

**VITAL and HEALTH STATISTICS**  
DATA FROM THE NATIONAL HEALTH SURVEY

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**Personal  
Health Expenses**  
**Per Capita Annual Expenses**  
**United States: July-December 1962**

Statistics on the per capita health expenses by age, sex, color, family income, education of the head of the household, family size, geographic region, residence, limitation of activity, and insurance coverage. Based on data collected by self-enumeration during the period July-December 1962.

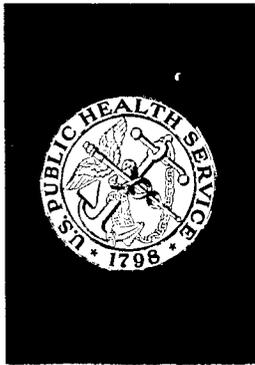
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John W. Gardner  
Secretary

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Surgeon General



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In accordance with specifications established by the National Health Survey, the Bureau of the Census, under a contractual arrangement, participates in most aspects of survey planning, selects the sample, collects the data, and carries out certain parts of the statistical processing.

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*IN THIS SECOND REPORT on personal health expenses, data are presented on per capita expenses by the type of expenditure for the civilian, noninstitutional population. Expenses are presented for hospital care, doctor care, dental care, medicines, and special and other health services. The estimates are based on data collected by self-enumeration, employing a mail-in questionnaire left with the respondent for health interviews conducted during July-December 1962.*

*Per capita personal health expenses are shown by the type of expenditure for the characteristics of age, sex, color, size of family, family income, and education of head of family.*

*The average expense per person was estimated as \$129 for total expenses. This was divided as follows: \$30 for hospitalization, \$43 for doctor care, \$19 for dental care, \$26 for medicines, and \$11 for special and other health expenses. As expected, these expenses varied considerably when tabulated by personal, social, and health characteristics.*

#### 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<br>reliability or precision----- | *   |

# PERSONAL HEALTH EXPENSES

## PER CAPITA ANNUAL EXPENSES

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### INTRODUCTION

Persons responsible for planning in the area of health facilities and services at the local, State, and Federal levels have expressed a need not only for more information on levels of health expenditures, but, in particular, for more data on the characteristics of persons in relation to their expenditure levels.<sup>1</sup> This report presents data from household interviews on per capita personal health expenses by type of expenditure and by a variety of social, economic, and health characteristics of the U.S. population.<sup>2</sup> Statistics are presented for five categories of expenditure—doctor, hospital, dental, medicine, and special and other.

Estimates for earlier years of personal health expenses of a roughly comparable nature, at least for total expenses and for a limited number of characteristics, may be found in a report of the Committee on the Costs of Medical Care,<sup>3</sup> the 1953 and 1958 reports of the Health Information Foundation-National Opinion Research Center studies,<sup>4</sup> and the Social Security Administration's series on health expenditures.<sup>5</sup>

Current economic indexes and series indicate a substantial and continuing increase in the part of national income devoted to health expenses. This report attempts to pinpoint some of the differences in the patterns of personal health expenses existing in different segments of the national population, e.g., by different regions, urban and rural groups, different income and educational levels, for insured and uninsured portions of the population, and by a number of personal and social characteristics.

Per capita expenses presented in this report are averages for the total population. For example, while the average annual expense for hospitalization was reported as \$30 per person in the total

population, the average annual expense for persons with hospitalization was about \$255 per person. Data on the varying proportions of the population who reported no health expenses for the various types of service are presented in table A.

Data on an age-adjusted basis were used for most of the charts in this report. For purposes of estimation or projection, unadjusted, as well as data adjusted for differences in age distribution by the direct method, are presented in the detailed tables.

### SOURCE AND LIMITATIONS OF THE DATA

The data for this report were tabulated from mail-in questionnaires which were left after the completion of household health interviews which are conducted on a continuing basis for a probability sample of the United States. Self-enumeration forms were selected for use for two basic reasons: (1) to avoid greatly lengthening the interviewing time for each health interview, and (2) to encourage participation of all family members in supplying more accurate information. It was suggested that bills, receipts, and other records be consulted to provide the best estimates for each person.

An earlier methodological study on "Measurement of Personal Health Expenditures," reported in *Vital and Health Statistics, Series 2, No. 2*, had indicated that the self-enumeration approach could be expected to yield about the same level of reporting as that from an interviewer-administered supplement to the regular health interview.

Special followup efforts by telephone were conducted to encourage the return of forms and to supply missing information on returned forms.

Table A. Percent of persons reporting no health expense, by age and type of expense

| Age                | Type of expense |        |        |          |                   |
|--------------------|-----------------|--------|--------|----------|-------------------|
|                    | Hospital        | Doctor | Dental | Medicine | Special and other |
| All ages-----      | 87.9            | 38.7   | 61.7   | 32.7     | 75.6              |
| Under 6 years----- | 88.6            | 30.2   | 89.7   | 28.4     | 89.7              |
| 6-16 years-----    | 93.3            | 44.8   | 52.0   | 42.4     | 81.4              |
| 17-24 years-----   | 83.5            | 39.4   | 52.8   | 38.2     | 77.3              |
| 25-44 years-----   | 85.6            | 38.7   | 53.3   | 30.9     | 77.6              |
| 45-64 years-----   | 87.5            | 38.1   | 60.8   | 28.5     | 61.6              |
| 65+ years-----     | 86.1            | 37.5   | 77.7   | 24.1     | 65.7              |

Through this procedure, information was obtained for about 94 percent of the population in the interviewed households.

Data were obtained for each person for: (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, his family, or friends, and any part paid by insurance, whether paid directly to the hospital or doctor, or paid to the person himself, or to his family. The respondents were asked to enter known amounts of expense, or, if exact amounts were unknown, the best estimates available. Certain classes of expenditure or payers were omitted, as follows: (1) health insurance premiums, (2) workmen's compensation, (3) charitable or welfare organizations, (4) military services, including Uniformed Services Dependents' Medical Care Program, (5) Veterans Administration, and (6) Federal, State, city, or county Governments. 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.

This report is based on data from household interviews conducted during the period July 1, 1962 to December 31, 1962. About 22,000 households were visited and information was secured for approximately 71,000 persons. Personal health expenses were sought for the 12-month period prior to the interview period. The population

covered was the noninstitutional population alive at the time of interview. Thus, the estimates exclude persons in the military service, residents of institutions, and that part of the population who died prior to the time of interview. The latter two groups represent important segments of the population whose health expenses would almost certainly be higher than many of those included in this report. Special surveys, aside from the regular household interview survey, are necessary to secure a more comprehensive picture of the health expenses for the total population. Such studies are within the purview of the family of surveys being conducted within the National Center for Health Statistics and provide the potential for a more comprehensive coverage in the future.

The interviewed population is a representative probability sample of the Nation's households exclusive of the military and institutionalized populations. A brief description of the statistical design of the Survey, the methods of estimation, and the general qualifications of the data is presented in Appendix I. Since all the data included in this report are estimates based on a sample of the population rather than on an enumeration of the entire population, they are subject to sampling error. 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. A

chart from which approximate errors may be estimated and instructions for its use are contained in the section "Reliability of Estimates" in Appendix I.

Definitions of certain terms used in this report are presented in Appendix II. Since many of the terms have specialized meanings for the purpose 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 on health expenses including the covering letter, general instructions, and the list of questions used in obtaining health expense information for each member of the household.

## HEALTH EXPENSES BY SELECTED CHARACTERISTICS

### Age and Sex

Total health expenses increased directly with age. While the average per person expenditure was \$129, the range varied from \$61 for those under 6 years of age to \$208 for those 65 years of age and over.

Expenditures for children under 6 years of age were greater for hospitals, doctors, and medicines than for children between 6 and 16 years of age; on the other hand, expenses for dental care were higher for the older group (table 1). The decrease in the rate of medical expenses among those 6-16 years was generally consistent with the conjecture that health hazards, and hence expenses, become somewhat less when children reach the age at which they become a part of the school population. Beginning with age 17, the pattern for all types of expenses showed a continuous increase with advancing age, with the sole exception of dental expenses which decreased for those age 65 years and over (fig. 1).

In general, health expenses were higher for females than for males with most of the differences accounted for by females in the child-bearing ages. Among persons 17-44 years, the higher expenses for medical care among females

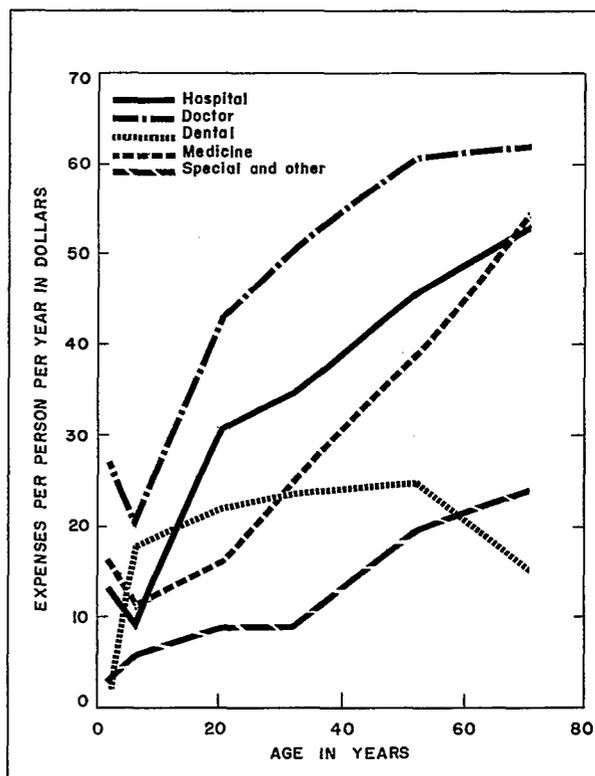


Figure 1. Health expenses per person per year, by type of expense and age.

were, for the most part, associated with hospital and doctor costs. On the other hand, females under 17 years of age had lower expenses for hospital and doctor care than did males of the same age. Among males 65 and over the hospital expenses per person were higher than for females in this age group. The level of expense for dental care was quite similar for males and females 45 years and older. Expenses for doctor care were almost the same for males and females among those 65 years of age and over.

### Education

The influence of education on health expenses added an important dimension to the examination of patterns of health expenditures.

These data use, as an indicator of education, the level of educational attainment reported for the head of the family. The assumption is that the education of the head of the family may be

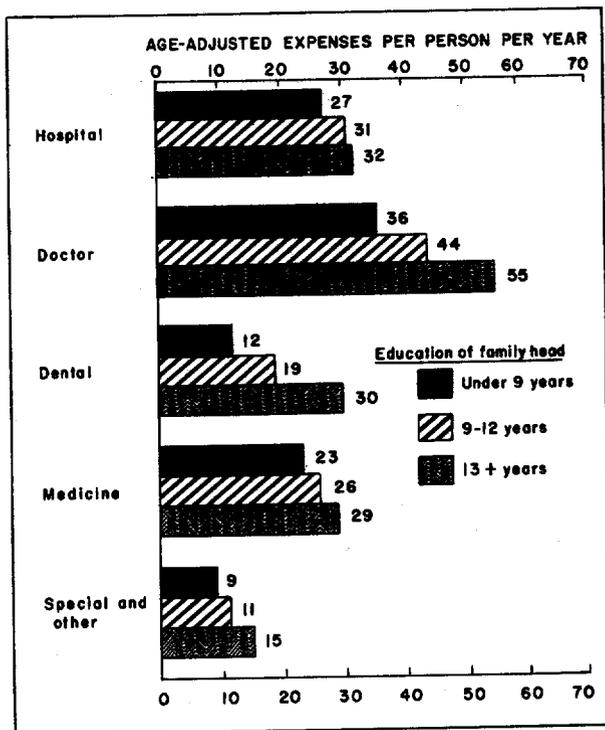


Figure 2. Age-adjusted health expenses per person per year, by type of expense and education of head of family.

more of a determining factor in the family's health practices than the education of its individual members.

As noted earlier, to facilitate comparisons between components of demographic variables, age-adjusted rates are shown in most of the tables. Since the data have been adjusted to the age composition of the total civilian, noninstitutional population, much of the difference among components, due to variations in the age distribution, has been removed.

All types of health expenses increased with educational level (fig. 2). After adjustment for differences in the age distribution of the educational groups, it was found that persons with less than 9 years of education spent an estimated \$107 per person for health care as compared with those with some college education who spent \$161, an increase of about 50 percent (table 2). Correspondingly, the average hospital expenses for persons living in families whose head had some col-

lege training were about 19 percent higher than for those whose head had less than 9 years of education; doctor expenses were about 53 percent higher; dental expenses, 150 percent higher; medicine expenses, 26 percent higher; and special and other health expenses, 67 percent higher.

The sizable increases for doctor and dental expenses with higher levels of education may possibly be accounted for by the greater use of preventive health care among the better educated families. It is reasonable to expect that persons with higher educational attainment recognize the need for preventive services, both medical and dental. Also, in case of illness, they are more likely to consult medical specialists for diagnosis and treatment.

| Education of head of family | Doctor visits | Dental visits | Hospital discharges per 1,000 population |
|-----------------------------|---------------|---------------|--|
| Under 5 years-              | 4.0           | 0.6           | 129.1                                    |
| 5-8 years-----              | 4.2           | 1.1           | 125.5                                    |
| 9-12 years----              | 4.4           | 1.6           | 132.0                                    |
| 13+ years-----              | 5.4           | 2.6           | 124.9                                    |

Recent data on the number of doctor visits by educational level support this supposition, following essentially the same pattern as that for doctor expenses. Persons living in families whose head had less than 5 years of education reported an average of about 4.0 visits per year compared with 5.4 visits per year for those where the head of the family had some college education. Differences in visits to a dentist were even more marked—0.6 and 2.6 visits per person per year, respectively, for the lower and higher educational levels.

The uniform pattern of unadjusted per capita hospital expenses by educational level, shown in table 2, does not reflect the irregularities of the utilization rates shown above. Such factors as the exclusion of public funds from the expense data, and the effect of costs associated with varied and extra hospital services contribute to the lack of variation in the expense pattern.

The percentage distribution of total expenses by type of expenditure is presented for each ed-

Table B. Percent distribution of unadjusted health expenses according to selected characteristics: United States, July-December 1962

| Characteristic                              | Total | Hospital             | Doctor | Dental | Medicine | Special and other |
|---|-------|----------------------|--------|--------|----------|-------------------|
| <u>Sex</u>                                  |       | Percent distribution |        |        |          |                   |
| Male-----                                   | 100.0 | 22.5                 | 33.3   | 15.3   | 29.8     | 9.0               |
| Female-----                                 | 100.0 | 23.6                 | 34.0   | 13.9   | 20.1     | 8.3               |
| <u>Age</u>                                  |       |                      |        |        |          |                   |
| Under 6 years-----                          | 100.0 | 21.3                 | 44.3   | 3.3    | 26.2     | 4.9               |
| 6-16 years-----                             | 100.0 | 14.1                 | 31.3   | 28.1   | 17.2     | 9.4               |
| 17-24 years-----                            | 100.0 | 25.6                 | 35.5   | 18.2   | 13.2     | 7.4               |
| 25-44 years-----                            | 100.0 | 24.3                 | 35.4   | 16.7   | 17.4     | 6.2               |
| 45-64 years-----                            | 100.0 | 24.1                 | 31.9   | 13.1   | 20.4     | 10.5              |
| 65+ years-----                              | 100.0 | 25.5                 | 29.8   | 7.2    | 26.0     | 11.5              |
| <u>Educational groups</u>                   |       |                      |        |        |          |                   |
| Under 9 years-----                          | 100.0 | 25.6                 | 32.2   | 10.7   | 22.3     | 9.1               |
| 9-12 years-----                             | 100.0 | 23.4                 | 33.9   | 15.3   | 19.4     | 8.1               |
| 13+ years-----                              | 100.0 | 19.4                 | 34.8   | 19.4   | 17.4     | 9.0               |
| <u>Family income</u>                        |       |                      |        |        |          |                   |
| Under 2,000-----                            | 100.0 | 25.0                 | 32.1   | 8.0    | 25.0     | 9.8               |
| \$2,000-\$3,999-----                        | 100.0 | 25.9                 | 32.8   | 9.5    | 22.4     | 9.5               |
| \$4,000-\$6,999-----                        | 100.0 | 25.2                 | 34.5   | 13.4   | 19.3     | 7.6               |
| \$7,000-\$9,999-----                        | 100.0 | 21.5                 | 34.1   | 17.8   | 18.5     | 8.1               |
| \$10,000+-----                              | 100.0 | 19.1                 | 33.7   | 20.8   | 17.4     | 9.0               |
| <u>Color</u>                                |       |                      |        |        |          |                   |
| White-----                                  | 100.0 | 23.0                 | 33.3   | 14.8   | 20.0     | 8.9               |
| Nonwhite-----                               | 100.0 | 25.6                 | 34.6   | 10.3   | 21.8     | 7.7               |
| <u>Geographic region</u>                    |       |                      |        |        |          |                   |
| Northeast-----                              | 100.0 | 22.1                 | 32.4   | 17.6   | 19.9     | 8.1               |
| North Central-----                          | 100.0 | 26.4                 | 33.1   | 13.2   | 18.2     | 9.1               |
| South-----                                  | 100.0 | 22.9                 | 33.9   | 11.9   | 22.9     | 8.5               |
| West-----                                   | 100.0 | 21.2                 | 35.8   | 16.6   | 17.2     | 9.3               |
| <u>Residence</u>                            |       |                      |        |        |          |                   |
| Urban-----                                  | 100.0 | 23.0                 | 33.8   | 15.1   | 19.4     | 8.6               |
| Urbanized areas-1 million+                  | 100.0 | 21.9                 | 33.8   | 17.2   | 19.2     | 7.9               |
| Urbanized areas-less than<br>1 million----- | 100.0 | 23.1                 | 34.3   | 14.9   | 19.4     | 8.2               |
| Other urban places-----                     | 100.0 | 25.4                 | 31.7   | 12.7   | 20.6     | 9.5               |
| Rural nonfarm-----                          | 100.0 | 24.5                 | 33.6   | 11.8   | 20.9     | 9.1               |
| Rural farm-----                             | 100.0 | 23.1                 | 33.0   | 12.1   | 20.9     | 11.0              |

Table B. Percent distribution of unadjusted health expenses according to selected characteristics: United States, July-December 1962—Con.

| Characteristic  | Total | Hospital             | Doctor | Dental | Medicine | Special and other |
|---|-------|----------------------|--------|--------|----------|-------------------|
| <u>Family size</u>  |       | Percent distribution |        |        |          |                   |
| 1 member-----   | 100.0 | 21.9                 | 31.5   | 13.5   | 20.8     | 12.4              |
| 2 members-----  | 100.0 | 24.1                 | 31.4   | 12.0   | 22.5     | 9.9               |
| 3 members-----  | 100.0 | 23.5                 | 34.2   | 14.8   | 19.5     | 8.1               |
| 4 members-----  | 100.0 | 21.8                 | 34.7   | 16.9   | 18.5     | 8.1               |
| 5 members-----  | 100.0 | 22.0                 | 35.0   | 17.0   | 19.0     | 7.0               |
| 6 members-----  | 100.0 | 23.1                 | 35.2   | 15.4   | 18.7     | 7.7               |
| 7+ members-----   | 100.0 | 27.1                 | 35.7   | 12.9   | 17.1     | 7.1               |
| <u>Activity limitation status</u>                                       |       |                      |        |        |          |                   |
| Persons with no chronic conditions-----                                 | 100.0 | 16.7                 | 33.3   | 23.6   | 18.1     | 8.3               |
| Persons with 1+ chronic conditions-----                                 | 100.0 | 26.4                 | 33.8   | 10.4   | 20.4     | 9.0               |
| Not limited in activity----   | 100.0 | 23.2                 | 34.8   | 14.0   | 19.5     | 8.5               |
| With limitation but not in major activity <sup>1</sup> -----            | 100.0 | 27.4                 | 35.2   | 7.4    | 21.9     | 8.1               |
| With limitations in amount or kind of major activity <sup>1</sup> ----- | 100.0 | 28.8                 | 33.0   | 6.0    | 23.2     | 9.0               |
| Unable to carry on major activity <sup>1</sup> -----                    | 100.0 | 37.7                 | 28.9   | 2.4    | 20.8     | 10.3              |
| <u>Insurance status</u>   |       |                      |        |        |          |                   |
| <u>Hospital insurance</u>   |       |                      |        |        |          |                   |
| Insured-----  | 100.0 | 23.8                 | 33.6   | 15.4   | 18.9     | 8.4               |
| Not insured-----  | 100.0 | 21.9                 | 33.3   | 11.5   | 22.9     | 10.4              |
| <u>Surgical insurance</u>   |       |                      |        |        |          |                   |
| Insured-----  | 100.0 | 23.6                 | 34.0   | 15.3   | 18.7     | 8.3               |
| Not insured-----  | 100.0 | 22.0                 | 33.0   | 12.0   | 23.0     | 10.0              |
| <u>Occupational status</u>  |       |                      |        |        |          |                   |
| White-collar workers-----   | 100.0 | 18.9                 | 33.7   | 18.9   | 18.3     | 9.5               |
| Blue-collar workers-----  | 100.0 | 25.2                 | 31.7   | 14.6   | 18.7     | 8.9               |
| Service workers-----  | 100.0 | 24.3                 | 34.3   | 13.6   | 20.0     | 8.6               |
| Farm workers-----   | 100.0 | 20.2                 | 31.0   | 13.1   | 23.8     | 13.1              |

<sup>1</sup>Major activity refers to ability to work, keep house, or engage in school or pre-school activities.

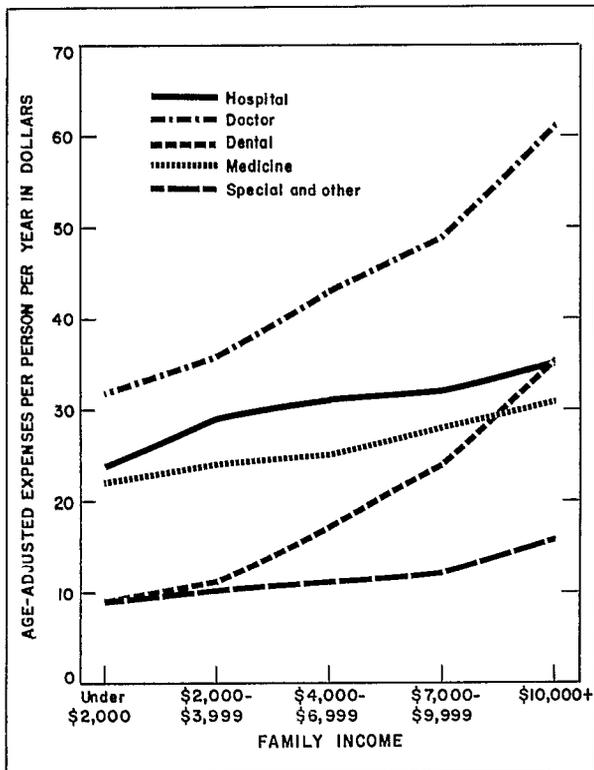


Figure 3. Age-adjusted health expenses per person per year, by type of expense and family income.

educational level in table B. Hospital expenses represented a smaller proportion of the health expenses of those with some college, 19.4 percent in comparison with 25.6 percent for those with less than 9 years' education, while dental expenses accounted for 19.4 percent of the total expenses for those with some college compared with 10.7 percent for those with less than 9 years' education. The proportion spent for medicine declined as the

level of education became higher. Doctor and special and other expenses were approximately the same proportion for all educational levels.

### Family Income

Age-adjusted data indicated that personal health expenses increased, as expected, with the level of family income (fig. 3). For example, total expenses varied from \$96 for those with family incomes of less than \$2,000 to \$178 for those with \$10,000 or more income, an increase of 85 percent (table 3). This same type of variation was true for all types of expenditure. For example, hospital expenses were 46 percent higher; doctor expenses, 91 percent higher; dental expenses, 289 percent higher; and medicine expenses were 41 percent higher.

While these differences might be realistic on the basis of out-of-pocket expenses, some allowance must be made for the fact that those at the lower income levels were also the beneficiaries of public health expenditures for medical care. Other reports from the National Health Survey program have indicated that persons with a higher income do utilize medical services and facilities more, in general. Nevertheless, these differences are not accounted for entirely by the number of doctor or dental visits or the number of hospitalizations. Some of the differences may also be due to differential charges for health services based on the ability to pay, or differential use of publicly supported facilities. Although data are not available from this period of the survey for health services and the associated expenses for these services, it is possible to compare utilization from another year of the survey with unadjusted per capita expenses for hospital, doctor, and dental services:

| Income              | Number of doctor visits per person | Per capita doctor expenses | Number of dental visits per person | Per capita dental expenses | Number of short-stay hospital discharges per 1,000 population per year | Per capita hospital expenses |
|---------------------|------------------------------------|----------------------------|------------------------------------|----------------------------|--|------------------------------|
| Under \$2,000-----  | 4.3                                | \$36                       | 0.8                                | \$9                        | 136.4  | \$28                         |
| \$2,000-\$3,999---- | 4.3                                | 38                         | 0.9                                | 11                         | 145.6  | 30                           |
| \$4,000-\$6,999---- | 4.5                                | 41                         | 1.4                                | 16                         | 128.0  | 30                           |
| \$7,000-\$9,999---- | 4.7                                | 46                         | 1.9                                | 24                         | 121.7  | 29                           |
| \$10,000+-----      | 5.1                                | 60                         | 2.8                                | 37                         | 116.5  | 34                           |

Note: Utilization estimates are based on data collected during the period, July 1963-June 1964; estimates of expense are based on the July-December 1962 collection period.

Table C. Age-adjusted health expenses per person per year, by education of head of family and family income: United States, July-December 1962

| Education of head of family and family income | Total | Type of expense                          |        |        |          |                   |
|---|-------|--|--------|--------|----------|-------------------|
|   |       | Hospital                                 | Doctor | Dental | Medicine | Special and other |
| <u>Under 9 years</u>                          |       | Age-adjusted expense per person per year |        |        |          |                   |
| All incomes-----                              | \$107 | \$27                                     | \$36   | \$12   | \$23     | \$9               |
| Under \$2,000-----                            | 82    | 21                                       | 27     | 6      | 21       | 7                 |
| \$2,000-\$3,999-----                          | 101   | 27                                       | 33     | 9      | 23       | 9                 |
| \$4,000-\$6,999-----                          | 111   | 28                                       | 38     | 13     | 23       | 9                 |
| \$7,000-\$9,999-----                          | 141   | 35                                       | 49     | 20     | 27       | 10                |
| \$10,000+-----                                | 145   | 32                                       | 46     | 27     | 28       | 12                |
| <u>9-12 years</u>                             |       |  |        |        |          |                   |
| All incomes-----                              | 131   | 31                                       | 44     | 19     | 26       | 11                |
| Under \$2,000-----                            | 111   | 29                                       | 39     | 10     | 22       | 11                |
| \$2,000-\$3,999-----                          | 117   | 30                                       | 38     | 13     | 26       | 10                |
| \$4,000-\$6,999-----                          | 132   | 34                                       | 45     | 17     | 25       | 10                |
| \$7,000-\$9,999-----                          | 139   | 32                                       | 45     | 23     | 28       | 11                |
| \$10,000+-----                                | 172   | 35                                       | 60     | 30     | 31       | 17                |
| <u>13+ years</u>                              |       |  |        |        |          |                   |
| All incomes-----                              | 161   | 32                                       | 55     | 30     | 29       | 15                |
| Under \$2,000-----                            | 141   | 37                                       | 42     | 23     | 24       | 14                |
| \$2,000-\$3,999-----                          | 137   | 36                                       | 42     | 18     | 28       | 13                |
| \$4,000-\$6,999-----                          | 143   | 29                                       | 48     | 25     | 27       | 14                |
| \$7,000-\$9,999-----                          | 158   | 34                                       | 56     | 27     | 29       | 12                |
| \$10,000+-----                                | 191   | 35                                       | 66     | 41     | 32       | 17                |

### Income and Education

It has been shown that the level of per capita health expenses rises with an increase in either family income or the education of the family head. Data in table 4 show the combined effect of family income and educational attainment on the levels of health expenses.

Unadjusted estimates of expense show a general pattern of upward progression as educational level increases within each income group for total expenses and for each of the expense categories. However, with age adjustment there is a sharp increase in the differential of expenses among persons in the lower and higher educational

groups within each income group. This increase emphasizes the comparatively high proportion of older persons (with high medical expenses) at the low educational level.

Reference to table C indicates an overlapping of expenditure levels for persons of higher educational level with those in higher income groups but with lower education. For example, persons in the group in which the head of the family had attained 9-12 years of formal education and whose income was less than \$2,000 spent the same amount (\$111) for health expenses as those with an educational level of less than 9 years and an income of \$4,000-\$6,999. This overlapping pattern is most clearly exemplified by dental ex-

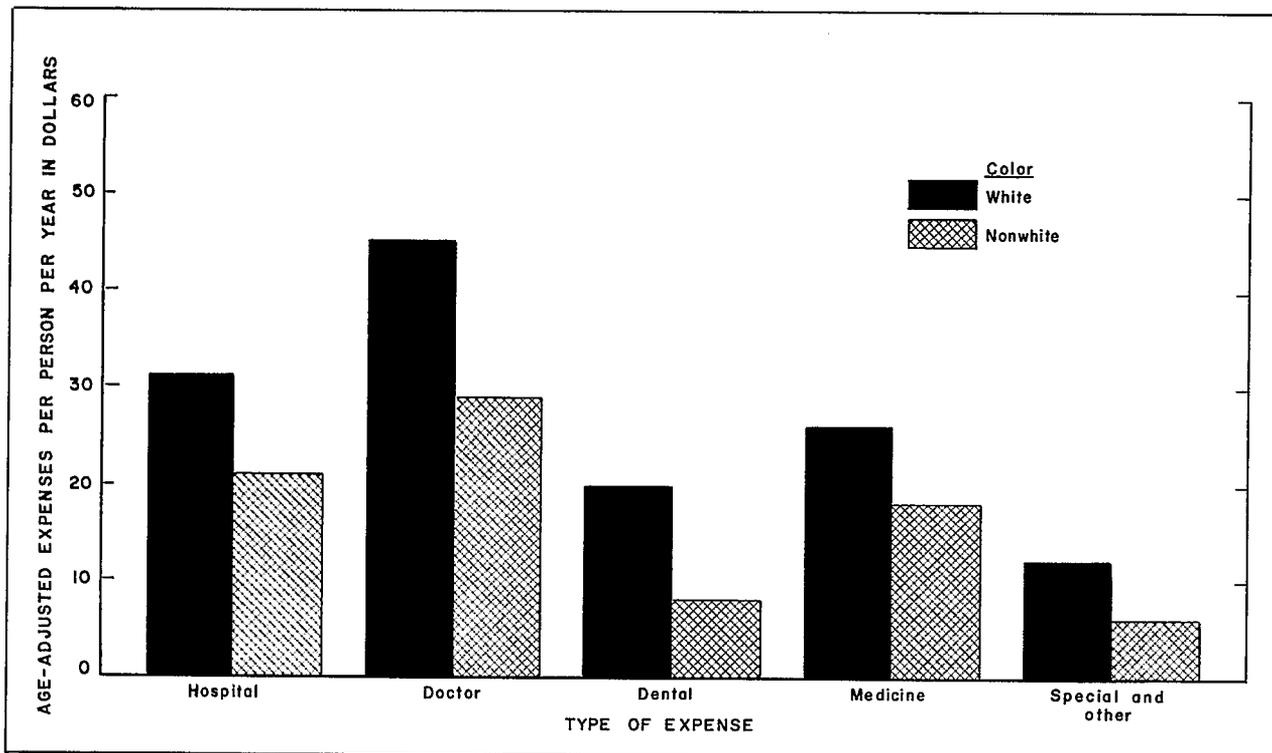


Figure 4. Age-adjusted health expenses per person per year, by color and type of expense.

penditures. In almost all instances, those with some college education and a specified income level spent about as much, or more, than those of lesser education at the next higher income level. Thus, education seems to have more influence than income on health expenditures.

From these data it is apparent that persons at the higher educational levels spent a relatively higher proportion of their income for health care than did persons in poorly educated families.

### Color

Personal health expenses for the nonwhite population were approximately two-thirds the level reported for the white population, regardless of type of health expense (fig. 4 and table 5). Consistent with this finding, data on doctor visits, dental visits, and the number of hospital discharges indicate a lower rate of utilization for the nonwhite portion of the population.

| Color         | Doctor visits per person per year | Per capita doctor expenses | Dental visits per person per year | Per capita dental expenses | Hospital discharges per 1,000 persons | Per capita hospital expenses |
|---------------|-----------------------------------|----------------------------|-----------------------------------|----------------------------|---------------------------------------|------------------------------|
| White-----    | 4.7                               | \$45                       | 1.7                               | \$20                       | 132.3                                 | \$31                         |
| Nonwhite----- | 3.3                               | 29                         | 0.9                               | 8                          | 96.4                                  | 21                           |

Note: Utilization estimates are based on data collected during the period, July 1963-June 1964, estimates of expense are based on the July-December 1962 collection period.

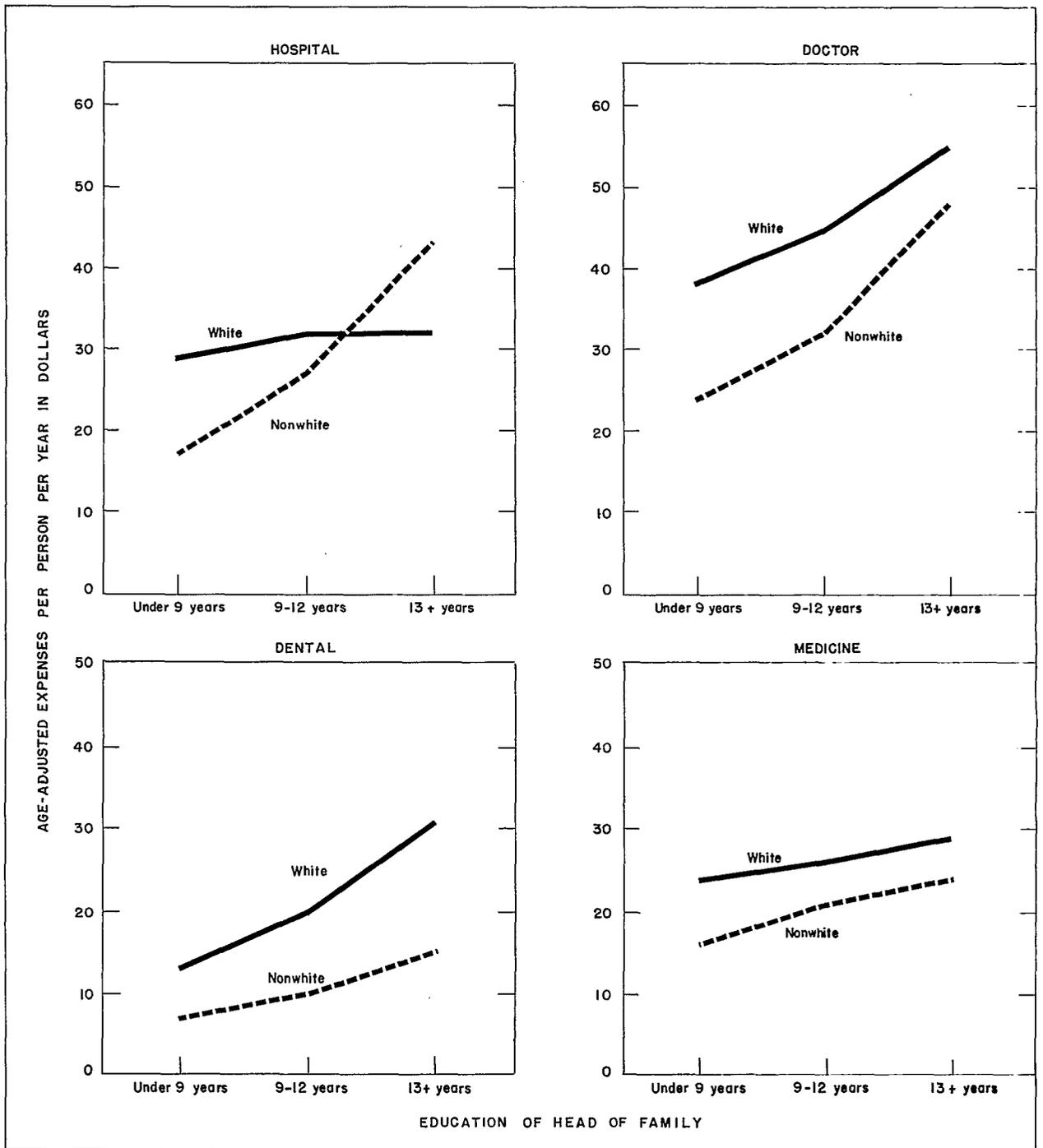


Figure 5. Age-adjusted health expenses per person per year, by type of expense, color, and education of head of family.

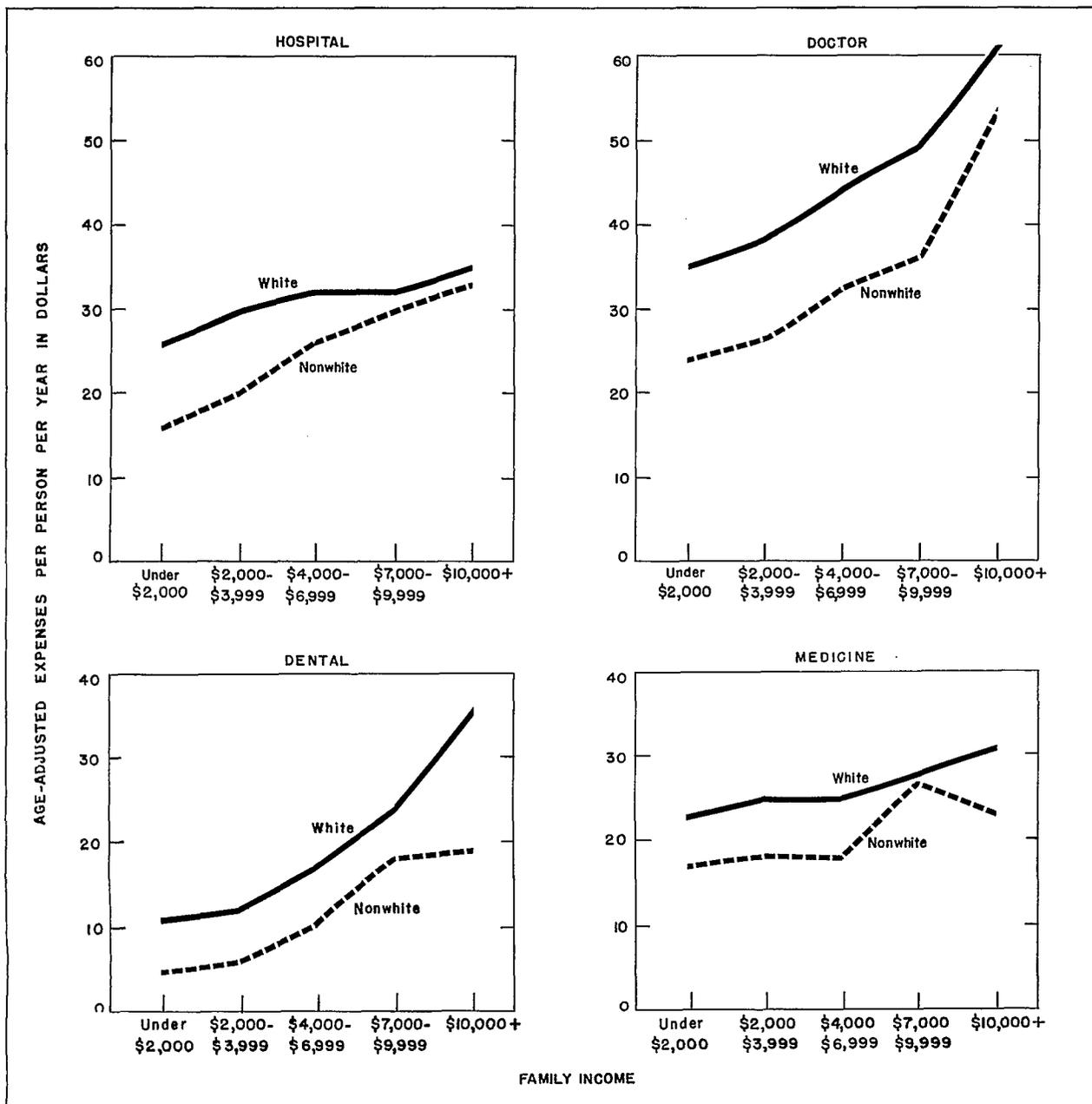


Figure 6. Age-adjusted health expenses per person per year, by type of expense, color, and family income.

Additional tabulations were designed to show age-adjusted data for color by income, and color by education to explore the relationship of health expense and color when income and education were taken into account. Table 6 indicates that, while the level of total expenses in general increased with income regardless of color, the white population still spent more for health care

at each income level, although a narrowing of the differences occurred at the highest income level.

In general, age-adjusted rates by color according to the educational attainment of the head of the household also indicated a lower level of expense for nonwhite persons (table 7). However, among persons who had some college education, expenses for hospitalization were higher among

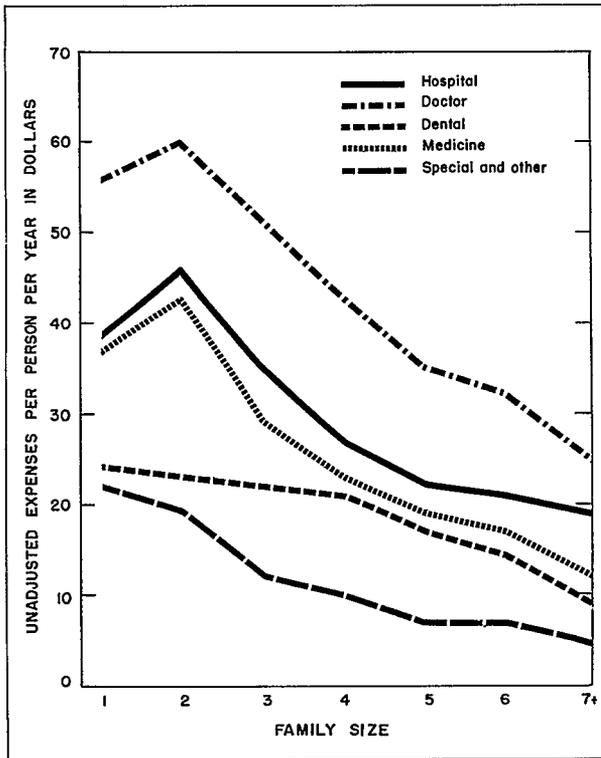


Figure 7. Unadjusted health expenses per person per year, by type of expense and family size.

nonwhite than among white persons. Except for dental expenses there was a definite decrease in the differences in expenditure levels by color as the educational level increased (fig. 5).

The levels of total health expenses by color and income, as shown in table 6, also indicate a closing of the gap between expenses for white and nonwhite persons as family income increased, moving from a difference of about 57 percent at the under \$2,000 level to approximately 30 percent at the \$10,000+ level (according to age-adjusted data). However, as indicated in figure 6, the difference in level of expenses varied by the type of expense and the level of income. Hospital and doctor expenses came closer together as income increased, but expenses for dental care and medicines unexpectedly dropped off for nonwhite persons at the highest income level.

It should be noted that other factors such as the size of a family should be taken into account in considering the magnitude of these differences. For example, on a family basis, more total health

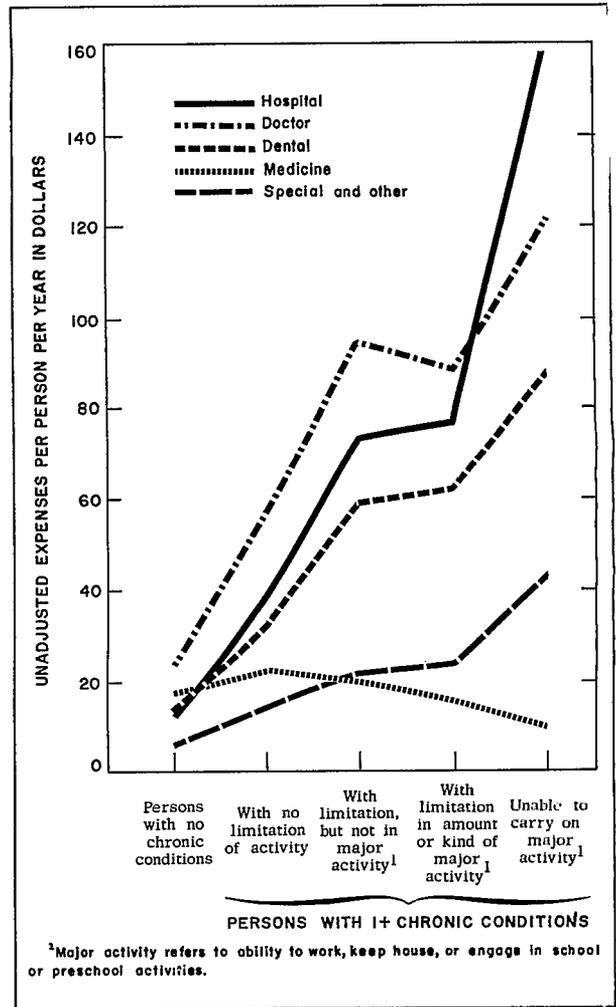


Figure 8. Unadjusted health expenses per person per year, by type of expense and degree of chronic limitation of activity.

expenses may be involved in nonwhite families even though per capita expenses are lower for nonwhite than for white persons.

Because of the preponderance of white persons in the weighted estimates, their patterns of expenses were essentially the same as those for the total population discussed elsewhere under the single variables of education and income.

### Family Size

Data are presented in figure 7 for the per capita expenses of individuals who live in families

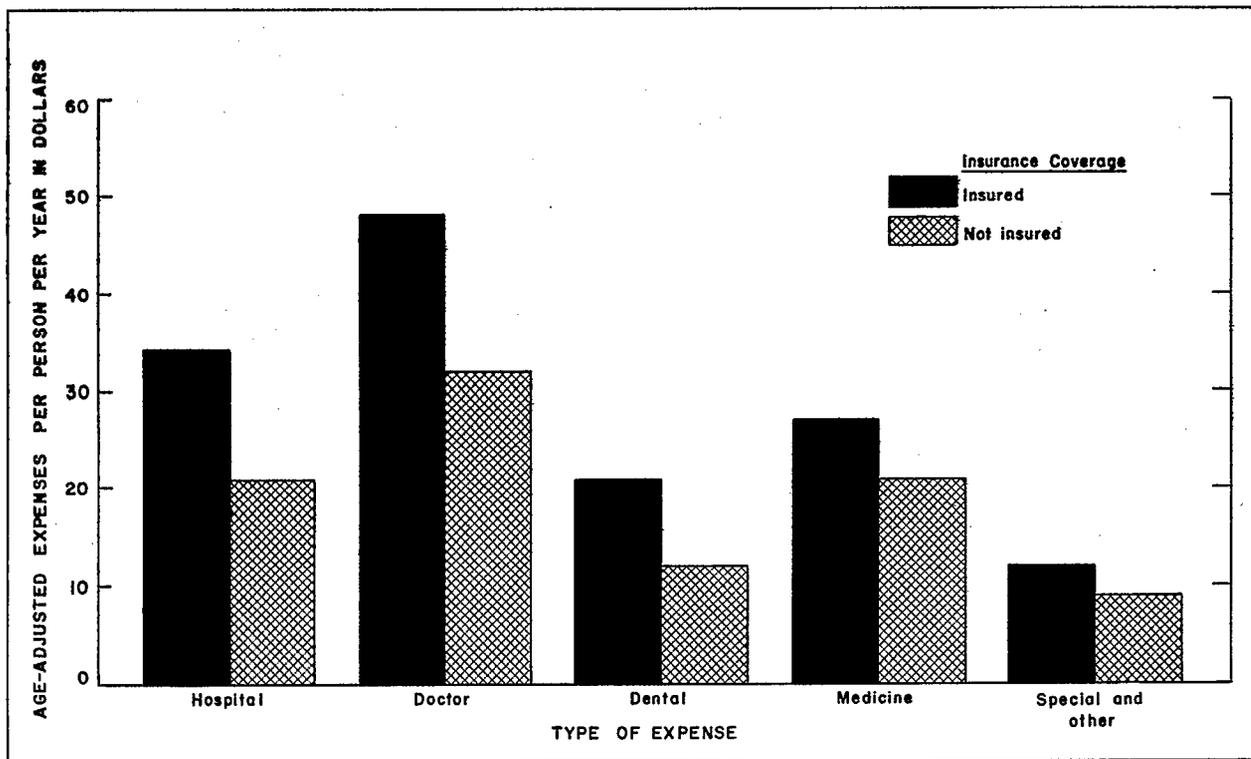


Figure 9. Age-adjusted health expenses per person per year, by hospital insurance coverage and type of expense.

of a specified size. Since family size is related to age, this chart, unlike most others in this report, has not been presented on an age-adjusted basis. It should be emphasized that these data do not reflect total family expenses. Instead they should be considered as only indicative of the general effect of family size on expenditures for individual members of the family. Among persons living in a family of three or more persons, there was a gradual decrease in health expenses with the increase in family size (table 8). Data for persons living alone or in 2-member families did not fall into this same pattern.

The characteristic age composition of families of varying size accounts to some extent for the marked differences in the level of health expenses among persons living alone or in 2-member families, and those in families with three or more members. Persons 65 years and older comprise approximately 29 percent of the persons in the former category, while in the latter group

they represent only 3 percent of the population.

An earlier report on "Medical Care, Health Status, and Family Income" (*Vital and Health Statistics*, Series 10, No. 9, pp. 46,47), indicated a dramatic difference in the health expenditure level for children under the age of 15 when family size and family income were taken into account. Not only did the per capita expenses decrease with increasing family size, but the expenses for health care were actually five times higher for a child under 15 years of age in a family of three when family income was \$7,000 or more than for a child living in a family of seven or more members where the family income was less than \$2,000.

#### Chronic Activity Limitation Status

As expected, among persons with chronic conditions, there is a pattern of increasing health expenses with the increased severity of the dis-

ability associated with chronic illness (table 9). Because of the high correlation of advancing age with the existence of chronic conditions and associated disability, age-adjustment is not an appropriate statistical procedure in the analysis of these data.

Significant changes in the level of expenses for medicine, doctor, hospital, and special and other services were evident for persons who had chronic disease and increasing amounts of activity limitation (fig. 8). On the rough scale of disability, represented in these data, the average annual amount of health expenses among persons unable to carry on their major activity of working, keeping house, or going to school (\$419) was approximately six times the average expenses among those with no chronic conditions reported (\$72). This ratio was fairly constant for doctor and medicine expenses, but for hospital expenses disabled persons spent about 13 times the amount reported by those with no chronic conditions.

On the other hand, dental expenses followed a pattern of decrease with an increase in activity limitation. This finding supports the concern which recent dental publications have shown with respect to the need of providing care for persons whose limitation of activity or mobility restricts visits to a dentist's office.

### Hospital Insurance Coverage

Persons with hospital insurance coverage reported expenses for hospitalization, doctors, and dentists which were about 50 percent higher than those without coverage. Medicine and other expenses were approximately one-third higher for the insured population (fig. 9 and table 10).

The distribution of total expenses according to each type of expenditure in relation to hospital insurance status was interesting (table B). Both the insured and those not insured spent an estimated one-third of their health expenses for doctor services, about 19 and 23 percent for medicine, 15 and 12 percent for dental services, 24 and 22 percent for hospitalization, and 8 and 10 percent respectively, for special and other health expenses.

Data for surgical insurance coverage indicate an almost identical pattern since one kind of coverage was almost always accompanied by the other.

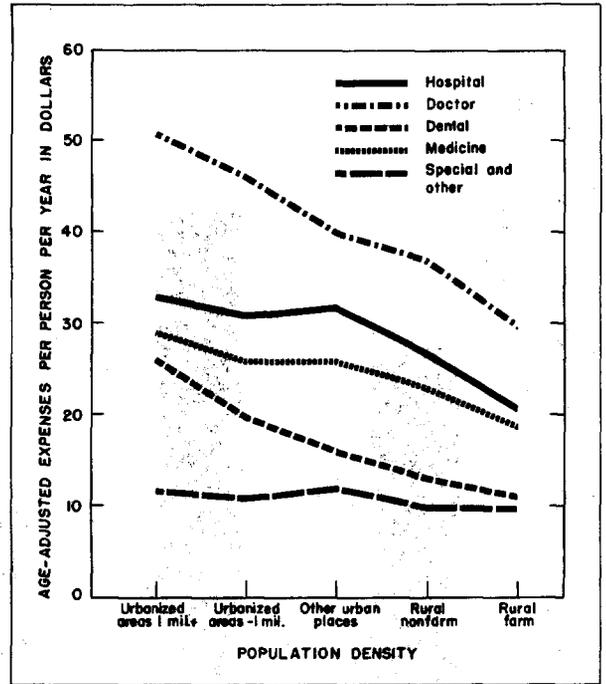


Figure 10. Age-adjusted health expenses per person per year, by type of expense and population density.

### Residence

Health expenditure data presented in figure 10 indicate that as population density decreases the per capita expenditures for all types of care also decrease. However, as shown in table B, the proportions of the health expenses for each type of service except dental care vary only slightly for places of residence when ranked by the size of the city and on the urban-rural continuum. The proportion of the health dollar spent for dental care varies from about 12 percent in the rural areas to 17 percent in urbanized areas with over one million population. Doctor expenses make up about one-third of total expenses regardless of the area of residence.

The comparatively low average amount of expense among rural-farm residents (table 11) for all types of health expenses is consistent with the low rate of doctor visits in farm areas (Series 10, No. 18), the low rate of dental visits (Series 10, No. 23), the low rate of hospital discharges among farm residents (Series B, No. 32),

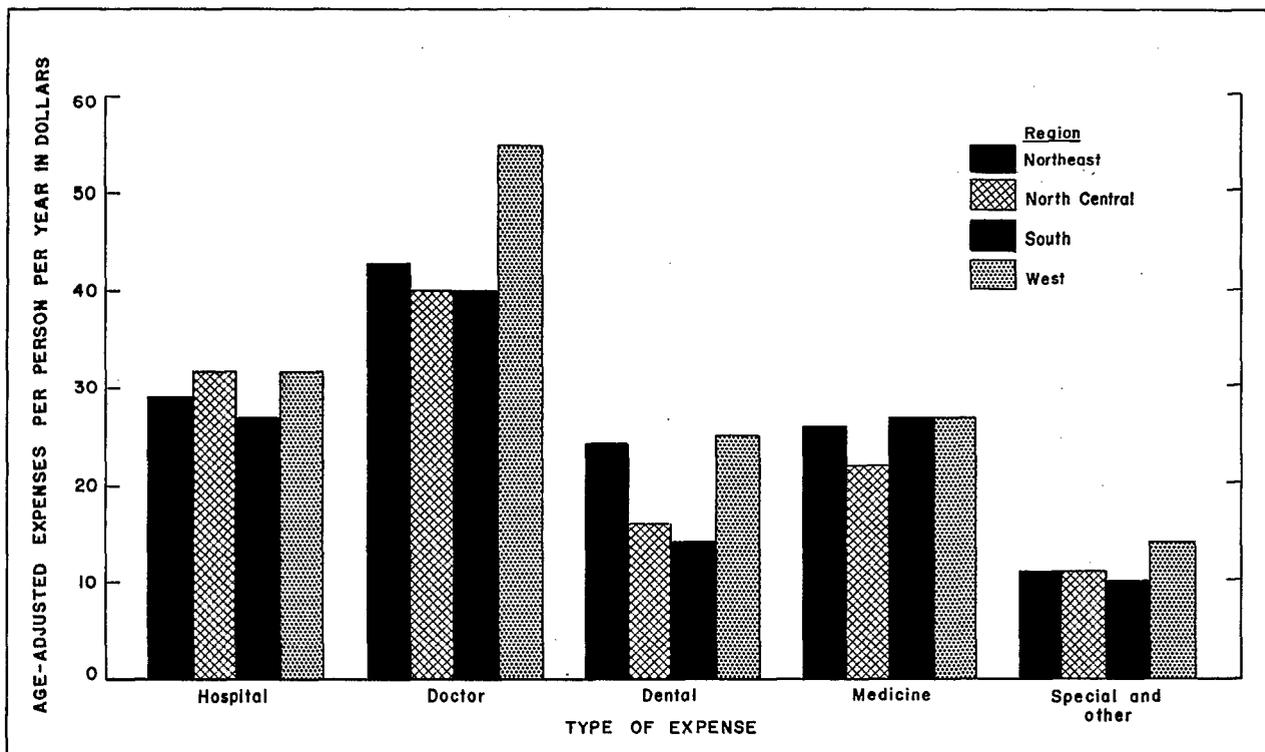


Figure 11. Age-adjusted health expenses per person per year, by geographic region and type of expense.

and the low proportion of persons in these areas with health insurance coverage (Series 10, No. 11).

### Region

Per capita health expenses for people living in the West were higher than those for the other

geographic regions regardless of the type of expenditure (fig. 11). According to age-adjusted data in table 12, persons in the North Central and the West Regions reported the highest expenses for hospitalization while the expenses for medicine were highest in the South and West. Expenses for doctor care in the West were dramatically higher

Table D. Number of doctor and dental visits per person per year, number of discharges from short-stay hospitals per 1,000 persons per year, and average length of stay in days per person hospitalized, by geographic region: United States, July 1963-June 1964

| Geographic region  | Doctor visits per person per year | Dental visits per person per year | Discharges from short-stay hospitals per 1,000 persons per year | Average length of stay per person hospitalized |
|--------------------|-----------------------------------|-----------------------------------|---|--|
| All regions-----   | 4.5                               | 1.6                               | 128.1   | 8.1  |
| Northeast-----     | 4.5                               | 2.1                               | 119.1   | 9.2  |
| North Central----- | 4.4                               | 1.5                               | 128.2   | 8.0  |
| South-----         | 4.2                               | 1.1                               | 134.7   | 7.5  |
| West-----          | 5.4                               | 1.7                               | 129.1   | 7.9  |

Table E. Health expenses per person per year for persons aged 17+ years in the labor force, by type of expense and occupation: United States, July-December, 1962

| Occupation   | Total | Type of expense |        |        |          |                   |
|--|-------|-----------------|--------|--------|----------|-------------------|
|  |       | Hospital        | Doctor | Dental | Medicine | Special and other |
| Expenses per person per year                           |       |                 |        |        |          |                   |
| All occupations-----                                   | \$142 | \$31            | \$47   | \$24   | \$27     | \$13              |
| <u>White-collar workers</u>                            |       |                 |        |        |          |                   |
| Total-----   | 169   | 32              | 57     | 32     | 31       | 16                |
| Professional, technical, and kindred workers-----      | 162   | 28              | 55     | 35     | 29       | 16                |
| Managers, officials, and proprietors, except farm----- | 192   | 38              | 63     | 34     | 36       | 21                |
| Clerical and kindred workers----                       | 161   | 33              | 55     | 32     | 28       | 14                |
| Sales workers-----                                     | 163   | 29              | 59     | 26     | 35       | 15                |
| <u>Blue-collar workers</u>                             |       |                 |        |        |          |                   |
| Total-----   | 123   | 31              | 39     | 18     | 23       | 11                |
| Craftsmen, foremen, and kindred workers-----           | 129   | 32              | 41     | 20     | 24       | 11                |
| Operatives and kindred workers--                       | 124   | 31              | 39     | 18     | 24       | 11                |
| Laborers, except farm and mine--                       | 103   | 27              | 35     | 13     | 19       | 9                 |
| <u>Service workers</u>                                 |       |                 |        |        |          |                   |
| Total-----   | 140   | 34              | 48     | 19     | 28       | 12                |
| Private household workers-----                         | 120   | 27              | 41     | 15     | 26       | 12                |
| Other service workers-----                             | 147   | 36              | 50     | 20     | 28       | 12                |
| <u>Farm workers</u>                                    |       |                 |        |        |          |                   |
| Total-----   | 84    | 17              | 26     | 11     | 20       | 11                |
| Farmers and farm managers-----                         | 93    | 20              | 28     | 12     | 21       | 12                |
| Farm laborers and foremen-----                         | 71    | 12              | 22     | 9      | 18       | 9                 |

than those in any other region. This reflects the high proportion of persons with complete medical care insurance coverage (41.6 percent) in the West Region. Comparable percentages in the other regions were 15 percent or less (Series 10, No. 16). Dental care costs were highest in the West and Northeast. Except for medicine expense, the South was lowest of any of the regions with respect to each type of expenditure. Utilization data

in table D tend to support the above patterns except for hospitalization.

Reference to table B indicates that persons in the North Central Region spent a higher proportion of their total health expenses (26.4 percent) for hospitalization than did persons in any of the other regions. The West was highest in the proportion spent for doctor care; the Northeast for dental care; and the South for medicine.

## Occupational Status

Personal health expenses for persons in the labor force and by broad occupational groups are presented in table E. Total expenses for those in the labor force (\$142) were about 10 percent higher than those for the population as a whole (\$129). Although the per capita expenses were higher for each type, the greatest difference was in doctor and dental expenses. Inspection of the data for the various occupational groups indicates a much higher than average expenditure among the white-collar workers. In contrast, the expenses among farm workers were substantially below those for the total labor force and the general population.

A detailed presentation of these expenses for occupational groups by age and sex is presented in Series 10, No. 21, "Selected Health Characteristics by Occupation, United States, July 1961-June 1963." Definitions and inclusions of the classifications used in table E are also included in this publication.

## ALLOCATION OF PERSONAL HEALTH EXPENSES BY TYPE OF EXPENDITURE

Although references have already been made to the distribution of health expenses by selected characteristics, it may be of interest to summarize differences among these characteristics. The differences in patterns of spending the health dollar for the various types of health care may reflect a variation in the needs or type of health practices found in the various segments of the population. Obviously, if expenses are relatively high for one type of service, the proportions spent for other services must be necessarily lower.

Examination of data in table B on expenses for doctors' services reveals a remarkable uniformity of the proportion of total expenses for these services. Thus, regardless of education, income, size of family, place of residence, region, insurance status, activity limitation status, or color, approximately one-third of all expenses were for doctor services. More variation is found for the different age groups than for all the other

personal, social, or health characteristics considered in this report. For example, among children under age 6, 44.3 percent of the total expenses were for doctors' services, as compared with 29.8 percent for persons 65 or more years of age.

The average proportion of the total expenses which were spent for hospital service was about 23 percent. Persons with 26 percent or more spent on hospital care included persons living in the North Central Region, persons living in households of seven or more members, and persons with chronic conditions causing any degree of limitation of activity. On the other hand, those whose hospital expenses were 20 percent or less of the total health expenses included children between the ages of 6 and 16, persons with any college education, persons with a family income of \$10,000 or more, white-collar workers, and persons reporting no chronic conditions.

On an overall basis, about 15 percent of the total health expenses was for dental care. The variation in expenditures for dental care was much greater among the various segments of the population than for all the other types of expenses. Characteristics of persons with relatively smaller proportions of expenses for dental care included persons under 6 and persons 65 years or over in age, persons with less than 9 years of education, those with incomes less than \$4,000, the nonwhite population, and persons with chronic disease who had any degree of limitation of activity. However, other segments of the population spent considerably above the average proportion of their health expenses for dental care including children 6-16, those with an income over \$10,000, those with any college education, white-collar workers, and persons reporting no chronic conditions.

The proportion of health expenses applied to the purchase of medicine averaged about 20 percent for the total population. Of all the characteristics considered, the greatest difference was found among the various age groups. Those under 6 and those 65 years of age or older spent about 26 percent of their total expenses for medicines while persons 17-24 years reported approximately 13 percent. Also reporting relatively high expenditures for medicines were farm workers (23.8 percent) and persons whose family income was below \$2,000 (25.0 percent) while

those reporting the highest income spent a lower proportion (17.4 percent). With the above exceptions, the percentages spent for medicine varied only slightly around the averages.

As with medicines, the largest variation in expenditures for special and other expenses was found in the various age groups. Thus, those under age 6 and those between 17 and 44 years of age, as expected, had a much lower proportion of expenses in these categories. There was, however, a sizable increase in special expenses for those over 65 years who would be expected to have spent more for these types of services or health equipment. (See definition of inclusions of special and other category in Appendix II.) Farm workers also reported above average expenses in this category. On the other hand, persons who were nonwhite and members of the largest families spent a relatively lower proportion of their expenditures for special services and equipment. It should be noted that the low proportion of expense for this residual category may be markedly influenced by large expenditures for other types of service or care.

## POPULATION DATA

Tables 13-18 present data on population distribution by appropriate characteristics which may be useful in deriving expense aggregates.

Thus, by relating per capita expenses to the appropriate population data one can obtain useful estimates of total expenses for a variety of characteristics presented in this report.

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<sup>2</sup>National Center for Health Statistics: Personal health expenses, distribution of persons by amount and type of expense. *Vital and Health Statistics*. PHS Pub. No. 1000-Series 10-No. 22. Public Health Service. Washington. U.S. Government Printing Office, Sept. 1965.

<sup>3</sup>Falk, I.S., Klem, M.C., and Sinai, N.: *The Incidence of Illness and the Receipt and Costs of Medical Care Among Representative Families, Experiences in Twelve Consecutive Months During 1928-1931*. Chicago. University of Chicago Press, 1933.

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Table 1. Health expenses per person per year, by type of expense, 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        | Type of expense |                             |        |        |          |                   |  |
|--------------------|-----------------|-----------------------------|--------|--------|----------|-------------------|--|
|                    | Total           | Hospital                    | Doctor | Dental | Medicine | Special and other |  |
| <u>Both sexes</u>  |                 | Expense per person per year |        |        |          |                   |  |
| All ages-----      | \$129           | \$30                        | \$43   | \$19   | \$26     | \$11              |  |
| Under 6 years----- | 61              | 13                          | 27     | 2      | 16       | 3                 |  |
| 6-16 years-----    | 64              | 9                           | 20     | 18     | 11       | 6                 |  |
| 17-24 years-----   | 121             | 31                          | 43     | 22     | 16       | 9                 |  |
| 25-44 years-----   | 144             | 35                          | 51     | 24     | 25       | 9                 |  |
| 45-64 years-----   | 191             | 46                          | 61     | 25     | 39       | 20                |  |
| 65+ years-----     | 208             | 53                          | 62     | 15     | 54       | 24                |  |
| <u>Male</u>        |                 |                             |        |        |          |                   |  |
| All ages-----      | 111             | 25                          | 37     | 17     | 22       | 10                |  |
| Under 6 years----- | 64              | 15                          | 28     | 2      | 16       | 3                 |  |
| 6-16 years-----    | 64              | 11                          | 21     | 15     | 11       | 6                 |  |
| 17-24 years-----   | 78              | 14                          | 24     | 20     | 12       | 3                 |  |
| 25-44 years-----   | 110             | 23                          | 37     | 21     | 20       | 9                 |  |
| 45-64 years-----   | 180             | 44                          | 58     | 24     | 35       | 19                |  |
| 65+ years-----     | 203             | 57                          | 62     | 15     | 48       | 21                |  |
| <u>Female</u>      |                 |                             |        |        |          |                   |  |
| All ages-----      | 144             | 34                          | 49     | 20     | 29       | 12                |  |
| Under 6 years----- | 56              | 11                          | 25     | 2      | 16       | 2                 |  |
| 6-16 years-----    | 65              | 8                           | 19     | 20     | 12       | 6                 |  |
| 17-24 years-----   | 157             | 45                          | 59     | 24     | 20       | 9                 |  |
| 25-44 years-----   | 175             | 46                          | 64     | 26     | 29       | 10                |  |
| 45-64 years-----   | 203             | 48                          | 64     | 26     | 44       | 21                |  |
| 65+ years-----     | 208             | 49                          | 61     | 14     | 58       | 26                |  |

Table 2. Unadjusted and age-adjusted<sup>1</sup> health expenses per person per year, by type of expense, sex, 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]

| Sex and education of head of family                        | Type of expense |          |        |        |          |                   |
|--|-----------------|----------|--------|--------|----------|-------------------|
|  | Total           | Hospital | Doctor | Dental | Medicine | Special and other |
| <u>Both sexes</u> Expense per person per year              |                 |          |        |        |          |                   |
| All educational groups <sup>2</sup> -                      | \$129           | \$30     | \$43   | \$19   | \$26     | \$11              |
| Under 9 years-----   | 121             | 31       | 39     | 13     | 27       | 11                |
| 9-12 years-----  | 124             | 29       | 42     | 19     | 24       | 10                |
| 13+ years-----   | 155             | 30       | 54     | 30     | 27       | 14                |
| <u>Male</u>  |                 |          |        |        |          |                   |
| All educational groups <sup>2</sup> -                      | 111             | 25       | 37     | 17     | 22       | 10                |
| Under 9 years-----   | 107             | 29       | 34     | 11     | 23       | 10                |
| 9-12 years-----  | 106             | 24       | 36     | 17     | 20       | 9                 |
| 13+ years-----   | 135             | 23       | 46     | 28     | 25       | 13                |
| <u>Female</u>  |                 |          |        |        |          |                   |
| All educational groups <sup>2</sup> -                      | 144             | 34       | 49     | 20     | 29       | 12                |
| Under 9 years-----   | 131             | 32       | 43     | 14     | 30       | 12                |
| 9-12 years-----  | 140             | 34       | 48     | 20     | 27       | 11                |
| 13+ years-----   | 175             | 38       | 61     | 32     | 30       | 14                |
| <u>Both sexes</u> Age-adjusted expense per person per year |                 |          |        |        |          |                   |
| All educational groups <sup>2</sup> -                      | \$129           | \$30     | \$43   | \$19   | \$26     | \$11              |
| Under 9 years-----   | 107             | 27       | 36     | 12     | 23       | 9                 |
| 9-12 years-----  | 131             | 31       | 44     | 19     | 26       | 11                |
| 13+ years-----   | 161             | 32       | 55     | 30     | 29       | 15                |
| <u>Male</u>  |                 |          |        |        |          |                   |
| All educational groups <sup>2</sup> -                      | 114             | 26       | 38     | 17     | 22       | 11                |
| Under 9 years-----   | 97              | 26       | 31     | 11     | 20       | 9                 |
| 9-12 years-----  | 117             | 27       | 39     | 17     | 23       | 11                |
| 13+ years-----   | 144             | 26       | 49     | 29     | 26       | 14                |
| <u>Female</u>  |                 |          |        |        |          |                   |
| All educational groups <sup>2</sup> -                      | 142             | 34       | 48     | 20     | 28       | 12                |
| Under 9 years-----   | 118             | 29       | 40     | 13     | 26       | 10                |
| 9-12 years-----  | 146             | 35       | 49     | 21     | 29       | 12                |
| 13+ years-----   | 178             | 38       | 61     | 32     | 31       | 16                |

<sup>1</sup>Adjusted to the age distribution of the total civilian, noninstitutional population of the United States.

<sup>2</sup>Includes unknown education.

Table 3. Unadjusted and age-adjusted<sup>1</sup> health expenses per person per year, by type of expense, 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                    | Type of expense |          |        |        |          |                   |
|--|-----------------|----------|--------|--------|----------|-------------------|
|  | Total           | Hospital | Doctor | Dental | Medicine | Special and other |
| <u>Both sexes</u>                        |                 |          |        |        |          |                   |
| Expense per person per year              |                 |          |        |        |          |                   |
| All incomes <sup>2</sup> -----           | \$129           | \$30     | \$43   | \$19   | \$26     | \$11              |
| Under \$2,000-----                       | 112             | 28       | 36     | 9      | 28       | 11                |
| \$2,000-\$3,999-----                     | 116             | 30       | 38     | 11     | 26       | 11                |
| \$4,000-\$6,999-----                     | 119             | 30       | 41     | 16     | 23       | 9                 |
| \$7,000-\$9,999-----                     | 135             | 29       | 46     | 24     | 25       | 11                |
| \$10,000+-----                           | 178             | 34       | 60     | 37     | 31       | 16                |
| <u>Male</u>                              |                 |          |        |        |          |                   |
| All incomes <sup>2</sup> -----           | 111             | 25       | 37     | 17     | 22       | 10                |
| Under \$2,000-----                       | 101             | 28       | 31     | 8      | 24       | 10                |
| \$2,000-\$3,999-----                     | 99              | 27       | 31     | 10     | 22       | 9                 |
| \$4,000-\$6,999-----                     | 102             | 24       | 34     | 15     | 20       | 9                 |
| \$7,000-\$9,999-----                     | 117             | 23       | 39     | 22     | 22       | 11                |
| \$10,000+-----                           | 164             | 31       | 57     | 33     | 27       | 16                |
| <u>Female</u>                            |                 |          |        |        |          |                   |
| All incomes <sup>2</sup> -----           | 144             | 34       | 49     | 20     | 29       | 12                |
| Under \$2,000-----                       | 119             | 27       | 39     | 10     | 31       | 12                |
| \$2,000-\$3,999-----                     | 130             | 33       | 43     | 13     | 29       | 12                |
| \$4,000-\$6,999-----                     | 137             | 35       | 48     | 18     | 26       | 10                |
| \$7,000-\$9,999-----                     | 155             | 36       | 53     | 26     | 29       | 11                |
| \$10,000+-----                           | 190             | 37       | 63     | 40     | 34       | 16                |
| <u>Both sexes</u>                        |                 |          |        |        |          |                   |
| Age-adjusted expense per person per year |                 |          |        |        |          |                   |
| All incomes <sup>2</sup> -----           | \$129           | \$30     | \$43   | \$19   | \$26     | \$11              |
| Under \$2,000-----                       | 96              | 24       | 32     | 9      | 22       | 9                 |
| \$2,000-\$3,999-----                     | 110             | 29       | 36     | 11     | 24       | 10                |
| \$4,000-\$6,999-----                     | 127             | 31       | 43     | 17     | 25       | 11                |
| \$7,000-\$9,999-----                     | 145             | 32       | 49     | 24     | 28       | 12                |
| \$10,000+-----                           | 178             | 35       | 61     | 35     | 31       | 16                |
| <u>Male</u>                              |                 |          |        |        |          |                   |
| All incomes <sup>2</sup> -----           | 114             | 26       | 38     | 17     | 22       | 11                |
| Under \$2,000-----                       | 89              | 24       | 29     | 8      | 19       | 9                 |
| \$2,000-\$3,999-----                     | 96              | 26       | 31     | 9      | 21       | 9                 |
| \$4,000-\$6,999-----                     | 108             | 26       | 36     | 15     | 21       | 10                |
| \$7,000-\$9,999-----                     | 125             | 26       | 42     | 22     | 24       | 11                |
| \$10,000+-----                           | 169             | 34       | 59     | 32     | 28       | 16                |
| <u>Female</u>                            |                 |          |        |        |          |                   |
| All incomes <sup>2</sup> -----           | 142             | 34       | 48     | 20     | 28       | 12                |
| Under \$2,000-----                       | 99              | 23       | 34     | 10     | 23       | 9                 |
| \$2,000-\$3,999-----                     | 121             | 31       | 40     | 13     | 26       | 11                |
| \$4,000-\$6,999-----                     | 145             | 37       | 50     | 18     | 28       | 12                |
| \$7,000-\$9,999-----                     | 162             | 38       | 55     | 25     | 32       | 12                |
| \$10,000+-----                           | 186             | 36       | 62     | 38     | 34       | 16                |

<sup>1</sup>Adjusted to the age distribution of the total civilian, noninstitutional population of the United States.

<sup>2</sup>Includes unknown income.

Table 4. Unadjusted and age-adjusted<sup>1</sup> health expenses per person per year, by type of expense, 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 | Type of expense             |          |        |        |          |                   |
|---|-----------------------------|----------|--------|--------|----------|-------------------|
|   | Total                       | Hospital | Doctor | Dental | Medicine | Special and other |
| <u>All incomes</u>                            | Expense per person per year |          |        |        |          |                   |
| All educational groups <sup>2,3</sup> -----   | \$129                       | \$30     | \$43   | \$19   | \$26     | \$11              |
| Under 9 years <sup>2</sup> -----              | 121                         | 31       | 39     | 13     | 27       | 11                |
| 9-12 years <sup>2</sup> -----                 | 124                         | 29       | 42     | 19     | 24       | 10                |
| 13+ years <sup>2</sup> -----                  | 155                         | 30       | 54     | 30     | 27       | 14                |
| <u>Under \$2,000</u>                          |                             |          |        |        |          |                   |
| All educational groups <sup>3</sup> -----     | 112                         | 28       | 36     | 9      | 28       | 11                |
| Under 9 years-----                            | 105                         | 25       | 33     | 7      | 30       | 10                |
| 9-12 years-----                               | 115                         | 30       | 39     | 10     | 24       | 11                |
| 13+ years-----                                | 160                         | 42       | 49     | 26     | 26       | 17                |
| <u>\$2,000-\$3,999</u>                        |                             |          |        |        |          |                   |
| All educational groups <sup>3</sup> -----     | 116                         | 30       | 38     | 11     | 26       | 11                |
| Under 9 years-----                            | 115                         | 31       | 37     | 10     | 27       | 11                |
| 9-12 years-----                               | 111                         | 28       | 37     | 12     | 24       | 9                 |
| 13+ years-----                                | 147                         | 39       | 45     | 18     | 30       | 15                |
| <u>\$4,000-\$6,999</u>                        |                             |          |        |        |          |                   |
| All educational groups <sup>3</sup> -----     | 119                         | 30       | 41     | 16     | 23       | 9                 |
| Under 9 year -----                            | 114                         | 29       | 39     | 13     | 23       | 10                |
| 9-12 years-- -----                            | 117                         | 30       | 41     | 16     | 22       | 8                 |
| 13+ years--- -----                            | 136                         | 29       | 48     | 23     | 24       | 12                |
| <u>\$7,000-\$9,999</u>                        |                             |          |        |        |          |                   |
| All educational groups <sup>3</sup> -----     | 135                         | 29       | 46     | 24     | 25       | 11                |
| Under 9 years-----                            | 154                         | 39       | 52     | 22     | 28       | 12                |
| 9-12 years-----                               | 129                         | 28       | 42     | 24     | 25       | 11                |
| 13+ years-----                                | 138                         | 26       | 50     | 26     | 25       | 10                |
| <u>\$10,000+</u>                              |                             |          |        |        |          |                   |
| All educational groups <sup>3</sup> -----     | 178                         | 34       | 60     | 37     | 31       | 16                |
| Under 9 years-----                            | 171                         | 40       | 53     | 31     | 32       | 15                |
| 9-12 years-----                               | 170                         | 34       | 57     | 33     | 30       | 16                |
| 13+ years-----                                | 186                         | 32       | 65     | 41     | 31       | 16                |

Table 4. Unadjusted and age-adjusted<sup>1</sup> health expenses per person per year, by type of expense, family income, and education of head of family: United States, July-December 1962—Con.

[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 | Type of expense                          |          |        |        |          |                   |
|---|--|----------|--------|--------|----------|-------------------|
|   | Total                                    | Hospital | Doctor | Dental | Medicine | Special and other |
| <u>All incomes</u>                            | Age-adjusted expense per person per year |          |        |        |          |                   |
| All educational groups <sup>2,3</sup> -----   | \$129                                    | \$30     | \$43   | \$19   | \$26     | \$11              |
| Under 9 years <sup>2</sup> -----              | 107                                      | 27       | 36     | 12     | 23       | 9                 |
| 9-12 years <sup>2</sup> -----                 | 131                                      | 31       | 44     | 19     | 26       | 11                |
| 13+ years <sup>2</sup> -----                  | 161                                      | 32       | 55     | 30     | 29       | 15                |
| <u>Under \$2,000</u>                          |  |          |        |        |          |                   |
| All educational groups <sup>3</sup> -----     | 96                                       | 24       | 32     | 9      | 22       | 9                 |
| Under 9 years-----                            | 82                                       | 21       | 27     | 6      | 21       | 7                 |
| 9-12 years-----                               | 111                                      | 29       | 39     | 10     | 22       | 11                |
| 13+ years-----                                | 141                                      | 37       | 42     | 23     | 24       | 14                |
| <u>\$2,000-\$3,999</u>                        |  |          |        |        |          |                   |
| All educational groups <sup>3</sup> -----     | 110                                      | 29       | 36     | 11     | 24       | 10                |
| Under 9 years-----                            | 101                                      | 27       | 33     | 9      | 23       | 9                 |
| 9-12 years-----                               | 117                                      | 30       | 38     | 13     | 26       | 10                |
| 13+ years-----                                | 137                                      | 36       | 42     | 18     | 28       | 13                |
| <u>\$4,000-\$6,999</u>                        |  |          |        |        |          |                   |
| All educational groups <sup>3</sup> -----     | 127                                      | 31       | 43     | 17     | 25       | 11                |
| Under 9 years-----                            | 111                                      | 28       | 38     | 13     | 23       | 9                 |
| 9-12 years-----                               | 132                                      | 34       | 45     | 17     | 25       | 10                |
| 13+ years-----                                | 143                                      | 29       | 48     | 25     | 27       | 14                |
| <u>\$7,000-\$9,999</u>                        |  |          |        |        |          |                   |
| All educational groups <sup>3</sup> -----     | 145                                      | 32       | 49     | 24     | 28       | 12                |
| Under 9 years-----                            | 141                                      | 35       | 49     | 20     | 27       | 10                |
| 9-12 years-----                               | 139                                      | 32       | 45     | 23     | 28       | 11                |
| 13+ years-----                                | 158                                      | 34       | 56     | 27     | 29       | 12                |
| <u>\$10,000+</u>                              |  |          |        |        |          |                   |
| All educational groups <sup>3</sup> -----     | 178                                      | 35       | 61     | 35     | 31       | 16                |
| Under 9 years-----                            | 145                                      | 32       | 46     | 27     | 28       | 12                |
| 9-12 years-----                               | 172                                      | 35       | 60     | 30     | 31       | 17                |
| 13+ years-----                                | 191                                      | 35       | 66     | 41     | 32       | 17                |

<sup>1</sup>Adjusted to the age distribution of the total civilian, noninstitutional population of the United States. <sup>2</sup>Includes unknown income. <sup>3</sup>Includes unknown education.

Table 5. Unadjusted and age-adjusted<sup>1</sup> health expenses per person per year, by type of expense, sex, and color: 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 color  | Type of expense |          |        |        |          |                   |
|--|-----------------|----------|--------|--------|----------|-------------------|
|  | Total           | Hospital | Doctor | Dental | Medicine | Special and other |
| <u>Both sexes</u> Expense per person per year              |                 |          |        |        |          |                   |
| Total-----   | \$129           | \$30     | \$43   | \$19   | \$26     | \$11              |
| White-----   | 135             | 31       | 45     | 20     | 27       | 12                |
| Nonwhite-----  | 78              | 20       | 27     | 8      | 17       | 6                 |
| <u>Male</u>  |                 |          |        |        |          |                   |
| Total-----   | 111             | 25       | 37     | 17     | 22       | 10                |
| White-----   | 117             | 26       | 39     | 18     | 23       | 11                |
| Nonwhite-----  | 68              | 19       | 23     | 7      | 15       | 4                 |
| <u>Female</u>  |                 |          |        |        |          |                   |
| Total-----   | 144             | 34       | 49     | 20     | 29       | 12                |
| White-----   | 151             | 36       | 51     | 22     | 30       | 12                |
| Nonwhite-----  | 84              | 20       | 30     | 9      | 18       | 7                 |
| <u>Both sexes</u> Age-adjusted expense per person per year |                 |          |        |        |          |                   |
| Total-----   | \$129           | \$30     | \$43   | \$19   | \$26     | \$11              |
| White-----   | 134             | 31       | 45     | 20     | 26       | 12                |
| Nonwhite-----  | 82              | 21       | 29     | 8      | 18       | 6                 |
| <u>Male</u>  |                 |          |        |        |          |                   |
| Total-----   | 114             | 26       | 38     | 17     | 22       | 11                |
| White-----   | 117             | 26       | 39     | 18     | 23       | 11                |
| Nonwhite-----  | 75              | 21       | 25     | 8      | 16       | 5                 |
| <u>Female</u>  |                 |          |        |        |          |                   |
| Total-----   | 142             | 34       | 48     | 20     | 28       | 12                |
| White-----   | 147             | 35       | 50     | 21     | 29       | 12                |
| Nonwhite-----  | 89              | 20       | 32     | 9      | 20       | 8                 |

<sup>1</sup>Adjusted to the age distribution of the total civilian, noninstitutional population of the United States.

Table 6. Unadjusted and age-adjusted<sup>1</sup> health expenses per person per year, by type of expense, family income, and color: 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 color     | Type of expense |                             |        |        |          |                   |  |
|-----------------------------|-----------------|-----------------------------|--------|--------|----------|-------------------|--|
|                             | Total           | Hospital                    | Doctor | Dental | Medicine | Special and other |  |
| <u>All incomes</u>          |                 | Expense per person per year |        |        |          |                   |  |
| Total <sup>2</sup> -----    | \$129           | \$30                        | \$43   | \$19   | \$26     | \$11              |  |
| White <sup>2</sup> -----    | 135             | 31                          | 45     | 20     | 27       | 12                |  |
| Nonwhite <sup>2</sup> ----- | 78              | 20                          | 27     | 8      | 17       | 6                 |  |
| <u>Under \$2,000</u>        |                 |                             |        |        |          |                   |  |
| Total-----                  | 112             | 28                          | 36     | 9      | 28       | 11                |  |
| White-----                  | 130             | 33                          | 41     | 11     | 32       | 13                |  |
| Nonwhite-----               | 63              | 15                          | 23     | 5      | 16       | 5                 |  |
| <u>\$2,000-\$3,999</u>      |                 |                             |        |        |          |                   |  |
| Total-----                  | 116             | 30                          | 38     | 11     | 26       | 11                |  |
| White-----                  | 126             | 33                          | 41     | 13     | 28       | 12                |  |
| Nonwhite-----               | 66              | 17                          | 23     | 6      | 15       | 5                 |  |
| <u>\$4,000-\$6,999</u>      |                 |                             |        |        |          |                   |  |
| Total-----                  | 119             | 30                          | 41     | 16     | 23       | 9                 |  |
| White-----                  | 121             | 30                          | 42     | 17     | 23       | 9                 |  |
| Nonwhite-----               | 87              | 25                          | 30     | 10     | 16       | 5                 |  |
| <u>\$7,000-\$9,999</u>      |                 |                             |        |        |          |                   |  |
| Total-----                  | 135             | 29                          | 46     | 24     | 25       | 11                |  |
| White-----                  | 137             | 29                          | 46     | 24     | 26       | 11                |  |
| Nonwhite-----               | 111             | 27                          | 34     | 18     | 23       | 9                 |  |
| <u>\$10,000+</u>            |                 |                             |        |        |          |                   |  |
| Total-----                  | 178             | 34                          | 60     | 37     | 31       | 16                |  |
| White-----                  | 179             | 34                          | 61     | 37     | 31       | 16                |  |
| Nonwhite-----               | 133             | 34                          | 50     | 19     | 23       | 8                 |  |

Table 6. Unadjusted and age-adjusted<sup>1</sup> health expenses per person per year, by type of expense, family income, and color: United States, July-December 1962—Con.

[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 color                  | Type of expense |          |        |        |          |                   |
|--|-----------------|----------|--------|--------|----------|-------------------|
|  | Total           | Hospital | Doctor | Dental | Medicine | Special and other |
| <u>All incomes</u>                       |                 |          |        |        |          |                   |
| Age-adjusted expense per person per year |                 |          |        |        |          |                   |
| Total <sup>2</sup> -----                 | \$129           | \$30     | \$43   | \$19   | \$26     | \$11              |
| White <sup>2</sup> -----                 | 133             | 31       | 45     | 20     | 26       | 12                |
| Nonwhite <sup>2</sup> -----              | 83              | 21       | 29     | 8      | 18       | 6                 |
| <u>Under \$2,000</u>                     |                 |          |        |        |          |                   |
| Total-----                               | 96              | 24       | 32     | 9      | 22       | 9                 |
| White-----                               | 105             | 26       | 35     | 11     | 23       | 10                |
| Nonwhite-----                            | 67              | 16       | 24     | 5      | 17       | 5                 |
| <u>\$2,000-\$3,999</u>                   |                 |          |        |        |          |                   |
| Total-----                               | 110             | 29       | 36     | 11     | 24       | 10                |
| White-----                               | 116             | 30       | 38     | 12     | 25       | 10                |
| Nonwhite-----                            | 76              | 20       | 26     | 6      | 18       | 6                 |
| <u>\$4,000-\$6,999</u>                   |                 |          |        |        |          |                   |
| Total-----                               | 127             | 31       | 43     | 17     | 25       | 11                |
| White-----                               | 129             | 32       | 44     | 17     | 25       | 11                |
| Nonwhite-----                            | 92              | 26       | 32     | 10     | 18       | 6                 |
| <u>\$7,000-\$9,999</u>                   |                 |          |        |        |          |                   |
| Total-----                               | 145             | 32       | 49     | 24     | 28       | 12                |
| White-----                               | 145             | 32       | 49     | 24     | 28       | 11                |
| Nonwhite-----                            | 121             | 30       | 36     | 18     | 27       | 11                |
| <u>\$10,000+</u>                         |                 |          |        |        |          |                   |
| Total-----                               | 178             | 35       | 61     | 35     | 31       | 16                |
| White-----                               | 178             | 35       | 61     | 35     | 31       | 16                |
| Nonwhite-----                            | 137             | 33       | 53     | 19     | 23       | 9                 |

<sup>1</sup>Adjusted to the age distribution of the total civilian, noninstitutional population of the United States.

<sup>2</sup>Includes unknown income.

Table 7. Unadjusted and age-adjusted<sup>1</sup> health expenses per person per year, by type of expense, education of head of family, and color: 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 color    | Type of expense |          |        |        |          |                   |
|--|-----------------|----------|--------|--------|----------|-------------------|
|  | Total           | Hospital | Doctor | Dental | Medicine | Special and other |
| <u>All educational groups</u>            |                 |          |        |        |          |                   |
| Expense per person per year              |                 |          |        |        |          |                   |
| Total <sup>2</sup> -----                 | \$129           | \$30     | \$43   | \$19   | \$26     | \$11              |
| White <sup>2</sup> -----                 | 135             | 31       | 45     | 20     | 27       | 12                |
| Nonwhite <sup>2</sup> -----              | 78              | 20       | 27     | 8      | 17       | 6                 |
| <u>Under 9 years</u>                     |                 |          |        |        |          |                   |
| Total-----                               | 121             | 31       | 39     | 13     | 27       | 11                |
| White-----                               | 131             | 34       | 42     | 14     | 29       | 12                |
| Nonwhite-----                            | 67              | 16       | 23     | 7      | 16       | 5                 |
| <u>9-12 years</u>                        |                 |          |        |        |          |                   |
| Total-----                               | 124             | 29       | 42     | 19     | 24       | 10                |
| White-----                               | 128             | 30       | 44     | 20     | 25       | 10                |
| Nonwhite-----                            | 78              | 21       | 27     | 8      | 17       | 5                 |
| <u>13+ years</u>                         |                 |          |        |        |          |                   |
| Total-----                               | 155             | 30       | 54     | 30     | 27       | 14                |
| White-----                               | 155             | 30       | 54     | 30     | 28       | 13                |
| Nonwhite-----                            | 142             | 47       | 49     | 15     | 23       | 8                 |
| <u>All educational groups</u>            |                 |          |        |        |          |                   |
| Age-adjusted expense per person per year |                 |          |        |        |          |                   |
| Total <sup>2</sup> -----                 | \$129           | \$30     | \$43   | \$19   | \$26     | \$11              |
| White <sup>2</sup> -----                 | 134             | 31       | 45     | 20     | 26       | 12                |
| Nonwhite <sup>2</sup> -----              | 82              | 21       | 29     | 8      | 18       | 6                 |
| <u>Under 9 years</u>                     |                 |          |        |        |          |                   |
| Total-----                               | 107             | 27       | 36     | 12     | 23       | 9                 |
| White-----                               | 114             | 29       | 38     | 13     | 24       | 10                |
| Nonwhite-----                            | 71              | 17       | 24     | 7      | 16       | 6                 |
| <u>9-12 years</u>                        |                 |          |        |        |          |                   |
| Total-----                               | 131             | 31       | 44     | 19     | 26       | 11                |
| White-----                               | 135             | 32       | 45     | 20     | 26       | 11                |
| Nonwhite-----                            | 97              | 27       | 32     | 10     | 21       | 8                 |
| <u>13+ years</u>                         |                 |          |        |        |          |                   |
| Total-----                               | 161             | 32       | 55     | 30     | 29       | 15                |
| White-----                               | 162             | 32       | 55     | 31     | 29       | 15                |
| Nonwhite-----                            | 138             | 43       | 48     | 15     | 24       | 8                 |

<sup>1</sup>Adjusted to the age distribution of the total civilian, noninstitutional population of the United States.

<sup>2</sup>Includes unknown education.

Table 8. Health expenses per person per year, by type of expense, sex, and family size: 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 size | Type of expense |                             |        |        |          |                   |  |
|---------------------|-----------------|-----------------------------|--------|--------|----------|-------------------|--|
|                     | Total           | Hospital                    | Doctor | Dental | Medicine | Special and other |  |
| <u>Both sexes</u>   |                 | Expense per person per year |        |        |          |                   |  |
| Total-----          | \$129           | \$30                        | \$43   | \$19   | \$26     | \$11              |  |
| 1 member-----       | 178             | 39                          | 56     | 24     | 37       | 22                |  |
| 2 members-----      | 191             | 46                          | 60     | 23     | 43       | 19                |  |
| 3 members-----      | 149             | 35                          | 51     | 22     | 29       | 12                |  |
| 4 members-----      | 124             | 27                          | 43     | 21     | 23       | 10                |  |
| 5 members-----      | 100             | 22                          | 35     | 17     | 19       | 7                 |  |
| 6 members-----      | 91              | 21                          | 32     | 14     | 17       | 7                 |  |
| 7+ members-----     | 70              | 19                          | 25     | 9      | 12       | 5                 |  |
| <u>Male</u>         |                 |                             |        |        |          |                   |  |
| Total-----          | 111             | 25                          | 37     | 17     | 22       | 10                |  |
| 1 member-----       | 165             | 41                          | 54     | 23     | 29       | 18                |  |
| 2 members-----      | 180             | 45                          | 57     | 21     | 39       | 18                |  |
| 3 members-----      | 128             | 28                          | 43     | 20     | 25       | 12                |  |
| 4 members-----      | 107             | 21                          | 36     | 20     | 21       | 9                 |  |
| 5 members-----      | 88              | 19                          | 30     | 15     | 17       | 7                 |  |
| 6 members-----      | 77              | 15                          | 28     | 13     | 14       | 7                 |  |
| 7+ members-----     | 57              | 14                          | 20     | 8      | 10       | 5                 |  |
| <u>Female</u>       |                 |                             |        |        |          |                   |  |
| Total-----          | 144             | 34                          | 49     | 20     | 29       | 12                |  |
| 1 member-----       | 187             | 39                          | 58     | 24     | 42       | 24                |  |
| 2 members-----      | 203             | 47                          | 64     | 25     | 46       | 21                |  |
| 3 members-----      | 170             | 41                          | 60     | 23     | 33       | 13                |  |
| 4 members-----      | 141             | 34                          | 49     | 23     | 25       | 10                |  |
| 5 members-----      | 112             | 26                          | 40     | 19     | 20       | 7                 |  |
| 6 members-----      | 101             | 26                          | 35     | 15     | 19       | 6                 |  |
| 7+ members-----     | 83              | 24                          | 30     | 10     | 14       | 5                 |  |

Table 9. Health expenses per person per year, by type of expense, sex, and chronic activity limitation status: 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 chronic activity limitation status                             | Type of expense |                             |        |        |          |                   |  |
|--|-----------------|-----------------------------|--------|--------|----------|-------------------|--|
|  | Total           | Hospital                    | Doctor | Dental | Medicine | Special and other |  |
| <u>Both sexes</u>  |                 | Expense per person per year |        |        |          |                   |  |
| All persons-----   | \$129           | \$30                        | \$43   | \$19   | \$26     | \$11              |  |
| Persons with no chronic conditions-----                                | 72              | 12                          | 24     | 17     | 13       | 6                 |  |
| Persons with 1+ chronic conditions-----                                | 201             | 53                          | 68     | 21     | 41       | 18                |  |
| Not limited in activity-----   | 164             | 38                          | 57     | 23     | 32       | 14                |  |
| With limitation but not in major activity <sup>1</sup> -----           | 270             | 74                          | 95     | 20     | 59       | 22                |  |
| With limitation in amount or kind of major activity <sup>1</sup> ----- | 267             | 77                          | 88     | 16     | 62       | 24                |  |
| Unable to carry on major activity <sup>1</sup> -----                   | 419             | 158                         | 121    | 10     | 87       | 43                |  |
| <u>Male</u>  |                 |                             |        |        |          |                   |  |
| All persons-----   | 111             | 25                          | 37     | 17     | 22       | 10                |  |
| Persons with no chronic conditions-----                                | 60              | 8                           | 19     | 15     | 12       | 6                 |  |
| Persons with 1+ chronic conditions-----                                | 178             | 47                          | 60     | 19     | 36       | 16                |  |
| Not limited in activity-----   | 142             | 31                          | 49     | 21     | 27       | 14                |  |
| With limitation but not in major activity <sup>1</sup> -----           | 251             | 69                          | 90     | 20     | 48       | 24                |  |
| With limitation in amount or kind of major activity <sup>1</sup> ----- | 233             | 69                          | 77     | 15     | 51       | 21                |  |
| Unable to carry on major activity <sup>1</sup> -----                   | 390             | 151                         | 118    | 12     | 81       | 28                |  |
| <u>Female</u>  |                 |                             |        |        |          |                   |  |
| All persons-----   | 144             | 34                          | 49     | 20     | 29       | 12                |  |
| Persons with no chronic conditions-----                                | 81              | 15                          | 28     | 18     | 14       | 6                 |  |
| Persons with 1+ chronic conditions-----                                | 219             | 57                          | 74     | 23     | 46       | 19                |  |
| Not limited in activity-----   | 183             | 45                          | 64     | 24     | 36       | 14                |  |
| With limitation but not in major activity <sup>1</sup> -----           | 283             | 77                          | 98     | 21     | 66       | 21                |  |
| With limitation in amount or kind of major activity <sup>1</sup> ----- | 299             | 85                          | 98     | 18     | 72       | 26                |  |
| Unable to carry on major activity <sup>1</sup> -----                   | 482             | 171                         | 129    | 8      | 100      | 74                |  |

<sup>1</sup>Major activity refers to ability to work, keep house, or engage in school or preschool activities.

Table 10. Unadjusted and age-adjusted<sup>1</sup> health expenses per person per year, by type of expense, sex, and hospital insurance coverage: 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 hospital insurance coverage                        | Type of expense |          |        |        |          |                   |
|--|-----------------|----------|--------|--------|----------|-------------------|
|  | Total           | Hospital | Doctor | Dental | Medicine | Special and other |
| <u>Both sexes</u> Expense per person per year              |                 |          |        |        |          |                   |
| All persons <sup>2</sup> -----                             | \$129           | \$30     | \$43   | \$19   | \$26     | \$11              |
| Insured-----   | 143             | 34       | 48     | 22     | 27       | 12                |
| Not insured-----   | 96              | 21       | 32     | 11     | 22       | 10                |
| <u>Male</u>  |                 |          |        |        |          |                   |
| All persons <sup>2</sup> -----                             | 111             | 25       | 37     | 17     | 22       | 10                |
| Insured-----   | 124             | 29       | 41     | 20     | 23       | 11                |
| Not insured-----   | 81              | 17       | 27     | 10     | 19       | 8                 |
| <u>Female</u>  |                 |          |        |        |          |                   |
| All persons <sup>2</sup> -----                             | 144             | 34       | 49     | 20     | 29       | 12                |
| Insured-----   | 158             | 39       | 54     | 23     | 30       | 12                |
| Not insured-----   | 108             | 24       | 36     | 12     | 25       | 11                |
| <u>Both sexes</u> Age-adjusted expense per person per year |                 |          |        |        |          |                   |
| All persons <sup>2</sup> -----                             | \$129           | \$30     | \$43   | \$19   | \$26     | \$11              |
| Insured-----   | 142             | 34       | 48     | 21     | 27       | 12                |
| Not insured-----   | 95              | 21       | 32     | 12     | 21       | 9                 |
| <u>Male</u>  |                 |          |        |        |          |                   |
| All persons <sup>2</sup> -----                             | 114             | 26       | 38     | 17     | 22       | 11                |
| Insured-----   | 127             | 29       | 42     | 20     | 24       | 12                |
| Not insured-----   | 81              | 17       | 27     | 10     | 19       | 8                 |
| <u>Female</u>  |                 |          |        |        |          |                   |
| All persons <sup>2</sup> -----                             | 142             | 34       | 48     | 20     | 28       | 12                |
| Insured-----   | 156             | 38       | 53     | 23     | 30       | 12                |
| Not insured-----   | 105             | 24       | 35     | 13     | 23       | 10                |

<sup>1</sup>Adjusted to the age distribution of the total civilian, noninstitutional population of the United States.

<sup>2</sup>Includes unknown insurance status.

Table 11. Unadjusted and age-adjusted<sup>1</sup> health expenses per person per year, by type of expense, sex, and residence: 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 residence                       | Type of expense |          |        |        |          |                   |
|---|-----------------|----------|--------|--------|----------|-------------------|
|   | Total           | Hospital | Doctor | Dental | Medicine | Special and other |
| <u>Both sexes</u>                       |                 |          |        |        |          |                   |
| Expense per person per year             |                 |          |        |        |          |                   |
| All residences-----                     | \$129           | \$30     | \$43   | \$19   | \$26     | \$11              |
| Urban-----                              | 139             | 32       | 47     | 21     | 27       | 12                |
| Urbanized areas-1 million +-----        | 151             | 33       | 51     | 26     | 29       | 12                |
| Urbanized areas-less than 1 million---- | 134             | 31       | 46     | 20     | 26       | 11                |
| Other urban places-----                 | 126             | 32       | 40     | 16     | 26       | 12                |
| Rural nonfarm-----                      | 110             | 27       | 37     | 13     | 23       | 10                |
| Rural farm-----                         | 91              | 21       | 30     | 11     | 19       | 10                |
| <u>Male</u>                             |                 |          |        |        |          |                   |
| All residences-----                     | 111             | 25       | 37     | 17     | 22       | 10                |
| Urban-----                              | 122             | 27       | 41     | 20     | 23       | 11                |
| Urbanized areas-1 million +-----        | 132             | 27       | 44     | 24     | 25       | 12                |
| Urbanized areas-less than 1 million---- | 118             | 27       | 41     | 18     | 22       | 10                |
| Other urban places-----                 | 108             | 26       | 34     | 15     | 22       | 11                |
| Rural nonfarm-----                      | 98              | 24       | 32     | 12     | 21       | 9                 |
| Rural farm-----                         | 79              | 17       | 27     | 10     | 17       | 8                 |
| <u>Female</u>                           |                 |          |        |        |          |                   |
| All residences-----                     | 144             | 34       | 49     | 20     | 29       | 12                |
| Urban-----                              | 155             | 37       | 53     | 23     | 30       | 12                |
| Urbanized areas-1 million +-----        | 169             | 38       | 58     | 28     | 32       | 13                |
| Urbanized areas-less than 1 million---- | 148             | 35       | 51     | 21     | 29       | 12                |
| Other urban places-----                 | 143             | 37       | 46     | 17     | 30       | 13                |
| Rural nonfarm-----                      | 123             | 30       | 42     | 15     | 26       | 10                |
| Rural farm-----                         | 105             | 25       | 34     | 13     | 22       | 11                |

Table 11. Unadjusted and age-adjusted<sup>1</sup> health expenses per person per year, by type of expense, sex, and residence: United States, July-December 1962—Con.

[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 residence                       | Type of expense                          |          |        |        |          |                   |
|---|--|----------|--------|--------|----------|-------------------|
|   | Total                                    | Hospital | Doctor | Dental | Medicine | Special and other |
| <u>Both sexes</u>                       | Age-adjusted expense per person per year |          |        |        |          |                   |
| All residences-----                     | \$129                                    | \$30     | \$43   | \$19   | \$26     | \$11              |
| Urban-----                              | 137                                      | 31       | 46     | 21     | 27       | 12                |
| Urbanized areas-1 million +-----        | 147                                      | 32       | 50     | 25     | 28       | 12                |
| Urbanized areas-less than 1 million---- | 134                                      | 31       | 46     | 20     | 26       | 11                |
| Other urban places-----                 | 123                                      | 31       | 40     | 16     | 25       | 11                |
| Rural nonfarm-----                      | 113                                      | 28       | 38     | 13     | 24       | 10                |
| Rural farm-----                         | 90                                       | 21       | 30     | 11     | 19       | 9                 |
| <u>Male</u>                             |  |          |        |        |          |                   |
| All residences-----                     | 114                                      | 26       | 38     | 17     | 22       | 11                |
| Urban-----                              | 122                                      | 27       | 41     | 20     | 23       | 11                |
| Urbanized areas-1 million +-----        | 132                                      | 27       | 44     | 24     | 25       | 12                |
| Urbanized areas-less than 1 million---- | 120                                      | 28       | 41     | 18     | 23       | 10                |
| Other urban places-----                 | 108                                      | 26       | 34     | 15     | 22       | 11                |
| Rural nonfarm-----                      | 100                                      | 25       | 33     | 12     | 21       | 9                 |
| Rural farm-----                         | 77                                       | 17       | 26     | 10     | 16       | 8                 |
| <u>Female</u>                           |  |          |        |        |          |                   |
| All residences-----                     | 142                                      | 34       | 48     | 20     | 28       | 12                |
| Urban-----                              | 149                                      | 35       | 51     | 22     | 29       | 12                |
| Urbanized areas-1 million +-----        | 162                                      | 36       | 56     | 27     | 31       | 12                |
| Urbanized areas-less than 1 million---- | 145                                      | 34       | 50     | 21     | 28       | 12                |
| Other urban places-----                 | 138                                      | 36       | 45     | 17     | 28       | 12                |
| Rural nonfarm-----                      | 127                                      | 31       | 43     | 15     | 27       | 11                |
| Rural farm-----                         | 108                                      | 26       | 35     | 13     | 23       | 11                |

<sup>1</sup>Adjusted to the age distribution of the total civilian, noninstitutional population of the United States.

Table 12. Unadjusted and age-adjusted<sup>1</sup> health expenses per person per year, by type of expense, sex, and region: 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 region                           | Type of expense |          |        |        |          |                   |
|--|-----------------|----------|--------|--------|----------|-------------------|
|  | Total           | Hospital | Doctor | Dental | Medicine | Special and other |
| <u>Both sexes</u>                        |                 |          |        |        |          |                   |
| Expense per person per year              |                 |          |        |        |          |                   |
| All regions-----                         | \$129           | \$30     | \$43   | \$19   | \$26     | \$11              |
| Northeast-----                           | 136             | 30       | 44     | 24     | 27       | 11                |
| North Central-----                       | 121             | 32       | 40     | 16     | 22       | 11                |
| South-----                               | 118             | 27       | 40     | 14     | 27       | 10                |
| West-----                                | 151             | 32       | 54     | 25     | 26       | 14                |
| <u>Male</u>                              |                 |          |        |        |          |                   |
| All regions-----                         | 111             | 25       | 37     | 17     | 22       | 10                |
| Northeast-----                           | 122             | 26       | 39     | 22     | 24       | 11                |
| North Central-----                       | 104             | 27       | 34     | 14     | 19       | 10                |
| South-----                               | 104             | 24       | 35     | 13     | 23       | 9                 |
| West-----                                | 127             | 24       | 44     | 22     | 23       | 14                |
| <u>Female</u>                            |                 |          |        |        |          |                   |
| All regions-----                         | 144             | 34       | 49     | 20     | 29       | 12                |
| Northeast-----                           | 150             | 33       | 49     | 26     | 30       | 12                |
| North Central-----                       | 136             | 38       | 45     | 17     | 25       | 11                |
| South-----                               | 131             | 30       | 45     | 15     | 30       | 11                |
| West-----                                | 171             | 38       | 63     | 27     | 29       | 14                |
| <u>Both sexes</u>                        |                 |          |        |        |          |                   |
| Age-adjusted expense per person per year |                 |          |        |        |          |                   |
| All regions-----                         | \$129           | \$30     | \$43   | \$19   | \$26     | \$11              |
| Northeast-----                           | 133             | 29       | 43     | 24     | 26       | 11                |
| North Central-----                       | 121             | 32       | 40     | 16     | 22       | 11                |
| South-----                               | 118             | 27       | 40     | 14     | 27       | 10                |
| West-----                                | 153             | 32       | 55     | 25     | 27       | 14                |
| <u>Male</u>                              |                 |          |        |        |          |                   |
| All regions-----                         | 114             | 26       | 38     | 17     | 22       | 11                |
| Northeast-----                           | 122             | 26       | 39     | 22     | 24       | 11                |
| North Central-----                       | 104             | 27       | 34     | 14     | 19       | 10                |
| South-----                               | 106             | 24       | 36     | 13     | 24       | 9                 |
| West-----                                | 129             | 25       | 45     | 22     | 23       | 14                |
| <u>Female</u>                            |                 |          |        |        |          |                   |
| All regions-----                         | 142             | 34       | 48     | 20     | 28       | 12                |
| Northeast-----                           | 143             | 31       | 47     | 25     | 29       | 11                |
| North Central-----                       | 135             | 37       | 45     | 17     | 25       | 11                |
| South-----                               | 129             | 29       | 44     | 15     | 30       | 11                |
| West-----                                | 174             | 39       | 63     | 27     | 30       | 15                |

<sup>1</sup>Adjusted to the age distribution of the total civilian, noninstitutional population of the United States.

Table 13. Population for use in estimating health expense totals, 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]

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

<sup>1</sup>Includes unknown income. <sup>2</sup>Includes 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.

Table 14. Population for use in estimating health expense totals, 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 <sup>1</sup> | 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       |

<sup>1</sup>Includes unknown income.

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 15. Population for use in estimating health expense totals, by family size, color, 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 | Family size |           |           |           |           |           |            | Color   |           |
|-------------------------|------------------|-------------|-----------|-----------|-----------|-----------|-----------|------------|---------|-----------|
|                         |                  | 1 member    | 2 members | 3 members | 4 members | 5 members | 6 members | 7+ members | White   | Non-white |
| Population in thousands |                  |             |           |           |           |           |           |            |         |           |
| <u>Both sexes</u>       |                  |             |           |           |           |           |           |            |         |           |
| All ages-----           | 182,449          | 11,598      | 32,007    | 28,281    | 36,614    | 29,207    | 18,906    | 25,837     | 161,176 | 21,273    |
| Under 6 years-----      | 24,755           | -           | 268       | 2,852     | 6,184     | 5,744     | 3,836     | 5,872      | 21,026  | 3,729     |
| 6-16 years-----         | 39,923           | 14          | 575       | 3,610     | 8,767     | 9,170     | 6,823     | 10,964     | 34,539  | 5,384     |
| 17-24 years-----        | 18,774           | 1,785       | 2,554     | 4,273     | 4,179     | 2,489     | 1,450     | 2,044      | 16,453  | 2,321     |
| 25-44 years-----        | 45,340           | 2,017       | 5,175     | 7,602     | 11,736    | 8,723     | 5,010     | 5,076      | 40,287  | 5,053     |
| 45-64 years-----        | 36,849           | 3,596       | 15,133    | 7,696     | 4,917     | 2,521     | 1,421     | 1,566      | 33,367  | 3,482     |
| 65+ years-----          | 16,808           | 4,186       | 8,302     | 2,248     | 832       | 559       | 366       | 315        | 15,504  | 1,304     |
| <u>Male</u>             |                  |             |           |           |           |           |           |            |         |           |
| All ages-----           | 88,485           | 4,525       | 15,089    | 13,726    | 18,166    | 14,701    | 9,385     | 12,894     | 78,305  | 10,180    |
| Under 6 years-----      | 12,521           | -           | 146       | 1,436     | 3,237     | 2,882     | 1,853     | 2,966      | 10,681  | 1,839     |
| 6-16 years-----         | 20,349           | 10          | 283       | 1,862     | 4,341     | 4,794     | 3,523     | 5,536      | 17,632  | 2,717     |
| 17-24 years-----        | 8,675            | 955         | 1,064     | 1,900     | 1,887     | 1,157     | 680       | 1,033      | 7,608   | 1,067     |
| 25-44 years-----        | 21,613           | 1,094       | 2,386     | 3,629     | 5,587     | 4,218     | 2,368     | 2,330      | 19,336  | 2,276     |
| 45-64 years-----        | 17,829           | 1,275       | 6,830     | 3,834     | 2,737     | 1,449     | 810       | 893        | 16,153  | 1,675     |
| 65+ years-----          | 7,499            | 1,192       | 4,381     | 1,064     | 378       | 200       | 150       | 136        | 6,894   | 605       |
| <u>Female</u>           |                  |             |           |           |           |           |           |            |         |           |
| All ages-----           | 93,964           | 7,073       | 16,918    | 14,556    | 18,448    | 14,506    | 9,521     | 12,943     | 82,870  | 11,093    |
| Under 6 years-----      | 12,235           | -           | 122       | 1,415     | 2,947     | 2,862     | 1,983     | 2,906      | 10,345  | 1,890     |
| 6-16 years-----         | 19,574           | 5           | 292       | 1,749     | 4,426     | 4,377     | 3,299     | 5,428      | 16,907  | 2,667     |
| 17-24 years-----        | 10,099           | 830         | 1,490     | 2,373     | 2,292     | 1,332     | 770       | 1,012      | 8,844   | 1,255     |
| 25-44 years-----        | 23,727           | 923         | 2,789     | 3,973     | 6,148     | 4,505     | 2,642     | 2,746      | 20,951  | 2,776     |
| 45-64 years-----        | 19,020           | 2,321       | 8,304     | 3,861     | 2,180     | 1,071     | 611       | 672        | 17,214  | 1,807     |
| 65+ years-----          | 9,309            | 2,994       | 3,922     | 1,184     | 454       | 359       | 216       | 179        | 8,610   | 699       |

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 16. Population for use in estimating health expense totals, by chronic activity limitation status, 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 | Persons with no chronic conditions | Persons with 1+ chronic conditions |                                |   |   |                                   |
|--------------------|------------------|------------------------------------|------------------------------------|--------------------------------|---|---|-----------------------------------|
|                    |                  |                                    | Total                              | With no limitation of activity | With limitation but not in major activity | With limitation in amount or kind of major activity | Unable to carry on major activity |
| <u>Both sexes</u>  |                  | Population in thousands            |                                    |                                |   |   |                                   |
| All ages-----      | 182,449          | 101,526                            | 80,923                             | 58,505                         | 6,236                                     | 12,059  | 4,122                             |
| Under 6 years----- | 24,755           | 20,798                             | 3,957                              | 3,695                          | 36  | 196   | 30                                |
| 6-16 years-----    | 39,923           | 31,008                             | 8,915                              | 7,798                          | 735                                       | 306   | 76                                |
| 17-24 years-----   | 18,774           | 11,724                             | 7,050                              | 6,045                          | 430                                       | 532   | 43                                |
| 25-44 years-----   | 45,340           | 21,776                             | 23,563                             | 19,271                         | 1,603                                     | 2,338   | 351                               |
| 45-64 years-----   | 36,849           | 13,078                             | 23,771                             | 16,201                         | 2,219                                     | 4,312   | 1,040                             |
| 65+ years-----     | 16,808           | 3,141                              | 13,667                             | 5,495                          | 1,214                                     | 4,376   | 2,582                             |
| <u>Male</u>        |                  |                                    |                                    |                                |   |   |                                   |
| All ages-----      | 88,485           | 50,115                             | 38,370                             | 27,403                         | 2,523                                     | 5,699   | 2,745                             |
| Under 6 years----- | 12,521           | 10,262                             | 2,259                              | 2,112                          | 15  | 122   | 10                                |
| 6-16 years-----    | 20,349           | 15,471                             | 4,878                              | 4,227                          | 423                                       | 186   | 42                                |
| 17-24 years-----   | 8,675            | 5,468                              | 3,207                              | 2,699                          | 202                                       | 280   | 27                                |
| 25-44 years-----   | 21,613           | 10,791                             | 10,822                             | 8,783                          | 645                                       | 1,146   | 248                               |
| 45-64 years-----   | 17,829           | 6,584                              | 11,245                             | 7,511                          | 874                                       | 2,070   | 790                               |
| 65+ years-----     | 7,499            | 1,540                              | 5,960                              | 2,071                          | 365                                       | 1,895   | 1,629                             |
| <u>Female</u>      |                  |                                    |                                    |                                |   |   |                                   |
| All ages-----      | 93,964           | 51,411                             | 42,552                             | 31,102                         | 3,713                                     | 6,361   | 1,377                             |
| Under 6 years----- | 12,235           | 10,536                             | 1,698                              | 1,583                          | 21  | 74  | 20                                |
| 6-16 years-----    | 19,574           | 15,537                             | 4,037                              | 3,571                          | 312                                       | 120   | 34                                |
| 17-24 years-----   | 10,099           | 6,257                              | 3,842                              | 3,346                          | 229                                       | 251   | 16                                |
| 25-44 years-----   | 23,727           | 10,985                             | 12,742                             | 10,488                         | 958                                       | 1,193   | 103                               |
| 45-64 years-----   | 19,020           | 6,495                              | 12,526                             | 8,689                          | 1,345                                     | 2,241   | 250                               |
| 65+ years-----     | 9,309            | 1,601                              | 7,708                              | 3,424                          | 849                                       | 2,481   | 953                               |

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 17. Population for use in estimating health expense totals, by health insurance coverage, 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 <sup>1</sup> | Hospital insurance      |             | Surgical insurance |             |
|--------------------|-------------------------------|-------------------------|-------------|--------------------|-------------|
|                    |                               | Insured                 | Not insured | Insured            | Not insured |
| <u>Both sexes</u>  |                               | Population in thousands |             |                    |             |
| All ages-----      | 182,449                       | 128,012                 | 53,303      | 117,941            | 61,528      |
| Under 6 years----- | 24,755                        | 16,737                  | 7,882       | 15,592             | 8,821       |
| 6-16 years-----    | 39,923                        | 27,688                  | 11,964      | 25,957             | 13,366      |
| 17-24 years-----   | 18,774                        | 12,224                  | 6,327       | 11,123             | 7,126       |
| 25-44 years-----   | 45,340                        | 34,500                  | 10,601      | 32,266             | 12,353      |
| 45-64 years-----   | 36,849                        | 27,835                  | 8,810       | 25,473             | 10,777      |
| 65+ years-----     | 16,808                        | 9,028                   | 7,719       | 7,531              | 9,085       |
| <u>Male</u>        |                               |                         |             |                    |             |
| All ages-----      | 88,485                        | 62,611                  | 25,233      | 57,874             | 29,032      |
| Under 6 years----- | 12,521                        | 8,574                   | 3,877       | 7,962              | 4,392       |
| 6-16 years-----    | 20,349                        | 14,073                  | 6,099       | 13,218             | 6,773       |
| 17-24 years-----   | 8,675                         | 5,556                   | 2,984       | 5,039              | 3,364       |
| 25-44 years-----   | 21,613                        | 16,677                  | 4,808       | 15,559             | 5,660       |
| 45-64 years-----   | 17,829                        | 13,649                  | 4,075       | 12,574             | 4,943       |
| 65+ years-----     | 7,499                         | 4,082                   | 3,391       | 3,522              | 3,900       |
| <u>Female</u>      |                               |                         |             |                    |             |
| All ages-----      | 93,964                        | 65,401                  | 28,070      | 60,067             | 32,495      |
| Under 6 years----- | 12,235                        | 8,163                   | 4,006       | 7,630              | 4,429       |
| 6-16 years-----    | 19,574                        | 13,614                  | 5,865       | 12,739             | 6,593       |
| 17-24 years-----   | 10,099                        | 6,668                   | 3,343       | 6,084              | 3,762       |
| 25-44 years-----   | 23,727                        | 17,823                  | 5,793       | 16,707             | 6,693       |
| 45-64 years-----   | 19,020                        | 14,187                  | 4,736       | 12,899             | 5,834       |
| 65+ years-----     | 9,309                         | 4,945                   | 4,328       | 4,008              | 5,184       |

<sup>1</sup>Includes unknown insurance status.

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 18. Population for use in estimating health expense totals, by residence, geographic region, 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 | Residence |                |                     |                    |          |        | Region     |               |        |        |
|-------------------------|------------------|-----------|----------------|---------------------|--------------------|----------|--------|------------|---------------|--------|--------|
|                         |                  | Urban     |                |                     |                    | Rural    |        | North-east | North Central | South  | West   |
|                         |                  | Total     | Urbanized area |                     | Other urban places | Non-farm | Farm   |            |               |        |        |
|                         |                  |           | 1 million +    | Less than 1 million |                    |          |        |            |               |        |        |
| <b>Both sexes</b>       |                  |           |                |                     |                    |          |        |            |               |        |        |
| Population in thousands |                  |           |                |                     |                    |          |        |            |               |        |        |
| All ages----            | 182,449          | 127,205   | 53,508         | 45,069              | 28,629             | 41,514   | 13,729 | 45,633     | 52,727        | 54,931 | 29,158 |
| Under 6 years-----      | 24,755           | 17,096    | 6,877          | 6,446               | 3,773              | 5,954    | 1,705  | 5,684      | 7,358         | 7,528  | 4,185  |
| 6-16 years-----         | 39,923           | 26,469    | 11,015         | 9,418               | 6,036              | 9,994    | 3,460  | 9,303      | 11,592        | 12,216 | 6,812  |
| 17-24 years-----        | 18,774           | 13,165    | 5,355          | 4,776               | 3,035              | 4,305    | 1,304  | 4,365      | 5,300         | 6,187  | 2,922  |
| 25-44 years-----        | 45,340           | 32,551    | 14,253         | 11,433              | 6,865              | 10,004   | 2,784  | 12,093     | 12,639        | 13,142 | 7,466  |
| 45-64 years-----        | 36,849           | 26,233    | 11,319         | 9,090               | 5,825              | 7,373    | 3,242  | 9,749      | 10,541        | 11,099 | 5,460  |
| 65+ years-----          | 16,808           | 11,690    | 4,688          | 3,907               | 3,095              | 3,883    | 1,235  | 4,439      | 5,297         | 4,758  | 2,314  |
| <b>Male</b>             |                  |           |                |                     |                    |          |        |            |               |        |        |
| All ages----            | 88,485           | 60,902    | 25,789         | 21,343              | 13,770             | 20,598   | 6,985  | 22,210     | 25,878        | 26,413 | 13,984 |
| Under 6 years-----      | 12,521           | 8,698     | 3,553          | 3,244               | 1,901              | 3,021    | 802    | 2,874      | 3,751         | 3,766  | 2,130  |
| 6-16 years-----         | 20,349           | 13,452    | 5,572          | 4,780               | 3,100              | 5,152    | 1,744  | 4,826      | 5,954         | 6,267  | 3,302  |
| 17-24 years-----        | 8,675            | 5,889     | 2,352          | 2,038               | 1,499              | 2,094    | 692    | 2,015      | 2,505         | 2,865  | 1,291  |
| 25-44 years-----        | 21,613           | 15,440    | 6,791          | 5,366               | 3,282              | 4,836    | 1,337  | 5,852      | 6,084         | 6,159  | 3,517  |
| 45-64 years-----        | 17,829           | 12,488    | 5,529          | 4,286               | 2,672              | 3,633    | 1,708  | 4,703      | 5,186         | 5,248  | 2,692  |
| 65+ years-----          | 7,499            | 4,936     | 1,992          | 1,628               | 1,316              | 1,862    | 701    | 1,940      | 2,398         | 2,108  | 1,053  |
| <b>Female</b>           |                  |           |                |                     |                    |          |        |            |               |        |        |
| All ages----            | 93,964           | 66,303    | 27,718         | 23,726              | 14,859             | 20,916   | 6,744  | 23,423     | 26,849        | 28,518 | 15,174 |
| Under 6 years-----      | 12,235           | 8,398     | 3,324          | 3,202               | 1,872              | 2,933    | 903    | 2,810      | 3,607         | 3,763  | 2,055  |
| 6-16 years-----         | 19,574           | 13,017    | 5,443          | 4,638               | 2,936              | 4,842    | 1,715  | 4,477      | 5,638         | 5,949  | 3,511  |
| 17-24 years-----        | 10,099           | 7,277     | 3,003          | 2,737               | 1,536              | 2,211    | 611    | 2,350      | 2,796         | 3,322  | 1,631  |
| 25-44 years-----        | 23,727           | 17,112    | 7,462          | 6,067               | 3,583              | 5,168    | 1,447  | 6,240      | 6,555         | 6,982  | 3,949  |
| 45-64 years-----        | 19,020           | 13,746    | 5,790          | 4,804               | 3,152              | 3,740    | 1,534  | 5,046      | 5,355         | 5,851  | 2,768  |
| 65+ years-----          | 9,309            | 6,754     | 2,696          | 2,279               | 1,780              | 2,021    | 533    | 2,499      | 2,898         | 2,650  | 1,261  |

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 ad-

resses from the Decennial Census and the Survey of Construction. Each week a random sample of about 90 segments is drawn. In the approximately 800 households 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 measurements 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 also used 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 the 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 con-

solidations 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 44, 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 45. 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 46. 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:* This rule applies where a unit of the numerator often occurs more than once for any one unit in the denominator. For example, in the computation of the number of persons injured per 100 currently employed persons per year, it is possible that a person in the denominator could have sustained more than one of the injuries included in the numerator. Approximate relative standard errors for rates of this kind may be computed as follows:

- (a) Where the denominator is the total U.S. population, or includes all persons in one or more of the age-sex groups of the total population, the relative error of the rate is equivalent to the relative error of the numerator which can be obtained directly from the appropriate chart.
- (b) In other cases, obtain the relative standard error of the numerator and of the denominator from the appropriate curve. Square each of these relative errors, add the resulting values, and extract the square root of the sum. This procedure will result in an upper bound and often will overstate the error. Table I shows approximate relative standard errors for selected levels of per capita health expense.

Table I. Relative standard errors<sup>1</sup> for selected s of per capita health expense per year

| Size of population estimate in thousands | Per capita health expense per year in dollars |    |    |    |     |
|--|---|----|----|----|-----|
|  | 10  | 25 | 50 | 75 | 100 |
|  | Percent                                       |    |    |    |     |
| 100-----                                 | 22  | 21 | 21 | 20 | 20  |
| 500-----                                 | 11  | 11 | 11 | 11 | 11  |
| 1,000-----                               | 8   | 8  | 8  | 8  | 8   |
| 2,500-----                               | 6   | 6  | 6  | 6  | 6   |
| 5,000-----                               | 5   | 5  | 5  | 5  | 5   |
| 10,000-----                              | 4   | 4  | 4  | 4  | 4   |
| 25,000-----                              | 3   | 3  | 3  | 3  | 3   |
| 50,000-----                              | 3   | 3  | 3  | 3  | 3   |
| 100,000-----                             | 3   | 3  | 3  | 3  | 3   |

<sup>1</sup>For example, the relative standard error of 8 percent for a per capita expense of \$10 for a population group consisting of 1,000,000 persons can be obtained by the use of Rule 4 (b) described on page 43 and the values read from Curves A2AW and A2AN on page 45.

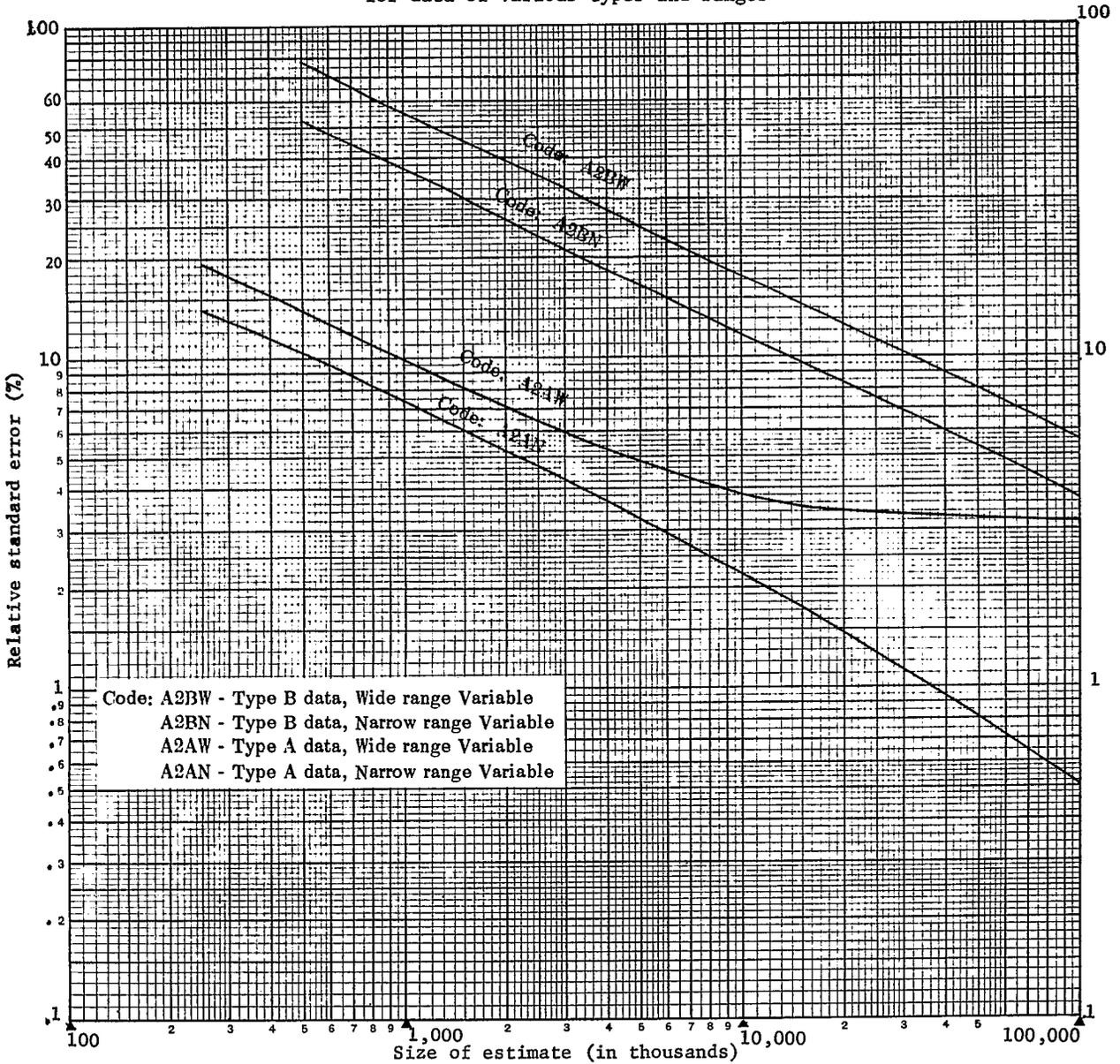
### Guide to Use of Relative Standard Error Charts

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 43; and (4) the range of the statistics as described on page 43.

| Statistic   | Use:                          |                              |          |
|---|-------------------------------|------------------------------|----------|
|   | Rule                          | Code                         | on page  |
| Number of:<br>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                         | 45       |
| Health expense, by type-----  | 1                             | A2AW                         | 45       |
| Per capita health expense:<br>In total U.S. population or total number in any age-sex category thereof----- | 4(a)                          | A2AW                         | 45       |
| In any other population group-----  | 4(b)                          | { Numer: A2AW<br>Denom: A2AN | 45<br>45 |
| Percent distribution of:<br>Per capita health expense, by type-----   | 2                             | P2AW                         | 46       |

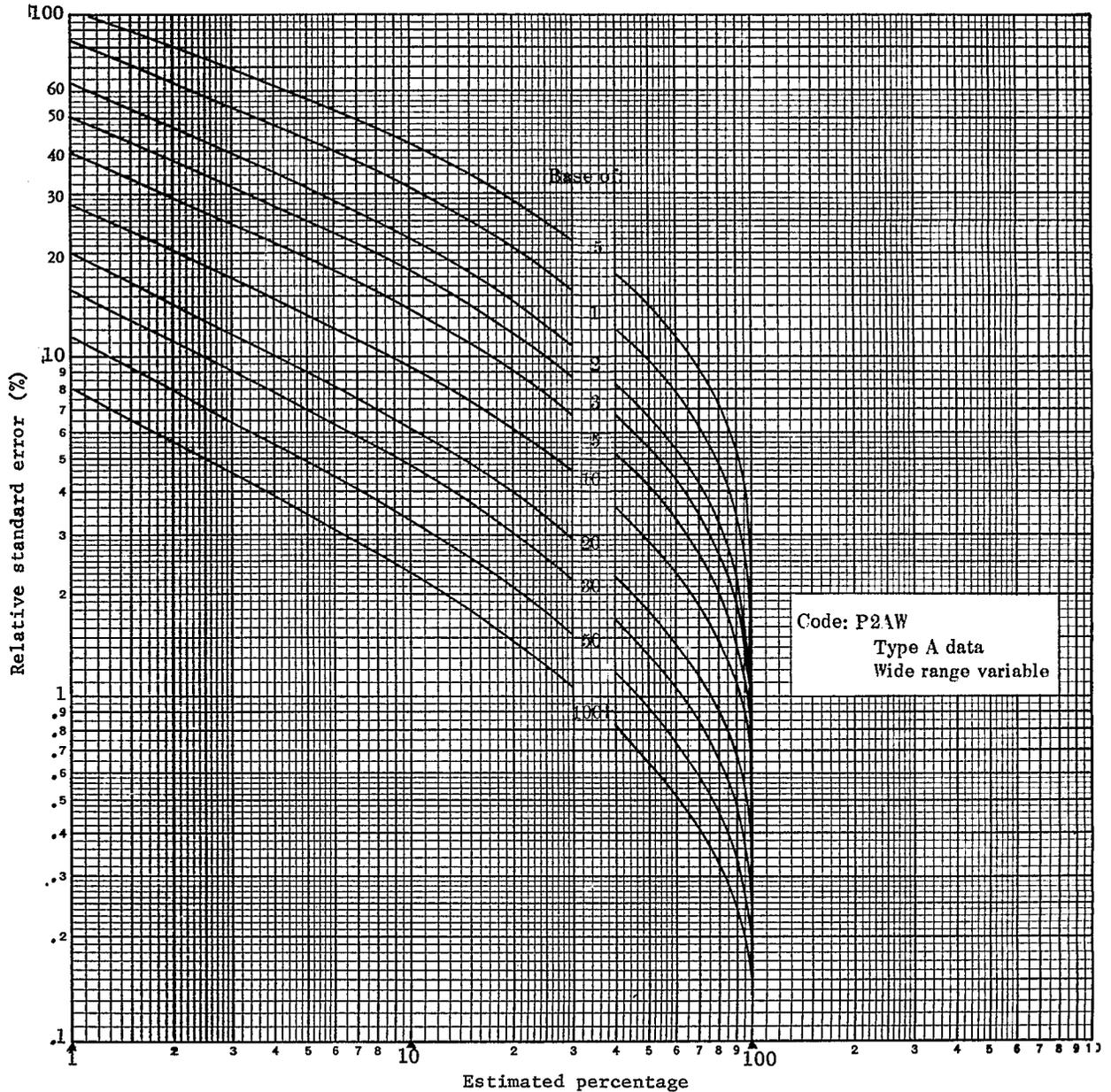
Relative standard errors for aggregates based on two quarters of data collection for data of various types and ranges



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, Wide 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 6.2 percent (read from 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 6.2 percent or 1.2 percentage points.

## APPENDIX II

### DEFINITIONS OF CERTAIN TERMS USED IN THIS REPORT

#### Terms Relating to

#### Personal Health Expenses

*Personal health expenses.*—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, personal health expenses 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 health care and services 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, checkups, 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.

*Color.*—In this report, the population has been subdivided into two groups according to "White" and "Nonwhite." "Nonwhite" includes Negro, American Indian, Chinese, Japanese, and so forth. Mexican persons are included with "White" unless definitely known to be Indian or of another nonwhite race.

*Region.*—For the purpose of classifying the population by geographic area, the States are grouped into four regions. These regions, which correspond to those used by the Bureau of the Census, are as follows:

| <i>Region</i>     | <i>States Included</i>   |
|-------------------|--|
| Northeast-----    | Maine, New Hampshire, Vermont, Massachusetts, Rhode Island, Connecticut, New York, New Jersey, Pennsylvania  |
| North Central- -- | Michigan, Ohio, Indiana, Illinois, Wisconsin, Minnesota, Iowa, Missouri, North Dakota, South Dakota, Nebraska, Kansas  |
| South-----        | Delaware, Maryland, District of Columbia, Virginia, West Virginia, North Carolina, South Carolina, Georgia, Florida, Kentucky, Tennessee, Alabama, Mississippi, Arkansas, Louisiana, Oklahoma, Texas |
| West-----         | Montana, Idaho, Wyoming, Colorado, New Mexico, Arizona, Utah, Nevada, Alaska, Washington, Oregon, California, Hawaii   |

*Residence.*—The definition of urban-rural areas used in the National Health Survey is the same as that used in the 1960 census. The urban population comprises all persons living in (a) places of 2,500 inhabitants or more incorporated as cities, boroughs, villages, and towns (except towns in New England, New York, and Wisconsin); (b) the densely settled urban fringe, whether incorporated or unincorporated, of urbanized areas (see below); (c) towns in New England and townships in New Jersey and Pennsylvania which contain no incorporated municipalities as subdivisions and have either 25,000 inhabitants or more or a population of 2,500 to 25,000 and a density of 1,500 persons or more per square mile; (d) counties in States other than the New England States, New Jersey, and Pennsylvania that have no incorporated municipalities within their boundaries and have a density of 1,500 persons or more per square mile; and (e) unincorporated places of 2,500 inhabitants or more not included in any urban fringe. The remaining population is classified as rural.

*Size of place.*—All persons residing in an urbanized area are included in the urban population. An urbanized area, according to the 1960 census definition, contains at least one city which had 50,000 inhabitants or more in 1960, as well as the surrounding closely settled incorporated places and unincorporated areas.

The remaining urban population is classified as living in urban places outside urbanized areas. These urban places are grouped according to size.

*Farm and nonfarm residence.*—The rural population is subdivided into the rural-farm population which comprises all rural residents living on farms, and the rural-nonfarm population which comprises the remaining rural population. The farm population includes persons living in rural territory on places of 10 or more acres from which sales of farm products amounted to \$50 or more during the previous 12 months or on places of less than 10 acres from which sales of farm products amounted to \$250 or more during the preceding 12 months. Other persons living in rural territory were classified as nonfarm. Persons were also classified as nonfarm if their household paid rent for the house but their rent did not include any land used for farming.

Sales of farm products refer to the gross receipts from the sale of field crops, vegetables, fruits, nuts, livestock and livestock products (milk, wool, etc.), poultry and poultry products, and nursery and forest products produced on the place and sold at any time during the preceding 12 months.

#### Terms Relating to Disability

*Chronic activity limitation.*—Persons with chronic conditions are classified into four categories according to the extent to which their activities are limited at present as a result of these conditions. Since

the usual activities of preschool children, school-age children, housewives, and workers and other persons differ, a different set of criteria is used for each group. There is a general similarity between them, however, as will be seen in the descriptions of the four categories below. In some of the reports of the Health Interview Survey, various combinations of the categories have been made to serve different purposes.

1. *Persons unable to carry on major activity for their group* (major activity refers to ability to work, keep house, or go to school).  
Preschool children: inability to take part in ordinary play with other children.

School-age children: inability to go to school.

Housewives: inability to do any housework.

Workers and all other persons: inability to work at a job or business.

2. *Persons limited in the amount or kind of major activity performed* (major activity refers to ability to work, keep house, or go to school).  
Preschool children: limited in the amount or kind of play with other children, e.g., need special rest periods, cannot play strenuous games, cannot play for long periods at a time.

School-age children: limited to certain types of schools or in school attendance, e.g., need special schools or special teaching, cannot go to school full time or for long periods at a time.

Housewives: limited in amount or kind of housework, e.g., cannot lift children, wash or iron, or do housework for long periods at a time.

Workers and all other persons: limited in amount or kind of work, e.g., need special working aids or special rest periods at work, cannot work full time or for long periods at a time, cannot do strenuous work.

3. *Persons not limited in major activity but otherwise limited* (major activity refers to ability to work, keep house, or go to school).  
Preschool children: not classified in this category.

School-age children: not limited in going to school but limited in participation in athletics or other extracurricular activities.

Housewives: not limited in housework but limited in other activities, such as church, clubs, hobbies, civic projects, or shopping.

Workers and all other persons: not limited in regular work activities but limited in other activities, such as church, clubs, hobbies, civic projects, sports, or games.

4. *Persons not limited in activities*  
Includes persons with chronic conditions whose activities are not limited in any of the ways described above.

#### Family and Related Terms

The definitions of families and unrelated individuals are the same as those used in the 1960 Census.

*Family* refers to a group of two or more persons related by blood, marriage, or adoption who are living together in the same household. Although the usual household contains only the primary family, a household can contain secondary families as well as individuals unrelated to the family. A lodger and his family who are not related to the head of the household, or a resident employee and his wife living in are considered as a secondary family and not as part of the primary family. However, if the son of the head of the household and the son's wife and children are members of the household, this subfamily is treated as part of the primary family.

*Individuals* are persons (other than inmates of institutions) who are not living with any relatives. An unrelated individual can be (a) a household head living alone or with nonrelatives, (b) a lodger or resident employee with no relatives in the household, (c) a staff member of an institution who has no relatives living with him, or (d) a resident of a dormitory, lodging house, or other shared-residence facility who has no relative living with him.

## Kind of Insurance Coverage

*Hospital.*—Insurance which pays all or part of the hospital bill for the hospitalized person. Hospital bill refers only to the bill submitted by the hospital itself, not the doctor's or surgeon's bill or the bill for special nurses. Such a bill always includes the cost of room and meals and may also include the

costs of other services such as operating room, laboratory tests, and X-rays.

*Surgical.*—Insurance which pays in whole or part the bill of the doctor or surgeon for an operation whether performed in a hospital or in the doctor's office. Insurance which pays the costs of visits to a doctor's office for postoperative care is included as surgical insurance.

— o o o —

**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(a)  
(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 \_\_\_\_\_

|  |   |   |   |   |
|--|---|---|---|---|
| <b>FOR<br/>OFFICE<br/>USE<br/>ONLY</b> | 1 | 2 | 3 | 4 |
|  |   |   |   |   |

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

## COSTS FOR MEDICAL AND DENTAL CARE DURING THE PAST 12 MONTHS

**FROM:**

**TO:**

*PLEASE ANSWER THE QUESTIONS IN EACH SECTION BELOW FOR:*

Name of person

*IF EXACT AMOUNTS ARE NOT KNOWN, PLEASE ENTER YOUR BEST ESTIMATE.*

### DOCTORS' BILLS

**1. How much did all of the doctors' (including surgeons') bills for this person come to during the past 12 months?**

*Be sure to count all doctors' bills for:*

|            |            |                |                  |                             |
|------------|------------|----------------|------------------|-----------------------------|
| Operations | Check-ups  | Pregnancy care | Laboratory fees  | Immunizations or shots      |
| Treatments | Deliveries | X-rays         | Eye examinations | Any other doctors' services |

No doctors' bills

\$

### HOSPITAL BILLS

**2. (a) Was this person in a hospital (nursing home, rest home, sanitarium, etc.) overnight or longer during the past 12 months?**

Yes  No

No (Go to Question 3)

**(b) How much did all of the hospital bills come to for this person for the past 12 months?**

*Be sure to count all hospital bills for:*

|                |                             |                    |        |                             |
|----------------|-----------------------------|--------------------|--------|-----------------------------|
| Room and board | Operating and delivery room | Anesthesia         | X-rays | Any other hospital services |
|                |                             | Special treatments | Tests  |                             |

\$

### MEDICINE COSTS

**3. About how much was spent for medicine for this person during the past 12 months?**

*Be sure to count costs for all kinds of medicine whether or not prescribed by a doctor, such as:*

|        |               |           |                    |
|--------|---------------|-----------|--------------------|
| Tonics | Prescriptions | Ointments | Any other medicine |
| Pills  | Salves        | Vitamins  |                    |

No costs for medicine

\$

### DENTISTS' BILLS

**4. How much did all of the dentists' bills for this person come to for the past 12 months?**

*Be sure to count all dental bills for:*

|             |           |               |                        |                           |
|-------------|-----------|---------------|------------------------|---------------------------|
| Fillings    | Cleanings | Bridgework    | Straightening of teeth | Any other dental services |
| Extractions | X-rays    | Dental plates |                        |                           |

No dentists' bills

\$

### SPECIAL MEDICAL EXPENSES

**5. How much did the bills come to for this person during the past 12 months for:**

|                               |   |   |  |
|-------------------------------|---|---|--|
| <input type="checkbox"/> None | <input type="checkbox"/> None                         | <input type="checkbox"/> None                                   |  |
| Eye glasses? \$               | Special Nursing, Physical therapy, Speech therapy? \$ | Chiropractors' fees? \$   |  |
| <input type="checkbox"/> None | <input type="checkbox"/> None                         | <input type="checkbox"/> None                                   |  |
| Hearing Aids? \$              | Corrective shoes? \$                                  | Special braces or trusses, wheel chairs or artificial limbs? \$ |  |

### 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.)**

None

Kind: \$

**FOR OFFICE USE ONLY**

PSU No.

Segment No.

Serial No.

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