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# HEALTH STATISTICS 

FROM THE U. S. NATIONAL HEALTH SURVEY

## interim report on Health Insurance

## United States

## July-December 1959

Results of a preliminary study on the proportion of the population covered by hospital insurance, surgical insurance, and doctor visit insurance according to selected characteristics of the population. Based on data collected in household interviews during the period July-December 1959.

## U. S. DEPARTMENT OF HEALTH, EDUCATION, AND WELFARE Arthur S. Flemming, Secretary

Public Health Service Leroy E. Burney, Surgeon General

# NATIONAL CENTER FOR HEALTH STATISTICS 

Forrest E. Linder, Ph.D., Director
Theodore D. Woolsey, Assistant Director

# U. S. NATIONAL HEALTH SURVEY 

Theodore D. Woolsey, Chief
Alice M. Waterhouse, M. D., Chief Medical Advisor
James E. Kelly, D. D. S., Dental Advisor
Walt R. Simmons, Statistical Advisor
O. K. Sagen, Ph. D., Chief, Special Studies

Philip S. Lawrence, Sc. D., Chief, Health Interview Survey
Margery R. Cunningham, Staff Assistant
Robert T. Little, Chief, Automatic Data Processing

The U. S. National Health Survey is a continuing program under which the Public Health Service makes studies todetermine the extent of illness and disability in the population of the United States and to gather related information. It is authorized by Public Law ó52, 84th Congress.

## CO-OPERATION OF THE BUREAU OF THE CENSUS

Under the legislation establishing the National Health Survey, the Public Health Service is authorized to use, insofar as possible, the services or facilities of other Federal, State, or private agencies, For the Health Interview Survey the Bureau of the Census designed and selected the sample, conducted the household interviews, and processed the data in accordance with specifications established by the Public Health Service.

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## SYMBOLS AND NOTES

Data not available (three dashes)--------------- --
Category not applicable (three dots)------------ ..
Quantity is zero (1 dash)---------------------- -
Magnitude greater than zero but less than one-half of the unit used---------------------- 0 or 0.0

Magnitude of the sampling error precludes showing separate estimate-------------------

NOTE: Due to rounding, detailed figures within tables may not add to totals

# HEALTH INSURANCE 

## BACKGROUND OF THIS REPORT

In July of 1959 the Ú. S. National Health Survey began experimentally to collect data on health insurance. Questions designed to elicit information as to whether the individual had hospital, surgical, or doctor visit insurance were added to the questionnaire. Special collection procedures were instituted to obtain the information from the respondent best qualified to give it.

At the end of 1959 the experimental phase of collecting information was ended to allow time for evaluation of the data before the questions appeared on the questionnaire in a revised form. During the past year a special study designed to appraise the quality of health insurance data collected in interviews has been instituted and the data from the 1959 experimental collection period have been studied for internal consistency and
have been compared with data from other sources. The results of these evaluations will be utilized in determining the form of the questions and the procedures to be used in collecting future data on health insurance.

Because of the time required to complete the special study and the additional time required to collect the information, new data will not be available for at least 2 years. In the meantime, there is a current need for data on health insurance coverage. This interim report based on the preliminary study conducted in the latter half of 1959 is being issued to help meet this need. Because of certain limitations which are set forth in the sections which follow, some of these esti--mates-especially those on coverage for doctor visits-should be used with caution.

Approximately 67 percent of the civilian noninstitutional population of the United States was covered by some form of hospital insurance, 62 percent by surgical insurance, and 19 percent by insurance for doctor visits outside the hospital according toresponses to 19,000 household interviews conducted by the U. S. National Health Survey from July through December 1959.


In urban areas 72 percent of the population had hospital insurance; in rural-nonfarm areas 68 percent had hospital insurance; in farm areas 45 percent had this kind of coverage. For surgical insurance-the comparable estimates were 66, 64 , and 40 percent, and for doctor visit insurance the estimates were 20,21 , and 12 percent.


The proportion of the population covered by hospital and surgical insurance was generally highest in the Northeast and North Central regions of the United States and lowest in the South. The proportion covered in the West was between the extremes and somewhat below the national
average. However, the proportion covered by insurance for doctor visits in the West, 32 percent, was higher than in the other 3 regions.


In families where the income during the previous 12 months was under $\$ 2,000$, approximately 33 percent of the persons had hospital insurance, 27 percent had surgical insurance, and 9 percent had insurance for doctor visits outside the hospital. In families with the highest income during the previous 12 months, $\$ 7,000$ or more, the comparable percentages were 84,80 , and 28 .


Persons in the age range in which the working population is concentrated were more likely to have health insurance than children or old people, although the rate of coverage for those under age 25 was higher than it was for persons age 65 or older. Among persons age 65 and older, approximately 46 percent were covered by some form of hospital insurance, 37 percent by surgical insurance, and 10 percent by doctor visit insurance.

## SOURCE AND LIMITATIONS OF THE DATA

The data presented in this report were derived from a continuing household interview survey based on a probability sample of the civilian noninstitutional population residing in the United States. During the period July-December 1959 approximately 19,000 households containing 62,000 persons were interviewed. For 52 percent of the population all of the information was obtained at the time of interview. For the other 48 percent, all of the illness and demographic information was obtained at the time of the interview, and the information on health insurance was collected by a special mail-in form which was left at the household for the head of the reporting unit to complete and return.

A description of the statistical design of the survey, the methods used in estimation, and general qualifications of data obtained from surveys - is to be found in Appendix I. Since all estimates presented in this report are based on a sample of the population rather than the entire population, they are subject to sampling error. Therefore, particular attention should be paid to the section entitled "Reliability of Estimates" which includes a table of sampling errors and instructions for its use.

Definitions of certain terms used in this re.port are given in Appendix II. Since many of these terms have specialized meanings for the purposes of this survey, familiarity with these definitions will assist the reader in interpreting the data.

The questionnaire which was used to collect - the data is reproduced as Appendix III. Only a fraction of the information obtained by means of the questionnaire is included in this report. Other reports in this series give data on other topics covered by the questionnaire. However, the entire document is included so that the reader can understand the context in which the data for this report were gathered.

Appendix IV consists of notes on the special methods which are applicable only to the health insurance data. The use of a mail-in form for the collection of health insurance data introduced changes in the usual National Health Survey field a and computational procedures. The operating procedures used in this phase of the data collection and some of the effects on the data are discussed in Appendix IV.

A general limitation to all data obtained by household interview is that the data are no better than the respondent's knowledge of and willing-
? ness to discuss his own affairs. The respondent may be unwilling to answer, he may not know the answer, or he may give incorrect information. Only one percent of the households scheduled for
interview resulted in refusal to give any information. Of the persons for whom the regular interview was completed, 3.7 percent failed to give the information on health insurance. This additional nonresponse on health insurance was due to the failure to return the mail-in form where one had been left.

Some impression of the magnitude of the second limiting factor, lack of knowledge, can also be gained from the data. For hospital insurance, an estimated 1.9 percent of the population either did not know whether they were covered or else failed to understand the question well enough to give a usable response. For surgical insurance the comparable figure is 4.8 percent, and for insurance for doctor visits it is 6.3 percent.

To compute the percentages shown in this report, only those persons who responded either yes or no as to whether they had health insurance were included. This procedure in effect distributed the population for whom information was not obtained in the same manner as the population for whom information was obtained. The original and the prorated distributions for hospital insurance are shown in table A.

The third source of error in data obtained by interviews is in the quality of the information given by the respondent. The magnitude of this error cannot be stated in numerical terms as the survey design did not include procedures for checking records to ascertain whether the people were reporting their coverage accurately. However, two indirect procedures were utilized. The first was a comparison with data from other

Table A. The effect of prorating the unusable responses on the percent of persons covered for hospital insurance

| Response for hospital insùrance | Original | Prorated |
| :---: | :---: | :---: |
| Total- | . 100.0 |  |
| Usable- | 94.4 | 100.0 |
| Yes: | 63.4 | 67.1 |
| No- | 31.0 | 32.9 |
| Not usable- | 5.6 | ... |
| Don't know- | 1.9 | - . - |
| No response-- | 3.7 | , $\quad$. |

sources, such as results from other surveys and the estimates made from insurance company records. Estimates on total coverage from these sources are shown in table B. The second was a check of a sample of questionnaires against published lists of insurance companies to determine

Table B. Percent of persons with hospital insurance as estimated from surveys of insuring organizations and from household interview surveys: United States, July-December 1959

| Year | $\begin{gathered} \text { Surveys of } \\ \text { insuring } \\ \text { organizations } \end{gathered}$ | Household <br> interview surveys |
| :---: | :---: | :---: |
| 1950---- | 50.9 |  |
| 1951---- | 56.0 |  |
| 1952---- | 58.7 |  |
| 1953--.- | 61.7 | $57^{3}$ |
| 1954-..- | 63.1 |  |
| 1955---- | 65.7 |  |
| 1956--- | 69.4 | $64{ }^{4}$ |
| 1957---- | 71.4 | $66^{5}$ |
| 1958---- | 71.1 | $65^{6}$ |
| 1959---- | 72.5 | $67{ }^{7}$ |

whether such a company actually existed and whether it provided the type of insurance which had been reported. Such a check was made and only rarely did a respondent name a plan which was not on the published lists. There was, therefore, reason to believe that respondents were giving reliable information about their insurance.

1 The Extent of Voluntary Health Insurance Coverage in the United States as of December 31. 1958. Health Insurance Council. 1959.
${ }^{2}$ Current Population Reports. Population Estimates. Series P-25, No. 209. December 14. 1959.
${ }^{3}$ Anderson, O. W. . and Feldman. J. J.: Family Nedical Costs and Voluntary Health Insurance: A Nationwide Survey. McGraw-Hill Book Co.. New York. N. Y., 1956.
${ }^{4}$ Brewster, A. W. and Kramer. L. N.: Health insurance and hospital use related to marital t status. Pub. Health Rep. 74: No. 8. August 1959.
${ }^{5}$ A Profile of the Health Insurance $\quad$ Public. Health Insurance Institute. 1959.
${ }^{6}$ Voluntary Health Insurance: 1953 and 1958. Health Information Foundation Program in Health Services. VIII: No. 5. May 1959.
${ }^{7}$ U. S. National Health Survey. Interim Report on Health Insurance, United States. July-December 1959. PHS Pub. No. 584-B26.

## THE EXTENT OF COVERAGE

The need for health insurance as protection against high medical expenses has become generally recognized in the United States. Although estimates of the number of people covered by health insurance vary, depending on the source of the data, the population included, and the definition of what constitutes health insurance, at least two thirds of the people now living in the United States have some kind of protection.

The source of the data presented in this report and the population from which these data are drawn have been noted in the previous section and are discussed at greater length in Appendix I. However, before the estimates can have any meaning, it is necessary to understand exactly what kind of protection is included. For this report all forms of payment for care provided by the government to certain population groups, such as public welfare for the indigent, Medicare for military dependents, and care for veterans available through the Veterans Administration, are excluded. Also excluded is care provided by voluntary agencies to victims of specified diseases or to other defined segments of the population. Other common forms of protection which are excluded are workmen's compensation, loss of income insurance, and policies which pay benefits only for accidents or for the "dread diseases."

The three forms of health insurance which are included are: hospital insurance which pays
all or part of the bill for the hospitalized person; surgical insurance which pays all or part of the bill of the doctor performing an operation either in a hospital or in his office; and doctor visit insurance which pays the doctor's bill for nonsurgical care including home or office visits for treatment, diagnostic examinations, or, other procedures.

In general, the pattern of distribution of coverage in the population is similar for the three kinds of coverage even though the proportion covered by each kind of protection is different. For this reason, and also because hospital insurance is most clearly defined in the minds of respondents, most of the discussion which follows is limited to hospital insurance. Where the distribution of one of the other kinds of coverage differs from that of hospital insurance, the difference is noted. Tables of age-specific rates within each population group for each of the three kinds of coverage have been included at the end of the text for the benefit of those who desire more detailed information.

## Sex and Age

There was a slight but consistent difference between the rate of coverage for males and that for females. For the United States as a whole, 68.1 percent of the males and 66.3 percent of the

Table C. Percent distribution of the total population and the insured populations by age: United States, July-December 1959

females were covered by hospital insurance. A difference of approximately the same magnitude between the sexes was maintained throúgh all age groups despite the variations among the age groups in the proportion covered.

The rate of coverage was fairly high for children ( 66.5 percent had hospital insurance), decreased slightly for those aged 15-24 (63.4 percent), and then increased again. For persons aged $25-54$, the rates of coverage by 10 -year age groups were 72.8 percent, 74.5 percent, and 74.4 percent. From that point on the proportion covered dropped to 67.3 percent for those aged 55-64, to 53.2 percent for those aged 65-74, and to 32.5 percent for those aged 75 or more.

Table C shows the distribution of the total population and the insured population by age. Approximately 8.7 percent of the U. S. population was 65 years of age or older. Among persons with hospital insurance 6.2 percent were age 65 or older. Among persons with surgical insurance 5.4 percent were in that age group and among persons with doctor visit insurance only 4.8 percent were 65 or over.

## Residence

Among persons living in urban areas 71.5 percent had hospital insurance. In the rural-nonfarm areas 68.0 percent of the population had hospital insurance and in the rural-farm areas only 45.0 percent of the population had such coverage. The proportional difference in the coverage rates for the three areas was less for surgical and doctor visit insurance than for hospital insurance. Between urban and rural-nonfarm areas there was no real difference in the over-all proportion covered by these two types of insurance.

The rates of coverage in the urban and the rural-nonfarm areas were similar. However, the rates for persons living on farms were lower in every age group than they were in the other two areas. For this reason all of the detailed tables show the rates for farm and nonfarm areas separately.

## Region

The industrial, highly urbanized Northeast had the highest proportion of the population covered by hospital insurance ( 75.2 percent). In the North Central region the rate of coverage was almost as high for hospital insurance ( 73.9 percent), and there was no real difference between these two regions in the over-all rates for surgical and doctor visit insurance. The detailed tables, which show the rates by age and sex, indicate some shifts in the age-specific rates, but in general the extent of coverage in these two regions was similar.

In the South, coverage rates for all of the three types of health insurance were low. Rates for hospital insurance coverage for persons aged 25 and over were only slightly lower in the South than they were in the West, but the proportion of persons under 25 years of age with hospital insurance, and the proportion of the total population with surgical or doctor visit insurance was considerably lower in the South than in any other. region.

The proportion of the population in the West covered by each of the specified types of health insurance presented an interesting variation. Coverage for hospital insurance was lower than the national rate. Coverage for surgical insurance, while generally lower than the national rate, was much closer than coverage for hospital insurance and in the age group 45-54 was actually higher. However, coverage for doctor visits was much higher than the national rate and for certain age groups it was twice as high as the coverage in any other region. A possible explanation for this is that there are more of the comprehensive types of plans in the West which provide for complete medical care, including doctor visits, than in other regions. There are additional data on this point in Section II of this report.

## Family Income

The income used to classify the population is the income of the family (if the person lives in the same household as other persons related to him) or the income of the individual (if the person lives alone or with other persons who are not related to him). Since an estimated 93.5 percent of the population live with persons to whom they are related by blood, marriage, or adoption, the income is generally the income of a multiperson family.

Although 14.9 percent of the U.S. population had an annual family income of less than $\$ 2,000$, only 7.4 percent of the persons with hospital insurance were in this income group (table D). The next higher income group, $\$ 2,000-3,999$ per year, contained 20.5 percent of the population and 16.9 percent of the persons with hospital insurance. These two low-income groups, which contained over a third of the total population ( 35.4 percent), had about a fourth of the population with hospital insurance ( 24.3 percent).

The percentage of the population in each income group covered by hospital insurance shows the same situation in a different fashion. Only 33.1 percent of the persons in the lowest family income group were covered by hospital insurance. In the $\$ 2,000-3,999$ category 56.0 percent were covered. In the $\$ 4,000-6,999$ group, which contained 35.6 percent of the U. S. population, 78.9 percent were covered. In the highest family in-

Table D. Percent distribution of the total population and the insured populations by family income: United States, July-December 1959

| Family income | U. S. total | Persons with insurance |  |  |
| :---: | :---: | :---: | :---: | :---: |
|  |  | Hospital | Surgical | Doctor <br> visit |
| All incomes | 100.0 | 100.0 | 100.0 | . 100.0 |
| 0-\$1,999 | 14.9 | 7.4 | 6.6 | 7.0 |
| \$2,000-3,999 | 20.5 | 16.9 | 16.2 | 14.8 |
| \$4,000-6,999 | 35.6 | 42.1 | 43.1 | 40.6 |
| \$7,000+--- | 21.4 | 27.4 | 28.4 | 31.4 |
| Unknown | 7.6 | 6.2 | 5.7 | 6.3 |

come group, $\$ 7,000$ or more per year, 84.5 percent were covered by hospital insurance.

Part of the difference among the four family income groups in the proportion covered could be related to the different age distributions within the income groups. Some 22.6 percent of the persons in the lowest income category, less than $\$ 2,000$ per year, were 65 years of age or over, while 4.4 percent of those in the highest group, $\$ 7,000$ or more per year, were in this age bracket. However, the differences among the age distributions within the income groups do not account for the differences in coverage among the income groups, as can be seen from table $E$. The

Table E. Percent of persons with hospital insurance by family income: Unadjusted and adjusted for age: United States, July-December 1959

| Family income | Unadjusted | Adjusted for age |
| :---: | :---: | :---: |
| U. S. total- | 67.1 | - . $\cdot$ |
| 0-\$1,999----.--- | 33.1 | 32.5 |
| \$2,000-3,999---- | 56.0 | 56.1 |
| \$4,000-6,999---- | 78.9 | 77.5 |
| \$7,000+--------- | 84.5 | 83.0 |
| Unknown--------- | 58.1 | 58.3 |

age-adjusted rates for hospital insurance were almost the same as the unadjusted rates. People in the low income groups were not covered regardless of age.

## Major Activity

Although the U. S. National Health Survey collects information as to whether the household members are usually working, keeping house, going to school, etc., the only categories used in this report are usually working and other. This is a useful division since other studies indicate that more health insurance is purchased through groups than individually, and the group is often formed through employment. It should be noted that the usually working population as defined for this report (see Appendix II) is not the population used in official labor force statistics.

As would be expected, usually working persons were more likely to have health insurance than were other persons. About 74.8 percent of the usually working population was covered by hospital insurance as contrasted with 62.9 percent of the others. However, the "other" group was heavily weighted by the 55 million persons under the age of 15 who were not eligible to be members of the usually working population but who were often covered under plans carried by their parents. When only persons age 15 or over are considered, the percentage of the,"other" group covered by hospital insurance drops to 59.6 percent.

Even after persons under 15 years of age were excluded from the population, there was a large difference in the age distribution of the usually working and other groups. This suggests the possibility that differences in hospital insurance coverage were due to differences in the age "distributions. Again, age-adjusted rates give an indication of whether this is so. As shown in table F , the age-adjustment for persons age 15 years or over reduced the difference in rates of coverage between the usually employed and other

Table F. Percent of persons with hospital insurance by sex and major activity: Unadjusted and adjusted for age: United States, July-December 1959

| Sex and major activity | Unadjuśted |  | Adjusted <br> for age |
| :---: | :---: | :---: | :---: |
|  | All ages | Age 15+ |  |
|  |  |  | Age 15+ |
| Both sexes |  |  |  |
| Usually working- | 74.8 | 74.8 | 72.3 |
| Other- | 62.9 | 59.6 | 62.1 |
| Male |  |  |  |
| Usually working- | 74.0 | 74.0 | 71.1 |
| Other--------- | 62.0 | 52.1 | 43.3 |
| Female |  |  |  |
| Usually working- | 76.8 | 76.8 | 74.9 |
| Other--- | 63.5 | 62.0 | 63.3 |

groups, but the difference was still 10 percentage points.

Although the rate of coverage for hospital insurance was higher for females than for males within each of the major activity groups shown here, in the total population the rate of coverage was higher for males. The reason for this reversal in rates is that proportionally fewer females than males are in the usually working population with its high rate of coverage.

## Family Status

The data processing channels of the U. S. National Health Survey were not designed to collect information about family units. Household members are classified, however, according to their relationship to the head of the household or family. Out of the variety of relationships and interrelationships which exist in households, three have been selected as having a bearing on health insurance coverage. The three are: heads of the families, other family members, and individuals. The head of the family is the person named as head by the respondent in answer to the interviewer's question, with the exception that no married woman with a husband living in the same household can be the head of the family unless the husband is a member of the Armed Forces. Other family members are all persons living in the same household who are related to the head of the family by blood, marriage, or adoption. Individuals are persons who either live alone or with persons to whom they are not related.

Heads of families had a higher rate of coverage" ( 69.9 percent) for hospitalization than other family members ( 66.9 percent). Family members in general were more likely to be covered than individuals (58.4 percent).
lt seemed possible that differences in the age distribution accounted for part of the differences in the rates. Almost all of the children are classified as other family members since children cannot be heads of families and are only rarely living alone or with people not related to them. Even after children under the age of 15 are excluded to make the groups more comparable, individuals tend to be older than family members. Therefore, age-adjusted rates were computed for the population 15 years of age and over. These rates are shown in table G.

The rates of coverage by family status were reversed for males and females. Males aged 15 or over who were not family heads were much less likely to be covered for hospital insurance than males who were family heads. Females aged 15 or over who were not family heads were much more likely to be covered for hospital insurance than females who were family heads. It is true that some of the female family heads were women who were married to members of the Armed Forces and thus covered by Medicare, which is not considered as health insurance in this report. However, the proportion of the 4.9 million female heads of families who were covered by Medicare was not large enough to substantially affect the rates.

Table G. Percent of persons with hospital insurance by sex and family status: Unadjusted and adjusted for age: United States, July-December 1959

| Sex and family status |  | Unadjusted |  | Adjusted <br> for age |
| :---: | :---: | :---: | :---: | :---: |
|  |  | All ages | Age 15+ |  |
|  | - |  |  | Age 15+ |
| Both sexes |  | , |  |  |
| Heads of families | -- | 69.9 | . 69.9 | 68.0 |
| Other family member |  | 66.9 | 67.3 | 67.0 |
| Individuals--- | --- | 58.4 | 58.2 | 63.5 |
| Male |  |  |  |  |
| Heads of families- | -- | 73.1 | 73.1 | 72.0 |
| Other family member | -- | 64.1 | 56.8 | 51.3 |
| Individuals------- | - | 57.3 | 57.2 | 60.6 |
| Female |  |  |  |  |
| Heads of families |  | 44.8 | - 44.8 | 41.4 |
| Other family members |  | 68.3 | 69.6 | 68.4 |
| Individuals--- | -- | 59.1 | 59.0 | 64.8 |

## Chronic Activity Limitation

Although two thirds of the U.S. population was covered by hospital insurance, only half of those limited in their major activity and one third of those unable to carry on their major activity had such coverage. Persons with one or more chronic conditions but with no activity limitation had a higher rate of coverage for both hospital and surgical insurance than persons with no chronic conditions. This could be due to a difference in age distribution, a tendency to acquire
health insurance after a condition was discovered but before it caused activity limitation, or the discovery of a chronic condition through more frequent use of medical services after health insurance was acquired. It is impossible to make any assumptions about the latter two reasons on the basis of these data. It is possible, however, to say that differences in age distribution alone do not accoúnt for the difference in rates.

After these data were adjusted for age, coverage was still highest for those with one or more chronic conditions but no activity limitation and

Table H. Percent of persons with hospital insurance by limitation of activity: Unadjusted and adjusted for age: United States, July-Decémber 1959

lowest among those who were unable to carry on their major activity (table H). The adjusted rate of coverage was higher than the unadjusted rate for the latter group, but it was still significantly lower than for persons who were not limited in their major activity.

## Hospital Utilization

Data on the percentage of persons with and without hospital insurance who were in a shortstay hospital at least once during the 12 months prior to interview are presented in table I. Some 10.2 percent of the persons who had hospital insurance at the time of interview had been hospitalized during the previous 12 months; 7.7 percent of the persons who did not have hospital insurance at the time of interview had been hospitalized during the same time period. However, it was not ascertained whether the coverage was acquired before or after hospitalization for those persons who had been hospitalized.

Hospital utilization by insured and uninsured persons varied appreciably with age. The relative difference between persons with and without hospital insurance with respect to the proportion hospitalized was much less in the age groups 15-34 than at other ages. The rates were particularly dissimilar for persons aged 65 or over

Table I. Percent of persons with one or more short-stay hospital episodes during past 12 months according to hospital insurance coverage by age: United States, July-December 1959

| Age | Persons with no hospital insurance | Persons with hospital insurance |
| :---: | :---: | :---: |
| All ages- | 7.7 | 10.2 |
| 0-14--------- | 3.9 | 5.9 |
| 15-24--------- | 11.9 | 13.9 |
| 25-34-------- | 14.4 | 14.4 |
| 35-44--------- | 8.0 | 11.2 |
| 45-54--------- | 6.9 | 9.8 |
| 55-64--------- | 6.8 | 9.8 |
| 65+----------- | 8,2 | 13.7 |

where 8.2 percent of those without hospital insurance and 13.7 percent of those with hospital insurance had been hospitalized within the year.

## TYPE OF INSURING ORGANIZATION

There are many organizations offering health insurance in the United States today. These organizations can be roughly divided into three types. Among the best known are the Blue CrossBlue Shield Plans, which are often called service plans because the hospital or physician is paid by the insurer rather than by the insured person for the services provided. The second type is the private insurance company which sells health insurance in much the same manner as life insurance is sold. There are approximately 700 such companies in the United States today and there is great variability in the kind and completeness of coverage which they sell. The third type of insuring organization is the independent prepaid comprehensive plan. There are differences among these plans but in general their aim is to provide complete medical care, including all three kinds of coverage discussed in this report.

In coding the U. S. National Health Survey data, the responses were divided into Blue Plans and other. The Blue Cross Guide published by the Blue Cross Commission was used to determine which responses were to be classified as


Blue Plans. The other category was not subdivided because of difficulties in making accurate classifications.

It is possible that in a few cases respondents gave the name of a union, employee association, or other group through which they paid their premiums rather than the name of the insuring organization. In such cases the responses were classified as other than Blue Plans and result in an underestimate of the proportion covered by Blue Plans.

Figure 1. shows the percentage of the population covered by Blue Plans and by other types of insuring organizations. Some 31 percent were covered for hospital expense by Blue Plans and 40 percent by other types of insurance. Each estimate includes 5 percent who were covered by both. For surgical expenses, 28 percent had Blue Shield and 38 percent had other types of insurance. Approximately 6 percent of the population was covered by Blue Shield for doctor visits at home or at the office and 17 percent by other types of insurance.

## Distribution by Selected Population Groups

Of those persons who were covered by hospital insurance, less than half ( 46.4 percent) were covered by Blue Plans. Some of these, 7.4 percent of those with insurance, were covered by other types of insuring organizations as well as by a Blue Plan. Other insuring organizations covered 59.8 percent of the population including the 7.4 percént with duplicate coverage (table J).

The proportion covered by each type of insuring organization did not change greatly with age, sex, or major activity. There were, however, large differences in the proportions among the geographic regions. Although only 44.6 percent of those covered by hospital insurance in the Northeast had coverage under non-Blue Plans, 77.9 percent in the West had coverage under such plans. There was also a change in the percentage with coverage under both types of insuring organization. In the Northeast 10.0 percent of these with hospital insurance had duplicate coverage while in the West only 4.3 percent of the insured population was covered by both a Blue Plan and another type of insurer.

As shown in table K , the pattern of coverage for those persons with surgical insurance was

Table J. Percent distribution of persons with hospital insurance according to type of insuring organization and demographic characteristics: United States, July-December 1959

similar to that for persons with hospital insurance. There was a slight shift toward a larger proportion being covered by non-Blue Plans, and a smaller proportion had duplicate coverage, but the pattern according to age, sex, geographic,
and income variables was similar to that for hospital insurance.

The distribution of persons with insurance for doctor visits according to type of insuring organization is unlike that for the other two kinds

Table K. Percent distribution of persons with surgical insurance according to type of insuring organization and demographic characteristics: United States, July-December 1959

of insurance and is more difficult to evaluate. Since only 19.3 percent of the population was reported to have such insurance, the sampling error on these estimates is relatively large. Also, the proportion of persons with doctor visit insur-
ance who did not know the type of insuring organization was relatively large. The proportion who did not know was especially high among old persons, those in the South, those in rural-farm areas, and those in the lowest income group.

Table L. Percent distribution of persons with doctor visit insurance according to type of insuring organization and demographic characteristics: United States, July-December 1959


However, even allowing for the effects of these two factors, it is obvious, as shown in table $L$, that approximately three fourths of those with insurance for doctor visits were covered by nonBlue Plans. The only significant variation was
with region, and this is consistent with the variation in the other two kinds of insurance and also with what would be expected from the population coverage data presented in Part I of this report.

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Table 1. Percent of persons with hospital insurance according to residence by sex and age: United States, July-December 1959
[Data are, based on household interviews of the civilian noninstitutional population. The survey"design, general qualifications, and tables of sampling errors are given in Appendix I. Definitions of terms are given in Appendix II. A description of the special methods for data on health insurance is given in Appendix IV]


Table 2. Percent of persons with surgical insurance according to residence by aex and age: United States, July-December 1959
[Data are based on household interviews of the civilian noninstitutional population. The survey design, general qualifications, and tables of sampling errors are given in Appendix 1 . Definitions of terms are given in Appendix ll. A description of the special methods for data on health insurance is given in Appendix IV]


Table 3. Percent of persons with doctor visit insurance according to residence by sex and age: United States, July-December 1959
[Data are based on household interviews of the civilian noninstitutional population. The survey design, general qualifications, and tables of sampling errors are given in Appendix 1 . Definitions of terms are given in Appendix $\| l$. A description of the special methods for data on health insurance is given in Appendix IV]

| Sex and age | U. S. total | Residence |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Urban | Rural |  |  |
|  |  |  | Total | Nonfarm | Farm |
| Both sexes |  |  |  |  |  |
| A11 ages--------r--------------------------1- | 19.3 | 20.3 | 17.8 | 20.5 | 12.3 |
| 0-14- | 18.7 | 20.0 | 17.1 | 20.0 | 10.7 |
| 15-24- | 19.0 | 19.8 | 17.8 | 20.4 | 13.6 |
| 25-34- | 22.8 | 23.7 | 21.7 . | 24.3 | 13.2 |
| 35-44 | 22.6 | 23.6 | 21.0 | 23.6 | 14.9 |
| 45-54-- | 21.7 | 22.5 | 20.2 | 22.6 | 15.6 |
| 55-64- | 18.4 | 20.0 | 15.3 | 17.4 | 12.1 |
| 65+------------------------------------------------- | 10.2 | 10.8 | 9.1 | 10.0 | 7.6 |
| A11 ages----------------------------------- | 20.6 | 21.8 | 18.8 | 21.6 | 13.1 |
| 0-14- | 18.6 | 19.9 | -17.0 | 19.9 | 10.7 |
| 15-24- | 20.0 | 21.6 | 17.5 | 19.0 | 15.3 |
| 25-34- | 24.6 | 25.1 | 23.9. | 26.9 | 15.3 |
| 35-44- | 24.4 | 25.4 | 23.0 | 26.3 | 15.1 |
| 45-54- | 24.5 | 25.0 | 23.6 | 27.0 | 17.6 |
| 55-64-- | 20.7 | 23.3 | 16.1 | 17.9 | 13.4 |
| 65+ | 11.2 | 12.2 | 9.8 | 10.8 | 8.3 |
| Female |  |  |  |  |  |
| A11 ages | 18.2 | 19.0 | 16.9 | 19.5 | 11.4 |
| 0-14- | 18.8 | 20.0 | 17.3 | 20.2 | 10.8 |
| 15-24 | 18.2 | 18.2 | 18.1 | 21.5 | 11.8 |
| 25-34- | 21.2 | 22.3 | 19.6 | 22.0 | 11.3 |
| 35-44- | 20.9 | 22.1 | 19.0 | 20.8 | 14.7 |
| 45-54- | 19.0 | 20.2 | 16.6 | 18.2 | 13.0 |
| 55-64- | 16.2 | 17.1 | 14.5 | 16.9 | 10.7 |
| 65+- | 9.3 | 9.8 | 8.4 | 9.3 | 6.8 |

Table 4. Percent of persons with hospital insurance according to region by sex and age: United States, July-December 1959
[Data are based on household interviews of the civilian noninstitutional population. The survey design, general qualifications, and tables of sampling errors are given in Appendix I. Definitions of terms are given in Appendix ll. A description of the special methods for data on health insurance is given in Appendix. IV]


Table 5. Percent of persons with surgical insurance according to region by sex and age: United States, July-December 1959
[Data are based on household interviews of the civilian noninstitutional population. The survey design, general qualifications, and tables of sampling errors are given in Appendix 1 . Definitions of terms are given in Appendix 11 . A description of the special methods for data on health insurance is given in Appendix IV]

| Sex and age | U. S. total | Region |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Northeast | North Central | South | West |
| A11 ages-0------------ |  |  |  |  |  |
|  | 62.0 | 67.9 | 68.5 | 51.2 | 59.9 |
| 0-14- | 62.4 | 71.4 | 70.2 | 49.3 | 59.4 |
| 15-24-- | 58.8 | 65.0 | 66.6 | 46.8 | 58.3 |
| 25-34- | 69.3 | 74.7 | 75.3 | 61.0 | 64.0 |
| 35-44-- | 69.7 | 74.9 | 74.5 | 60.4 | 67.0 |
| 45-54- | 67.9 | 73.9 | 71.2 | 57.4 | 71.0 |
| 55-64- | 60.2 | 66.6 | 66.8 | 48.6 | 56.6 |
| 65-74--- | 44.2 | 44.3 | 52.9 | 36.8 | 40.4 |
| 75+-- | 23.6 | 18.9 | 27.9 | 22.8 | 25.2 |
| Male |  |  |  |  |  |
|  | 63.1 | 69.4 | 68.8 | 52.2 | 61.2 |
| 0-14- | 62.8 | 72.3 | 69.9 | 49.6 | 60.2 |
| 15-24- | 58.4 | 63.7 | 64.9 | 46.4 | 60.3 |
| 25-34 | 69.8 | 74.5 | 75.1 | 61.8 | 66.6 |
| 35-44- | 71.6 | 76.7 | 76.2 | 63.7 | 66.9 |
| 45-54- | 69.1 | 74.3 | 71.8 | 58.9 | 72.8 |
| 55-64- | 61.4 | 69.0 | 67.6 | 48.1 | 57.8 |
| 65-74- | 47.2 | 51.2 | 54.9 | 37.3 | 41.1 |
| 75+- | 26.6 | 24.1 | 28.3 | 28.0 | 25.3 |
|  |  |  |  |  |  |
|  | 61.0 | 66.4 | 68.2 | 50.3 | 58.8 |
| 0-14- | 62.0 | 70.5 | 70.5 | 49.0 | 58.6 |
| 15-24- | 59.1 | 66.3 | 68.3 | 47.1 | 56.6 |
| 25-34- | 68.8 | 75.0 | 75.6 | 60.2 | 61.8 |
| 35-44- | 67.9 | 73.2 | 72.9 | 57.5 | 67.2 |
| 45-54- | 66.9 | 73.5 | 70.6 | 55.9 | 69.4 |
| 55-64- | 59.1 | 64.5 | 65.9 | 49.0 | 55.2 |
| 65-74- | 41.7 | 38.2 | 51.0 | 36.3 | 39.8 |
| 75+-- | 21.2 | 15.5 | 27.5 | 18.8 | 25.1 |

Table 6. Percent of persons with doctor visit insurance according to region by sex and age: United States, July-December 1959
[Data are based on household interviews of the civilian noninstitutional population. The survey design, general qualifications, and tables of sampling errors are given in Appendix 1 . Definitions of terms are given in Appendix I.1. A description of the special methods for data on health insurance is given in Appendix IV]


Table 7. Percent of persons with hospital insurance according to family income by sex and age: United States, July-December 1959
[Data are based on household interviews of the civilian noninstitutional population. The survey design, general qualifications, and tables of sampling errors are given in Appendix 1 . Definitions of terms are given in Appendix 11 . A description of the special methods for data on health insurance is given in Appendix iv]

| - 1 Sex and age | U.S. total | Family income |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | 0-\$1,999 | $\begin{gathered} \$ 2,000- \\ 3,999 \end{gathered}$ | $\begin{gathered} \$ 4,000- \\ 6,999 \end{gathered}$ | \$7,000+ | Unknown |
| Both sexes. |  |  |  |  |  |  |
| All ag | 67.1 | 33.1 | 56.0 | 78.9 | 84.5 | 58.1 |
| 0-14- | 66.5 | 23.5 | 50.5 | 78.9 | 85.1 | 56.7 |
| 15-24- | 63.4 | 41.5 | 54.3 | 73.0 | 80.9 | 53.2 |
| 25-34- | 72.8 | 36.5 | 57.8 | 82.0 | 85.4 | 58.5 |
| 35-44- | 74.5 | 32.5 | 58.7 | 82.3 | 87.8 | 64.9 |
| 45-54- | 74.4 | 37.0 | 63.8 | 82.9 | 88.7 | 67.6 |
| 55-64 | 67.3 | 38.4 | 65.4 | 78.8 | 84.5 | 63.6 |
| 65-74- | 53.2 | 37.5 | 59.6 | 69.0 | 69.8 | 49.4 |
| 75+- | 32.5 | 26.6 | 39.2 | 36.2 | 39.2 | 32.7 |
| All ag | 68.1 | 32.4 | 55.5 | 79.7 | 85.2 | 58.7 |
| 0-14 | 67.1 | 24.4 | 50.6 | 79.5 | 86.0 | 57.0 |
| 15-24- | 63.7 | 45.6 | 55.3 | 73.0 | 78.9 | 51.2 |
| 25-34- | 73.3 | 37.5 | 59.1 | 82.4 | 85.2 | 59.6 |
| 35-44- | 75.9 | 35.2 | 58.8 | 83.2 | 88.3 | 63.3 |
| 45-54- | 75.2 | 32.7 | 59.5 | 83.1 | 90.0 | 67.6 |
| 55-64- | 68.4 | 29.4 | 63.2 | 79.6 | 85.9 | 64.1 |
| 65-74- | 54.6 | 36.1 | 57.5 | 72.5 | 75.3 | 51.1 |
| 75+ | 34.2 | 23.7 | 45.3 | 47.6 | 36.1 | 37.9 |
| - Female |  |  |  |  |  |  |
| A11 | 66.3 | 33.8 | 56.4 | 78.0 | 83.8 | 57.7 |
| 0-14- | 65.9 | 22.6 | 50.4 | 78.4 | 84.1 | 56.4 |
| 15-24- | 63.1 | 37.4 | 53.6 | 73.0 | 82.7 | 55.0 |
| 25-34 | 72.3 | 35.5 | 56.6 | 81.6 | 85.7 | 57.2 |
| 35-44- | 73.2 | 30.4 | 58.5 | 81.3 | 87.5 | 66.2 |
| 45-54 | 73.7 | 39.8 | 67.5 | 82.6 | 87.3 | 67.5 |
| 55-64- | 66.4 | 43.6 | 67.2 | 78.0 | 82.7 | 63.2 |
| 65-74 | 52.1 | 38.5 | 61.8 | 65.7 | 64.6 | 48.2 |
| 75+- | 31.3 | 28.9 | 33.5 | 28.7 | 41.6 | 30.4 |

Table 8. Percent of persons with surgical insurance according to family income by sex and age: United States, July-December 1959
[Data are based on household interviews of the civilian noninstitutional population. The survey design, general qualifications, and tables of sampling errors are given in Appendix 1. Definitions of terms are given in Appendix ll. A description of the special methods for data on health insurance is given in. Appendix IV]


Table 9. Percent of persons with doctor visit insurance according to family income by sex and age: United States, July-December 1959
[Data are based on household interviews of the civilian noninstitutional population. The survey design, general qualifications, and tables of sampling errors are given in Appendix 1 . Definitions of terms are given in Appendix II. A description of the special methods for data on health insurance is given in Appendix IV]

| Sex and age | U. S. total | Family income |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | $\begin{gathered} 0- \\ \$ 1,999 \end{gathered}$ | $\begin{gathered} \$ 2,000- \\ 3,999 \end{gathered}$ | $\begin{gathered} \$ 4,000- \\ 6,999 \end{gathered}$ | \$7,000+ | Unknown |
| All ages--------- |  |  |  |  |  |  |
|  | 19.3 | 8.9 | 14.1 | 21.9 | 27.7 | 17.9 |
| 0-14- | 18.7 | 6.2 | 11.7 | 21.2 | 28.1 | 17.7 |
| 15-24- | 19.0 | 15.4 | 15.6 | 20.2 | 24.1 | 18.8 |
| 25-34 | 22.8 | 12.2 | 14.5 | 25.4 | 30.1 | 18.9 |
| 35-44- | 22.6 | 9.8 | 15.0 | 22.5 | 31.6 | 19.7 |
| 45-54- | 21.7 | 9.1 | 18.2 | 22.7 | 28.6 | 19.9 |
| 55-64- | 18.4 | 8.0 | 15.2 | 22.5 | 25.0 | 21.7 |
| 65+- | 10.2 | 6.6 | 13.1 | 13.2 | 13.0 | 9.8 |
| All | 20.6 | 10.2 | 14.5 | 22.8 | 29.0 | 19.2 |
| 0-14- | 18.6 | 6.2 | 11.1 | 21.0 | 28.3 | 17.8 |
| 15-24- | 20.0 | 22.2 | 16.3 | 19.7 | 23.0 | 18.3 |
| 25-34- | 24.6 | 14.1 | 17.3 | 27.0 | 31.2 | 21.4 |
| 35-44- | 24.4 | 11.6 | 15.2 | 24.7 | 33.6 | 18.3 |
| 45-54- | 24.5 | 11.1 | 19.0 | 24.7 | 32.3 | 22.3 |
| 55-64- | 20.7 | 7.1 | 14.3 | 25.2 | 28.3 | 23.4 |
| $65+$ | 11.2 | 6.0 | 14.5 | 14.8 | 14.4 | 13.3 |
| Female |  |  |  |  |  |  |
| A11 ages | 18.2 | 7.7 | 13.8 | 20.9 | 26.3 | 16.8 |
| 0-14- | 18.8 | 6.2 | 12.2 | 21.4 | 27.8 | 17.7 |
| 15-24 | 18.2 | 8.6 | 15.1 | 20.7 | 25.0 | 19.2 |
| 25-34- | 21.2 | 10.6 | 11.8 | 24.0 | 29.1 | 16.1 |
| 35-44- | 20.9 | 8.3 | 14.8 | 20.2 | 29.7 | 20.9 |
| 45-54- | 19.0 | 8.0 | 17.4 | 20.6 | 24.5 | 17.6 |
| 55-64- | 16.2 | 8.7 | 15.9 | 19.2 | 21.0 | 19.9 |
| 65+ | 9.3 | 7.1 | 11.6 | 11.8 | 11.7 | 7.7 |

Table 10. Percent of persons with hospital insurance according to major activity and according to family status by sex and age: United States, July-December 1959
[Data are based on household interviews of the civilian noninstitutional population. The survey design, general qualifications, and tables of sampling errors are given In Appendix l. Definitions of terms are given in Appendix ll. A description of the special methods for datia on health insurance is given in Appendix IV]

| Sex and age : | U.S total | Major activity |  | Family status |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Usually working (age 17+) | Other | Heads of families | Other family members | Individuals |
| Both sexes <br> A11 ages--------------------------- |  |  |  |  |  |  |
|  | 67.1 | 74.8 | 62.9 | 69.9 | 66.9 | 58.4 |
| 0-14------------------------------------ | 66.5 | ... | 66.5 | . ${ }^{\text {P }}$ | 66.5 | (*) |
| 15-24---------------------------------- | 63.4 | 63.9 | 63.2 | 59.7 | 63.3 | 69.3 |
| 25-34-------------------------------- | 72.8 | 75.5 | 68.6 | 73.7 | 72.9 | 63.7 |
|  | 74.5 | 78.2 | 67.7 | 74.8 | 74.8 | 67.9 |
|  | 74.4 | 78.5 | 65.9 | 75.5 | 74.2 | 68.9 |
| 55-64---------------------------------- | 67.3 | 75.1 | 57.0 | 70.5 | 65.5 | 62.0 |
| 65-74--------------------------------- | 53.2 | 66.8 | 49.1 | 56.1 | 52.3 | 49.0 |
|  | 32.5 | 47.0 | 31.2 | 36.2 | 29.6 | 32.0 |
| Male <br> A11 ages |  |  |  |  |  |  |
|  | 68.1 | 74.0 | 62.0 | 73.1 | 64.1 | 57.3 |
|  | 67.1 | ... | 67.1 | $\cdots$ | 67.1 | (*) |
| 15-24----------------------------------- | 63.7 | 60.0 | 66.1 | 68.7 | 60.9 | 75.4 |
| 25-34- | 73.3 | 75.5 | 38.5 | 78.2 | 50.1 | 62.3 |
| 35-44--------------------------------- | 75.9 | 78.0 | 30.7 | 78.1 | 54.6 | 64.3 |
| 45-54----------------------------------- | 75.2 | 77.3 | 40.5 | 77.0 | 55.5 | 63.0 |
|  | 68.4 | 73.3 | 41.2 | 71.4 | 42.6 | 50.0 |
| 65-74--------------------------------- | 54.6 | 64.6 | 48.6 | 57.3 | 42.2 | 44.6 |
| 75+---------------------------------- | 34.2 | 46.7 | 31.6 | 39.1 | 26.2 | 25.6 |
| Female |  |  |  |  |  |  |
| All ages------------------------- | 66.3 | 76.8 | 63.5 | 44.8 | 68.3 | 59.1 |
| 0-14------------------------------------- | 65.9 | ... | 65.9 | ... | 65.8 | (*) |
| 15-24---------------------------------- | 63.1 | 68.9 | 61.0 | 18.3 | 65.0 | 61.1 |
| 25-34---------------------------------- | 72.3 | 75.3 | 71.1 | 29.9 | 76.1 | 66.2 |
| 35-44---------------------------------- | 73.2 | 78.9 | 70.0 | 44.2 | 76.3 | 72.0 |
| 45-54------------------------------------ | 73.7 | 80.9 | 68.4 | 60.7 | 75.2 | 72.7 |
| 55-64-----------------------------------1-2- | 66.4 | 79.7 | 60.2 | 62.3 | 66.7 | 67.5 |
|  | 52.1 | 73.4 | 49.4 | 49.4 | 53.1 | 50.8 |
| 75+----------------------------------- | 31.3 | (*) | 31.0 | 25.1 | 30.3 | 35.1 |

Table 11. Percent of persons with hospital insurance according to family status and major activity by sex and age: United States, July-December 1959
[Data are based on household interviews of the civilian noninstitutional population. The survey design, general qualifications, and tables of sampling errors are given in Appendix I. Definitions of terms are given in Appendix tI . A description of the special methods for data on health insurance is given in Appendix IV]


Table 12. Percent of persons with surgical insurance according to major activity and according to family status by sex and age: United States, July-December 1959
[Data are based on household interviews of the civilian noninstitutional population. The survey design, general qual-: Ifications, and tables of sampling errors are given in Appendix I. Definitions of terms are given in Appendix ll. A description of the special methods for data on health insurance is given in Appendix IV]


Table 13. Percent of persons with surgical insurance according to family status and major activity by sex and age: United States, July-December 1959
[Data are based on household interviews of the civilian noninstitutional population. The survey'design, general qualifications, and tables of sampling errors are given in Appendix 1 . Definitions of terms are given in Appendix ll. A descriptlon of the special methods for data on health insurance is given in Appendix IV]


Table 14. Percent of persons with doctor visit insurance according to major activity and according to family status by sex and age: United States, July-December 1959
[Data are based on household interviews of the civilian noninstitutional population. The survey design, general quatifications, and tables of sampling errors are given $\ln$ Appendix 1 . Definitions of terms are given in Appendix $\|$. A description of the special methods for data on health insurance is given in Appendix iv]


Table 15. Percent of persons with hospital insurance according to chronic limitation of activity by sex and age: United States, July-December 1959
[Data are based on household interviews of the civilian noninstitutional population. The survey design, general qualifications, and tables of sampling errors are given in Appendix l. Definitions of terms are given in Appendix ll. A description of the special methods for data on health insurance is given in Appendix IV]

| Sex and age | U.S. total | Persons with no chronic conditions | Persons with one or more chronic conditions |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | ```No limi- tation of activity``` | Limited in outside activity | Limited in major activity | Unable to carry on major activity |
| Both sexes |  |  |  |  |  |  |
| A11 ages--------------- | 67.1 | 67.9 | 71.5 | 64.4 | 49.8 | 34.4 |
| 0-24---------------------------- | 65.6 | 65.0 | 68.5 | 69.7 | 59.2 | 49.1 |
|  | 73.7 | 73.7 | 76.8 | 71.7 | 56.5 | 28.2 |
| 45-64- | 71.4 | 74.5 | 74.7 | 68.4 | 54.2 | 43.4 |
|  | 74.4 | 75.9 | 77.1 | 70.8 | 61.1 | 43.4 |
| 55-64-------------------------- | 67.3 | 72.4 | 71.6 | 65.9 | 48.6 | 43.5 |
| 65+------------------------------ | 46.1 | 53.2 | 53.1 | 44.3 | 38.3 | 30.2 |
|  | 53.2 | 58.7 | 58.4 | 48.8 | 45.6 | 37.0 |
| 75+--------------------------- | 32.5 | 37.1 | 39.8 | 38.0 | 26.2 | 24.5 |
| Male |  |  |  |  |  |  |
| All ages- | 68.1 | 68.7 | 73.8 | 70.3 | 48.6 | 36.0 |
|  | 66.2 | 65.4 | 69.7 | 76.0 | 57.6 | (*) |
| 25-44--------------------------- | 74.6 | 74.7 | 78.8 | 75.5 | 52.6 | 30.2 |
|  | 72.3 | 75.5 | 76.5 | 74.8 | 53.3 | 43.2 |
| 45-54------------------------ | 75.2 | 76.9 | 78.0 | 75.1 | 59.7 | 44.9 |
| 55-64- | 68.4 | 73.3 | 74.3 | 74.6 | 48.0 | 42.4 |
| 65+------------------------------- | 47.9 | 56.7 | 59.0 | 43.7 | 37.9 | 33.0 |
| 65-74- | 54.6 | 63.4 | 64.3 | (*) | 42.2 | 39.2 |
| 75+--------------------------- | 34.2 | 37.1 | 45.0 | (*) | 27.5 | 26.2 |
| Female |  |  |  |  |  |  |
| A11 ages------------- | 66.3 | 67.2 | 69.6 | 60.8 | 50.8 | 31.2 |
| 0-24---------------------------- | 65.0 | 64.6 | 67.3 | 63.0 | 60.8 | (*) |
| 25-44---------------------------- | 72.8 | 72.8 | 75.1 | 69.6 | 60.2 | (*) |
|  | 70.5 | 73.6 | 73.2 | 64.4 | 55.0 | 44.1 |
|  | 73.7 | 74.9 | 76.2 | 68.4 | 62.2 | (*) |
| 55-64------------------------- | 66.4 | 71.5 | 69.4 | 59.2 | 49.2 | (*) |
| 65+--------------------------- | 44.6 | 50.1 | 49.3 | 44.6 | 38.5 | 24.7 |
|  | 52.1 | 54.3 | 54.6 | 51.0 | 48.9 | 30.1 |
|  | 31.3 | 37.2 | 36.8 | 35.3 | 25.4 | 22.1 |

Table 16. Percent of persons with surgical insurance according to chronic limitation of activity by sex and age: United States, July-December 1959
[Data are based on household interviews.of the clvilian noninstitutionai population. The survey design, general qualifications, and tables of sampling errors are given in Appendix I. Definitions of terms are given in Appendix $1 /$. A description of the special methods for data on health Insurance is given in Appendix IV]

| Sex and age | U. S. total | Persons with no chronic conditions | Persons with one or more chronic conditions |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | $\begin{aligned} & \text { No limi- } \\ & \text { tation } \\ & \text { of } \\ & \text { activity } \end{aligned}$ | Limited in outside activity | Limited in major activity | Unable to carry on major activity |
| Both sexes |  |  |  |  |  |  |
| A11 ages- | 62.0 | 63.0 | 66.2 | 59.4 | 43.5 | 27.6 |
| 0-24- | 61.4 | 60.7 | . 64.5 | 65.5 | 57.1 | 45.1 |
| 25-44- | 69.5 | 69.4 | 72.7 | 69.4 | 51.6 | 26.7 |
| 45-64-- | 64.6 | 67.8 | 68.1 | 62.8 | 47.2 | 36.9 |
| 45-54 | 67.9 | 69.1 | 70.8 | 66.5 | 54.2 | 36.1 |
| 55-64 | 60.2 | 65.6 | 64.3 | 58.5 | 41.6 | 37.3 |
| 65+---- | 37.1 | 43.0 | 43.6 | 36.2 | 31.0 | 22.0 |
| 65-74 | 44.2 | 49.1 | 49.1 | 42.2 | 37.9 | 27.1 |
| 75+ | 23.6 | 24.7 | 29.7 | 27.5 | 19.5 | 17.8 |
| Male |  |  |  |  |  |  |
| All ages------------------- | 63.1 | 63.7 | 69.0 | 65.6 | 42.4 | 30.1 |
| 0-24- | 61.6 | 60.8 | 65.4 | 72.8 | 55.3 | (*) |
| 25-44----- | 70.7 | 70.5 | 75.5 | 71.2 | 46.9 | 28.7 |
| 45-64-- | 65.8 | 68.9 | 70.2 | 71.4 | 45.3 | 38.0 |
| 45-54 | 69.1 | 70.2 | 72.5 | 74.2 | 52.8 | 36.1 |
| 55-64- | 61.4 | 67.0 | 66.7 | 69.2 | 39.4 | 39.1 |
| 65+- | 40.4 | 48.1 | 51.6 | 33.2 | 32.4 | 25.7 |
| 65-74- | 47.2 | 55.6 | 57.1 | (*) | 36.6 | 29.9 |
| 75+- | 26.6 | 25.9 | 37.3 | (*) | 22.6 | 21.5 |
| Female |  |  |  |  |  |  |
| A11 ages-- | 61.0 | 62.3 | 63.8 | 55.5 | 44.4 | 22.5 |
| 0-24-- | 61.1 | 60.6 | 63.6 | 57.6 | 58.7 | (*) |
| 25-44- | 68.3 | 68.2 | 70.4 | 68.5 | 56.1 | (*) |
| 45-64- | 63.5 | 66.6 | 66.1 | 56.9 | 48.9 | 33.7 |
| 45-54- | 66.9 | 68.0 | 69.2 | 62.5 | 55.6 | (*) |
| 55-64- | 59.1 | 64.2 | 62.3 | 50.2 | 43.7 | (*) |
| 65+- | 34.3 | 38.4 | 38.5 | 37.4 | 29.8 | 14.6 |
| 65-74 | 41.7 | 43.2 | 44.0 | 43.5 | 39.2 | 18.4 |
| 75+-------------------- | 21.2 | 23.6 | 25.3 | 28.7 | 17.8 | 12.7 |

Table 17. Percent of persons with doctor visit insurance according to chronic limitation of activity by sex and age: United States, July-December 1959
[Data are based on household interviews of the civilian noninstitutional population. The survey design, general qualifications; and tables of sampling errors are given in Appendix l. Definitions of terms are given in Appendix ll. A description of the special methods for data on health insurance is given in. Appendix IV]

| - Sex and age | U. S. total | Persons with no chronic conditions | Persons with one or more chronic conditions |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | ```No 1imi- tation of activity``` | Limited in outside activity | Limited in major activity | Unable to carry on major activity |
| Both sexes |  |  |  |  |  |  |
| A11 ages------------------- | 19.3 | 19.7 | 21.0 | 19.3 | 12.3 | 6.3 |
| 0-24------------------------------- | 18.8 | 18.4 | 20.4 | 26.8 | 17.6 | (*) |
| 25-44------------------------------ | 22.7 | 22.9 | 23.7 | 21.5 | 16.1 | (*) |
|  | 20.2 | 21.8 | 21.4 | 20.2 | 12.7 | 9.9 |
|  | 21.7 | 22.6 | 23.0 | 22.2 | 12.1 | (*) |
| 55-64- | 18.4 | 20.5 | 19.1 | 18.1 | 13.1 | (*) |
| 65+- | 10.2 | 12.1 | 12.7 | 9.6 | 8.3 | 4.5 |
| All ages-- | 20.6 | 20.4 | 23.8 | 24.4 | 12.0 | 7.1 |
| 0-24-------------------------------- | 19.0 | 18.3 | 21.5 | 34.5 | 13.6 | (*) |
| 25-44----------------------------- | 24.5 | 24.3 | 26.6 | 21.6 | 16.0 | (*) |
| 45-64------------------------------ | 22.9 | 24.3 | 25.3 | 25.7 | 12.2 | 9.3 |
| 45-54----------------------------1-2-- | 24.5 | 25.5 | 26.8 | 25.2 | 12.2 | (*) |
| 55-64- | 20.7 | 22.5 | 23.1 | 26.3 | 12.2 | (*) |
| 65+----------------------------------1-1- | 11.2 | 13.6 | 14.9 | 13.1 | 8.7 | 6.0 |
| Female |  |  |  |  |  |  |
| A11 ages | 18.2 | 18.9 | 18.7 | 16.1 | 12.5 | 4.6 |
| 0-24------------------------------ | 18.6 | 18.4 | 19.2 | 18.8 | 21.6 | (*) |
| 25-44----------------------------- | 21.0 | 21.4 | 21.4 | 21.3 | 16.1 | (*) |
|  | 17.8 | 19.3 | 17.9 | 16.6 | 13.1 | 11.4 |
| 45-54--------------------------- | 19.0 | 19.8 | 19.4 | 20.4 | 12.1 | (*) |
| 55-64--------------------------- | 16.2 | 18.6 | 16.0 | 11.9 | 13.8 | (*) |
| 65+------------------------------- | 9.3 | 10.8 | 11.3 | 8.1 | 8.0 | 1.5 |

Table 18. Percent distribution of persons according to whether, they had hospital insurance and according to whether they were hospitalized in a short-stay hospital during the previous 12 months by sex and age: United States, July-December 1959
[Data are based on household interviews of the civilian noninstitutional population. The survey design, general qualifications, and tables of sampling errors are given in Appendix 1 . Definitions of terms are given in Appendix ll. A description of the special methods for data on health insurance is given in Appendix IV]

| Sex and age | All persons |  |  | Persons with no hospital insurance |  |  | Persons with hospital insurance |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Hospital episodes |  | Total | Hospital episodes |  | Total | Hospital episodes |  |
|  |  | None | One or more |  | None | One or more |  | None | One or more |
| Both sexes |  |  |  |  |  |  |  |  |  |
| All ages-- | 100.0 | 90.6 | 9.4 | 100.0 | 92.3 | 7.7 | 100.0 | 89.8 | 10.2 |
| 0-14------------ | 100.0 | 94.8 | 5.2 | 100.0 | 96.1 | 3.9 | 100.0 | 94.1 | 5.9 |
| 15-24----------- | 100.0 | 86.8 | 13.2 | 100.0 | 88.1 | 11.9 | 100.0 | 86.1 | 13.9 |
| 25-34---------.- | 100.0 | 85.6 | 14.4 | 100.0 | 85.6 | 14.4 | 100.0 | 85.6 | 14.4 |
| 35-44----------- | 100.0 | 89.6 | 10.4 | 100.0 | 92.0 | 8.0 | 100.0 | 88.8 | 11.2 |
| 45-54----------- | 100.0 | 90.9 | 9.1 | 100.0 | 93.2 | 6.9 | 100.0 | 90.2 | 9.8 |
| -55-64----------- | 100.0 | 91.2 | 8.8 | 100.0 | 93.2 | 6.8 | 100.0 | 90.2 | 9.8 |
| 65-74------------ | 100.0 | 89.1 | 10.9 | 100.0 | 91.3 | 8.7 | 100.0 | 87.1 | 12.9 |
| 75t------------- | 100.0 | 89.6 | 10.4 | 100.0 | 92.4 | 7.6 | 100.0 | 83.7 | 16.3 |
| Male |  |  |  |  |  |  |  |  |  |
| All ages-- | 100.0 | 92.8 | - 7.2 | 100.0 | 94.1 | 5.9 | 100.0 | 92.2 | 7.8 |
| 0-14------------ | 100.0 | 94.2 | 5.8 | 100.0 | 95.3 | 4.7 | 100.0 | 93.7 | 6.3 |
| 15-24----------- | 100.0 | 94.4 | 5.6 | 100.0 | 96.3 | 3.7 | 100.0 | 93.2 | 6.8 |
| 25-34------------ | 100.0 | 93.8 | 6.2 | 100.0 | 93.6 | 6.4 | 100.0 | 93.9 | 6.1 |
| 35-44----------- | 100.0 | 92.4 | 7.6 | 100.0 | 94.3 | 5.7 | 100.0 | 91.8 | 8.2 |
| 45-54----------- | 100.0 | 91.3 | 8.7 | 100.0 | 93.2 | 6.8 | 100.0 | 90.7 | 9.3 |
| 55-64------------ | 100.0 | 90.9 | 9.1 | 100.0 | 92.3 | 7.6 | 100.0 | 90.2 | 9.8 |
| 65-74----------- | 100.0 | 88.3 | 11.7 | 100.0 | 90.3 | 9.7 | 100.0 | 86.7 | 13.3 |
| 75+------------- | 100.0 | 88.7 | 11.3 | 100.0 | 90.9 | 9.1 | 100.0 | 84.5 | 15.5 |
| Female |  |  |  |  |  |  |  |  |  |
| All ages-- | 100.0 | 88.6 | 11.4 | 100.0 | 90.7 | 9.3 | 100.0 | 87.5 | 12.5 |
| 0-14------------ | 100.0 | 95.3 | 4.7 | 100.0 | 96.9 | 3.1 | 100.0 | 94.5 | 5.5 |
| 15-24----------- | 100.0 | 80.1 | 19.9 | 100.0 | 80.9 | 19.1 | 100.0 | 79.6 | 20.4 |
| 25-34----------- | 100.0 | 78.1 | 21.9 | 100.0 | 78.5 | 21.5 | 100.0 | 77.9 | 22.1 |
| 35-44----------- | 100.0 | 87.1 | 12.9 | 100.0 | 90.2 | 9.8 | 100.0 | 86.0 | 14.0 |
| 45-54------------ | 100.0 | 90.6 | 9.4 | 100.0 | 93.1 | 6.9 | 100.0 | 89.7 | 10.3 |
| 55-64----------- | 100.0 | 91.4 | 8.6 | 100.0 | 94.0 | 6.0 | 100.0 | 90.1 | 9.9 |
| 65-74----------- | 100.0 | 89.8 | 10.2 | 100.0 | 92.2 | 7.8 | 100.0 | 87.5 | 12.5 |
| 75+------------- | 100.0 | 90.2 | 9.8 | 100.0 | 93.5 | 6.5 | 100.0 | 83.0 | 17.0 |

Table 19. Percent distribution of persons according to whether they had hospital insurance and type of insuring organization by sex and age: United States, July-December 1959
[Data are based on household interviews of the civilian noninstitutional population. The survey design, general qualifications, and tables of sampling errors are given in Appendix l. Definitions of terms are given in Appendix ll. A description of the special methods for data on health insurance is given in Appendix.iv]

| Sex and age | U. S. total | Persons with no hospital insurance | Persons with hospital insurance |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Total | Type of insuring organization |  |  |  |
|  |  |  |  | $\begin{aligned} & \text { Blue Plan } \\ & \text { only } \end{aligned}$ | Blue Plan and other | Other | Unknown type (*) |
| Both sexes |  |  |  |  |  |  |  |
|  | 100.0 | 32.9 | 67.1 | 26.2 | 5.0 | 35.2 | 0.8 |
|  | 100.0 | 33.5 | 66.5 | 26.3 | 4.0 | 35.4 | 0.8 |
| 15-24 | 100.0 | 36.6 | 63.4 | 23.3 | 4.5 | 34.5 | 1.2 |
| 25-34 | 100.0 | 27.2 | 72.8 | 27.4 | 4.9 | 39.6 | 0.8 |
| 35-44- | 100.0 | 25.5 | 74.5 | 29.3 | 6.2 | 38.4 | 0.7 |
| 45-54-- | 100.0 | 25.6 | 74.4 | 28.3 | 6.7 | 38.6 | 0.8 |
| 55-64- | 100.0 | 32.7 | 67.3 | 27.4 | 6.7 | 32.7 | 0.6 |
| 65+-- | 100.0 | 53.9 | 46.1 | 19.7 | 3.4 | 22.4 | 0.6 |
| 65-74-- | 100.0 | 46.8 | 53.2 | 23.5 | 4.1 | 25.0 | 0.6 |
| $75+--\cdots$ | 100.0 | 67.5 | 32.5 | 12.5 | 2.0 | 17.4 | 0.7 |
| Male |  |  |  |  |  |  |  |
| All ages------------------- | 100.0 | 31.9 | 68.1 | 26.0 | 5.2 | 36.0 | 0.8 |
| 0-14--- | 100.0 | 32.9 | 67.1 | 26.8 | 4.2 | 35.3 | 0.9 |
| 15-24- | 100.0 | 36.3 | 63.7 | 22:5 | 4.8 | 35.1 | 1.2 |
| 25-34- | 100.0 | 26.7 | 73.3 | 27.1 | 5.3 | 40.3 | 0.7 |
| 35-44- | 100.0 | 24.1 | 75.9 | 28.8 | 6.1 | 40.2 | 0.7 |
| 45-54- | 100.0 | 24.8 | 75.2 | 27.3 | 7.1 | 40.2 | 0.5 |
| 55-64- | 100.0 | 31.6 | 68.4 | 26.6 | 6.9 | 34.1 | 0.7 |
| 65+----- | 100.0 | 52.1 | 47.9 | 19.9 | 3.8 | 23.7 | 0.5 |
| 65-74- | 100.0 | 45.4 | 54.6 | 22.9 | 4.3 | 26.7 | 0.7 |
| 75+-- | 100.0 | 65.8 | 34.2 | 13.9 | 2.9 | 17.3 | 0.1 |
| Female |  |  |  |  |  |  |  |
| All ages------ | 100.0 | 33.7 | 66.3 | 26.3 | 4.8 | 34.3 | 0.8 |
| 0-14~------- | 100.0 | 34.1 | 65.9 | 25.8 | 3.8 | 35.5 | 0.8 |
| 15-24- | 100.0 | 36.9 | 63.1 | 23.9 | 4.1 | 33.9 | 1.2 |
| 25-34- | 100.0 | 27.7 | 72.3 | 27.7 | 4.6 | 39.1 | 1.0 |
| $35-44----$ | 100.0 | 26.8 | 73.2 | 29.7 | 6.2 | 36.6 | 0.7 |
| 45-54- | 100.0 | 26.3 | 73.7 | 29.3 | 6.3 | 37.0 | 1.0 |
| 55-64- | 100.0 | 33.6 | 66.4 | 28.1 | 6.5 | 31.3 | 0.5 |
| 65+ | 100.0 | 55.4 | 44.6 | 19.5 | 3.1 | 21.3 | 0.7 |
| $65-74-$ | 100.0 | 47.9 | 52.1 | 24.0 | 4.1 | 23.5 | 0.5 |
| 75+------------------ | 100.0 | 68.7 | 31.3 | 11.4 | 1.3 | 17.4 | 1.2 |

Table 20. Percent distribution of persons according to whether they had hospital insurance and type of insuring organization by residence and age: United States, July-December 1959
[Data are based on household interviews of the civilian noninstitutional population. The survey design, general qual-: ifications, and tables of sampling errors are given in Appendix 1 . Definitions of terms are given in Appendix 11 . A.description of the special methods for data on health insurance is given in Appendix IV]


Table 21. Percent distribution of persons according to whether they had hospital insurance and type of insuring organization by region and age: United States, July-December 1959
[Data are based on household interviews of the civilian noninstitutional population. The survey design, general qualifications, and tables of sampling errors are given in Appendix 1. Definitions of terms are given in Appendix ll. A description of the special methods for data on-health insurance is given in Appendix iv]

| Region and age | All persons | Persons with no hospital insurance | Persons with hospital insurance |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Total | Type of insuring organization |  |  |  |
|  |  |  |  | Blue Plan on1y | Blue Plan and other | Other | Unknown type (*) |
| U. S. total |  |  |  |  |  |  |  |
| A11 ages---------------- | 100.0 | 32.9 | 67.1 | 26.2 | 5.0 | 35.2 | 0.8 |
| 0-24--n------------------------ | 100.0 | 34.4 | 65.6 | 25.4 | 4.1 | 35.1 | 0.9 |
| 25-44-----------------------------1-2- | 100.0 | 26.3 | 73.7 | 28.4 | 5.6 | 39.0 | 0.8 |
| 45-64--------------------------- | 100.0 | 28.6 | 71.4 | 27.9 | 6.7 | 36.0 | 0.7 |
| 65+---------------------------- | 100.0 | 53.9 | 46.1 | 19.7 | 3.4 | 22.4 | 0.6 |
| Northeast |  |  |  |  |  |  |  |
| A11 ages----------------- | 100.0 | 24.8 | 75.2 | 41.0 | 7.5 | 26.0 | 0.7 |
| 0-24--------------------------- | 100.0 | 24.4 | 75.6 | 40.5 | 6.5 | 27.7 | 0.9 |
| 25-44----------------------------- | 100.0 | 19.1 | 80.9 | 43.3 | 8.7 | 28.3 | 0.7 |
|  | 100.0 | 20.9 | 79.1 | 43.7 | 9.6 | 25.2 | 0.7 |
|  | 100.0 | 50.3 | 49.7 | 30.6 | 3.8 | 14.9 | 0.4 |
| North Central |  |  |  |  |  |  |  |
| All ages----------------- | 100.0 | 26.1 | 73.9 | 30.8 | 5.5 | 36.8 | 0.8 |
| 0-24----------------------------- | 100.0 | 26.3 | 73.7 | 31.3 | 4.8 | 36.7 | 0.9 |
| 25-44-------------------------- | 100:0 | 20.6 | 79.4 | 32.5 | 6.0 | 40.3 | 0.7 |
| 45-64--------------------------- | 100.0 | 23.5 | 76.5 | 31.1 | 7.1 | 37.4 | 0.8 |
| 65+------------------------------1-2- | 100.0 | 47.2 | 52.8 | 22.2 | , 4.1 | 25.8 | 0.6 |
| South |  |  |  |  |  |  |  |
| A11 ages-----20--------- | 100.0 | 43.9 | 56.1 | 15.3 | 3.4 | 36.4 | 0.9 |
| 0-24-------------------------- | 100.0 | 47.3 | 52.7 | 14.6 | 2.6 | 34.3 | 1.1 |
| 25-44-------------------------- | 100.0 | 35.4 | 64.6 | 18.3 | 3.7 | 41.7 | 0.8 |
| 45-64---------------------------- | 100.0 | 39.5 | 60.5 | 15.3 | 5.1 | 39.2 | 0.8 |
| 65+-----------------------------1 | 100.0 | 61.1 | 38.9 | 10.6 | 2.2 | 25.1 | 0.9 |
| West |  |  |  |  |  |  |  |
| All ages----------------- | 100.0 | 38.4 | 61.6 | 12.8 | 2.7 | 45.4 | 0.8 |
| 0-24--------------------------- | 100.0 | 39.6 | 60.4 | 12.2 | 2.2 | 45.1 | 0.9 |
| 25-44----------------------------- | 100.0 | 33.5 | 66.5 | 12.5 | 2.7 | 50.3 | 0.9 |
| 45-64--------------------------- | 100.0 | 32.2 | 67.8 | 15.9 | 3.4 | 48.0 | 0.5 |
| 65+---------------------------- | 100.0 | 61.1 | 38.9 | 9.6 | 3.4 | 25.2 | 0.7 |

Table 22. Percent distribution of persons according to whether they had hospital insurance and type of insuring organization by family income and age: United States, July-December 1959
[Data are based on household interviews of the civilian noninstitutional population. The survey design, general qualifications, and tables of sampling errors are given in Appendix l. Definitions of terms are given in Appendix ll. A description of the special methods for data on health insurance is given in Appendix IV]

| Family 'income and age | A11 persons | Persons with no hospital insurance | Persons with hospital insurance |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Total | Type of insuring organization |  |  |  |
|  |  |  |  | $\begin{aligned} & \text { Blue Plan } \\ & \text { only } \end{aligned}$ | Blue Plan and other | Other | Unknown type (*) |
| U. S. total |  |  |  |  |  |  |  |
| 0-24------------------------------ | 100.0 | 34.4 | 65.6 | 25.4 | 4.1 | 35.1 | 0.9 |
| 25-44----------------------------- | 100.0 | 26.3 | , 73.7 | 28.4 | 5.6 | 39.0 | 0.8 |
| 45-64----------------------------- | 100.0 | 28.6 | 71.4 | 27.9 | 6.7 | 36.0 | 0.7 |
| 65+------------------------------- | 100.0 | 53.9 | 46.1 | 19.7 | 3.4 | 22.4 | 0.6 |
| 0-\$1,999 |  |  |  |  |  |  |  |
| A11 ages------------------ | 100.0 | 66.9 | 33.1 | 10.6 | 2.1 | 19.6 | 0.9 |
| 0-24----------------------------- | 100.0 | 69.9 | 30.1 | 8.5 | 2.6 | 17.7 | 1.3 |
| 25-44----------------------------- | 100.0 | 65.5 | 34.5 | 10.2 | 2.3 | 21.4 | 0.7 |
| 45-64---------------------------- | 100.0 | 62.2 | 37.8 | 11.4 | 1.7 | 23.9 | 0.8 |
| 65+-------------------------------- | 100.0 | 66.7 | 33.3 | 13.5 | 1.5 | 17.6 | 0.6 |
| \$2,000-3,999 |  |  |  |  |  |  |  |
| All ages---------------- | 100.0 | 44.0 | 56.0 | 20.4 | 3.0 | 31.8 | 0.7 |
| 0-24------------------------------ | 100.0 | 48.3 | 51.7 | 18.3 | 2.1 | 30.4 | 0.9 |
| 25-44--------------------------- | 100.0 | 41.8 | 58.2 | 21.1 | 3.0 | 33.4 | 0.6 |
| 45-64---------------------------- | 100.0 | 35.4 | 64.6 | 24.4 | 4.8 | 34.7 | 0.7 |
| 65+------------------------------ | 100.0 | 46.8 | 53.2 | 20.4 | 3.7 | 28.9 | 0.2 |
| \$ $4,000-6,999$ |  |  |  |  |  |  |  |
| All ages---------------- | 100.0 | 21.1 | 78.9 | 31.5 | 5.5 | 40.9 | 0.9 |
| 0-24------------------------------- | 100.0 | 22.5 | 77.5 | 30.9 | 4.5 | 41.1 | 1.0 |
| 25-44---------------------------- | 100.0 | 17.9 | 82.1 | 33.1 | 5.6 | 42.7 | 0.7 |
| 45-64--------------------------- | 100.0 | 18.7 | 81.3 | 32.1 | 7.9 | 40.6 | 0.7 |
| 65t-------------------------------- | 100.0 | 40.4 | 59.6 | 25.0 | 6.2 | 27.7 | 0.6 |
| \$7,000+ |  |  |  |  |  |  |  |
| A11 ages------------------ | 100.0 | 15.5 | 84.5 | 33.8 | 8.4 | 41.4 | 0.8 |
| 0-24----------------------------- | 100.0 | 16.1 | 83.9 | 34.3 | 7.0 | 41.8 | 0.8 |
| 25-44---------------------------- | 100.0 | 13.1 | 86.9 | 32.5 | 8.8 | 44.8 | 0.8 |
| 45-64---------------------------1 | 100.0 | 12.7 | 87.3 | 35.7 | 10.8 | 40.0 | 0.7 |
| 65+------------------------------ | 100.0 | 40.7 | 59.4 | 28.6 | 7.2 | 22.5 | 1.1 |
| Unknown |  |  |  |  |  |  |  |
| A11 ages----------------- | 100.0 | 41.9 | 58.1 | 25.0 | 3.2 | 29.1 | 0.9 |
| 0-24---------------------------- | 100.0 | 44.5 | 55.5 | 22.6 | 2.5 | 29.6 | 0.7 |
| 25-44----------------------------- | 100.0 | 37.9 | 62.2 | 26.3 | 3.8 | 30.9 | 1.3 |
| 45-64----------------------------1-1 | 100.0 | 34.2 | 65.7 | 27.8 | 4.2 | 32.8 | 0.9 |
| 65+--------------------------------- | 100.0 | 56.3 | 43.7 | 23.5 | 1.7 | 17.5 | 1.0 |

Table 23. Percent distribution of persons according to whether they had hospital insurance and type of insuring organization by major activity and age: United States, July-December 1959
[Data are based on household interviews of the civilian noninstitutional population. The survey design, general qualifications, and tables of sampling errors are given in Appendix 1 . Definitions of terms are given in Appendix 11 . A description of the special methods for data on health insurance is given in Appendix IV]


Table 24. Percent distribution of persons according to whether they had surgical insurance and type of insuring organization by sex and age: United States, July-December 1959
[Data are based on household interviews of the civilian noninstitutional population. The survey design, general qualifications, and tables of sampling errors are given in Appendix l. Definitions of terms are given in Appendix ll. A description of the special methods for data on health insurance is given in Appendix IV]


Table 25. Percent distribution of persons according to whether they had surgical insurance and type of insuring organization by residence and age: United States, July-December 1959
[Data are based on household interviews of the civilian noninstitutional population. The survey design, general qualifications, and tables of sampling errors are given in Appendix 1. Definitions of terms are given in Appendix $\|$. A description of the special methods for data on health insurance is given in Appendix !v]


Table 26. Percent distribution of persons according to whether they had surgical insurance and type of insuring organization by region and age: United States, July-December 1959
[Data are based on household interviews of the civillan noninstitutional population. The survey design, general qualifications, and tables of sampling errors are given in Appendix 1 . Definitions of terms are given in Appendix 11 . A description of the special methods for data on health insurance is given in Appendix IV]


Table 27. Percent distribution of persons according to whether they had surgical insurance and type of insuring organization by family income and age: United States, July-December 1959
[Data are based on household interviews of the civilian noninstitutional population. The survey design, general qualifications, and tables of sampling errors are given in Appendix 1 . Definitions of terms are given in Appendix II. A description of the special methods for data on health insurance is given in Appendix IV]


Table 28. Percent distribution of persons according to whether they had surgical insurance and type of insuring organization by major activity and age: United States, July-December 1959
[Data are based on household interviews of the civilian noninstitutional population. The survey design, general qualifications, and tables of sampling errors are given in Appendix l. Definitions of terms are given in Appendix ll. A description of the special methods for data on health insurance is given in Appendix IV]


Table 29. Percent distribution of persons according to whether they had doctor visit insurance and type of insuring organization by selected characteristics: United States, July-December 1959
[Oata are based on household interviews of the civilian noninstitutional population. The survey design, general qualifications, and tables of sampling errors are given in Appendix 1 . Definitions of terms are given in Appendix $1 /$. A description of the special methods for data on health insurance is given in Appendix IV]

| Characteristic | All persons | Persons with no doctor visit insurance | Persons with doctor visit insurance |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Total | Type of insuring organization |  |  |  |
|  |  |  |  | $\begin{gathered} \text { Blue Plan } \\ \text { only } \end{gathered}$ | Blue Plan and other | Other | Unknown <br> type (*) |
|  | 100.0 | 80.7 | 19.3 | 3.8 | 0.5 | 14.3 | 0.7 |
|  |  |  |  |  |  |  |  |
|  | 100.0 | 79.4 | 20.6 | 3.9 | 0.5 | 15.4 | 0.7 |
|  | 100.0 | 81.8 | 18.2 | 3.7 | 0.5 | 13.3 | 0.7 |
| Age |  |  |  |  |  |  |  |
| 0-14- | 100.0 | 81.3 | 18.7 | 3.9 | 0.4 | 13.8 | 0.6 |
| 15-24 | 100.0 | 81.0 | 19.0 | 3.8 | 0.6 | 13.8 | 0.7 |
| 25-34 | 100.0 | 77.2 | 22.8 | 4.8 | 0.5 | 16.7 | 0.8 |
| 35-44- | 100.0 | 77.4 | 22.6 | 4.6 | 0.6 | 16.6 | 0.7 |
| 45-54- | 100.0 | 78.3 | 21.7 | 3.9 | 0.6 | 16.2 | 0.9 |
| 55-64 | 100.0 | 81.6 | 18.4 | 2.8 | 0.5 | 14.3 | 0.7 |
| 65+--- | 100.0 | 89.8 | 10.2 | 1.9 | 0.3 | 7.3 | 0.7 |
| Region |  |  |  |  |  |  |  |
| Northeast- | 100.0 | 81.6 | 18.4 | 5.6 | 0.6 | 11.4 | 0.7 |
| North Central | 100.0 | 81.5 | 18.5 | 3.9 | 0.6 | 13.4 | 0.6 |
| South- | 100.0 | 85.6 | 14.4 | 1.9 | 0.2 | 11.6 | 0.7 |
| West- | 100.0 | 67.6 | 32.4 | 4.4 | 0.6 | 26.4 | 1.0 |
| Residence |  |  |  |  |  |  |  |
| Ur ban-------------- | 100.0 | 79.7 | 20.3 | 4.2 | 0.5 | 14.8 | 0.8 |
| Rural nonfarm | 100.0 | 79.5 | 20.5 | 3.6 | 0.6 | 15.8 | 0.6 |
| Rural farm- | 100.0 | 87.7 | 12.3 | 2.4 | 0.1 | 8.9 | 0.8 |
| Family income |  |  |  |  |  |  |  |
| 0-\$1,999- | 100.0 | 91.1 | 8.9 | 1.3 | 0.4 | 6.7 | 0.5 |
| \$2,000-3,999 | 100.0 | 85.9 | 14.1 | 2.7 | 0.3 | 10.7 | 0.5 |
| \$4,000-6,999 | 100.0 | 78.1 | 21.9 | 4.6 | 0.5 | 15.8 | 1.0 |
| \$7,000+--- | 100.0 | 72.3 | 27.7 | 5.4 | 0.7 | 20.8 | 0.8 |
| Unknown--------- | 100.0 | 82.1 | 17.9 | 3.8 | 0.5 | 13.2 | 0.5 |
| Major activity |  |  |  |  |  |  |  |
| Usually working-17+-- | 100.0 | 76.5 | 23.5 | 4.6 | 0.6 | 17.3 | 0.9 |
| Other- | 100.0 | 82.9 | 17.1 | 3.4 | 0.4 | 12.6 | 0.6 |

Table 30. Average population during the 6 -month period covered in this report by sex and age: United States, July-December 1959
[Data are based on household interviews of the civilian noninstitutional population. The survey design, general qualifications, and tables of sampling errors are given in Appendix l. Definitions of terms are given in Appendix ll. Adescription of the special methods for data on health insurance is given in Appendix IV]


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, P-50, 'P-57, and P-60.

Table 31. Population used in computing sampling errors according to residence by sex and age: United States, July-December 1959
[Data are based on household interviews of the civilian noninstitutional population. The survey design, general qualifications, and tables of sampling errors are given in Appendix. I. Definitions of terms are given in Appendix ll. Adescription of the special methods for data on health insurance is given in Appendix IV]


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, P-50, P-57, and P-60.

Table 32. Population used in computing sampling errors according to region by sex and age: United States, July-December 1959
[Data are based on household interviews, of the civilian noninstitutional population. The survey design, general qualifications, and tables of sampling errors are given in Appendix l. Definitions of terms are given in Appendix ll. A description of the special methods for data on health insurance is given in Appendix IV]


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, P-50, P-57, and P-60.

Table 33. Population used in computing sampling errors according to family income by sex and age: United States, July-December 1959
[Data are based on household interviews of the civilian noninstitutional population. Trie survey design, general. qualifications, and tables of sampling errors are given in Appendix l. Definitions of terms are given in Appendix ll. A description of the special methods for data on health insurance is given in Appendix iv]


NOTE: For officlal population estimates for more general use, see Bureau of the Census reports on the civillan population of the United States, in Current Population Reports: Series P-20, P-25, P-50, P-57, and P-60.

Table 34. Population used in computing sampling errors according to major activity and according to family status by sex and age: United States, July-December 1959
[Data are based on household interviews of the civilian noninstitutional population. The survey design, general qualiflcations, and tables of sampling errors are given in. Appendix 1 . Definitions of terms are given in Appendix 11 . A description of the special methods, for data on health insurance is given in Appendix IV]


[^0] ipopulation of the United States, in Current Population Reports: Series P-20, P-25, P-50, P-57, and P-60.

Table 35. Population used in computing sampling errors according to family status and major activity by sex and age: United States, July-December 1959
[Data are based on household interviews of the civilian noninstitutional population. The survey design, general qualifications, and tables of sampling errors are given in Appendix l. Definitions of terms are given in Appendix ll. A description of the special methods for data on health insurance is given in Appendix iv?


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 $\mathrm{P}-20, \mathrm{P}-25, \mathrm{P}-50$, $\mathrm{P}-57$, and, $\mathrm{P}-60$.

Table 36. Population used in computing sampling errors according to chronic limitation of activity by sex and age: United States, July-December 1959
[Data are based on household interviews of the civilian noninstitutional population. The survey design, general qualifications, and tables of sampling errors are given in Appendix 1 . Definitions of terms are given in Appendix $: 1$. A description of the special methods for data on health insurance is given in Appendix IV]


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; P-50, P-57, and P-60.

## APPENDIX 1

## TECHNICAL NOTES ON METHODS

## Background lof This Report

This report on health insurance is one of a series of statistical reports prepared by the U. S. National Health Survey which cover separate health-related topics. It is based on information collected in a continuing nationwide sample of households in the Health lnterview Survey, which is one of the major projects of the U. S. National Health Survey.

The Health Interview Survey utilizes a questionnaire which elicits information on illnesses, injuries, chronic conditions, disability, medical care, and other health topics in addition to personal and demographic characteristics. 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 population covered by the sample for the Health Interview Survey is the civilian noninstitutional population of the United States living at the time of interview. The sample does not include members of the Armed Forces, U. S. nationals living in foreign countries, or crews of vessels. It should also be noted that the estimates shown do not represent a complete count of persons covered by health insurance at any time during the 6 months. Persons who were covered during part of the period but who were not covered at the time of interview are excluded.

## 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 noninstitutional population of the United States. The first stage of this design consists of drawing a sample of 500 from the 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 telescoped and treated in this discussion as an ultimate stage. Within' PSU's then, ultimate stage units called segments are defined, also geographically, in such a manner that each segment contains an expected six households. Each week a random sample of about 120 segments is drawn. In the approximately 700 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 measurement of characteristics of high incidence
or prevalence in the population and, through the larger consolidated samples, more detailed analysis of less common characteristics and smaller categories. The continuous collection has administrative and operational advantages as well as technical assets, since it permits field work to be handled with an experienced, stable staff.

Sample size and geographic detail. -The national sainple plan over a 6 -month period ending December 27, 1959 includes approximately 62,000 persons from 19,000 households in 3,200 segments, with representation from every State. The over-all sample was designed in such a fashion that tabulations can be provided for the four main regions and for urban and rural sectors of the United States.

Collection of data. - The field operations for the household survey are performed by the Bureau of the Census under specifications established by the Public Health Service. In accordance with these specifications the Bureau of the Census designs and selects the sample, conducts the field interviewing, and edits and codes the questionnaires. Tabulations are prepared by the Public Health Service using the Bureau of the Census electronic computers.

Estimating methods.-Each statistic produced by the survey-for example, the percent of persons with hospital insurance-is the result of two stages of ratio estimation. In the first of these, the factor is the ratio of the 1950 decennial population count to the 1950 estimated population in the U. S. National Health Survey's first-stage sample of PSU's. This factor is applied for more than 50 color-residence classes.

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

The effect of the ratio estimating process is to make the sample closely representative of the U. S. population by age, sex, color, and residence, thus reducing sampling variance.

As noted, each week's sample represents the population living during that week as well ${ }^{-}$as characteristics of the population. For statistics which measure prevalence, consolidation of samples over the 6-month period produces estimates of the average prevalence in the United States during the 6 months.

## General Qualifications

Nonresponse. -Data are 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 5 per-
cent; 1 percent was refusal, and the other 4 percent was primarily due to the failure to find any eligible household respondent after repeated trials.

The interview process. - The statistics presented: in this report are based on replies secured in interviews in the sampled households. Each person 18 years of äge and over, available at the time of interview, was interviewed individually. Proxy respondents within the household were employed for adults not available at the time of the interview and for children, provided the respondent was closely related to the person about whom information was being obtained.

Population figures.-Some of the published tables: include population figures for specified categories. Except for certain over-all totals which are adjusted. to independent estimates, these figures are based on the sample of households in the U. S. National Health Survey. They are given primarily for the purpose of: providing populations for sampling errors, and for this purpose are more appropriate for use with the accompanying measurements of health characteristics than other population data which may be available. In some instances they will permit users to recombine published data into classes more suitable to their specific needs. 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 $\mathrm{P}-20, \mathrm{P}-25, \mathrm{P}-50, \mathrm{P}-57$, and $\mathrm{P}-60$ series.

## Reliability of Estimates

Since the estimates are based on a sample, they 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 differs from the value obtained from a complete census by less than the standard error. The chances are about 95 out of 100 that the difference is less than twice the standard error and about 99 out of 100 that it is less than $2 \frac{1}{2}$ times as large.

In order to derive standard 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 table of standard errors shown in this Appendix should be' interpreted as providing an estimate of approximate standard error, rather than as the-precise standard error for any specific statistic.

The following rule will enable the reader to determine the sampling errors for the data contained in this report:

Approximate standard errors for the percentage of persons with a specified characteristic in any population group are obtained from table I-1. For many purposes it is sufficient to look up the base of the percentage in the population tables, then use the standard error shown at the point of intersection of the horizontal line entered at the tabular base nearest to the exact base and the column entered by the tabular percentage nearest the exact percentage.

A closer approximation of the standard error can be obtained by interpolation as in the following example:

An estimated 32.4 percent of the $25,625,000$ persons in the West had insurance for doctor bills. Since neither the base nor the percentage is shown in table $1-1$ it is necessary to interpolate between 25 and 50 percent to obtain 0.99 as the standard error of 32.4 percent with a base of $20,000,000$ persons and 0.83 as the standard error of 32.4 percent with a base of $30,000,000$ persons. Interpolation between these results yields 0.9 as the standard error of 32.4 percent based on a population of $25,625,000$ persons.

Table I-I. Standard errors of estimates of percentages

| When the base. of the percentage is: (in thousands) | For estimated percentages of: |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  | 2 or <br> $\quad 98$ | $\begin{gathered} 5 \text { or } \\ 95 \end{gathered}$ | $\begin{gathered} 10 \text { or } \\ 90 \end{gathered}$ | $\begin{aligned} & 25 \text { or } \\ & 75 \end{aligned}$ | - 50 |
| - . | The approximate standard error (expressed in percentage points) is: |  |  |  |  |
| 100-------------------------- | - | - | 9.0 | 13.0 | 17.2 |
| 500 | 2.1 | 3.3 | 4.0 | 5.9 | 7.7 |
| 1,000------------------------------1- | 1.5 | 2.4 | 2.8 | 4.1 | 5.5 |
| 2,000------------------------------1- | 1.1 | 1.7 | 2.0 | , 2.9 | 3.9 |
| 3,000-----------------------------1-1- | 0.9 | 1.3 | 1.6 | 2.4 | 3.2 |
| 5,000----------------------------- | 0.7 | 1.1 | 1.3 | 1.9 | 2.4 |
| 10,000------------------------------ | 0.5 | 0.8 | 0.9 | 1.3 | 1.7 |
| 20,000--------------------------- | 0.4 | 0.5 | $0.7{ }^{\text { }}$ | 0.9 | 1.2 |
| 30,000------------------------------ | 0.3 | 0.4 | 0.5 | $=0.8$ | 0.9 |
| 50,000----------------------------- | 0.3 | 0.4 | 0.4 | 0.5 | 0.8 |
| 100,000-----------------------------1 | 0.1 | 0.3 | 0.3 | 0.4 | 0.5 |

## APPENDIX II

## DEFINITIONS OF CERTAIN TERMS USED IN THIS REPORT

## Health Insurance Terms

Health insurance is any plan specifically designed to pay all or part of the medical or hospital expenses of the insured individual. The insurance can be either a group or an individual policy with the premiums paid by the individual, his employer, a third party, or a combination of these. Benefits received under the plan can be' in the form of payment to the individual or to the hospital or doctor. However, the plan must be a formal one with defined membership and benefits rather than an informal one. For example, an employer simply paying the hospital bill for an employee would not constitute a health insurance plan.

For the National Health Survey, health insurance excludes the following kinds of plans: (1) plans limited to the "dread diseases," such as cancer and polio; (2) free care such as public assistance or public welfare, care given free of charge to veterans, care given to dependents of military personnel (Medicare), care given under the Crippled Children or similar programs, and care of persons admitted for research purposes; (3) insurance which pays bills only for accidents, such as liability insurance held by a car or property owner, insurance that covers children for accidents at school or camp, and insurance for a worker thăt covers him only for accidents on the job; and (4) insurance which pays only for loss of income.

## Kind of Coverage

Hospital.-Insurance which pays all or part of the hospital bill for the hospitalized person. By hospital bill is meant only 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, X -rays, etc.

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. lnsurance which pays the costs of visits to a doctor's office for postoperative care is included as surgical insurance.

Doctor visit.-Insurance which pays the doctor's bill for nonsurgical care whether or not it pays for surgical care. Policies may cover home and office calls, special diagnostic examinations, or other nonsurgical medical services.

## Type of Insuring Organization

Blue Plan.-Any plan which the respondent said was Blue Cross, Blue Shield, or which appeared in the Blue Cross Guide published by the Blue Cross Commission

- was coded as a Blue Plan.

Other.-All names of plans which were not included above were coded as other. For the most part these were private insurance companies but this category also includes independent prepayment plans such as the Health Insurance Plan of Greater New York and the Kaiser Foundation Health Plan.

## Family and Related Terms

The definitions of families and unrelated individuals are the same as those used in the 1950 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.

Head of family is usually the person regarded as the "head" by the members of the group. Married women are never classified as heads if their husbands are living with them at the time of the survey except when the husband is a member of the Armed Forces. Only one person in each family can be designated as the head; therefore, the number of heads of families is equal to the number of families.

Other family members are all persons who are related to the head of the family by blood, marriage, or adoption.

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.

## Demographic, Social, and Economic Terms

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.

Age. - The age classification is based on the age of the person at his last birthday. Ages are recorded in single years and then combined into groups which are useful for a particular table.

Major activity. - All persons 6 years old or older are classified according to their major activity during the 12 -month period prior to the week of interview. The "major" activity, in case there is a question, is the one at which the person spent the most time during the 12 months.

The only two categories of major activity used in this report are usually working and other. For several reasons these categories are not comparable with the somewhat similarly named categories in official Federal labor force statistics. First, the responses concerning major activity are accepted without detailed questioning since the objective of the question in this survey is the identification of certain population groups which may differ in characteristics related to health, not the estimation of the number of persons in labor force categories. Second, the categories are for the major activity over the entire year whereas official labor force statistics relate to a much shorter period-usually 1 week. Third, the minimum age for usually working persons is age 17 in the U. S. National Health Survey and the official labor force categories include all persons age 14 or older. Finally, in the definitions of specific categories which follow, certain marginal groups are classified differently to simplify procedures.

Usually working includes persons 17 years of age or older who are paid employees; self employed in their own business, profession, or in farming; or unpaid employees in a family business or farm. Persons who only work around the house or do volunteer or unpaid work, such as for a church, etc., are not counted as working.

Other includes persons whose major activity is going to school, keeping house, looking for work, or doing volunteer work. it also includes persons who are retired and persons who are unable to work.
Residence.-Residence is the term used to signify the division of the United States into urban, rural-nonfarm, and rural-farm populations. The definition of urban and rural areas is the same as that used in the 1950 Census.

Urban. - The urban population includes all persons living in (a) places of 2,500 inhabitants or more which are incorporated as cities, boroughs, or villages; (b) incorporated towns of 2,500 inhabitants or more except in New England, New York, and Wisconsin where "Towns" are simply minor civil divisions of counties; (c) the densely settled urban fringe including both incorporated and unincorporated areas around cities of 50,000 or more inhabitants; and (d).unincorporated places of 2,500 inhabitants or more outside any urban fringe. The remaining population is classified as rural.

Rural farm. - The rural-farm population includes all rural residents living on farms. In deciding whether the members of a household live on a farm or ranch, the statement of the household
respondent is accepted with the following exceptions. Persons who pay cash rent for house and yard only are classified as nonfarm even if the surrounding area is farm land. Furthermore, all persons in institutions, summer camps, motels, and tourist camps which are located in farm areas, are classified as nonfarm.

Rural nonfarm. - The rural-nonfarm population includes all of the remaining rural population.
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:

| Region | States Included |
| :---: | :---: |
| 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, Washington, Oregon, California |

## Disability Terms

'Persons with chronic conditions are persons who at the time of interview were reported to have one or more chronic conditions. A condition is considered to be chronic if (1) it is described by the respondent in terms of one of the chronic diseases on the "Check List of Chronic Conditions" or in terms of one of the types of impairments on the "Check List of Impairments" shown as Cards A and B in Appendix III, or (2) the condition is described by the respondent as having been first noticed more than 3 months before the week of the interview.

Chronic activity limitation. - The degree of chronic limitation of activity is ascertained for all persons with one or more chronic conditions. These persons are divided into four categories according to the extent to which their activities are limited as a result of the conditions (Cards C, D, E, and F, Appendix llI). Since the major activities of housewives, workers, children, and other persons differ, a different set of criteria is used to determine the amount of reduction of major activity for each group. However, there is a general similarity between the criteria as can be seen in the description of the categories that follows:

1. Persons unable to carry on major activity for their group
Preschool children:

School-age children: inability to go to school. Housewives:
inability to take part in ordinary play with other children. 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 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 or housework, i.e., 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,
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 projeects, 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.

## Hospital Terms

Short-stay hospital.-A short-stay hospital is one for which the type of service is: general; maternity; eye, ear, nose, and throat; osteopathic; or the hospital department of an institution.

Hospital type of service. - Type of hospital service is a classification of hospitals according to the predominant type of cases for which they provide care. The category to which an individual hospital is assigned and the definition of these categories follows the usage of the American Hospital Association.

Hospital episode. - A hospital episode is any continuous period of stay of one or more nights in a hospital as an inpatient except the stay of a well, newborn infant. A hospital is defined as any institution meeting one of the following criteria: (1) named in the listing of hospitals in the 1959 Guide Issue of Hospitals, the Journal of the American Hospital Association; (2) named in the listing of hospitals in the 1959 Directory of the American Osteopathic Hospital Association; (3) named in the annual inventory of hospitals and related facilities submitted by the States to the Division of Hospital Facilities of the U. S. Public Health Service in conjunction with the Hill-Burton Program; or (4) name of the institution unknown but stated by the respondent to be a hospital.

## APPENDIX III

## QUESTIONNAIRE



|  anded last Sunday)? <br> (a) What wat the mastor? <br> (b) Anything elsa? |  | $\square \mathrm{res}$ | $\square \mathrm{N}_{0}$ |
| :---: | :---: | :---: | :---: |
| 12. Lant rete or the weok before did you roke ony todicine or treoment lor eny coedition (berides . . . .thich you told ae abowi)? <br> (a) Fer whot coendition s? <br> (b) Anytiong olau? |  | $\square \mathrm{Ye*}$ | $\square]^{N}$ |
|  <br> (o) What eere they ${ }^{\text {P }}$ <br> (b) Anyming elies? |  | $\square$ Yes | - ${ }^{\text {No }}$ |
| 14. Did you ever hurve an (any other) occident or Injury that man sfilt bathering you last week or the waek betore? <br> (a) How did It bothor geup <br> (b) Anything elea? |  | $\square \mathrm{res}$ | $\square \mathrm{N}^{\text {a }}$ |
| 15. AT THE PRESENT TME do you have eny almante or condiliont that hove lotied for a Pang time? (II ' Na ") Evem though thay den't bether yeu alt the tima? <br> (a) What ore thay? <br> (b) Anyrting olino? |  | [ ${ }^{\text {Y }}$ : | $\square$ No |
|  THE PAST 12 MOMTH 51 <br> (Read Card A, condition by cooditioo: record any cooditione weotiosed is the colume for the perion) |  | $\square \mathrm{Yes}$ | $\square \mathrm{V}_{0}$ |
| 17. Doet enyone in the femily howe any of theee cenditiompt <br> (Rend Card B, eoodition by condition; record noy condition: meatioged in the column for the person) |  | $\square \mathrm{Yea}$ | $\square \mathrm{No}^{\circ}$ |
| R |  sell, show wheibet easitely of paraly. | $\begin{aligned} & \square \text { Resp } \\ & \square \\ & \text { Col. No. No. } \end{aligned}$ | -eatitely -parily pondent |




| Tablo A. (Accidepte and lajarien) |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | 1. When did it bappen? | Year $\qquad$ (If the year is 1959 ar 1960 , aleo eoter the mooth) <br> Meath $\qquad$ of the week belore |  |  |  |  |  |
|  |  |  |  |  |  | $\square \mathrm{Acc}$ |  |
|  <br> No rGetoq. ${ }^{\prime}$ ) <br> (b) Tou mera then ant motor velicie Invelvedt Yev (mare than one) $\square$ <br> (d) Woz is (wither one) moving of the thae? Yes No (Gato 4. 7 |  |  |  |  |  |  |  |
| 4. Tere you coutilde the whicle, pettlog to ar out of it, o panimenger or wew you the diver? <br> 1. Oenide <br> 2. $\square$ Gerting in or orr <br> 3. $\square$ Pabsenger <br> 4. $\square$ Driver |  |  |  |  |  |  |  |
| 11"Outaid" |  |  |  |  |  | , |  |
| 5. (0) How did the aceldent happen? <br> 1. $\square$ <br>  <br> 2. $\square$ Collition bervero mator vebicle aed pertion tho whe velking, randing, ar standiag <br> 3. $\square$ Onher (spocitr) $\qquad$ <br> (b) Whot hied of motar wehtele ans involved? |  |  |  |  |  |  |  |
| 1f "Gutimg in or out," "Pantonger" oo "Driver" |  |  |  |  |  |  |  |
| 6. (a) Hone did the necidene happen? <br> 1. $\square$ Collision-mith enotber maror vebicle oa rondway Collition-mitb some ocher object toadway (Spectif abfoci) $\qquad$ <br> 3. $\square$ Came to audden atop oo randmay <br> 4. $\square$ $\square$ Ren off rosdany <br> 5. $\square$ $\square$ Ouber (Specitr) $\qquad$ |  |  |  |  |  |  |  |







## APPENDIX IV.

## special notes on health insurance data

Within the framework of the Health Interview Survey, which is described in Appendix I, special procedures were used to collect the data on health insurance. No part of the basic questionnaire and interviewing instructions was changed in any way. The sample design and the estimating procedures described in Appendix I were the same for all data, including the estimates on health insurance coverage. However, a change in the definition of an eligible respondent introduced changes in the field procedures and also a nonresponse component which was not included in the-regular adjustment for nonresponse. These changes and some of their effects on the data are set forth in the following paragraphs.

## Reporting Unit

For the questions on health insurance, the only acceptable respondent was the head of a reporting unit. A reporting unit within the household was defined by one of the following categories:
(1) Any primary family, secondary family, or subfamily consisting of a parent or parents and unmarried children under 18 years of age.
(2) Any married couple (including common-law marriages) or any married person with no spouse or children in the household regardless of age.
(3) Any person 18 years of age or older with no spouse or children in the household regardless of marital status.
(4) Any unrelated individual regardless of age with the following exception: A child with no parent in the household was included in the same reporting unit as the person responsible for his care.

The head of the reporting unit for a l-person unit was the person himself. The head of the reporting unit consisting of married couples (with or without children) was the husband. For any other reporting unit the responsible adult was considered to be the head.

## Interviewing.

The standard rules for respondents for the Na tional Health Survey are that each person 18 years of age or over who is at home at the time of interview is to answer for himself all questions relating to health. In all other cases another adult member of the family answers for children and adults not at home.

If the head of the reporting unit was one of the adults present, the interviewer asked all questions on the questionnaire in order and simply directed the health insurance questions to the head of the reporting unit. If the head of the reporting unit was not present, the interviewer omitted the health insurance questions and completed the rest of the questionnaire. She then filled out form NHS-3a (fig. 1) and left it and a franked
addressed envelope with the respondent, asking that the form be filled out and mailed as soon as possible.

## Field Procedures

Three attempts were made to reach those persons who did not respond within a few days. If the NHS-3a form had not been received by the regional office on the Friday following the interview week, a second mailin form (NHS-3b, identical to NHS-3a except for the wording of the letter) was sent to the head of the reporting unit. One week later a third form was sent to those persons who had not yet responded. The following Friday another attempt was made to reach those who still had not returned any of the mail-in forms. During the first 3 months a fourth form was mailed to those reporting units which had not responded; during the second 3 months the fourth mail form was replaced by a person-to-person telephone call to those reporting units with telephones. As a result of this intensive follow-up, 93.1 percent of the reporting units eventuallỳ responded (table IV-I).

Table IV-I. Number of reporting units for which health insurance forms were left and response after all followups were completed

| - | Number of reporting units |  | Percent of reporting units responding |
| :---: | :---: | :---: | :---: |
|  | Forms left | Résponding |  |
| Total- | 9,220 | ${ }^{-} \mathrm{B,583}$ | 93.1 |
| July-September--- | 4,507 | 4,174 ${ }^{-}$ | 92.6 |
| October-December- | 4,713 | 4,409. | 93.5 |

## National Estimates

Table IV-II shows the national estimates for hospital insurance coverage according to whether the information was given at the time of interview or a mailin form was left. The information was obtained at the time the interview was conducted for 52 percent of the total population and for 82 percent of the population 65 years of age or over.

The nonresponse rate for the population for which mail-in forms were left was 7:6 percent. The information for an additional 2.6 percent was either incomplete or the respondent did not know whether members

## U. S. DEPARTIMENT OF COMMERCE

## buren of the censum

Regional Office

## Dear Priend:

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

The Census interviewer who called at your household was not able to see you personally. Please answer the questions on the back of this letter and mail it at your earliest convenience. A self-addressed envelope which requires no postage has been provided for this purpose.

Your cooperation in answering these questions will insure the greatest possible benefit to you and the people of our country. The information will be given confidential treatment by the Bureau of the Census and the Public Health Service. Nothing will be published except statistical sumaries.

Thank you.
Sincercely yours,

Regional Fleld Director


Table IV-II. Percent of persons according to response on hospital insurance by age and method of data collection

| Age and method of data collection | Hospital insurance |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Yes | No | Uncodable |  |  |
|  |  |  |  | Total | Don't know or incomplete | No response |
|  | Percent distribution |  |  |  |  |  |
| . All ages |  |  |  |  |  |  |
| All respondents------------ | 100.0 | 63.4 | 31.0 | 5.6 | 1.9 | 3.7 |
|  | 100.0 | 61.8 | 36.9 | 1.3 | 1.3 | - |
| Mail------------------------------- | 100.0 | 65.1 | 24.7 | 10.2 | 2.6 | 7.6 |
| . $\underline{0-24}$ |  |  |  |  |  |  |
| Al1 respondents------------- | 100.0 | 61.1 | 32.0 | 6.9 | 2.5 | 4.4 |
| Interview----'-------------------- | 100.0 | 59.4 | 38.3 | 2.2 | 2.2 |  |
| Mail------------------------------- | 100.0 | 62.5 | 26.5 | 11.0 | 2.7 | 8.3 |
| - $\underline{\text { 25-44 }}$ |  |  |  |  |  |  |
| Al1 respondents------------- | 100.0 | 69.5 | 24.9 | 5.7 | 1.5 | 4.2 |
| Interview--------------------------- | 100.0 | 69.9 | 29.3 | 0.8 | 0.8 |  |
| Mail------------------------------- | 100.0 | 69.1 | 20.9 | 10.0 | 2.1 | 7.9 |
| - ${ }^{\text {45-64 }}$ |  |  |  |  |  |  |
| All respondents------------- | 100.0 | 68.4 | 27.4 | 4.2 | 1.7 | 2.5 |
| Interview------------------------- | 100.0 | 68.4 | 31.0 | 0.6 | 0.6 | - |
| Mail-------------------------------- | 100.0 | 68.3 | 22.6 | 9.2 | 3.3 | 5.9 |
| - 65+ .- |  |  |  |  |  |  |
| All respondents------------- | 100.0 | 45.2 | 52.9 | 1.9 | 1.1 | 0.8 |
| Interview------------------------- | 100.0 | 43.8 | 55.4 | 0.8 | 0.8 | - |
| Mail------------------------------ | 100.0 | 51.6 | 41.1- | 7.3 | 2.7 | 4.6 |

of the reporting unit were covered. Thus, 89.8 percent of the persons for whom NHS-3a forms were left returned codable information about hospital insurance. Of the persons for whom information was obtained at the time of interview, 98.7 percent gave codable information. The survey yielded codable information on hospital insurance for 96.3 percent of the total population.

Although the size of the nonresponse component was the same for all three types of coverage, the size of the "don't know' and uncodable group was larger for surgical insurance than for hospital insurance and largest for coverage for doctor visits. For surgical insurance 91.6 of the population gave codable information; for coverage for doctor's visits 90.1 percent of the population yielded usable information. Tables for these two types of coverage have not been included since the distribution by age and method of collection was essentially the same as for hospital insurance. The difference in the three types of coverage was mostly due to respondents not knowing whether they had the particular type of coverage rather than to
failure of respondents or interviewers to fill out the forms properly.

## Computational Procedures

The sample for the U. S. National Health Survey was designed to produce estimates of aggregates for the four major regions and the three residence areas from the annual sample. For any shorter time period the estimated aggregates may differ considerably from those produced from the annual sample. However, except for possible seasonal effects and the increased size of the sampling error because of the smaller sample, the validity of rates is not affected. For this reason, percentages only are included in this report, which is based on 6 months of interviewing: Seasonal effects should be of little or no importance in rates of health insurance coverage.

To obtain these percentages, only those persons who provided codable information as to whether or not they had health insurance were included. This has the

Table IV-III. Percentage of population included in calculations of health insurance coverage

effect of distributing the population for whom information about health insurance coverage was not available (because of nonresponse or lack of knowledge on the part of the respondent) in the same proportion as those persons for whom the information was available.

The age-adjusted rates were computed by the direct method of multiplying the age-specific coverage , rates within the specified population group by , the corresponding age group in a standard population. This gave the expected number of persons covered in each age group. These numbers were then added and the sum was divided by the total population used as a standard to obtain the adjusted rate. The standard population used was the same as that used to compute the age-specific rates for the U.S.
total, i.e., the estimated number of persons who provided codeable information about their insurance coverage.

As could be expected, the percentage of the population for which information was not available varied somewhat from one population group to another. Since the procedure utilized might have introduced some bias due to the unknown characteristics of persons for whom the information was not available, the percentage of each of several population groups which was included in the calculations is shown in table IV-lII. Inspection of table IV-III indicates that the nonresponse rate was not large or variable enough to introduce a serious bias.


[^0]:    NOTE: For official population estimates for more general use, see Bureau of the Census reports on the civilian

