	0.8	*
\$4,000-\$6,999-----	100.0	60.5	30.3	4.8	3.1	1.1	0.2
\$7,000-\$9,999-----	100.0	51.0	35.6	7.0	4.3	1.5	0.4
\$10,000+-----	100.0	41.4	39.8	9.6	5.6	2.7	0.8

¹Adjusted to the age distribution of the total civilian, noninstitutional population of the United States.

²Includes persons with unknown incomes.

Table 12. Unadjusted and age-adjusted¹ percent distribution, by intervals of annual special and other expense according to sex and family income: United States, July-December 1962

[Data are based on household interviews of the civilian, noninstitutional population. The survey design, general qualifications, and information on the reliability of the estimates are given in Appendix I. Definitions of terms are given in Appendix II]

Sex and family income	Total population	No expense	Persons spending				
			Under \$50	\$50-\$99	\$100-\$249	\$250-\$499	\$500+
Percent distribution							
Both sexes							
All incomes ² --	100.0	75.6	18.8	3.9	1.2	0.3	0.1
Under \$2,000-----	100.0	78.6	16.3	3.6	0.9	0.4	*
\$2,000-\$3,999-----	100.0	77.7	17.1	3.4	1.1	0.4	*
\$4,000-\$6,999-----	100.0	76.9	18.6	3.3	0.9	0.2	*
\$7,000-\$9,999-----	100.0	73.6	20.5	4.3	1.2	0.3	*
\$10,000+-----	100.0	69.4	22.2	5.5	2.1	0.5	0.3
Male							
All incomes---	100.0	76.0	18.6	3.9	1.1	0.3	0.1
Under \$2,000-----	100.0	80.9	14.7	3.0	0.8	*	*
\$2,000-\$3,999-----	100.0	79.3	16.4	2.9	1.0	*	*
\$4,000-\$6,999-----	100.0	76.7	18.6	3.5	0.9	0.3	*
\$7,000-\$9,999-----	100.0	73.0	21.2	4.5	1.0	*	*
\$10,000+-----	100.0	70.1	21.5	5.7	2.0	0.5	*
Female							
All incomes---	100.0	75.3	19.0	3.9	1.3	0.4	0.1
Under \$2,000-----	100.0	76.8	17.4	4.0	1.0	0.5	*
\$2,000-\$3,999-----	100.0	76.3	17.8	3.9	1.3	0.5	*
\$4,000-\$6,999-----	100.0	77.1	18.5	3.2	1.0	0.2	*
\$7,000-\$9,999-----	100.0	74.2	19.8	4.1	1.5	*	*
\$10,000+-----	100.0	68.7	23.0	5.4	2.1	0.6	*
Age-adjusted percent distribution							
Both sexes							
All incomes ² --	100.0	75.6	18.8	3.9	1.2	0.3	0.1
Under \$2,000-----	100.0	82.5	13.5	2.8	0.7	0.3	*
\$2,000-\$3,999-----	100.0	78.6	16.6	3.2	1.0	0.3	*
\$4,000-\$6,999-----	100.0	75.6	19.3	3.8	1.0	0.3	*
\$7,000-\$9,999-----	100.0	73.1	20.6	4.5	1.4	0.3	*
\$10,000+-----	100.0	70.3	21.4	5.5	2.0	0.6	0.3
Male							
All incomes---	100.0	76.0	18.6	3.9	1.1	0.3	0.1
Under \$2,000-----	100.0	83.7	12.6	2.8	0.6	*	*
\$2,000-\$3,999-----	100.0	80.1	15.9	2.7	0.9	*	*
\$4,000-\$6,999-----	100.0	75.4	19.3	4.0	1.0	0.3	*
\$7,000-\$9,999-----	100.0	72.8	21.2	4.5	1.1	*	*
\$10,000+-----	100.0	71.1	20.4	5.7	1.9	*	*
Female							
All incomes---	100.0	75.3	19.0	3.9	1.3	0.4	0.1
Under \$2,000-----	100.0	81.9	14.1	2.8	0.8	0.4	*
\$2,000-\$3,999-----	100.0	77.5	17.2	3.6	1.2	0.4	*
\$4,000-\$6,999-----	100.0	75.8	19.2	3.5	1.0	0.3	*
\$7,000-\$9,999-----	100.0	73.5	20.0	4.5	1.6	*	*
\$10,000+-----	100.0	69.4	22.4	5.3	2.0	0.6	*

¹Adjusted to the age distribution of the total civilian, noninstitutional population of the United States.

²Includes persons with unknown incomes.

Table 13. Unadjusted and age-adjusted¹ percent distribution, by intervals of total annual health expense according to family income and education of head of family: United States, July-December 1962

Data are based on household interviews of the civilian, noninstitutional population. The survey design, general qualifications, and information on the reliability of the estimates are given in Appendix I. Definitions of terms are given in Appendix II.

Family income and education of head of family	Total population	No expense	Persons spending					No expense	Persons spending				
			Under \$50	\$50-\$99	\$100-\$249	\$250-\$499	\$500+		Under \$50	\$50-\$99	\$100-\$249	\$250-\$499	\$500+
<u>All incomes²</u>	Percent distribution							Age-adjusted percent distribution					
All educational groups ³ ----	100.0	18.2	34.1	17.3	16.9	8.1	5.3	18.2	34.1	17.3	16.9	8.1	5.3
Under 9 years-----	100.0	26.2	31.7	14.4	15.1	7.4	5.1	27.6	33.4	14.1	14.0	6.6	4.4
9-12 years-----	100.0	16.4	36.4	17.8	16.5	8.1	4.9	16.2	35.1	17.7	17.2	8.5	5.3
13+ years-----	100.0	7.9	33.3	21.3	21.5	9.6	6.5	8.1	32.5	21.0	21.7	9.9	6.9
<u>Under \$2,000</u>	Percent distribution							Age-adjusted percent distribution					
All educational groups-----	100.0	30.2	31.6	13.0	13.9	6.8	4.5	34.7	33.0	11.5	11.7	5.3	3.7
Under 9 years-----	100.0	33.1	30.3	12.1	13.4	6.8	4.3	39.2	32.5	10.0	10.4	4.7	3.1
9-12 years-----	100.0	28.5	32.6	13.7	14.6	6.1	4.5	31.4	32.2	12.9	13.4	5.7	4.5
13+ years-----	100.0	13.6	38.4	17.7	15.0	8.8	6.6	16.7	39.3	16.9	14.1	7.9	5.0
<u>\$2,000-\$3,999</u>	Percent distribution							Age-adjusted percent distribution					
All educational groups-----	100.0	24.5	34.6	14.2	14.3	7.6	4.7	25.3	35.2	14.1	13.7	7.2	4.5
Under 9 years-----	100.0	28.5	31.9	13.2	14.5	7.0	4.9	30.3	33.5	12.9	13.1	6.0	4.2
9-12 years-----	100.0	21.6	37.9	14.5	13.6	8.0	4.5	21.3	36.6	14.7	14.3	8.2	4.9
13+ years-----	100.0	12.6	35.0	19.5	17.5	10.3	5.1	12.9	37.5	19.2	16.9	8.7	4.7
<u>\$4,000-\$6,999</u>	Percent distribution							Age-adjusted percent distribution					
All educational groups-----	100.0	16.4	37.5	17.7	15.9	7.8	4.8	16.2	36.0	17.6	16.7	8.3	5.2
Under 9 years-----	100.0	22.0	34.9	15.5	15.4	7.3	4.9	22.0	35.4	15.4	15.3	7.3	4.6
9-12 years-----	100.0	15.2	39.1	18.1	15.4	7.7	4.5	15.0	36.2	18.0	16.9	8.5	5.5
13+ years-----	100.0	8.4	37.5	20.3	19.4	9.2	5.2	8.8	35.7	19.8	20.5	9.7	5.6
<u>\$7,000-\$9,999</u>	Percent distribution							Age-adjusted percent distribution					
All educational groups-----	100.0	11.6	34.6	20.5	19.3	8.5	5.5	11.7	33.6	20.3	19.6	8.7	6.1
Under 9 years-----	100.0	18.7	29.4	18.5	17.4	8.8	7.2	19.0	31.7	18.4	16.7	7.8	6.4
9-12 years-----	100.0	12.0	35.7	20.4	18.9	8.1	4.9	11.9	34.3	20.3	19.4	8.5	5.6
13+ years-----	100.0	6.2	36.0	22.0	21.0	9.1	5.7	6.7	33.0	21.4	21.7	9.9	7.2
<u>\$10,000+</u>	Percent distribution							Age-adjusted percent distribution					
All educational groups-----	100.0	9.5	27.9	20.9	23.4	10.7	7.6	9.5	28.6	20.9	22.9	10.4	7.7
Under 9 years-----	100.0	16.3	27.4	18.3	20.1	11.0	6.9	15.5	31.2	19.5	18.8	9.5	5.6
9-12 years-----	100.0	10.2	29.5	20.0	22.3	10.9	7.1	10.0	30.6	20.1	21.4	10.5	7.3
13+ years-----	100.0	6.7	26.7	22.4	25.4	10.4	8.4	6.9	26.6	21.9	25.0	10.7	8.9

¹Adjusted to the age distribution of the total civilian, noninstitutional population of the United States.

²Includes persons with unknown incomes.

³Includes persons with unknown education.

Table 14. Unadjusted and age-adjusted¹ percent distribution, by intervals of annual hospital expense according to family income and education of head of family: United States, July-December 1962

Data are based on household interviews of the civilian, noninstitutional population. The survey design, general qualifications, and information on the reliability of the estimates are given in Appendix I. Definitions of terms are given in Appendix II

Family income and education of head of family	Total population	No ex-pense	Persons spending					No ex-pense	Persons spending				
			Under \$50	\$50-\$99	\$100-\$249	\$250-\$499	\$500+		Under \$50	\$50-\$99	\$100-\$249	\$250-\$499	\$500+
<u>All incomes</u> ²	Percent distribution							Age-adjusted percent distribution					
All educational groups ³ ----	100.0	87.9	2.5	1.7	4.3	2.1	1.4	87.9	2.5	1.7	4.3	2.1	1.4
Under 9 years-----	100.0	88.6	2.4	1.8	3.5	2.1	1.6	88.8	2.4	1.9	3.6	1.9	1.3
9-12 years-----	100.0	87.3	2.7	1.8	4.8	2.1	1.4	87.2	2.6	1.7	4.7	2.2	1.5
13+ years-----	100.0	87.9	2.3	1.6	4.7	2.1	1.3	88.0	2.3	1.6	4.6	2.1	1.5
<u>Under \$2,000</u>	Percent distribution							Age-adjusted percent distribution					
All educational groups-----	100.0	89.3	2.7	1.9	3.0	1.7	1.4	89.9	2.8	1.8	2.8	1.5	1.2
Under 9 years-----	100.0	89.6	2.8	1.9	2.5	1.7	1.4	90.2	3.0	2.1	2.3	1.4	1.0
9-12 years-----	100.0	88.6	2.8	1.7	3.7	1.7	1.4	89.3	2.6	1.6	3.6	1.7	1.4
13+ years-----	100.0	88.4	*	*	*	*	*	90.9	1.6	*	*	*	*
<u>\$2,000-\$3,999</u>	Percent distribution							Age-adjusted percent distribution					
All educational groups-----	100.0	87.6	2.8	1.9	4.3	2.0	1.5	87.8	2.8	1.8	4.2	1.9	1.4
Under 9 years-----	100.0	88.4	2.6	1.9	3.5	2.1	1.6	88.8	2.6	2.0	3.5	1.9	1.2
9-12 years-----	100.0	86.3	3.3	2.0	5.2	1.9	1.4	86.6	3.1	1.8	4.9	2.0	1.6
13+ years-----	100.0	88.5	*	*	5.0	*	*	89.7	*	*	3.8	*	*
<u>\$4,000-\$6,999</u>	Percent distribution							Age-adjusted percent distribution					
All educational groups-----	100.0	87.0	2.6	1.9	5.0	2.2	1.3	86.9	2.6	1.9	5.0	2.2	1.5
Under 9 years-----	100.0	88.4	2.2	1.6	4.2	2.3	1.3	88.2	2.2	1.7	4.4	2.2	1.2
9-12 years-----	100.0	86.4	2.8	2.0	5.4	2.1	1.3	86.1	2.7	2.0	5.4	2.2	1.7
13+ years-----	100.0	86.4	2.9	2.2	5.3	2.0	1.2	87.5	2.6	1.9	4.9	2.0	1.2
<u>\$7,000-\$9,999</u>	Percent distribution							Age-adjusted percent distribution					
All educational groups-----	100.0	88.3	2.0	1.7	4.5	2.2	1.3	88.0	2.0	1.6	4.6	2.3	1.5
Under 9 years-----	100.0	87.6	1.6	2.3	3.7	2.4	2.4	88.1	1.6	2.4	3.4	2.2	2.2
9-12 years-----	100.0	88.7	2.1	1.5	4.4	2.1	1.2	88.2	2.0	1.5	4.5	2.4	1.4
13+ years-----	100.0	87.7	2.3	1.6	5.3	2.2	0.8	87.0	2.1	1.4	5.9	2.3	1.3
<u>\$10,000+</u>	Percent distribution							Age-adjusted percent distribution					
All educational groups-----	100.0	88.4	2.4	1.2	3.9	2.2	1.8	88.2	2.5	1.3	3.9	2.2	1.9
Under 9 years-----	100.0	88.9	1.7	*	3.9	2.3	2.1	89.6	1.9	*	3.5	2.0	1.6
9-12 years-----	100.0	87.5	2.9	1.4	4.0	2.4	1.8	87.1	3.0	1.6	3.9	2.4	2.0
13+ years-----	100.0	88.9	2.2	1.2	3.9	2.1	1.7	88.2	2.3	1.3	3.9	2.3	1.9

¹Adjusted to the age distribution of the total civilian, noninstitutional population of the United States.

²Includes persons with unknown incomes.

³Includes persons with unknown education.

Table 15. Unadjusted and age-adjusted¹ percent distribution, by intervals of annual doctor expense according to family income and education of head of family: United States, July-December 1962

[Data are based on household interviews of the civilian, noninstitutional population. The survey design, general qualifications, and information on the reliability of the estimates are given in Appendix I. Definitions of terms are given in Appendix II]

Family income and education of head of family	Total population	No ex-pense	Persons spending					No ex-pense	Persons spending				
			Under \$50	\$50-\$99	\$100-\$249	\$250-\$499	\$500+		Under \$50	\$50-\$99	\$100-\$249	\$250-\$499	\$500+
<u>All incomes</u> ²			Percent distribution						Age-adjusted percent distribution				
All educational groups ³ ----	100.0	38.7	38.5	10.5	8.8	2.5	1.0	38.7	38.5	10.5	8.8	2.5	1.0
Under 9 years-----	100.0	47.5	32.2	9.1	8.0	2.2	1.0	48.2	33.1	8.5	7.3	2.0	0.8
9-12 years-----	100.0	37.1	40.4	10.5	8.7	2.4	0.9	37.0	39.6	10.8	9.0	2.5	1.0
13+ years-----	100.0	26.7	45.4	13.0	10.6	3.1	1.3	27.0	44.7	13.0	10.7	3.3	1.3
<u>Under \$2,000</u>													
All educational groups-----	100.0	52.6	29.3	8.1	6.8	2.2	0.9	56.3	28.3	6.8	5.7	1.9	1.0
Under 9 years-----	100.0	55.5	27.4	7.5	6.7	2.1	0.8	60.5	26.2	5.8	5.4	1.5	0.7
9-12 years-----	100.0	48.8	31.7	9.0	7.1	2.3	1.1	51.6	29.9	8.3	6.6	2.1	1.4
13+ years-----	100.0	42.4	37.7	8.7	6.0	3.5	*	41.9	42.6	6.6	4.1	3.5	*
<u>\$2,000-\$3,999</u>													
All educational groups-----	100.0	46.2	34.0	8.7	8.0	2.2	0.9	47.0	33.9	8.3	7.7	2.1	0.8
Under 9 years-----	100.0	49.5	31.5	8.3	7.5	2.2	1.0	50.9	32.0	7.6	6.8	1.9	0.8
9-12 years-----	100.0	44.3	35.9	8.5	8.0	2.3	0.9	44.6	34.8	8.8	8.2	2.5	1.0
13+ years-----	100.0	33.7	41.0	10.6	11.8	2.4	*	33.7	42.8	10.6	10.1	2.1	*
<u>\$4,000-\$6,999</u>													
All educational groups-----	100.0	36.6	41.4	10.1	8.8	2.2	0.9	36.6	40.3	10.6	9.2	2.3	0.9
Under 9 years-----	100.0	43.3	36.1	9.5	8.1	2.1	0.9	42.8	36.8	9.4	8.1	2.1	0.8
9-12 years-----	100.0	35.1	43.2	10.0	8.7	2.2	0.8	35.1	41.1	10.9	9.3	2.4	1.1
13+ years-----	100.0	27.4	46.5	12.2	10.8	2.3	0.9	28.3	45.1	12.2	11.0	2.4	0.9
<u>\$7,000-\$9,999</u>													
All educational groups-----	100.0	31.4	43.5	12.4	9.0	2.8	0.9	31.2	42.6	12.6	9.5	3.0	1.1
Under 9 years-----	100.0	38.4	35.4	11.5	10.1	2.9	1.6	37.9	37.2	10.9	9.8	2.8	1.4
9-12 years-----	100.0	33.4	42.9	12.3	8.2	2.6	0.7	32.8	41.9	13.1	8.6	2.8	0.9
13+ years-----	100.0	23.3	49.8	12.8	9.9	3.3	1.0	24.0	47.6	12.6	10.8	3.7	1.4
<u>\$10,000+</u>													
All educational groups-----	100.0	29.2	40.4	14.0	11.4	3.3	1.7	28.6	41.0	13.9	11.5	3.2	1.8
Under 9 years-----	100.0	37.4	34.2	13.1	11.5	2.3	*	36.8	37.8	12.7	9.8	1.8	*
9-12 years-----	100.0	31.7	39.0	13.3	11.4	3.0	1.6	30.8	40.0	13.1	11.5	2.7	1.9
13+ years-----	100.0	24.7	43.3	15.0	11.4	3.8	1.9	24.6	42.6	15.1	11.9	4.0	1.8

¹Adjusted to the age distribution of the total civilian, noninstitutional population of the United States.

²Includes persons with unknown incomes.

³Includes persons with unknown education.

Table 16. Unadjusted and age-adjusted¹ percent distribution, by intervals of annual medicine expense according to family income and education of head of family: United States, July-December 1962

[Data are based on household interviews of the civilian, noninstitutional population. The survey design, general qualifications, and information on the reliability of the estimates are given in Appendix I. Definitions of terms are given in Appendix II]

Family income and education of head of family	Total population	No ex-pense	Persons spending					No ex-pense	Persons spending				
			Under \$50	\$50-\$99	\$100-\$249	\$250-\$499	\$500+		Under \$50	\$50-\$99	\$100-\$249	\$250-\$499	\$500+
<u>All incomes²</u>			Percent distribution						Age-adjusted percent distribution				
All educational groups ³ ----	100.0	32.7	51.8	9.3	5.2	0.9	0.2	32.7	51.8	9.3	5.2	0.9	0.2
Under 9 years-----	100.0	39.2	43.8	9.5	6.1	1.1	0.2	41.1	44.7	8.4	4.8	0.8	0.2
9-12 years-----	100.0	32.1	53.9	8.5	4.6	0.8	0.1	31.5	52.9	9.1	5.2	1.0	0.2
13+ years-----	100.0	22.0	61.1	10.5	5.4	0.9	*	22.1	59.8	11.0	5.9	1.0	*
<u>Under \$2,000</u>													
All educational groups-----	100.0	41.4	41.5	9.0	6.6	1.3	0.2	46.6	41.0	6.9	4.5	0.9	0.2
Under 9 years-----	100.0	42.8	38.8	9.3	7.3	1.4	*	50.5	37.7	6.4	4.3	0.8	*
9-12 years-----	100.0	42.0	43.0	8.3	5.5	1.1	*	44.4	42.1	7.5	4.8	1.0	*
13+ years-----	100.0	27.7	57.4	8.2	5.3	*	*	29.4	58.0	6.3	4.9	*	*
<u>\$2,000-\$3,999</u>													
All educational groups-----	100.0	38.0	46.3	8.7	5.7	1.1	0.2	39.0	46.5	8.2	5.1	1.0	0.2
Under 9 years-----	100.0	40.7	42.4	9.4	6.1	1.1	*	43.1	42.9	8.1	4.8	0.9	*
9-12 years-----	100.0	36.6	49.4	7.7	5.0	1.0	*	36.1	48.6	8.3	5.6	1.2	*
13+ years-----	100.0	26.2	55.9	10.3	6.2	*	*	26.2	55.6	10.1	5.9	*	*
<u>\$4,000-\$6,999</u>													
All educational groups-----	100.0	31.8	54.9	8.4	4.1	0.7	0.1	31.5	53.7	9.0	4.8	0.9	0.1
Under 9 years-----	100.0	37.5	47.8	8.8	4.9	0.8	*	37.2	48.4	8.8	4.7	0.8	*
9-12 years-----	100.0	31.0	56.7	7.9	3.7	0.7	*	30.5	54.5	9.1	4.9	1.0	*
13+ years-----	100.0	22.3	63.6	9.3	4.0	0.8	*	22.9	61.0	10.1	5.0	0.9	*
<u>\$7,000-\$9,999</u>													
All educational groups-----	100.0	27.4	57.3	9.3	5.2	0.8	*	27.0	55.9	9.9	6.1	1.0	*
Under 9 years-----	100.0	33.7	48.3	10.0	6.7	1.3	*	33.0	50.2	9.4	6.1	1.2	*
9-12 years-----	100.0	29.2	56.4	8.6	5.0	0.7	*	28.3	55.1	9.3	6.2	0.9	*
13+ years-----	100.0	19.8	64.8	10.0	4.7	0.6	*	20.1	61.6	11.4	5.7	0.9	*
<u>\$10,000+</u>													
All educational groups-----	100.0	24.3	55.9	12.3	6.3	1.0	*	23.8	56.2	12.4	6.4	1.2	*
Under 9 years-----	100.0	30.6	47.7	13.8	6.5	*	*	30.4	50.6	12.4	5.3	*	*
9-12 years-----	100.0	25.7	55.7	11.9	5.5	1.0	*	24.6	56.5	11.8	5.6	1.1	*
13+ years-----	100.0	21.4	58.3	12.2	7.0	1.0	*	21.4	57.5	12.5	7.4	1.1	*

¹Adjusted to the age distribution of the total civilian, noninstitutional population of the United States.

²Includes persons with unknown incomes.

³Includes persons with unknown education.

Table 17. Unadjusted and age-adjusted¹ percent distribution, by intervals of annual dental expense according to family income and education of head of family: United States, July-December 1962

Data are based on household interviews of the civilian, noninstitutional population. The survey design, general qualifications, and information on the reliability of the estimates are given in Appendix I. Definitions of terms are given in Appendix II

Family income and education of head of family	Total population	No ex-pense	Persons spending					No ex-pense	Persons spending				
			Under \$50	\$50-\$99	\$100-\$249	\$250-\$499	\$500+		Under \$50	\$50-\$99	\$100-\$249	\$250-\$499	\$500+
<u>All incomes</u> ²	Percent distribution							Age-adjusted percent distribution					
All educational groups ³ ----	100.0	61.7	28.6	5.1	3.3	1.2	0.2	61.7	28.6	5.1	3.3	1.2	0.2
Under 9 years-----	100.0	74.5	18.8	3.0	2.6	1.0	0.1	74.4	19.1	3.1	2.4	0.9	0.1
9-12 years-----	100.0	59.5	30.8	5.3	3.2	1.1	0.2	59.7	30.4	5.3	3.3	1.1	0.2
13+ years-----	100.0	43.6	41.1	8.2	4.7	1.9	0.5	43.5	41.0	8.2	4.9	2.0	0.5
<u>Under \$2,000</u>	Percent distribution							Age-adjusted percent distribution					
All educational groups-----	100.0	79.7	15.2	2.5	2.0	0.6	*	79.4	15.6	2.5	1.9	0.5	*
Under 9 years-----	100.0	84.5	12.0	1.5	1.5	0.5	*	84.2	12.6	1.5	1.2	0.4	*
9-12 years-----	100.0	75.4	18.4	3.4	2.3	*	*	75.4	18.5	3.1	2.4	*	*
13+ years-----	100.0	55.4	30.6	7.7	4.3	*	*	60.0	25.5	8.9	3.2	*	*
<u>\$2,000-\$3,999</u>	Percent distribution							Age-adjusted percent distribution					
All educational groups-----	100.0	72.8	21.1	3.0	2.4	0.6	*	72.3	21.6	3.0	2.3	0.7	*
Under 9 years-----	100.0	78.0	17.0	2.2	2.3	0.5	*	78.0	17.2	2.2	2.0	0.4	*
9-12 years-----	100.0	69.6	23.6	3.6	2.4	0.8	*	68.1	24.6	3.8	2.6	0.9	*
13+ years-----	100.0	55.7	35.4	5.1	2.7	*	*	56.2	35.1	4.9	2.8	*	*
<u>\$4,000-\$6,999</u>	Percent distribution							Age-adjusted percent distribution					
All educational groups-----	100.0	62.5	29.1	4.5	2.8	1.0	0.1	62.4	28.8	4.5	3.0	1.1	0.1
Under 9 years-----	100.0	70.7	22.0	3.5	2.7	1.1	*	71.3	21.5	3.4	2.6	1.0	*
9-12 years-----	100.0	60.7	31.1	4.6	2.7	0.8	*	60.4	30.9	4.7	3.0	1.0	*
13+ years-----	100.0	51.5	37.0	6.3	3.4	1.4	*	48.4	38.9	7.0	3.7	1.5	*
<u>\$7,000-\$9,999</u>	Percent distribution							Age-adjusted percent distribution					
All educational groups-----	100.0	51.3	36.1	6.7	4.2	1.4	0.4	53.0	34.6	6.5	4.2	1.4	0.4
Under 9 years-----	100.0	62.8	25.4	5.5	4.1	2.0	*	64.7	24.7	5.0	3.7	1.7	*
9-12 years-----	100.0	51.2	36.5	6.5	4.2	1.1	0.4	53.7	34.4	6.2	4.1	1.1	0.5
13+ years-----	100.0	43.9	42.0	7.8	4.2	1.8	*	43.7	41.1	8.4	4.6	1.8	*
<u>\$10,000+</u>	Percent distribution							Age-adjusted percent distribution					
All educational groups-----	100.0	40.2	41.3	9.5	5.8	2.6	0.7	42.9	39.5	8.8	5.5	2.5	0.7
Under 9 years-----	100.0	56.8	27.5	7.0	5.4	2.6	*	58.1	28.3	6.4	4.3	2.3	*
9-12 years-----	100.0	43.5	39.6	8.9	4.9	2.5	*	47.0	37.3	8.1	4.8	2.3	*
13+ years-----	100.0	32.3	46.9	10.6	6.6	2.7	0.8	34.9	44.7	10.3	6.6	2.6	0.9

¹Adjusted to the age distribution of the total civilian, noninstitutional population of the United States.

²Includes persons with unknown incomes.

³Includes persons with unknown education.

Table 18. Unadjusted and age-adjusted¹ percent distribution, by intervals of annual special and other expense according to family income and education of head of family: United States, July-December 1962

[Data are based on household interviews of the civilian, noninstitutional population. The survey design, general qualifications, and information on the reliability of the estimates are given in Appendix I. Definitions of terms are given in Appendix II]

Family income and education of head of family	Total population	No ex-pense	Persons spending					No ex-pense	Persons spending				
			Under \$50	\$50-\$99	\$100-\$249	\$250-\$499	\$500+		Under \$50	\$50-\$99	\$100-\$249	\$250-\$499	\$500+
<u>All incomes²</u>			Percent distribution						Age-adjusted percent distribution				
All educational groups ³ ----	100.0	75.6	18.8	3.9	1.2	0.3	0.1	75.6	18.8	3.9	1.2	0.3	0.1
Under 9 years-----	100.0	76.5	17.9	4.1	1.0	0.4	0.1	79.0	16.3	3.4	0.9	0.3	0.1
9-12 years-----	100.0	76.3	18.5	3.6	1.1	0.3	0.1	75.0	19.3	4.0	1.2	0.4	0.1
13+ years-----	100.0	72.1	21.6	4.1	1.6	0.4	0.2	70.9	22.1	4.5	1.7	0.4	0.3
<u>Under \$2,000</u>													
All educational groups-----	100.0	78.6	16.3	3.6	0.9	0.4	*	82.5	13.5	2.8	0.7	0.3	*
Under 9 years-----	100.0	79.6	15.3	3.5	1.0	0.4	*	85.2	11.3	2.5	0.7	0.2	*
9-12 years-----	100.0	78.3	17.0	3.5	*	*	*	79.4	16.2	3.2	*	*	*
13+ years-----	100.0	70.3	21.4	5.1	*	*	*	74.2	17.7	5.1	*	*	*
<u>\$2,000-\$3,999</u>													
All educational groups-----	100.0	77.7	17.1	3.4	1.1	0.4	*	78.6	16.6	3.2	1.0	0.3	*
Under 9 years-----	100.0	77.0	17.8	3.7	1.1	0.4	*	79.6	16.1	3.0	0.9	0.3	*
9-12 years-----	100.0	79.3	16.1	3.0	1.1	*	*	77.8	16.9	3.4	1.2	*	*
13+ years-----	100.0	73.5	19.4	4.6	*	*	*	75.3	18.3	4.4	*	*	*
<u>\$4,000-\$6,999</u>													
All educational groups-----	100.0	76.9	18.6	3.3	0.9	0.2	*	75.6	19.3	3.8	1.0	0.3	*
Under 9 years-----	100.0	75.6	19.1	4.1	0.9	*	*	76.6	18.4	3.8	0.9	*	*
9-12 years-----	100.0	78.1	17.8	3.0	0.9	0.2	*	75.5	19.3	3.7	1.1	0.3	*
13+ years-----	100.0	74.3	21.1	3.0	1.1	*	*	71.9	22.7	3.7	1.3	*	*
<u>\$7,000-\$9,999</u>													
All educational groups-----	100.0	73.6	20.5	4.3	1.2	0.3	*	73.1	20.6	4.5	1.4	0.3	*
Under 9 years-----	100.0	73.2	19.8	5.1	1.1	*	*	76.4	18.1	4.1	0.9	*	*
9-12 years-----	100.0	73.8	20.3	4.5	1.2	*	*	73.1	20.5	4.6	1.5	*	*
13+ years-----	100.0	73.5	21.4	3.5	3.5	*	*	71.0	22.6	4.3	1.8	*	*
<u>\$10,000+</u>													
All educational groups-----	100.0	69.4	22.2	5.5	2.1	0.5	0.3	70.3	21.4	5.5	2.0	0.6	0.3
Under 9 years-----	100.0	70.5	21.7	6.1	*	*	*	75.4	18.5	4.8	*	*	*
9-12 years-----	100.0	69.0	22.4	5.6	2.1	*	*	70.3	21.1	5.5	2.0	*	*
13+ years-----	100.0	69.3	22.2	5.3	2.1	0.6	*	68.8	22.2	5.7	2.3	0.7	*

¹Adjusted to the age distribution of the total civilian, noninstitutional population of the United States.

²Includes persons with unknown incomes.

³Includes persons with unknown education.

Table 19. Population for use in estimating health expense intervals, by family income, sex, and age: United States, July-December 1962

[Data are based on household interviews of the civilian, noninstitutional population. The survey design, general qualifications, and information on the reliability of the estimates are given in Appendix I. Definitions of terms are given in Appendix II]

Sex and age	Total population ¹	Family income				
		Under \$2,000	\$2,000-\$3,999	\$4,000-\$6,999	\$7,000-\$9,999	\$10,000+
<u>Both sexes</u>		Population in thousands				
All ages-----	182,449	23,093	32,418	63,069	31,453	23,557
Under 6 years-----	24,755	2,484	4,588	10,473	4,193	2,145
6-16 years-----	39,923	3,559	6,589	14,698	7,749	5,480
17-24 years-----	18,774	2,968	3,870	6,029	2,708	2,335
25-44 years-----	45,340	3,117	6,664	17,859	9,448	6,447
45-64 years-----	36,849	4,852	6,249	11,052	6,246	6,109
65+ years-----	16,808	6,113	4,458	2,959	1,108	1,042
<u>Male</u>						
All ages-----	88,485	10,086	15,513	31,177	15,648	11,897
Under 6 years-----	12,521	1,246	2,235	5,388	2,057	1,126
6-16 years-----	20,349	1,783	3,462	7,435	3,999	2,770
17-24 years-----	8,675	1,455	1,770	2,591	1,235	1,186
25-44 years-----	21,613	1,321	3,115	8,780	4,550	3,030
45-64 years-----	17,829	1,849	2,689	5,576	3,345	3,283
65+ years-----	7,499	2,432	2,242	1,407	462	501
<u>Female</u>						
All ages-----	93,964	13,007	16,906	31,892	15,805	11,660
Under 6 years-----	12,235	1,238	2,353	5,085	2,136	1,019
6-16 years-----	19,574	1,776	3,127	7,263	3,750	2,710
17-24 years-----	10,099	1,513	2,101	3,437	1,473	1,149
25-44 years-----	23,727	1,796	3,549	9,078	4,898	3,417
45-64 years-----	19,020	3,003	3,560	5,476	2,902	2,826
65+ years-----	9,309	3,681	2,216	1,553	646	541

¹Includes persons with unknown incomes.

NOTE: For official population estimates for more general use, see Bureau of the Census reports on the civilian population of the United States, in Current Population Reports: Series P-20, P-25, and P-60.

Table 20. Population for use in estimating health expense intervals, by family income, education of head of family, and age: United States, July-December 1962

[Data are based on household interviews of the civilian, noninstitutional population: The survey design, general qualifications, and information on the reliability of the estimates are given in Appendix I. Definitions of terms are given in Appendix II]

Education of head of family and age	Total population ¹	Family income				
		Under \$2,000	\$2,000-\$3,999	\$4,000-\$6,999	\$7,000-\$9,999	\$10,000+
<u>All educational groups²</u>		Population in thousands				
All ages-----	182,449	23,093	32,418	63,069	31,453	23,557
Under 6 years-----	24,755	2,484	4,588	10,473	4,193	2,145
6-16 years-----	39,923	3,559	6,589	14,698	7,749	5,480
17-24 years-----	18,774	2,968	3,870	6,029	2,708	2,335
25-44 years-----	45,340	3,117	6,664	17,859	9,448	6,447
45-64 years-----	36,849	4,852	6,249	11,052	6,246	6,109
65+ years-----	16,808	6,113	4,458	2,959	1,108	1,042
<u>Under 9 years</u>						
All ages-----	60,484	14,156	15,910	18,685	5,348	3,205
Under 6 years-----	5,844	1,322	1,682	2,072	381	154
6-16 years-----	12,653	2,382	3,486	4,548	1,095	536
17-24 years-----	5,320	991	1,328	1,618	598	503
25-44 years-----	11,250	1,683	2,873	4,292	1,189	649
45-64 years-----	15,714	3,382	3,723	4,767	1,752	1,112
65+ years-----	9,703	4,396	2,819	1,389	332	251
<u>9-12 years</u>						
All ages-----	83,965	6,668	13,458	34,527	16,870	8,660
Under 6 years-----	13,086	989	2,498	6,412	2,111	656
6-16 years-----	19,389	1,023	2,742	8,402	4,439	1,933
17-24 years-----	9,477	1,192	1,916	3,452	1,514	987
25-44 years-----	23,075	1,161	3,126	10,329	5,249	2,362
45-64 years-----	14,257	1,045	1,996	4,900	3,056	2,376
65+ years-----	4,681	1,258	1,179	1,033	501	346
<u>13+ years</u>						
All ages-----	34,489	1,569	2,419	8,941	8,974	11,406
Under 6 years-----	5,428	92	326	1,889	1,677	1,309
6-16 years-----	7,262	50	249	1,583	2,163	2,996
17-24 years-----	3,657	753	557	880	567	788
25-44 years-----	10,362	190	559	3,018	2,960	3,370
45-64 years-----	5,921	237	379	1,117	1,364	2,531
65+ years-----	1,859	248	349	453	243	412

¹Includes persons with unknown incomes.

²Includes persons with unknown education.

NOTE: For official population estimates for more general use, see Bureau of the Census reports on the civilian population of the United States, in Current Population Reports: Series P-20, P-25, and P-60.

APPENDIX I

TECHNICAL NOTES ON METHODS

Background of This Report

This report is one of a series of statistical reports prepared by the National Health Survey. It is based on information collected in a continuing nationwide sample of households in the Health Interview Survey, a major part of the program.

The Health Interview Survey utilizes a questionnaire which, in addition to personal and demographic characteristics, obtains information on illnesses, injuries, chronic conditions and impairments, and other health topics. As data relating to each of these various broad topics are tabulated and analyzed, separate reports are issued which cover one or more of the specific topics. The present report is based on the consolidated sample for 26 weeks of interviewing ending December 1962.

The population covered by the sample for the Health Interview Survey is the civilian, noninstitutional population of the United States living at the time of the interview. The sample does not include members of the Armed Forces, U.S. nationals living in foreign countries, or crews of vessels.

Statistical Design of the Health Interview Survey

General plan.—The sampling plan of the survey follows a multistage probability design which permits a continuous sampling of the civilian population of the United States. The first stage of this design consists of drawing a sample of 357 from about 1,900 geographically defined primary sampling units (PSU's) into which the United States has been divided. A PSU is a county, a group of contiguous counties, or a standard metropolitan statistical area.

With no loss in general understanding the remaining stages can be combined and treated in this discussion as an ultimate stage. Within PSU's, then, ultimate stage units called segments are defined in such a manner that each segment contains an expected nine households. A segment consists of a cluster of neighboring households or addresses. Two general types of segments are used: (1) area segments which are defined geographically, and (2) B segments which are defined from a list of addresses from the Decennial Census and the Survey of Construction. Each week a random sample of about 90 segments is drawn. In the approximately 800 house-

holds in these segments, household members are interviewed concerning factors related to health.

Since the household members interviewed each week are a representative sample of the population, samples for successive weeks can be combined into larger samples. Thus, the design permits both continuous measurement of characteristics of high incidence or prevalence in the population and, through the larger consolidated samples, more detailed analysis of less common characteristics and smaller categories. The continuous collection has administrative and operational advantages as well as technical assets, since it permits field work to be handled with an experienced, stable staff.

Sample size and geographic detail.—The national sample plan for the 6-month period ending December 1962 included about 71,000 persons from 22,000 households.

The overall sample was designed in such a fashion that tabulations could be provided for each of the major geographic regions and for urban and rural sectors of the United States.

Collection of data.—Field operations for the household survey are performed by the U.S. Bureau of the Census under specifications established by the National Center for Health Statistics. In accordance with these specifications the Bureau of the Census selects the sample, conducts the field interviewing as an agent of the Center, and performs a manual edit and coding of the questionnaires. The Health Interview Survey, using Center electronic computers, carries out further editing and tabulates the edited data.

Estimating methods.—Each statistic produced by the survey—for example, the percentage of the population with no expense in a specified period—is the result of two stages of ratio estimation. In the first of these the control factor is the ratio of the 1960 decennial population count to the 1960 estimated population in the National Health Survey's first-stage sample of PSU's. These factors are applied for some 25 color-residence classes.

Later, ratios of sample-produced estimates of the population to official Bureau of the Census figures for current population in about 60 age-sex-color classes are computed and serve as second-stage factors for ratio estimating.

The effect of the ratio-estimating process is to make the sample more closely representative of the

population by age, sex, color, and residence, thus reducing sampling variance.

As noted, each week's sample represents the population living during that week and characteristics of that population. Consolidation of samples over a time period, say, a calendar quarter, produces estimates of average characteristics of the U.S. population for that calendar quarter. Similarly, population data for a year are averages of the four quarterly figures.

General Qualifications

Nonresponse.—Data were adjusted for nonresponse by a procedure which imputes to persons in a household which was not interviewed the characteristics of persons in households in the same segment which were interviewed. The total noninterview rate was about 5 percent: 1 percent was refusal, and the remainder was primarily due to the failure to find any eligible household respondent after repeated trials. The nonresponse rate for the mail-in supplement on medical expenditures was 6.5 percent. This questionnaire was used to shorten the interviewing time. In a study conducted by the National Opinion Research Center, University of Chicago, a mail-in supplement was found to be a reasonable substitute for direct interview. (See *Vital and Health Statistics*, Series 2, No. 2.)

After the household interview, the questionnaire with self-addressed envelope was handed to the respondent who was asked to complete and return it within 5 days. In the event of nonresponse, two mail follow-ups were made. Further follow-up was made by personal contact, usually by telephone. Telephone contact was used also to clarify inconsistent and missing entries, etc., on submitted forms.

The interview process.—The statistics presented in this report are based on replies secured in interviews of persons in the sampled households. Each person 19 years of age and over, available at the time of interview, was interviewed individually. Proxy respondents within the household were employed for children and for adults not available at the time of the interview, provided the respondent was closely related to the person about whom information was being obtained.

Rounding of numbers.—The original tabulations on which the data in this report are based show all estimates to the nearest whole unit. All consolidations were made from the original tabulations using the estimates to the nearest unit. In the final published tables the figures are rounded to the nearest thousand, although these are not necessarily accurate to that detail. Devised statistics, such as rates and percent distributions, are computed after the estimates on which these are based have been rounded to the nearest thousand.

Population figures.—Some of the published tables include population figures for specified categories. Except for certain overall totals by age and sex, which are

adjusted to independent estimates, these figures are based on the sample of households in the National Health Survey.

These are given primarily to provide denominators for rate computation and for this purpose are more appropriate for use with the accompanying measures of health characteristics than other population data that may be available. In some instances these will permit users to recombine published data into classes more suitable to their specific needs. With the exception of the overall totals by age and sex mentioned above, the population figures differ from corresponding figures (which are derived from different sources) published in reports of the Bureau of the Census. For population data for general use see the official estimates presented in Bureau of the Census reports in the P-20, P-25, and P-60 series.

Reliability of Estimates

Since the estimates are based on a sample, they will differ somewhat from the figures that would have been obtained if a complete census had been taken using the same schedules, instructions, and interviewing personnel and procedures. As in any survey the results are also subject to measurement error.

The standard error is primarily a measure of sampling variability, that is, the variations that might occur by chance because only a sample of the population is surveyed. As calculated for this report, the standard error also reflects part of the variation which arises in the measurement process. It does not include estimates of any biases which might lie in the data. The chances are about 68 out of 100 that an estimate from the sample would differ from a complete census by less than the standard error. The chances are about 95 out of 100 that the difference would be less than twice the standard error and about 99 out of 100 that it would be less than $2\frac{1}{2}$ times as large.

The relative standard error of an estimate is obtained by dividing the standard error of the estimate by the estimate itself and is expressed as a percentage of the estimate. Included in this appendix are charts from which the relative standard errors can be determined for estimates shown in this report. In order to derive relative errors which would be applicable to a wide variety of health statistics and which could be prepared at a moderate cost, a number of approximations were required. As a result, the charts provide an estimate of the approximate relative standard error rather than the precise error for any specific aggregate or percentage.

Three classes of statistics for the health survey are identified for purposes of estimating variances.

Narrow range.—This class consists of (1) statistics which estimate a population attribute, e.g., the number of persons in a particular income group, and

(2) statistics for which the measure for a single individual for the period of reference is usually either 0 or 1, on occasion may take on the value 2, and very rarely, 3.

Medium range.—This class consists of other statistics for which the measure for a single individual for the period of reference will rarely lie outside the range 0 to 5.

Wide range.—This class consists of statistics for which the measure for a single individual for the period of reference frequently will range from 0 to a number in excess of 5, e.g., the number of days of bed disability experienced during the year.

In addition to classifying variables according to whether they are narrow-, medium-, or wide-range, statistics in the survey are further defined as:

Type A—Statistics on prevalence, and incidence data for which the period of reference in the questionnaire is 12 months.

Type B—Incidence-type statistics for which the period of reference in the questionnaire is 2 weeks.

Only the charts on sampling error applicable to data contained in this report are presented.

General rules for determining relative sampling errors.—The "guide" on page 35, together with the following rules, will enable the reader to determine approximate relative standard errors from the charts for estimates presented in this report.

Rule 1.—*Estimates of aggregates:* Approximate relative standard errors for estimates of aggregates, such as the number of persons with an annual family income of \$10,000 or more, are obtained from appropriate curves on page 36. The number of persons in the total U.S. population or in an age-sex class of the total population is adjusted to official Bureau of the Census figures and is not subject to sampling error.

Rule 2.—*Estimates of percentages in a percent distribution:* Relative standard errors for percentages in a percent distribution of a total are obtained from appropriate curves on page 37. For values which do not fall on one of the curves presented in the chart, visual interpolation will provide a satisfactory approximation.

Rule 3.—*Estimates of rates where the numerator is a subclass of the denominator:* (Not required for statistics presented in this report.)

Rule 4.—*Estimates of rates where the numerator is not a subclass of the denominator:* (Not required for statistics presented in this report.)

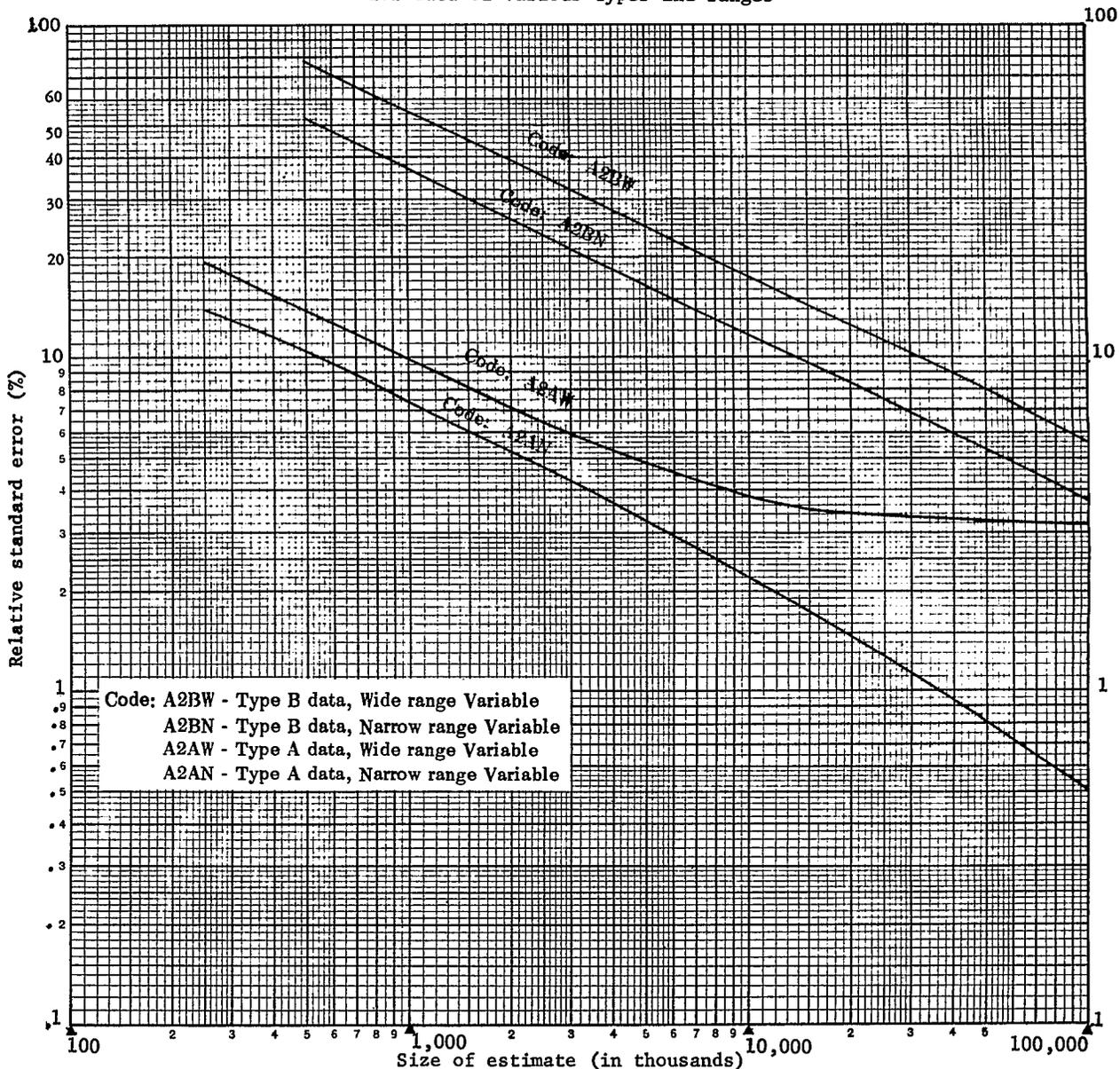
Guide to Use of Relative Standard Error Charts

The code shown below identifies the appropriate curve to be used in estimating the relative standard error of the statistic described. The four components of each code describe the statistics as follows: (1)

A = aggregate, P = percentage; (2) the number of calendar quarters of data collection; (3) the type of the statistic as described on page 34; and (4) the range of the statistic as described on pages 33 and 34.

Statistic	Use:		
	Rule	Code	on page
Number of: Persons in the U.S. population or any age-sex-category thereof-----	Not subject to sampling error		
Persons in any other population group-----	1	A2AN	36
Percent distribution of: Persons by expense interval-----	2	P2AN-M	37

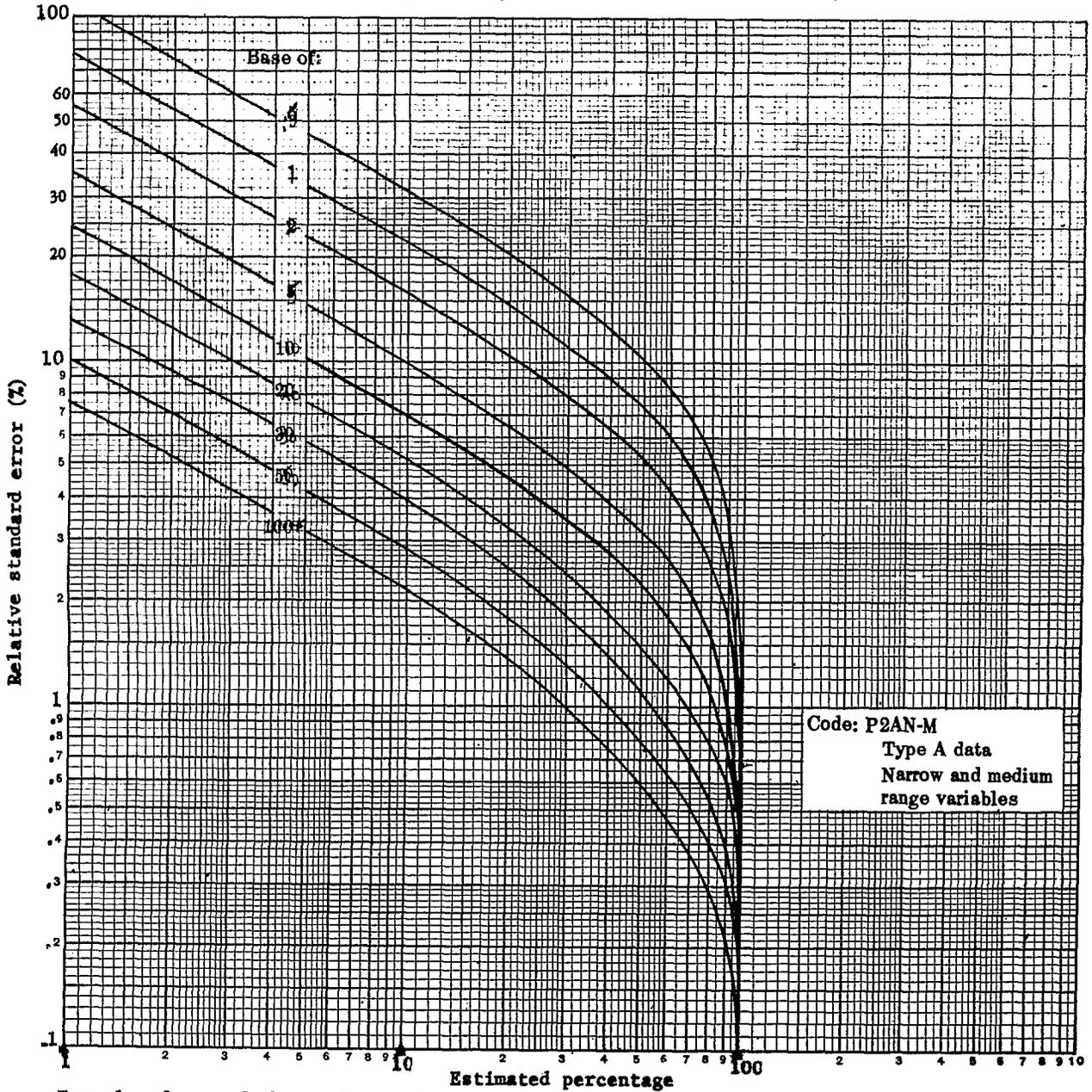
Relative standard errors for aggregates based on two quarters of data collection for data of various types and ranges



Example of use of chart: An aggregate of 2,000,000 (on scale at bottom of chart) for a Narrow range Type A statistic (code: A2AN) has a relative standard error of 5.2 percent, read from scale at left side of chart, or a standard error of 104,000 (5.2 percent of 2,000,000). For a Wide range Type B statistic (code: A2BW), an aggregate of 6,000,000 has a relative error of 22.2 percent or a standard error of 1,332,000 (22.2 percent of 6,000,000).

Relative standard errors for percentages based on two quarters of data collection for type A data, Narrow and Medium range

(Base of percentage shown on curves in millions)



Example of use of chart: An estimate of 20 percent (on scale at bottom of chart) based on an estimate of 10,000,000 has a relative standard error of 4.6 percent (read from the scale at the left side of the chart), the point at which the curve for a base of 10,000,000 intersects the vertical line for 20 percent. The standard error in percentage points is equal to 20 percent X 4.6 percent or 0.92 percentage points.

APPENDIX II

DEFINITIONS OF CERTAIN TERMS USED IN THIS REPORT

Terms Relating to Costs of Medical and Dental Care

Costs of medical and dental care.—These are the total personal health expenses for medical and dental care during a specified 12-month period. The National Health Survey collects data for each related member of a household in the Survey sample during the specified 12-month period. The total expenditures are defined as all bills paid (or to be paid) for medical and dental care by the person himself, his family, or friends and also any part paid by insurance whether paid directly to the hospital or doctor, to the person himself, or to his family. If a respondent does not know the exact amount paid by insurance, he is requested to estimate it and include it in the total bill.

For the National Health Survey, costs of medical and dental care exclude amounts paid (or to be paid) by workmen's compensation, charitable or welfare organizations, Federal, State, or local governmental programs, or other free care. Also excluded are expenses of persons residing in institutions at the time of interview.

If a baby is born in the household during the specified 12-month period, the hospital and doctor bills relating to the baby's birth are counted in medical expenditures for the mother. However, all other medical expenditures relating to the baby's health are counted in the medical expenditures for the baby.

There are six categories of expenditures for medical and dental care as follows:

1. *Doctors' bills.*—Doctors' bills are defined as total bills paid (or to be paid) for medical care to doctors, including surgeons, for a person during the specified 12-month period. Such bills include costs of operations, treatments, check-ups, deliveries, pregnancy care, X-rays, laboratory fees, eye examinations, immunizations or shots, and any other doctors' services provided for the patient.
2. *Hospital bills.*—Hospital bills are the total expenditures paid (or to be paid) for hospitalizations of a person during the specified 12-month period. Only hospitalizations for overnight or longer in a hospital (nursing home, rest

home, sanitarium, etc.) are counted. Hospital bills include costs of room and board, operating and delivery room, anesthesia, special treatments, X-rays, tests, and any other hospital services provided for the hospitalized patient.

3. *Medicine costs.*—Medicine costs are total expenditures paid (or to be paid) for medicine for a person during the specified 12-month period. The total expenditures for medicine include the costs of all kinds of medicine whether or not prescribed by a doctor, such as tonics, pills, prescriptions, salves, ointments, vitamins, and any other medicine.
4. *Dentists' bills.*—Dentists' bills are defined as the total bills paid (or to be paid) for dental care for a person during the specified 12-month period. Dentists' bills include costs of fillings, extractions, cleanings, X-rays, bridgework, dental plates, straightening of teeth, and any other dental services provided for the dental patient.
5. *Special medical expenses.*—Special medical expenses paid (or to be paid) for a person during the specified 12-month period include costs of the following: eye glasses, hearing aids, special nursing, physical therapy, speech therapy, corrective shoes, chiropractors' fees, and special braces or trusses, wheel chairs, or artificial limbs.
6. *Other medical expenses.*—All medical expenses for a person during the specified 12-month period not included above are classified as "other." For example, emergency or outpatient treatment in a hospital or clinic would be classified as "other."

Demographic Terms

Age.—The age recorded for each person is his age at last birthday. Age is recorded in single years and combined into groups suitable for the purpose of the table.

Income of family or of unrelated individuals.—Each member of a family is classified according to the total income of the family of which he is a member. Within

the household all persons related to each other by blood, marriage, or adoption constitute a family. Unrelated individuals are classified according to their own income.

The income recorded is the total of all income received by members of the family (or by an unrelated individual) in the 12-month period ending with the week of interview. Income from all sources is included, e.g., wages, salaries, rents from property, pensions, help from relatives, and so forth.

Education of head of family.—Each member of a family is classified according to the education of the head of the family of which he is a member. Within the household all persons related to each other by blood,

marriage, or adoption constitute a family. Unrelated individuals are classified according to their own education.

The categories of educational status show the highest grade of school completed. Only grades completed in regular schools, where persons are given a formal education, are included. A "regular" school is one which advances a person toward an elementary or high school diploma or a college, university, or professional school degree. Thus, education in vocational, trade, or business schools outside the regular school system is not counted in determining the highest grade of school completed.



APPENDIX III
QUESTIONNAIRE

OFFICE OF
THE DIRECTOR

U.S. DEPARTMENT OF COMMERCE
BUREAU OF THE CENSUS
WASHINGTON 25, D.C.

Budget Bureau No. 68-R620.6
Approval Expires July 15, 1963

FORM NHS-6(e)
(4-2-62)

Dear Friend:

The Bureau of the Census, as collecting agent for the U.S. Public Health Service, is conducting a special survey on the cost of medical care. This study, when combined with other information, will serve to answer important questions about health and medical care costs in our Nation.

The Census interviewer who called at your household was asked to leave this form in order that all of the family members can take part in answering these questions, and that bills, receipts, and other records can be consulted. If you cannot supply exact amounts from bills or records, please give the best estimate you can.

We would appreciate your completing this form and mailing it back to us within five days. A self-addressed envelope which requires no postage has been provided for your convenience.

Your cooperation in answering these questions will be a definite public service. The information will be given confidential treatment by the Bureau of the Census and the U.S. Public Health Service. Nothing will be published except statistical summaries.

Thank you.

Sincerely yours,



Please return completed
form to:

U.S. Bureau of the Census
1st Fl. NW Section
536 S. Clark Street
Chicago 5, Illinois
Phone: Harrison 7-7523, Ext. 523

Richard M. Scammon
Director
Bureau of the Census

CONFIDENTIAL - This information is collected for the U.S. Public Health Service under authority of Public Law 652 of the 84th Congress (70 Stat. 489; 42 U.S.C. 305). All information which would permit identification of the individual will be held strictly confidential, will be used only by persons engaged in and for the purposes of the survey, and will not be disclosed or released to others for any other purposes (22 FR 1687).

USCOMM-DC 11711 P-62

GENERAL INSTRUCTIONS

1. The name of each related member of the household has been entered on a separate page of this form. Please fill all sections of each page for each person listed.

2. The specific period we are asking about is the 12 month period from _____ to _____.

3. In entering the total medical expenditures, count all bills paid (or to be paid) by the person himself, his family or friends and also any part paid by insurance, whether paid directly to the hospital or doctor, or paid to the person himself, or to his family. If you do not know exactly the amount paid by insurance, estimate it, and include it in the total bill.

4. Please do not count any amounts paid (or to be paid) by:
 - Workmen's compensation
 - Non-profit organizations such as the "Polio Foundation"
 - Charitable or Welfare Organizations
 - Military Services, including Medicare
 - Veterans Administration
 - Federal, State, City, or County Government

5. If there are any babies in the household who were born during the past 12 months, the hospital and doctor bills relating to the baby's birth should be reported on the page for the mother. All other medical expenditures relating to the baby's health should be reported on the page for the baby.

6. After completing all sections of this form for each person in the household, please indicate below the name of the person or persons who filled it out.

Name _____

Name _____

FOR OFFICE USE ONLY	1	2	3	4

FORM NH5-6(a) (4-2-62)

COSTS FOR MEDICAL AND DENTAL CARE DURING THE PAST 12 MONTHS					
FROM:			TO:		
<i>PLEASE ANSWER THE QUESTIONS IN EACH SECTION BELOW FOR:</i>					
Name of person					
<i>IF EXACT AMOUNTS ARE NOT KNOWN, PLEASE ENTER YOUR BEST ESTIMATE.</i>					
DOCTORS' BILLS					
1. How much did all of the doctors' (including surgeons') bills for this person come to during the past 12 months?					
<i>Be sure to count all doctors' bills for:</i>					<input type="checkbox"/> No doctors' bills
Operations	Check-ups	Pregnancy care	Laboratory fees	Immunizations or shots	\$
Treatments	Deliveries	X-rays	Eye examinations	Any other doctors' services	
HOSPITAL BILLS					
2. (a) Was this person in a hospital (nursing home, rest home, sanitarium, etc.) overnight or longer during the past 12 months?					
<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No (Go to Question 3)					
(b) How much did all of the hospital bills come to for this person for the past 12 months?					
<i>Be sure to count all hospital bills for:</i>					\$
Room and board	Operating and delivery room	Anesthesia Special treatments	X-rays Tests	Any other hospital services	
MEDICINE COSTS					
3. About how much was spent for medicine for this person during the past 12 months?					
<i>Be sure to count costs for all kinds of medicine whether or not prescribed by a doctor, such as:</i>					<input type="checkbox"/> No costs for medicine
Tonics	Prescriptions	Ointments	Any other medicine		\$
Pills	Salves	Vitamins			
DENTISTS' BILLS					
4. How much did all of the dentists' bills for this person come to for the past 12 months?					
<i>Be sure to count all dental bills for:</i>					<input type="checkbox"/> No dentists' bills
Fillings	Cleanings	Bridgework	Straightening of teeth	Any other dental services	\$
Extractions	X-rays	Dental plates			
SPECIAL MEDICAL EXPENSES					
5. How much did the bills come to for this person during the past 12 months for:					
Eye glasses?	<input type="checkbox"/> None	Special Nursing, Physical therapy, Speech therapy?	<input type="checkbox"/> None	Chiropractors' fees?	<input type="checkbox"/> None
\$	\$	\$	\$	\$	\$
Hearing Aids?	<input type="checkbox"/> None	Corrective shoes?	<input type="checkbox"/> None	Special braces or trusses, wheel chairs or artificial limbs?	<input type="checkbox"/> None
\$	\$	\$	\$	\$	\$
OTHER MEDICAL EXPENSES					
6. Enter any other medical expenses incurred during the past 12 months which are not included above, showing the kind and amount of expenditure (for example, emergency or outpatient treatment in a hospital or clinic). (If no other medical expenses, check the "None" box.)					
Kind:					<input type="checkbox"/> None
\$					\$
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