

VITAL and HEALTH STATISTICS

DATA FROM THE NATIONAL HEALTH SURVEY

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Family Health Expenses

United States - July - December 1962

Statistics on the annual health expenses of families and un-related individuals, by type of expense, type of family, geographic region, color, family income, and education of head of family. Based on data collected by self-enumeration during July-December 1962.

Washington, D.C.

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U.S. DEPARTMENT OF
HEALTH, EDUCATION, AND WELFARE

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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.

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

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IN THIS REPORT statistics are presented on the average annual cost of personal health expenses per family and per unrelated individual. Information on health expenses is presented by type of expenditure: hospital care, doctor care, dental care, medicines, and special and other health expenses. Information on 47 million families in the civilian, non-institutional population is classified by size of family, whether husband-wife family or other family group, and by age of head of the family. Information on 10.8 million unrelated individuals is classified by age, sex, and whether living alone or with nonrelatives. These data were collected by self-enumeration, employing mail-in questionnaires left with the respondents of health interviews conducted during July-December 1962.

Annual health expenses per family or unrelated individual are shown by geographic region, color, family income, and education of head of the family.

Two earlier reports from the Health Interview Survey present data on health expenses, on a person basis, during the year prior to July-December 1962 (Vital and Health Statistics, Series 10, Nos. 22 and 27). The present report deals with these data on a family basis. It presents background data relative to information on health expenses now being collected in the Health Interview Survey.

SYMBOLS

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

FAMILY HEALTH EXPENSES

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

INTRODUCTION

During July-December 1962, the Health Interview Survey collected information on personal health expenditures during the year prior to interview. Health expenses included in the survey were of five types—hospital, doctor, medicine, dental, and special and other expenses. Health expenses included amounts paid or to be paid by the family or friends or by insurance but excluded insurance premiums and expenses paid by governmental or private agencies. Thus, these health expenditures are consumer out-of-pocket expenses plus benefits received from insurance. Results of this survey have been published on a person basis in "Personal Health Expenses, Distribution of Persons by Amount and Type of Expenses," *Vital and Health Statistics*, Series 10, No. 22, and in "Personal Health Expenses, Per Capita Annual Expenses," *Vital and Health Statistics*, Series 10, No. 27.

In the present report the data on health expenditures are presented for families and unrelated individuals. The information for persons in the civilian, noninstitutional population during the interview period was collected within each interviewed household by family group. A family is defined as two or more persons related by blood, marriage, or adoption who are living together in the same household. Members of the Armed Forces, excluded by definition from the civilian, noninstitutional population, are not counted in classifying the family group even if they live with the family. Thus the number of families will differ

from other family statistics in which these persons are considered family members. Data for any unrelated individuals who were living in the household were excluded from the family and classified separately. Annual per family estimates of health expenses were prepared by summing the reported expenditures for which all members of the family responded with known information (a dollar amount or no expense, but not a nonresponse or unknown amount) and dividing by the number of families with known data for all members of the family. This procedure imputes to the families with less than complete reporting the same distribution of health expenditures as that reported for families with known data for the entire membership. About 92.4 percent of all families and unrelated individuals reported known data for hospital expense. The estimates for special and other expense are based on 90.0 percent of all families, while the data for doctor, dental, and medicine expense per family are based on known data for 91.8 percent of all families and individuals.

The information on health expenditures was collected through the use of a mail-in questionnaire left with the household respondents of health interviews. Information on health expenses was obtained for about 94 percent of the population of households in which interviews were conducted. Thus collection of the household membership into families and unrelated individuals does not add appreciably to the loss of information from non-response or reports of unknown expense. It is apparent that known amounts were reported for all members of most families.

SOURCE AND LIMITATIONS OF DATA

During the 6-month period from July to December 1962 a special survey was conducted of the expenses for personal health care for persons in the civilian population not residing in institutions. The information was obtained by self-enumeration, that is a mail-in questionnaire was left with the respondent during the household health interview. All family members were requested to take part in answering the questions about personal health expenditures during the year prior to the interview. It was suggested that bills, receipts, and other records be consulted to obtain the best estimate of expenditures for each person. After the questionnaire was completed, it was mailed to the U.S. Bureau of the Census, which acts as a data-collecting agent for the Division of Health Interview Statistics of the National Center for Health Statistics. If no form was returned or if information was missing, followup by telephone was conducted. Through this procedure, information was obtained for about 94 percent of the population in the interviewed households. Of responding households 52 percent returned the original form left with the household, 35 percent returned the first or second followup form, and 9 percent answered telephone followup. About 4 percent responded after unknown type of followup.

The information about medical care expenses for each member of the sample population included five categories; doctors' bills, hospital bills for inpatients, medicine costs, dental bills, and special and other medical expenses. The expenses included all bills paid or to be paid by the person himself or his family or friends and any part paid by insurance, whether paid directly to the hospital or doctor or refunded to the person himself or his family. The respondents were requested to enter known amounts of expense or, if exact amounts were unknown, the best estimates available. The following classes of expenditure or payer were omitted: (1) health insurance premiums, (2) workmen's compensation, (3) charitable or welfare organizations, (4) military services (including Armed Forces Medicare), (5) Veterans Administration, and (6) Federal, State, city, or county government. Medical care costs relating to delivery were reported for the mother; other

medical expenses relating to the infant were reported for the infant.

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

The interviewed population is a representative probability sample of the Nation's households. During the 6-month period July-December 1962 the sample was composed of about 22,000 households containing about 71,000 persons living at the time of the interview. The average population during this period was 182,449,000. There were 10,799,000 unrelated individuals and 47,002,000 families of various sizes included in the civilian, noninstitutional population.

Although the population covered by the Health Interview Survey (HIS) is the civilian, noninstitutional population of the United States, a member of the Armed Forces who is living in a household as a family member is excluded from the family composition. Even though he is the acknowledged head of the family, for purposes of the survey some other person, usually the wife if she is living in the household, is classified as the head of the family. If he and his wife are living together as a two-member husband-wife family, she is classified as an individual in HIS data.

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

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

Table A. Number and percent distribution of unrelated individuals, by age according to living arrangements: United States, July-December 1962

Living arrangement	All ages	Under 45 years	45-64 years	65+ years
Number in thousands				
Total-----	10,799	3,156	3,483	4,160
Living alone-----	8,312	1,920	2,775	3,617
Living with nonrelatives-----	2,487	1,236	708	543
Percent distribution				
Total-----	100.0	29.2	32.3	38.5
Living alone-----	77.0	17.8	25.7	33.5
Living with nonrelatives-----	23.0	11.4	6.6	5.0

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

FAMILIES AND UNRELATED INDIVIDUALS

There were an estimated 55 million households in the United States in 1962.¹ A household includes all persons who occupy a house, an apartment, a group of rooms, or a room which constitutes a housing unit under the rules established for the 1960 census. A group of rooms or a single room is regarded as a housing unit when it is occupied as separate living quarters, that is when the occupants do not live and eat with any other persons in the structure, and when there is *either*: direct access from the outside or through

a common hall *or* a kitchen or cooking equipment for the exclusive use of the occupants.

For this report the civilian, noninstitutional population was grouped into families and unrelated individuals. During July-December 1962 there were an estimated 10.8 million unrelated individuals and 47.0 million families. An unrelated individual is classified in the detailed tables of this report as living alone and living with nonrelatives and by age. Families are classified according to size of family, by composition of family (husband and wife with or without a child under 17 years of age or "other family group"), and by age of the head of the family. An "other family group" consists of two or more related persons living together, for example a widow and her daughter or a divorced male and his brother. Individual or family status was determined on the basis of the living arrangement existing at the time of interview.

Table A shows the population of unrelated individuals by age and living arrangements, and table B shows the population of families by various characteristics. The total number of individuals shown in table A is less than the number of "1 member" families shown in table 15 in *Vital and Health Statistics*, Series 10, No. 27, page 37. In assembling the family data, it was discovered that

¹U.S. Bureau of the Census: Households and families, by type, 1962. *Current Population Reports*, Series P-20, No. 119. Washington. U.S. Government Printing Office, Sept. 19, 1962.

Table B. Number and percent distribution of families by age of head and by family composition according to size of family: United States, July-December 1962

Age of head and composition of family	Size of family					
	All families	2	3	4	5	6+
Number in thousands						
Total-----	47,002	16,152	9,436	9,164	5,869	6,381
<u>Age of head</u>						
Under 45 years-----	22,809	3,652	4,394	6,030	4,227	4,506
45-64 years-----	17,441	7,439	3,970	2,825	1,495	1,712
65 years and over-----	6,752	5,061	1,073	309	146	163
<u>Family composition</u>						
Husband-wife-----	40,321	12,917	7,894	8,340	5,404	5,766
Child under 17 years-----	23,442	...	4,888	7,554	5,271	5,729
No child under 17 years-----	16,879	12,917	3,006	785	133	*
Other family group-----	6,681	3,235	1,542	825	464	615
Male head-----	1,456	831	346	124	61	93
Female head-----	5,225	2,404	1,197	700	403	522
Percent distribution						
Total-----	100.0	100.0	100.0	100.0	100.0	100.0
<u>Age of head</u>						
Under 45 years-----	48.5	22.6	46.6	65.8	72.0	70.6
45-64 years-----	37.1	46.1	42.1	30.8	25.5	26.8
65 years and over-----	14.4	31.3	11.4	3.4	2.5	2.6
<u>Family composition</u>						
Husband-wife-----	85.8	80.0	83.7	91.0	92.1	90.4
Child under 17 years-----	49.9	...	51.8	82.4	89.8	89.8
No child under 17 years-----	35.9	80.0	31.9	8.6	2.3	*
Other family group-----	14.2	20.0	16.3	9.0	7.9	9.6
Male head-----	3.1	5.1	3.7	1.4	1.0	1.5
Female head-----	11.1	14.9	12.7	7.6	6.9	8.2

a group of persons who were classified by size of family as "1 member" were in fact members of families. In the present report these persons are included with the families of two persons or more of which they were members at the time of interview. Although the reduction in the population of individuals amounted to about 800,000 persons the change in annual per capita expense was neg-

ligible (\$181 for the present data compared with \$178 for the previously published data).

According to Bureau of the Census data, in March 1962 there were 11,522,000 unrelated individuals;¹ table A shows 10,799,000 for a period centered at October 1962. According to Census data for March 1962 there were 46,341,000 families, and the Health Interview Survey estimate

Table C. Annual health expense per family or unrelated individual and percent distribution, by type of expense: United States, July-December 1962

Type of expense	Family	Percent distribution	Un-related individual	Percent distribution
Annual health expense				
Total-----	\$453	100	\$181	100
Hospital-----	106	23	40	22
Doctor-----	153	34	57	31
Dental-----	67	15	24	13
Medicine-----	89	20	38	21
Special and other-----	37	8	22	12

for the later period is 47,002,000. The distributions by type of family may be compared as follows:

Type of family	Bureau of the Census data	Health Interview Survey data
Total families-----	46,341,000	47,002,000
Husband-wife families-----	40,405,000	40,321,000
Other family group— male head-----	1,293,000	1,456,000
Other family group— female head-----	4,643,000	5,225,000

The similarity in totals and distributions between these sets of data is not purely coincidental. The definitions and sampling procedures for the two sources of data are quite similar. However, there is a source of difference in the inclusion by the Census of members of the Armed Forces living off post or with other families on post. Armed Forces personnel are excluded by HIS from the civilian noninstitutional population. Another difference is the method of classifying college students living away from home during the school year. The Health Interview Survey classifies these persons as individuals, and the Bureau of the Census classifies them as members of the family at the home address.

HEALTH EXPENSES

All Families and Individuals

The average annual total health expense during the 12-month period prior to the household interviews of July-December 1962 among the 47,002,000 families was \$453 (table 1). The comparable total for unrelated individuals was \$181. Thus among all family units and individuals the average health expenditure per year was \$403 per unit. The latter estimate for family units of one or more persons (unrelated individuals plus families) may be compared with the annual estimate of \$370 for family health expenditures which the Health Information Foundation reported on its 1963 survey of the civilian, noninstitutional population of the United States.²

The annual expense per family of \$453 and of \$181 per unrelated individual is distributed by type of expense in table C. The largest percentage of annual health expense was for doctor's charges; hospital expense was the second leading item. Hospital expenses included charges made during the year prior to interview for services to an inpatient during stays of overnight or longer in a hospital or nursing home. Doctor expense included charges

²Health Information Foundation: Trends in personal health spending. *Progress in Health Services*, Vol. XIV, No. 5. Chicago. The University of Chicago, Nov-Dec. 1965.

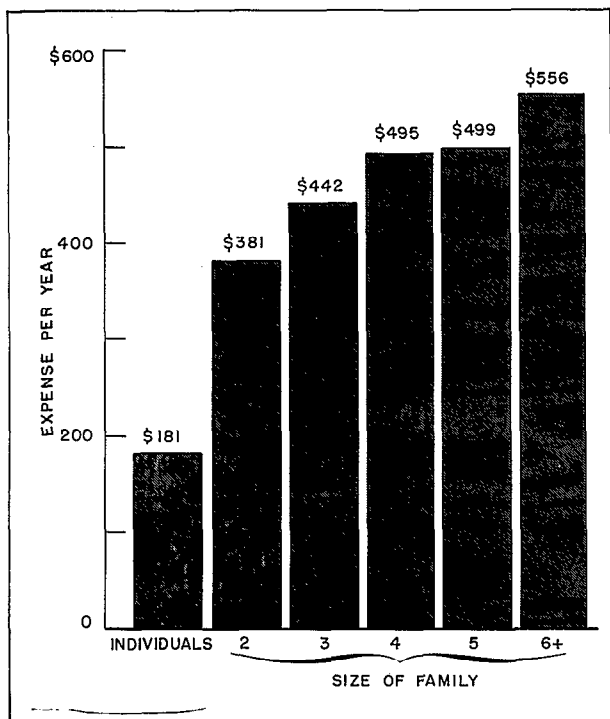


Figure 1. Total health expense per family or unrelated individual per year, by size of family.

for services rendered by physicians, surgeons, and osteopaths during the year. Medicine expense included cost of medicines whether or not prescribed by a doctor. Dental expense included all charges for services rendered by dentists for dental care during the year. Special and other expense included charges for eyeglasses, hearing aids, corrective shoes, special braces or trusses, wheelchairs or artificial limbs, special nursing, physical therapy, speech therapy, services of chiropractors, and emergency room or outpatient services in a hospital or clinic.

In general as size of family increased, the annual amount spent for health services rose accordingly. However, as shown in figure 1, the rise in expense was not constant with increased family size. Average annual spending for medical services for a two-person family was more than twice that for an individual. As family size increased from two to six or more members, the increment of increase was considerably less than that for one to two persons. The average annual total amount for a two-member family was

\$381; it rose about 46 percent to \$556 for a family with six members or more. Health expenses per person vary substantially by age and sex, as shown in table 1 of Series 10, No. 27. If one takes into account the age and sex distribution of the members of families and applies the per capita expenses to this distribution, it can be seen that a constant increase in family health costs with increasing family size is not to be expected. For example, the usual five-member family is composed of a husband and wife and three children. If, for instance, the parents in this family are aged 25-44 and the children are under 17 years of age, then summing per capita amounts gives a total family expense of \$470. This amount compares quite closely with the average of \$499 for all five-member families.

Figure 2 shows the annual expense per family unit by size of family for each of the five categories of health expense. Doctor expense showed the largest amount of increase with rise in size of family; special and other expense remained quite stable for each size group. Figure 3 shows the same data as a percent distribution of total annual health expense per family unit by type of

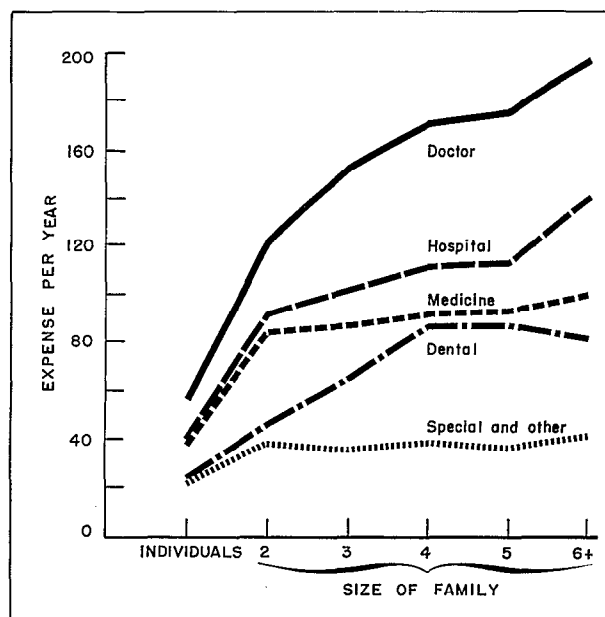


Figure 2. Health expenses per family or unrelated individual per year, by type of expense and size of family.

expense. Doctor expense ranged from 32 to 35 percent of the total annual health expense. Hospital expense was the second largest expense item, representing 22-25 percent of the total.

Differences in the amount of spending for health items are related to the use of services by family members. More family members utilize the services of a doctor or dentist than require hospital care or need items of special and other expense. This is evidenced by data published in Series 10, No. 22. About 12 persons per 100 reported hospitalization expense and 24 per 100 had special and other expense compared with 61 per 100 with doctor expense, 67 per 100 with medicine expense, and 38 per 100 with dental expense. Similar information is shown in table D by size of family and family composition. About 87 percent of all families had some medicine expense, 85 percent had doctor expense, 66 percent had dental expense, 53 percent had special and other expense, and 33 percent had hospital expense.

Average expense per family unit with some expense may be computed by using data in tables D and I. For example, the average hospital expense for two-person families in table 1 was \$92 among 16,152,000 such families. For four-person families the average was \$110 for 9,164,000 families. However, table D shows that 23.7 percent of the two-person families had hospital expense compared with 36.6 percent of the four-person families. Among the two-person families the total hospital expense was \$1.49 billion (\$92 for 16,152,000 families), and 23.7 percent of the 16,152,000, or 3,828,000, had hospital expense. Thus the average per two-person family with hospital expense was \$388. Among four-person families with hospital expense the average was \$301. The exclusion from this computation of families with no hospital expense during the year changed the pattern and amount of expense considerably.

The 40.3 million husband-wife families had considerably greater average family expense than did the 6.7 million other family groups, \$472 compared with \$334 (tables B and E). The difference in annual rate of spending between these composition classes was greatest for doctor expense and least for special and other expense. Within the other family groups the health expense was higher if the head of the family was a male than if the head was a female. The lower health expense for families with a female head may be attributed to

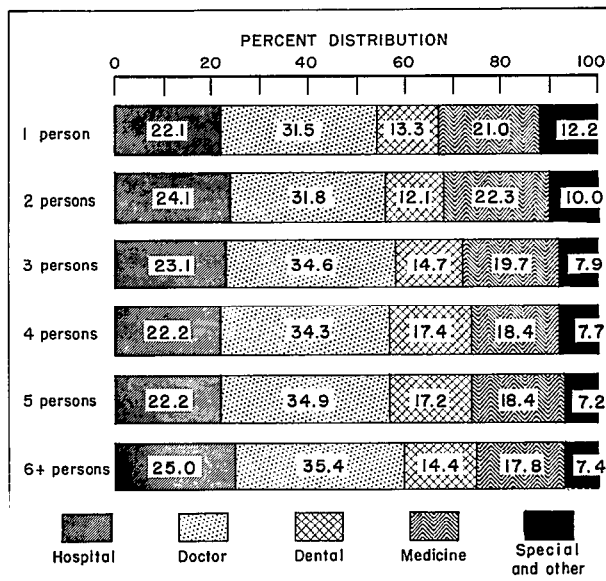


Figure 3. Percent distribution of total health expense per family or unrelated individual per year, by type of expense according to size of family.

some extent to the exclusion of Armed Forces personnel from these data. Since these families would usually be covered by Armed Forces Medicare, their out-of-pocket consumer health expense would be less. Some of the difference in average family expense results from differing percentages of families with some expense and, conversely, those with no expense. For example, 87 percent of all husband-wife families and 72 percent of other family groups had some doctor expense (table D). The average amount of doctor expense was \$161 in all husband-wife families and \$103 in all other family groups, a difference of \$58 (table E). Averages based on families with some doctor expense amount to \$185 for husband-wife families and \$142 for other family groups, a difference of \$43. Thus the higher proportion of family units with no doctor expense among the other family groups reduced the difference in average amount of doctor expense by \$15 per family per year.

Within the husband-wife families there was a substantial difference in spending for health care depending on whether the husband and wife had a child (including an adopted child, a foster child, or a ward, but excluding a grandchild) living with them or whether the family did not have a child

Table D. Percent of families and unrelated individuals with some health expense, by type of expense, size and composition of family: United States, July-December 1962

Size and composition of family	Type of expense				
	Hos- pital	Doctor	Dental	Medi- cine	Special and other
	Percent with some health expense				
All family units-----	29.1	79.4	60.6	83.8	49.4
Unrelated individuals-----	10.8	54.4	36.3	68.0	32.9
All families-----	33.3	85.1	66.1	87.4	53.2
Husband-wife-----	34.7	87.1	67.8	88.9	54.3
Other family group-----	25.0	72.3	55.6	78.3	46.0
2 person family-----	23.7	78.3	52.9	84.3	50.1
Husband-wife-----	24.6	79.6	53.0	85.4	51.3
Other family group-----	20.0	72.8	52.5	79.7	44.9
3 person family-----	32.7	85.9	68.0	88.2	53.3
Husband-wife-----	34.2	88.1	70.1	89.8	54.4
Child under 17-----	36.7	89.1	71.3	90.5	49.7
No child under 17-----	30.2	86.6	67.9	88.7	62.1
Other family group-----	24.3	73.2	56.9	79.5	47.1
4 person family-----	36.6	90.5	77.6	90.6	56.3
Husband-wife-----	37.4	92.4	79.0	92.1	56.9
Child under 17-----	37.3	92.5	79.5	92.3	55.5
No child under 17-----	38.3	90.9	73.5	91.3	69.8
Other family group-----	27.9	70.4	63.2	74.7	50.7
5+ person family-----	44.4	89.6	73.9	88.6	54.9
Husband-wife-----	44.9	91.3	75.4	89.8	56.0
Child under 17-----	45.1	91.4	75.5	89.9	56.0
No child under 17-----	37.0	82.8	66.2	82.6	54.4
Other family group-----	38.9	71.3	57.7	74.8	43.9

under 17 years of age. As shown in table 1, the health expense per family with three persons or more is less in most categories if the family included a child than if the family had no child. The pattern is not as clear-cut among families with five members or more. In larger families there is a possibility that the members other than the hus-

band and wife may all be children under 17, children of various ages, or children and other relatives of several generations.

In general as age increased, health expense rose. As shown in tables 1 and F, health expenses are higher among families whose head of family was aged 45-64 years than among those with a

Table E. Health expense per family per year, by type of expense, size and composition of family: United States, July-December 1962

Size and composition of family	Type of expense					
	Total	Hos- pital	Doctor	Dental	Medi- cine	Special and other
Expense per family per year						
All families-----	\$453	\$106	\$153	\$67	\$89	\$37
Husband-wife-----	472	111	161	69	92	38
Other family group-----	334	76	103	51	72	32
Male head-----	373	93	112	53	77	38
Female head-----	323	71	100	51	71	30
2 person family-----	381	92	121	46	85	38
Husband-wife-----	400	97	128	47	89	39
Other family group-----	304	70	93	42	69	30
Male head-----	303	73	91	45	65	29
Female head-----	304	69	93	42	70	31
3 person family-----	442	102	153	65	87	35
Husband-wife-----	463	108	163	66	90	36
Other family group-----	323	69	96	57	71	30
Male head-----	441	128	129	42	98	44
Female head-----	288	52	87	61	63	26
4 person family-----	495	110	170	86	91	38
Husband-wife-----	507	114	176	87	93	37
Other family group-----	367	69	113	72	71	42
Male head-----	492	93	145	112	86	56
Female head-----	347	65	108	65	69	40
5+ person family-----	529	126	186	83	96	38
Husband-wife-----	538	127	190	85	97	39
Other family group-----	416	109	136	55	86	30
Male head-----	519	126	160	81	92	61
Female head-----	400	106	132	51	85	25

younger family head. Among families with a head aged 65 years and over the average expense is higher in some instances and lower in other instances. Age of the head of the family may be used as an index of increasing age among family members. Even though these data do not show ages of other members of the family, an older head of a family usually indicates the presence of other

older persons in the group. For example, three out of four of the families with the head aged 65 were two-person families and most of these two-person families were husband-wife families. The effect on family health expense of the presence or absence in the family of older persons is exemplified by the information shown in table G.

Table F. Health expenses per family per year, by type of expense, age of head, and composition of family: United States, July-December 1962

Age of head and composition of family	Type of expense					
	Total	Hos- pital	Doctor	Dental	Medi- cine	Special and other
	Expense per family per year					
All families-----	\$453	\$106	\$153	\$67	\$89	\$37
Head under 45 years-----	436	102	159	68	79	28
Head 45-64 years-----	477	109	153	75	95	46
Head 65 years and over-----	450	114	137	43	111	46
All husband-wife families-----	472	111	161	69	92	38
Head under 45 years-----	457	107	169	71	82	29
Head 45-64 years-----	494	113	159	77	97	47
Head 65 years and over-----	464	115	143	42	114	48
Other family groups-----	334	76	103	51	72	32
Head under 45 years-----	278	60	90	53	51	23
Head 45-64 years-----	359	74	112	55	82	37
Head 65 years and over-----	399	107	113	43	97	40

Figure 4 shows the percent distribution of the total annual health expense for each type of expense by age of head of the family and for various composition groups. Doctor expense is the largest item of expense with 36.5 percent of the total for families with head of family under 45

years of age compared with 32.1 percent and 30.4 percent for families with head aged 45-64 years and 65 years or more respectively. All husband-wife families spent 34.1 percent of their total health expense for doctor's bills. However, if they had a child under 17 years, this percentage in-

Table G. Average annual health expense for 2 person families, by age and type of expense: United States, July-December 1962

Type of expense	All 2 person fami- lies	Both members under 65	One member 65 and over	Both members 65 and over
	Annual health expense			
Hospital-----	\$92	\$83	\$104	\$112
Doctor-----	121	118	126	125
Dental-----	46	52	43	28
Medicine-----	85	74	94	114
Special and other-----	38	33	41	51

creased to 35.7 percent, and if no child was present, it decreased to 31.9 percent. (These families with no child under 17 years include families consisting of husband and wife only.) Other family groups spent about 30.8 percent of the total for doctor expense.

Differences in spending patterns for health care among various family composition groups may be attributed to a variety of causes. Family income and education are shown to be related to health spending patterns in Series 10, Nos. 22 and 27. These factors will be discussed below. In addition it is apparent that individual needs for medical services vary by age and sex of the family members; older persons spend more than younger persons do and females tend to spend more than males, particularly during the age span 15-44.

Tables 1 and H show annual health expenses per unrelated individual. The decline in spending among persons 65 years and older for some of the expense types may reflect withdrawal of persons from this group of unrelated individuals who became residents of institutions or went to live with relatives because they were no longer able to care for themselves. For example, a widow may have entered a nursing home or have gone to live with

one of her children when she was not able to live alone. Since persons who are forced to change their living arrangements for health reasons obviously have higher health expenditure, their removal from the group of unrelated individuals reduces the average expenses for the group.

Geographic Region

Annual health expenses per family were highest in the West Region and lowest in the South Region (tables J and 2). The excess spending in the West occurred primarily for doctor expense. As shown in table 2, spending for health care was highest in the West Region for each size of family and for husband-wife families. Among some of the "other family groups," the spending pattern was not clear-cut among the regions.

Unrelated individuals living in the West Region had somewhat higher health expenses per person than did such persons in the other regions (table H). Again, doctor expense was clearly higher in the West than elsewhere; also special and other expense was substantially greater among individuals residing in the West.

Color

Tables H, J, and 3 show that white families and unrelated individuals spent more for health care of each type than did nonwhite families and individuals. This spending pattern is also present in most of the groups by family size and composition. As shown in Series 10, No. 27, utilization of medical care services is lower among nonwhite persons than among white persons, a finding which explains some of the lower health expense. This publication also shows the relationship between color and income and color and education. Each of these factors contributes to the differential spending by color groups.

Family Income

Rise in family income is related directly to increased health expense per family. This increased spending among higher income groups was present for each of the types of expense, notably for dental expense (table J). A similar pattern was also present among the family-size groups

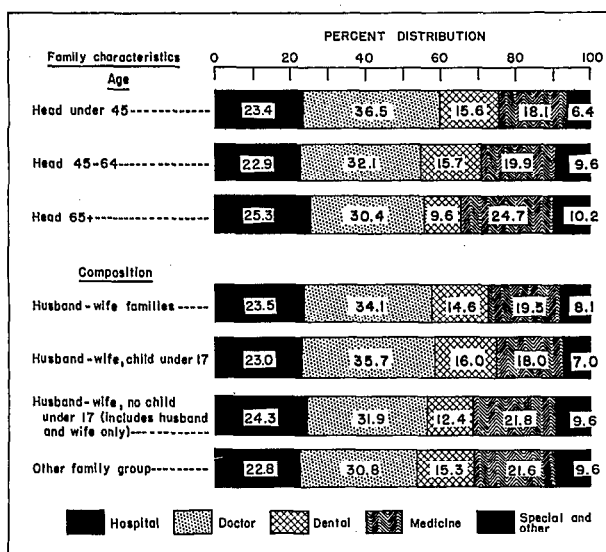


Figure 4. Percent distribution of total health expense per family per year, by type of expense according to family characteristics.

Table H. Health expenses per unrelated individual per year, by type of expense and characteristics: United States, July-December 1962

Characteristic	Type of expense					
	Total	Hos- pital	Doctor	Dental	Medi- cine	Special and other
Expense per individual per year						
All individuals-----	\$181	\$40	\$57	\$24	\$38	\$22
<u>Age</u>						
Under 45 years-----	141	24	50	32	22	12
45-64 years-----	205	47	66	27	40	25
65 years and over-----	189	45	54	16	48	27
<u>Sex</u>						
Male-----	167	41	54	23	31	19
Female-----	189	40	59	24	42	24
<u>Living arrangement</u>						
Living alone-----	179	40	57	22	40	20
Living with nonrelatives-----	186	40	55	31	32	28
<u>Geographic region</u>						
Northeast-----	179	41	53	27	36	22
North Central-----	162	41	48	22	34	17
South-----	185	39	61	18	47	20
West-----	208	39	70	30	35	34
<u>Color</u>						
White-----	190	41	60	25	40	24
Nonwhite-----	120	31	39	11	27	12
<u>Income</u>						
Under \$3,000-----	162	40	47	16	39	20
\$3,000-\$4,999-----	207	39	73	31	38	26
\$5,000-\$6,999-----	166	37	57	30	27	15
\$7,000-\$9,999-----	229	22	92	50	43	22
\$10,000 and over-----	381	56	108	95	48	74
<u>Education of individual</u>						
Under 9 years-----	162	41	50	13	39	19
9-12 years-----	187	40	60	25	38	24
13 years and over-----	202	37	66	41	35	23

Table J. Health expenses per family per year, by type of expense, geographic region, color, family income, and education of head of family: United States, July-December 1962

Characteristic	Type of expense					
	Total	Hos- pital	Doctor	Dental	Medi- cine	Special and other
Expense per family per year						
All families-----	\$453	\$106	\$153	\$67	\$89	\$37
<u>Geographic region</u>						
Northeast-----	474	102	155	85	94	38
North Central-----	431	116	143	57	79	36
South-----	419	96	143	51	94	35
West-----	526	112	190	88	92	44
<u>Color</u>						
White-----	468	109	158	70	92	39
Nonwhite-----	308	78	108	32	68	22
<u>Family income</u>						
Under \$3,000-----	327	83	108	26	81	29
\$3,000-\$4,999-----	398	102	136	46	82	32
\$5,000-\$6,999-----	458	116	158	64	85	35
\$7,000-\$9,999-----	508	111	171	90	95	41
\$10,000 and over-----	653	125	222	135	113	58
<u>Education of head of family</u>						
Under 9 years-----	409	105	134	44	90	36
9-12 years-----	449	107	153	68	86	35
13 years and over-----	544	107	191	104	96	46

and composition categories (table 4). Among unrelated individuals health expenses per individual increased as income rose, with the exception that the \$3,000-\$4,999 group had higher expenses than did the next higher income group (table H). This reversal in pattern was most pronounced among individuals under 45 years of age and among those 65 years and older (table 4).

As income rises, the proportion of total family income spent for health services declines (table J). Excluding the open-end income groups, by relating total expense to average income and using the midpoint of each income group as the average for the group, this proportion can be determined. About 10 percent of the available income in the

\$3,000-\$4,999 group was spent on health costs, and this figure declined to 8 percent and 6 percent in the two higher income groups. It is apparent that the under \$3,000 group spent more than 10 percent of income on health items and that the \$10,000 and over group spent the lowest proportion on health expense.

Since the health expense shown in these tables does not reflect expenses paid by government, charitable organizations, and private "third-party" payers, the differences in spending for health services are only partially attributed to differential use of health services. Families with lower income are often able to procure health services at lower cost or free of charge through

some outside agency. However, there is evidence in other reports from the National Health Survey that higher income is related to greater utilization of health services.

Education of Head of Family

Families whose head had some college education and unrelated individuals with some college education had somewhat higher health ex-

penses than did families and individuals with less education (tables H, J, and 5). Among some of the types of expense, the differences in spending were quite small between the educational groups, notably for the unrelated individuals and for hospital expense for both families and individuals. Since family income and education of the head of the family are interrelated, the pattern of increased health expense among families and individuals with higher income and education is to be expected.

DETAILED TABLES

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NOTE: For official population estimates of the number of unrelated individuals and family units, see U.S. Bureau of the Census reports on the civilian population of the United States in *Current Population Reports*, Series P-20, P-25, and P-60.

Table 1. Health expenses per family or unrelated individual per year, by type of expense and family characteristics: United States, July-December 1962

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

Family characteristics		Number of families and individuals in thousands	Type of expense					
			Total	Hos- pital	Doc- tor	Den- tal	Medi- cine	Special and other
			Expense per family or unrelated individual per year					
Total, individuals and families-----		57,801	\$403	\$94	\$136	\$59	\$80	\$35
All individuals-----		10,799	181	40	57	24	38	22
Living alone:.....	Under 45 years-----	1,920	154	29	59	29	25	12
	45-64 years-----	2,775	198	45	63	26	38	25
	65 years and over-----	3,617	178	42	53	15	48	21
Living with nonrelatives:.....	Under 45 years-----	1,236	120	17	38	36	17	13
	45-64 years-----	708	231	55	80	28	44	24
	65 years and over-----	543	268	69	61	22	49	67
All families-----		47,002	453	106	153	67	89	37
All 2 person families-----		16,152	381	92	121	46	85	38
Husband-wife:.....	Head under 45 years-----	2,576	264	49	93	53	50	18
	Head 45-64 years-----	6,273	434	106	140	53	92	43
	Head 65 years and over---	4,068	432	113	130	34	108	47
Other family group:.....	Head under 45 years-----	1,076	259	56	92	45	49	18
	Head 45-64 years-----	1,166	293	54	89	45	71	34
	Head 65 years and over---	993	362	102	97	37	87	39
All 3 person families-----		9,436	442	102	153	65	87	35
Husband-wife, child under 17:	Head under 45 years-----	3,280	412	105	161	54	71	22
	Head 45-64 years-----	1,511	441	78	151	83	86	43
	Head 65 years and over---	97	499	109	169	52	98	72
Husband-wife, no child under 17:	Head under 45 years-----	381	509	138	174	67	90	41
	Head 45-64 years-----	1,950	521	124	163	79	107	48
	Head 65 years and over---	675	574	130	193	57	145	49
Other family group:.....	Head under 45 years-----	733	247	49	71	57	50	19
	Head 45-64 years-----	508	390	87	120	63	81	40
	Head 65 years and over---	301	387	85	116	46	102	38
All 4 person families-----		9,164	495	110	170	86	91	38
Husband-wife, child under 17:	Head under 45 years-----	5,450	471	103	174	78	88	28
	Head 45-64 years-----	2,002	554	124	176	105	97	51
	Head 65 years and over---	101	453	103	123	83	112	32
Husband-wife, no child under 17:	Head under 45 years-----	96	603	149	243	75	100	36
	Head 45-64 years-----	575	649	178	177	102	117	74
	Head 65 years and over---	114	666	90	212	122	171	70
Other family group:.....	Head under 45 years-----	483	328	53	103	72	60	40
	Head 45-64 years-----	248	395	76	122	74	84	39
	Head 65 years and over---	94	509	137	144	66	96	67

Table 1. Health expenses per family or unrelated individual per year, by type of expense and family characteristics: United States, July-December 1962—Con.

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

Family characteristics	Number of families and individuals in thousands	Type of expense					
		Total	Hospital	Doctor	Dental	Medicine	Special and other
		Expense per family or unrelated individual per year					
All 5+ person families-----	12,250	\$529	\$126	\$186	\$83	\$96	\$38
Husband-wife, child under 17: Head under 45 years-----	8,104	526	129	191	78	94	34
Head 45-64 years-----	2,727	563	119	184	105	103	52
Head 65 years and over---	169	650	160	221	96	131	42
Husband-wife, no child under 17: Head under 45 years-----	*	164	*	64	34	36	30
Head 45-64 years-----	128	663	168	209	100	135	51
Head 65 years and over---	*	528	100	162	77	141	48
Other family group:..... Head under 45 years-----	610	303	86	96	48	49	24
Head 45-64 years-----	352	516	124	170	65	117	40
Head 65 years and over---	118	682	183	231	63	174	31
All 5 person families-----	5,869	499	111	174	86	92	36
Husband-wife, child under 17: Head under 45 years-----	3,963	495	114	179	79	92	31
Head 45-64 years-----	1,237	525	102	165	117	93	49
Head 65 years and over---	71	631	128	216	136	117	34
Husband-wife, no child under 17: Head under 45 years-----	*	161	*	54	32	35	40
Head 45-64 years-----	109	651	177	204	106	115	48
Head 65 years and over---	*	253	*	84	36	76	57
Other family group:..... Head under 45 years-----	253	336	97	107	43	59	30
Head 45-64 years-----	149	519	124	188	63	112	33
Head 65 years and over---	63	531	101	182	74	138	36
All 6+ person families-----	6,381	556	139	197	80	99	41
Husband-wife, child under 17: Head under 45 years-----	4,141	558	144	203	78	95	37
Head 45-64 years-----	1,490	594	133	201	94	111	55
Head 65 years and over---	97	667	183	228	69	141	46
Husband-wife, no child under 17: Head under 45 years-----	*	167	*	75	36	38	18
Head 45-64 years-----	*	713	126	231	67	230	59
Head 65 years and over---	*	898	220	279	125	237	37
Other family group:..... Head under 45 years-----	357	279	77	89	52	42	20
Head 45-64 years-----	203	515	124	158	66	121	46
Head 65 years and over---	55	906	291	308	53	229	25

Table 2. Health expenses per family or unrelated individual per year, by type of expense, geographic region, and family characteristics: United States, July-December 1962

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

Geographic region and family characteristics	Number of families and individuals in thousands	Type of expense					
		Total	Hos- pital	Doc- tor	Den- tal	Medi- cine	Special and other
<u>Northeast</u>		Expense per family or unrelated individual per year					
Total, individuals and families-----	14,673	\$421	\$91	\$137	\$74	\$84	\$35
All individuals-----	2,677	179	41	53	27	36	22
Living alone:..... Under 45 years-----	486	141	22	45	40	24	10
45-64 years-----	695	192	40	70	28	38	16
65 years and over-----	894	161	35	46	17	44	19
Living with nonrelatives:..... Under 45 years-----	242	115	10	28	43	14	20
45-64 years-----	208	244	96	62	30	40	16
65 years and over-----	151	322	97	69	13	42	101
All families-----	11,995	474	102	155	85	94	38
All 2 person families-----	3,996	406	94	127	63	85	37
Husband-wife:..... Head under 45 years-----	657	276	45	92	74	47	18
Head 45-64 years-----	1,503	447	100	142	71	93	41
Head 65 years and over---	932	485	127	143	51	113	51
Other family group:..... Head under 45 years-----	257	365	108	133	49	59	16
Head 45-64 years-----	337	352	82	101	68	64	37
Head 65 years and over---	311	310	69	96	42	74	29
All 3 person families-----	2,514	445	88	150	82	90	35
Husband-wife, child under 17: Head under 45 years-----	796	405	97	156	58	76	18
Head 45-64 years-----	399	519	98	180	108	89	44
Head 65 years and over---	*	272	61	92	41	40	38
Husband-wife, no child under 17: Head under 45 years-----	98	579	175	218	62	87	37
Head 45-64 years-----	567	506	100	148	103	103	52
Head 65 years and over---	195	510	78	163	73	144	52
Other family group:..... Head under 45 years-----	173	232	13	50	98	48	23
Head 45-64 years-----	175	365	43	129	82	82	29
Head 65 years and over---	98	323	45	88	54	94	42
All 4 person families-----	2,545	516	104	172	100	100	40
Husband-wife, child under 17: Head under 45 years-----	1,477	477	94	166	88	97	32
Head 45-64 years-----	537	583	125	181	138	91	48
Head 65 years and over---	*	588	60	191	130	163	44
Husband-wife, no child under 17: Head under 45 years-----	*	845	203	392	98	134	18
Head 45-64 years-----	220	692	182	203	104	132	71
Head 65 years and over---	53	467	59	133	80	134	61
Other family group:..... Head under 45 years-----	91	341	30	133	54	97	27
Head 45-64 years-----	76	330	21	85	123	64	37
Head 65 years and over---	*	469	56	152	44	143	74
All 5+ person families-----	2,941	563	125	186	106	107	39
Husband-wife, child under 17: Head under 45 years-----	1,955	556	134	194	92	102	34
Head 45-64 years-----	673	548	88	151	142	111	56
Head 65 years and over---	*	993	299	263	229	127	75
Husband-wife, no child under 17: Head under 45 years-----	*	178	*	82	47	35	14
Head 45-64 years-----	*	656	43	213	260	98	42
Head 65 years and over---	*	835	220	242	137	197	39
Other family group:..... Head under 45 years-----	111	468	163	161	44	75	25
Head 45-64 years-----	83	554	90	169	122	141	32
Head 65 years and over---	*	1,106	227	463	51	336	29

Table 2. Health expenses per family or unrelated individual per year, by type of expense, geographic region, and family characteristics: United States, July-December 1962—Con.

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

Geographic region and family characteristics	Number of families and individuals in thousands	Type of expense					
		Total	Hos- pital	Doc- tor	Den- tal	Medi- cine	Special and other
<u>North Central</u>		Expense per family or unrelated individual per year					
Total, individuals and families-----	16,582	\$380	\$102	\$125	\$50	\$70	\$33
All individuals-----	3,147	162	41	48	22	34	17
Living alone:..... Under 45 years-----	601	90	20	26	22	16	6
45-64 years-----	781	200	58	58	27	33	24
65 years and over-----	1,148	176	44	52	16	45	19
Living with nonrelatives:..... Under 45 years-----	266	100	13	37	25	15	10
45-64 years-----	162	172	26	58	30	38	20
65 years and over-----	190	211	65	59	21	45	21
All families-----	13,435	431	116	143	57	79	36
All 2 person families-----	4,591	341	90	104	36	77	34
Husband-wife:..... Head under 45 years-----	614	245	55	84	42	43	21
Head 45-64 years-----	1,789	366	91	120	43	75	37
Head 65 years and over---	1,340	372	101	110	24	98	39
Other family group:..... Head under 45 years-----	203	206	36	61	39	45	25
Head 45-64 years-----	345	252	33	76	39	75	29
Head 65 years and over---	301	423	195	83	29	84	32
All 3 person families-----	2,642	453	128	153	56	83	33
Husband-wife, child under 17: Head under 45 years-----	893	384	117	145	40	59	23
Head 45-64 years-----	435	401	69	137	68	85	42
Head 65 years and over---	*	439	124	142	51	89	33
Husband-wife, no child under 17: Head under 45 years-----	90	472	170	121	64	89	28
Head 45-64 years-----	599	578	188	175	78	96	41
Head 65 years and over---	214	693	174	244	67	165	43
Other family group:..... Head under 45 years-----	172	184	60	52	17	36	19
Head 45-64 years-----	127	417	108	141	54	80	34
Head 65 years and over---	82	502	124	175	53	110	40
All 4 person families-----	2,506	468	127	156	74	73	38
Husband-wife, child under 17: Head under 45 years-----	1,523	431	111	161	67	67	25
Head 45-64 years-----	589	529	142	152	89	85	61
Head 65 years and over---	*	482	283	57	47	73	22
Husband-wife, no child under 17: Head under 45 years-----	*	213	14	53	86	38	22
Head 45-64 years-----	154	633	175	160	118	97	83
Head 65 years and over---	*	602	187	213	12	140	50
Other family group:..... Head under 45 years-----	100	403	132	143	38	61	29
Head 45-64 years-----	63	378	96	123	46	71	42
Head 65 years and over---	*	1,294	532	282	250	112	118
All 5+ person families-----	3,696	505	135	176	71	83	40
Husband-wife, child under 17: Head under 45 years-----	2,596	508	141	183	67	83	34
Head 45-64 years-----	769	535	120	173	95	87	60
Head 65 years and over---	*	549	118	251	59	95	26
Husband-wife, no child under 17: Head under 45 years-----	*	371	*	88	60	*	198
Head 45-64 years-----	*	560	180	167	30	126	57
Head 65 years and over---	*	301	*	102	27	105	67
Other family group:..... Head under 45 years-----	128	196	67	58	23	33	15
Head 45-64 years-----	77	480	120	145	48	91	76
Head 65 years and over---	*	735	307	202	84	104	38

Table 2. Health expenses per family or unrelated individual per year, by type of expense, geographic region, and family characteristics: United States, July-December 1962—Con.

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

Geographic region and family characteristics	Number of families and individuals in thousands	Type of expense						
		Total	Hos- pital	Doc- tor	Den- tal	Medi- cine	Special and other	
<u>South</u>		Expense per family or unrelated individual per year						
Total, individuals and families-----		17,042	\$378	\$86	\$129	\$45	\$86	\$32
All individuals-----		2,884	185	39	61	18	47	20
Living alone:.....	Under 45 years-----	370	253	56	119	22	46	10
	45-64 years-----	801	187	40	61	22	43	21
	65 years and over-----	970	186	43	54	11	57	21
Living with nonrelatives:.....	Under 45 years-----	388	101	17	32	21	21	10
	45-64 years-----	224	194	29	73	22	51	19
	65 years and over-----	130	231	32	39	32	65	63
All families-----		14,159	419	96	143	51	94	35
All 2 person families-----		4,962	371	86	120	36	92	37
Husband-wife:.....	Head under 45 years-----	877	230	39	88	34	54	15
	Head 45-64 years-----	1,931	443	112	142	43	102	44
	Head 65 years and over---	1,179	439	113	134	28	117	47
Other family group:.....	Head under 45 years-----	370	193	35	69	34	41	14
	Head 45-64 years-----	324	268	44	80	26	81	37
	Head 65 years and over---	282	357	48	110	37	110	52
All 3 person families-----		2,851	391	88	133	50	87	33
Husband-wife, child under 17:	Head under 45 years-----	1,066	349	85	132	44	69	19
	Head 45-64 years-----	427	395	77	132	63	85	38
	Head 65 years and over---	*	516	117	160	47	94	98
Husband-wife, no child under 17:	Head under 45 years-----	140	511	118	198	58	88	49
	Head 45-64 years-----	542	452	90	142	60	113	47
	Head 65 years and over---	190	507	123	172	38	134	40
Other family group:.....	Head under 45 years-----	212	236	45	73	47	57	14
	Head 45-64 years-----	131	411	131	102	42	86	50
	Head 65 years and over---	99	369	83	95	39	113	39
All 4 person families-----		2,701	457	97	159	69	98	34
Husband-wife, child under 17:	Head under 45 years-----	1,616	459	102	174	66	95	22
	Head 45-64 years-----	561	496	110	153	79	110	44
	Head 65 years and over---	*	388	24	130	88	114	32
Husband-wife, no child under 17:	Head under 45 years-----	*	553	135	234	30	108	46
	Head 45-64 years-----	146	494	81	139	89	108	77
	Head 65 years and over---	*	672	96	188	75	212	101
Other family group:.....	Head under 45 years-----	173	290	27	75	70	54	64
	Head 45-64 years-----	84	413	108	108	56	107	34
	Head 65 years and over---	*	208	25	58	13	67	45
All 5+ person families-----		3,644	478	115	171	59	100	33
Husband-wife, child under 17:	Head under 45 years-----	2,180	459	109	170	55	96	29
	Head 45-64 years-----	885	553	131	194	76	109	43
	Head 65 years and over---	72	574	122	191	56	161	44
Husband-wife, no child under 17:	Head under 45 years-----	*	108	*	39	*	63	*
	Head 45-64 years-----	*	772	258	232	50	175	57
	Head 65 years and over---	*	*	*	*	*	*	*
Other family group:.....	Head under 45 years-----	245	261	63	79	46	47	26
	Head 45-64 years-----	150	537	142	191	47	134	25
	Head 65 years and over---	59	434	87	132	59	128	26

Table 2. Health expenses per family or unrelated individual per year, by type of expense, geographic region, and family characteristics: United States, July-December 1962—Con.

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

Geographic region and family characteristics	Number of families and individuals in thousands	Type of expense						
		Total	Hos- pital	Doc- tor	Den- tal	Medi- cine	Special and other	
<u>West</u>		Expense per family or unrelated individual per year						
Total, individuals and families-----		9,504	\$456	\$96	\$163	\$75	\$80	\$42
All individuals-----		2,090	208	39	70	30	35	34
Living alone:.....	Under 45 years-----	463	181	28	72	32	25	24
	45-64 years-----	499	220	39	62	30	41	48
	65 years and over-----	605	195	45	64	14	45	27
Living with nonrelatives:.....	Under 45 years-----	339	163	26	52	58	14	13
	45-64 years-----	113	359	67	159	32	49	52
	65 years and over-----	72	356	77	80	30	46	123
All families-----		7,413	526	112	190	88	92	44
All 2 person families-----		2,603	438	103	144	59	86	46
Husband-wife:.....	Head under 45 years-----	428	344	67	120	76	59	22
	Head 45-64 years-----	1,050	518	130	169	63	101	55
	Head 65 years and over---	617	466	116	145	44	101	60
Other family group:.....	Head under 45 years-----	246	292	50	109	60	54	19
	Head 45-64 years-----	160	306	59	109	49	54	35
	Head 65 years and over---	100	353	68	113	48	73	51
All 3 person families-----		1,430	519	105	196	83	91	44
Husband-wife, child under 17:	Head under 45 years-----	524	596	134	255	91	85	31
	Head 45-64 years-----	251	468	67	160	105	84	52
	Head 65 years and over---	*	819	96	359	81	197	86
Husband-wife, no child under 17:	Head under 45 years-----	52	460	64	135	108	103	50
	Head 45-64 years-----	243	569	101	214	66	127	61
	Head 65 years and over---	76	554	148	171	32	119	84
Other family group:.....	Head under 45 years-----	176	335	76	107	72	56	24
	Head 45-64 years-----	76	377	79	97	68	75	58
	Head 65 years and over---	22	309	143	95	13	45	13
All 4 person families-----		1,412	579	113	216	113	97	40
Husband-wife, child under 17:	Head under 45 years-----	834	562	103	217	108	96	38
	Head 45-64 years-----	316	652	117	254	128	107	46
	Head 65 years and over---	*	255	*	92	43	99	21
Husband-wife, no child under 17:	Head under 45 years-----	*	728	341	111	71	87	118
	Head 45-64 years-----	55	921	416	224	86	138	57
	Head 65 years and over---	*	1,215	89	443	384	231	68
Other family group:.....	Head under 45 years-----	119	314	45	91	114	41	23
	Head 45-64 years-----	*	556	80	266	53	99	58
	Head 65 years and over---	*	246	50	103	*	43	47
All 5+ person families-----		1,969	614	129	229	114	98	44
Husband-wife, child under 17:	Head under 45 years-----	1,373	632	131	238	118	101	44
	Head 45-64 years-----	400	660	137	243	123	106	51
	Head 65 years and over---	*	564	142	192	90	119	21
Husband-wife, no child under 17:	Head under 45 years-----	*	*	*	*	*	*	*
	Head 45-64 years-----	*	490	147	181	49	93	20
	Head 65 years and over---	*	*	*	*	*	*	*
Other family group:.....	Head under 45 years-----	125	351	78	115	81	48	29
	Head 45-64 years-----	*	464	145	160	51	65	43
	Head 65 years and over---	*	451	167	141	*	118	*

Table 3. Health expenses per family or unrelated individual per year, by type of expense, color, and family characteristics: United States, July-December 1962

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

Color and family characteristics	Number of families and individuals in thousands	Type of expense						
		Total	Hospital	Doctor	Dental	Medicine	Special and other	
		Expense per family or unrelated individual per year						
<u>White</u>								
Total, individuals and families-----		51,704	\$417	\$97	\$140	\$62	\$82	\$16
All individuals-----		9,317	190	41	60	25	40	24
Living alone:.....	Under 45 years-----	1,644	162	29	62	31	27	13
	45-64 years-----	2,356	215	51	68	29	40	27
	65 years and over-----	3,323	184	43	55	15	50	21
Living with nonrelatives:.....	Under 45 years-----	999	126	15	40	40	17	14
	45-64 years-----	529	216	36	76	32	45	27
	65 years and over-----	466	300	81	66	24	52	17
All families-----		42,387	468	109	158	70	92	39
All 2 person families-----		14,776	393	95	124	48	87	39
Husband-wife:.....	Head under 45 years-----	2,298	265	48	94	55	50	18
	Head 45-64 years-----	5,888	441	107	143	54	93	44
	Head 65 years and over---	3,831	443	117	132	35	110	49
Other family group:.....	Head under 45 years-----	888	282	63	100	50	50	19
	Head 45-64 years-----	992	316	61	94	49	75	37
	Head 65 years and over---	880	385	115	99	39	92	40
All 3 person families-----		8,590	456	105	157	68	89	37
Husband-wife, child under 17:	Head under 45 years-----	3,059	416	105	162	55	71	23
	Head 45-64 years-----	1,401	456	80	157	85	89	45
	Head 65 years and over---	69	593	142	203	55	111	82
Husband-wife, no child under 17:	Head under 45 years-----	314	543	146	185	73	97	42
	Head 45-64 years-----	1,848	530	127	163	82	108	51
	Head 65 years and over---	650	576	130	191	58	146	51
Other family group:.....	Head under 45 years-----	561	269	55	76	67	50	21
	Head 45-64 years-----	422	411	89	122	72	87	41
	Head 65 years and over---	267	409	88	124	51	106	41
All 4 person families-----		8,443	505	110	174	89	93	39
Husband-wife, child under 17:	Head under 45 years-----	5,116	472	101	176	80	87	28
	Head 45-64 years-----	1,878	563	122	180	109	100	52
	Head 65 years and over---	96	452	108	120	82	111	31
Husband-wife, no child under 17:	Head under 45 years-----	79	728	188	292	91	114	43
	Head 45-64 years-----	545	654	184	177	103	115	73
	Head 65 years and over---	99	687	81	216	135	178	77
Other family group:.....	Head under 45 years-----	378	372	60	113	88	63	48
	Head 45-64 years-----	184	429	71	131	93	94	40
	Head 65 years and over---	69	626	191	179	87	104	61
All 5+ person families-----		10,577	554	130	194	90	100	40
Husband-wife, child under 17:	Head under 45 years-----	7,330	542	132	197	82	95	36
	Head 45-64 years-----	2,324	580	120	185	114	106	51
	Head 65 years and over---	125	724	171	253	124	132	44
Husband-wife, no child under 17:	Head under 45 years-----	*	247	*	96	51	55	41
	Head 45-64 years-----	116	599	100	202	111	137	41
	Head 65 years and over---	*	568	110	176	84	145	51
Other family group:.....	Head under 45 years-----	339	395	108	124	70	64	21
	Head 45-64 years-----	226	667	168	209	80	153	57
	Head 65 years and over---	86	852	223	292	80	220	37

Table 3. Health expenses per family or unrelated individual per year, by type of expense, color, and family characteristics: United States, July-December 1962—Con.

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

Color and family characteristics	Number of families and individuals in thousands	Type of expense					
		Total	Hos- pital	Doc- tor	Den- tal	Medi- cine	Special and other
<u>Nonwhite</u>		Expense per family or unrelated individual per year					
Total, individuals and families-----	6,097	\$261	\$66	\$91	\$27	\$57	\$20
All individuals-----	1,482	120	31	39	11	27	12
Living alone:..... Under 45 years-----	276	96	28	35	11	16	6
45-64 years-----	419	105	10	35	12	31	17
65 years and over-----	294	101	24	28	6	27	16
Living with nonrelatives:..... Under 45 years-----	237	91	28	27	16	15	5
45-64 years-----	178	277	112	93	14	43	15
65 years and over-----	77	76	*	29	14	30	3
All families-----	4,616	308	78	108	32	68	22
All 2 person families-----	1,376	238	50	79	27	61	21
Husband-wife:..... Head under 45 years-----	278	252	62	87	29	55	19
Head 45-64 years-----	386	326	97	89	34	78	28
Head 65 years and over---	237	234	35	89	24	68	18
Other family group:..... Head under 45 years-----	188	136	15	49	14	46	12
Head 45-64 years-----	174	157	12	59	23	46	17
Head 65 years and over---	113	178	3	80	24	47	24
All 3 person families-----	846	287	68	109	29	62	19
Husband-wife, child under 17: Head under 45 years-----	222	363	100	153	31	70	9
Head 45-64 years-----	110	217	50	56	58	42	11
Head 65 years and over---	*	207	*	58	42	59	48
Husband-wife, no child under 17: Head under 45 years-----	67	298	85	102	28	47	36
Head 45-64 years-----	102	359	76	163	14	78	28
Head 65 years and over---	*	499	131	207	36	120	5
Other family group:..... Head under 45 years-----	172	173	27	57	24	50	15
Head 45-64 years-----	86	285	73	108	15	54	35
Head 65 years and over---	*	231	60	61	11	73	26
All 4 person families-----	721	361	103	118	40	76	24
Husband-wife, child under 17: Head under 45 years-----	335	436	129	142	51	92	22
Head 45-64 years-----	124	394	162	113	46	48	25
Head 65 years and over---	*	457	34	165	90	92	76
Husband-wife, no child under 17: Head under 45 years-----	*	145	*	65	18	46	11
Head 45-64 years-----	*	509	28	177	84	167	53
Head 65 years and over---	*	490	167	187	24	102	10
Other family group:..... Head under 45 years-----	106	166	28	68	12	49	9
Head 45-64 years-----	63	293	91	94	19	54	35
Head 65 years and over---	*	194	*	37	16	71	70
All 5+ person families-----	1,673	353	95	129	33	72	24
Husband-wife, child under 17: Head under 45 years-----	774	364	99	132	33	80	20
Head 45-64 years-----	404	461	111	178	48	88	36
Head 65 years and over---	*	428	122	135	11	126	34
Husband-wife, no child under 17: Head under 45 years-----	*	*	*	*	*	*	*
Head 45-64 years-----	*	1,232	746	271	29	118	68
Head 65 years and over---	*	137	*	*	*	99	*
Other family group:..... Head under 45 years-----	270	175	54	59	16	28	18
Head 45-64 years-----	127	241	43	100	36	52	10
Head 65 years and over---	*	129	35	44	10	29	11

Table 4. Health expenses per family or unrelated individual per year, by type of expense, family income, and family characteristics: United States, July-December 1962

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

Family income and family characteristics	Number of families and individuals in thousands	Type of expense					
		Total	Hos- pital	Doc- tor	Den- tal	Medi- cine	Special and other
<u>Under \$3,000</u>		Expense per family or unrelated individual per year					
Total, individuals and families-----	16,428	\$258	\$65	\$83	\$22	\$63	\$25
All individuals-----	6,797	162	40	47	16	39	20
Living alone:..... Under 45 years-----	879	116	35	38	14	19	10
45-64 years-----	1,467	170	40	50	18	40	22
65 years and over-----	2,957	163	40	48	10	47	18
Living with nonrelatives:..... Under 45 years-----	692	120	16	34	38	17	15
45-64 years-----	382	224	71	70	16	46	21
65 years and over-----	420	218	58	49	17	45	49
All families-----	9,631	327	83	108	26	81	29
All 2 person families-----	5,095	321	81	100	22	86	32
Husband-wife:..... Head under 45 years-----	417	202	52	73	28	33	16
Head 45-64 years-----	1,021	362	82	125	24	96	35
Head 65 years and over---	2,240	373	99	106	21	106	41
Other family group:..... Head under 45 years-----	475	190	50	67	25	35	13
Head 45-64 years-----	437	231	50	70	26	57	28
Head 65 years and over---	505	281	67	92	15	85	22
All 3 person families-----	1,693	331	85	113	29	80	24
Husband-wife, child under 17: Head under 45 years-----	440	315	85	132	27	57	14
Head 45-64 years-----	176	351	53	125	38	108	27
Head 65 years and over---	*	238	28	82	25	58	45
Husband-wife, no child under 17: Head under 45 years-----	85	242	42	87	42	49	22
Head 45-64 years-----	229	422	147	128	28	93	26
Head 65 years and over---	220	470	107	154	23	151	35
Other family group:..... Head under 45 years-----	266	221	63	67	25	45	21
Head 45-64 years-----	140	239	61	67	37	51	23
Head 65 years and over---	103	324	86	86	27	90	35
All 4 person families-----	1,038	318	76	112	34	67	29
Husband-wife, child under 17: Head under 45 years-----	434	317	79	122	34	58	24
Head 45-64 years-----	200	356	95	125	34	74	28
Head 65 years and over---	*	225	11	85	38	63	28
Husband-wife, no child under 17: Head under 45 years-----	*	374	68	155	70	64	17
Head 45-64 years-----	51	518	124	148	56	97	93
Head 65 years and over---	*	795	61	269	45	281	139
Other family group:..... Head under 45 years-----	167	229	71	72	21	52	13
Head 45-64 years-----	77	227	42	61	22	77	25
Head 65 years and over---	*	293	37	90	39	71	56
All 5+ person families-----	1,805	345	90	127	29	75	24
Husband-wife, child under 17: Head under 45 years-----	892	371	103	140	28	75	25
Head 45-64 years-----	395	369	73	149	33	84	30
Head 65 years and over---	54	307	23	104	29	117	34
Husband-wife, no child under 17: Head under 45 years-----	*	*	*	*	*	*	*
Head 45-64 years-----	*	110	35	25	*	50	*
Head 65 years and over---	*	137	*	*	*	99	*
Other family group:..... Head under 45 years-----	297	234	70	75	23	46	20
Head 45-64 years-----	111	271	66	79	38	80	*
Head 65 years and over---	*	719	324	211	45	109	30

Table 4. Health expenses per family or unrelated individual per year, by type of expense, family income, and family characteristics: United States, July-December 1962—Con.

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

Family income and family characteristics		Number of families and individuals in thousands	Type of expense					
			Total	Hos- pital	Doc- tor	Den- tal	Medi- cine	Special and other
<u>\$3,000-\$4,999</u>			Expense per family or unrelated individual per year					
Total, individuals and families-----		11,852	\$368	\$92	\$126	\$44	\$75	\$31
All individuals-----		1,917	(207)	39	73	31	38	26
Living alone:.....	Under 45 years-----	533	188	29	75	32	35	17
	45-64 years-----	615	209	46	73	31	38	21
	65 years and over-----	311	210	34	62	22	53	39
Living with nonrelatives:.....	Under 45 years-----	244	170	34	64	43	19	10
	45-64 years-----	175	211	48	80	25	38	20
	65 years and over-----	*	525	90	120	38	72	205
All families-----		9,935	(398)	102	136	46	82	32
All 2 person families-----		3,526	358	87	114	41	84	32
Husband-wife:.....	Head under 45 years-----	561	229	42	83	39	53	12
	Head 45-64 years-----	1,337	408	115	128	38	93	34
	Head 65 years and over---	888	422	103	134	38	105	42
Other family group:.....	Head under 45 years-----	267	261	46	90	57	52	16
	Head 45-64 years-----	271	310	51	90	48	79	42
	Head 65 years and over---	202	284	50	73	60	70	31
All 3 person families-----		2,110	370	93	130	44	74	29
Husband-wife, child under 17:	Head under 45 years-----	930	369	106	142	41	63	17
	Head 45-64 years-----	259	282	44	84	55	63	36
	Head 65 years and over---	*	483	130	171	27	112	43
Husband-wife, no child under 17:	Head under 45 years-----	81	467	130	180	48	68	41
	Head 45-64 years-----	312	386	78	122	47	98	41
	Head 65 years and over---	127	619	134	182	67	157	79
Other family group:.....	Head under 45 years-----	204	191	41	62	30	46	12
	Head 45-64 years-----	108	384	99	147	37	65	36
	Head 65 years and over---	71	521	151	176	43	101	50
All 4 person families-----		1,845	438	117	150	50	86	35
Husband-wife, child under 17:	Head under 45 years-----	1,182	420	107	162	47	83	21
	Head 45-64 years-----	314	516	170	140	51	100	55
	Head 65 years and over---	*	546	269	102	50	114	11
Husband-wife, no child under 17:	Head under 45 years-----	*	667	261	263	51	58	34
	Head 45-64 years-----	59	486	102	144	51	101	88
	Head 65 years and over---	*	515	118	105	66	130	96
Other family group:.....	Head under 45 years-----	137	371	52	109	73	58	79
	Head 45-64 years-----	55	358	101	112	47	67	31
	Head 65 years and over---	*	199	*	39	15	102	43
All 5+ person families-----		2,455	447	122	161	51	82	31
Husband-wife, child under 17:	Head under 45 years-----	1,709	451	130	166	45	82	28
	Head 45-64 years-----	486	453	108	157	63	82	43
	Head 65 years and over---	*	952	200	287	273	156	36
Husband-wife, no child under 17:	Head under 45 years-----	*	89	*	*	89	*	*
	Head 45-64 years-----	*	215	44	44	39	57	31
	Head 65 years and over---	*	*	*	*	*	*	*
Other family group:.....	Head under 45 years-----	135	303	82	110	48	39	24
	Head 45-64 years-----	70	353	79	105	37	105	27
	Head 65 years and over---	*	637	60	273	63	200	41

Table 4. Health expenses per family or unrelated individual per year, by type of expense, family income, and family characteristics: United States, July-December 1962—Con.

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

Family income and family characteristics	Number of families and individuals in thousands	Type of expense					
		Total	Hos- pital	Doc- tor	Den- tal	Medi- cine	Special and other
\$5,000-\$6,999		Expense per family or unrelated individual per year					
Total, individuals and families-----	11,630	\$437	\$110	\$151	\$62	\$81	\$33
All individuals-----	850	166	37	57	30	27	15
Living alone:..... Under 45 years-----	252	169	25	61	48	26	9
45-64 years-----	285	215	72	73	26	27	17
65 years and over-----	76	184	39	36	26	57	26
Living with nonrelatives:..... Under 45 years-----	162	65	6	16	23	11	9
45-64 years-----	58	187	9	100	14	36	28
65 years and over-----	*	121	*	64	19	15	22
All families-----	10,779	458	116	158	64	85	35
All 2 person families-----	2,838	404	102	132	50	81	39
Husband-wife:..... Head under 45 years-----	650	279	55	105	49	51	19
Head 45-64 years-----	1,409	457	122	150	53	90	42
Head 65 years and over---	318	532	145	152	43	111	81
Other family group:..... Head under 45 years-----	151	306	93	97	42	59	15
Head 45-64 years-----	196	302	33	102	45	88	34
Head 65 years and over---	115	381	111	93	69	78	30
All 3 person families-----	2,123	441	112	153	64	81	31
Husband-wife, child under 17: Head under 45 years-----	878	413	119	158	47	68	21
Head 45-64 years-----	409	482	116	163	75	80	48
Head 65 years and over---	*	528	112	248	66	81	21
Husband-wife, no child under 17: Head under 45 years-----	50	552	242	161	48	86	15
Head 45-64 years-----	363	493	123	152	70	108	40
Head 65 years and over---	137	416	57	161	70	104	24
Other family group:..... Head under 45 years-----	123	367	65	91	130	58	23
Head 45-64 years-----	112	426	77	151	74	87	37
Head 65 years and over---	*	284	50	53	39	103	39
All 4 person families-----	2,535	446	106	156	71	82	31
Husband-wife, child under 17: Head under 45 years-----	1,781	461	117	170	67	82	25
Head 45-64 years-----	508	422	85	123	85	83	46
Head 65 years and over---	*	393	17	145	92	82	57
Husband-wife, no child under 17: Head under 45 years-----	*	312	28	118	*	68	94
Head 45-64 years-----	98	507	144	151	67	90	55
Head 65 years and over---	*	385	25	122	102	102	34
Other family group:..... Head under 45 years-----	81	306	18	104	80	85	19
Head 45-64 years-----	*	280	60	100	8	77	35
Head 65 years and over---	*	268	30	28	*	103	102
All 5+ person families-----	3,283	526	138	187	73	92	36
Husband-wife, child under 17: Head under 45 years-----	2,494	520	138	190	69	90	33
Head 45-64 years-----	601	547	131	177	90	99	50
Head 65 years and over---	*	885	347	243	84	156	55
Husband-wife, no child under 17: Head under 45 years-----	*	207	*	102	36	46	23
Head 45-64 years-----	*	551	127	256	56	73	39
Head 65 years and over---	*	112	*	20	36	41	*
Other family group:..... Head under 45 years-----	76	494	192	130	75	67	30
Head 45-64 years-----	*	575	134	184	77	130	50
Head 65 years and over---	*	642	147	272	58	126	39

Table 4. Health expenses per family or unrelated individual per year, by type of expense, family income, and family characteristics: United States, July-December 1962—Con.

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

Family income and family characteristics	Number of families and individuals in thousands	Type of expense					
		Total	Hospital	Doctor	Dental	Medicine	Special and other
<u>\$7,000-\$9,999</u>		Expense per family or unrelated individual per year					
Total individuals and families-----	8,614	\$493	\$106	\$167	\$88	\$93	\$39
All individuals-----	473	229	22	92	50	43	22
Living alone:..... Under 45 years-----	149	197	20	88	55	23	11
45-64 years-----	174	251	41	95	43	47	25
65 years and over-----	50	312	12	133	41	87	39
Living with nonrelatives:..... Under 45 years-----	55	103	*	34	38	16	15
45-64 years-----	*	256	*	92	66	62	36
65 years and over-----	*	807	*	358	268	179	*
All families-----	8,141	508	111	171	90	95	41
All 2 person families-----	2,144	428	104	136	66	85	37
Husband-wife:..... Head under 45 years-----	547	289	46	97	69	57	20
Head 45-64 years-----	1,156	436	97	143	61	90	45
Head 65 years and over---	186	646	191	218	60	132	45
Other family group:..... Head under 45 years-----	90	400	81	139	85	77	18
Head 45-64 years-----	115	419	72	107	114	84	42
Head 65 years and over---	*	1,189	767	192	54	121	55
All 3 person families-----	1,704	489	106	169	79	94	41
Husband-wife, child under 17: Head under 45 years-----	638	459	98	184	71	77	29
Head 45-64 years-----	336	440	71	139	87	100	43
Head 65 years and over---	*	516	34	138	66	134	144
Husband-wife, no child under 17: Head under 45 years-----	62	693	229	243	58	117	46
Head 45-64 years-----	433	532	125	166	84	105	52
Head 65 years and over---	76	811	248	303	49	141	70
Other family group:..... Head under 45 years-----	58	304	26	79	111	64	24
Head 45-64 years-----	58	366	73	70	107	74	42
Head 65 years and over---	*	433	30	116	103	148	36
All 4 person families-----	1,902	528	111	173	108	97	39
Husband-wife, child under 17: Head under 45 years-----	1,223	516	102	176	109	96	33
Head 45-64 years-----	414	561	126	180	112	95	48
Head 65 years and over---	*	1,442	*	439	496	414	93
Husband-wife, no child under 17: Head under 45 years-----	*	776	303	248	61	156	8
Head 45-64 years-----	134	636	188	170	87	117	74
Head 65 years and over---	*	666	160	217	83	156	50
Other family group:..... Head under 45 years-----	54	221	2	43	105	38	33
Head 45-64 years-----	*	343	37	125	70	66	45
Head 65 years and over---	*	*	*	*	*	*	*
All 5+ person families-----	2,392	580	121	204	106	105	44
Husband-wife, child under 17: Head under 45 years-----	1,712	553	115	204	99	97	38
Head 45-64 years-----	507	616	115	188	134	116	63
Head 65 years and over---	*	945	265	348	138	146	48
Husband-wife, no child under 17: Head under 45 years-----	*	*	*	*	*	*	*
Head 45-64 years-----	*	1,206	479	324	154	201	48
Head 65 years and over---	*	345	*	139	62	*	100
Other family group:..... Head under 45 years-----	*	436	86	162	86	63	39
Head 45-64 years-----	*	605	168	244	37	119	37
Head 65 years and over---	*	838	126	263	100	316	33

Table 4. Health expenses per family or unrelated individual per year, by type of expense, family income, and family characteristics: United States, July-December 1962—Con.

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

Family income and family characteristics	Number of families and individuals in thousands	Type of expense					
		Total	Hos- pital	Doc- tor	Den- tal	Medi- cine	Special and other
\$10,000+		Expense per family or unrelated individual per year					
Total, individuals and families-----	6,471	\$639	\$121	\$217	\$133	\$110	\$58
All individual -----	305	381	56	108	95	48	74
Living alone:..... Under 45 years-----	63	280	5	145	78	46	6
45-64 years-----	112	351	24	83	81	43	120
65 years and over-----	55	403	44	139	121	45	54
Living with nonrelatives:..... Under 45 years-----	*	123	20	42	38	12	11
45-64 years-----	*	533	98	131	168	77	59
65 years and over-----	*	1,045	507	122	121	118	177
All families-----	6,166	653	125	222	135	113	58
All 2 person families-----	1,589	497	105	162	89	86	55
Husband-wife:..... Head under 45 years-----	320	331	50	113	88	53	27
Head 45-64 years-----	930	513	117	162	89	91	54
Head 65 years and over---	199	700	161	243	95	122	79
Other family group:..... Head under 45 years-----	*	402	25	232	67	45	33
Head 45-64 years-----	58	383	91	102	77	78	35
Head 65 years and over---	*	715	103	185	99	101	227
All 3 person families-----	1,348	623	118	215	122	112	56
Husband-wife, child under 17: Head under 45 years-----	330	544	90	210	106	102	36
Head 45-64 years-----	248	598	76	234	153	83	52
Head 65 years and over---	*	1,571	525	529	54	231	232
Husband-wife, no child under 17: Head under 45 years-----	80	648	120	208	119	127	74
Head 45-64 years-----	508	656	142	210	122	118	64
Head 65 years and over---	52	991	241	333	142	208	67
Other family group:..... Head under 45 years-----	*	278	*	83	119	53	22
Head 45-64 years-----	52	639	169	149	88	142	91
Head 65 years and over---	*	491	72	187	96	109	27
All 4 person families-----	1,495	730	125	259	164	124	58
Husband-wife, child under 17: Head under 45 years-----	672	614	78	240	137	114	45
Head 45-64 years-----	481	793	138	278	188	124	65
Head 65 years and over---	*	775	*	265	240	197	73
Husband-wife, no child under 17: Head under 45 years-----	*	827	159	361	125	138	44
Head 45-64 years-----	198	838	220	220	169	146	83
Head 65 years and over---	*	1,246	104	488	354	245	55
Other family group:..... Head under 45 years-----	*	811	179	365	155	96	86
Head 45-64 years-----	*	613	135	158	183	87	50
Head 65 years and over---	*	1,116	353	307	184	165	107
All 5+ person families-----	1,734	759	149	254	165	130	61
Husband-wife, child under 17: Head under 45 years-----	1,001	740	148	257	155	128	51
Head 45-64 years-----	557	776	148	240	190	126	72
Head 65 years and over---	*	873	206	375	84	138	71
Husband-wife, no child under 17: Head under 45 years-----	*	202	*	78	*	113	*
Head 45-64 years-----	*	723	66	249	143	181	84
Head 65 years and over---	*	936	220	276	135	228	77
Other family group:..... Head under 45 years-----	*	424	*	86	205	71	54
Head 45-64 years-----	*	1,100	272	370	166	170	122
Head 65 years and over---	*	490	71	164	70	168	17

Table 5. Health expenses per family or unrelated individual per year, by type of expense, education of head of family, and family characteristics: United States, July-December 1962

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

Education of head of family and family characteristics		Number of families and individuals in thousands	Type of expense					
			Total	Hos- pital	Doc- tor	Den- tal	Medi- cine	Special and other
<u>Under 9 years</u>			Expense per family or unrelated individual per year					
Total, individuals and families-----		20,188	\$355	\$91	\$115	\$38	\$79	\$32
All individuals-----		4,480	162	41	50	13	39	19
Living alone:.....	Under 45 years-----	271	151	62	51	17	18	3
	45-64 years-----	1,174	169	42	50	15	34	28
	65 years and over-----	2,170	168	43	52	10	47	16
Living with nonrelatives:.....	Under 45 years-----	213	84	7	23	33	17	4
	45-64 years-----	345	142	35	48	14	28	17
	65 years and over-----	308	166	33	49	15	39	30
All families-----		15,708	409	105	134	44	90	36
All 2 person families-----		6,653	366	95	113	32	89	37
Husband-wife:.....	Head under 45 years-----	410	302	86	95	38	59	24
	Head 45-64 years-----	2,554	396	105	127	37	86	41
	Head 65 years and over---	2,445	394	103	117	28	105	41
Other family group:.....	Head under 45 years-----	147	218	52	66	25	58	17
	Head 45-64 years-----	486	240	48	76	24	62	30
	Head 65 years and over---	611	306	73	94	30	81	28
All 3 person families-----		2,936	400	94	132	46	92	36
Husband-wife, child under 17:	Head under 45 years-----	516	340	91	129	40	62	18
	Head 45-64 years-----	467	367	66	121	53	82	45
	Head 65 years and over---	55	357	68	139	43	72	35
Husband-wife, no child under 17:	Head under 45 years-----	78	301	87	95	35	48	36
	Head 45-64 years-----	781	466	119	146	56	103	42
	Head 65 years and over---	458	530	115	176	50	144	45
Other family group:.....	Head under 45 years-----	158	171	54	42	11	48	16
	Head 45-64 years-----	221	338	77	119	34	73	35
	Head 65 years and over---	203	350	82	102	40	93	33
All 4 person families-----		2,220	453	121	137	65	92	38
Husband-wife, child under 17:	Head under 45 years-----	805	347	70	122	51	80	24
	Head 45-64 years-----	659	486	143	146	66	85	46
	Head 65 years and over---	66	583	153	138	117	135	40
Husband-wife, no child under 17:	Head under 45 years-----	*	518	203	181	49	57	28
	Head 45-64 years-----	239	734	285	178	80	127	64
	Head 65 years and over---	91	752	100	238	149	190	75
Other family group:.....	Head under 45 years-----	110	300	66	97	35	76	26
	Head 45-64 years-----	147	273	34	74	66	69	30
	Head 65 years and over---	76	494	150	144	67	96	37
All 5+ person families-----		3,898	467	121	169	55	91	31
Husband-wife, child under 17:	Head under 45 years-----	1,939	449	127	169	44	82	27
	Head 45-64 years-----	1,222	503	121	181	65	98	38
	Head 65 years and over---	120	637	145	203	111	136	42
Husband-wife, no child under 17:	Head under 45 years-----	*	100	*	39	12	*	40
	Head 45-64 years-----	77	582	96	200	123	125	38
	Head 65 years and over---	*	892	275	241	147	207	22
Other family group:.....	Head under 45 years-----	226	219	55	79	24	43	18
	Head 45-64 years-----	218	386	88	129	53	92	24
	Head 65 years and over---	79	800	239	272	70	190	29

Table 5. Health expenses per family or unrelated individual per year, by type of expense, education of head of family, and family characteristics: United States, July-December 1962—Con.

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

Education of head of family and family characteristics	Number of families and individuals in thousands	Type of expense						
		Total	Hos- pital	Doc- tor	Den- tal	Medi- cine	Special and other	
<u>9-12 years</u>		Expense per family or unrelated individual per year						
Total, individuals and families-----		25,409	\$409	\$97	\$138	\$62	\$79	\$33
All individuals-----		3,976	187	40	60	25	38	24
Living alone:.....	Under 45 years-----	924	167	33	62	30	29	13
	45-64 years-----	1,052	200	39	66	32	40	23
	65 years and over-----	1,006	184	39	52	15	48	30
Living with nonrelatives:.....	Under 45 years-----	585	117	20	40	25	16	16
	45-64 years-----	239	339	111	109	28	61	30
	65 years and over-----	169	263	59	56	24	58	66
All families-----		21,433	449	107	153	68	86	35
All 2 person families-----		6,387	381	90	124	50	83	34
Husband-wife:.....	Head under 45 years-----	1,429	242	45	85	46	51	15
	Head 45-64 years-----	2,549	447	106	148	58	95	40
	Head 65 years and over---	1,008	470	118	153	36	118	45
Other family group:.....	Head under 45 years-----	678	244	57	87	41	44	15
	Head 45-64 years-----	463	312	53	94	60	69	36
	Head 65 years and over---	260	529	196	114	47	103	69
All 3 person families-----		4,430	440	109	152	64	82	33
Husband-wife, child under 17:	Head under 45 years-----	1,813	414	112	163	48	70	21
	Head 45-64 years-----	732	469	100	152	84	88	45
	Head 65 years and over---	*	923	306	289	58	132	138
Husband-wife, no child under 17:	Head under 45 years-----	229	521	145	178	67	83	48
	Head 45-64 years-----	781	524	137	159	79	103	46
	Head 65 years and over---	126	676	158	212	71	181	54
Other family group:.....	Head under 45 years-----	471	240	41	71	64	48	16
	Head 45-64 years-----	196	345	69	126	54	68	28
	Head 65 years and over---	65	467	79	131	73	127	57
All 4 person families-----		4,706	460	103	161	81	83	32
Husband-wife, child under 17:	Head under 45 years-----	3,163	459	109	168	75	81	26
	Head 45-64 years-----	871	509	107	154	105	93	50
	Head 65 years and over---	*	179	8	73	27	57	14
Husband-wife, no child under 17:	Head under 45 years-----	*	631	139	253	79	124	36
	Head 45-64 years-----	230	497	70	166	94	99	68
	Head 65 years and over---	*	433	69	116	43	132	73
Other family group:.....	Head under 45 years-----	282	268	45	90	64	51	18
	Head 45-64 years-----	73	586	118	198	97	121	52
	Head 65 years and over---	*	174	*	24	71	10	69
All 5+ person families-----		5,911	524	128	178	82	96	40
Husband-wife, child under 17:	Head under 45 years-----	4,341	517	128	183	77	94	35
	Head 45-64 years-----	1,023	572	119	171	111	109	62
	Head 65 years and over---	*	755	217	310	46	131	51
Husband-wife, no child under 17:	Head under 45 years-----	*	374	*	151	118	70	35
	Head 45-64 years-----	*	771	390	187	46	96	52
	Head 65 years and over---	*	554	*	133	91	190	140
Other family group:.....	Head under 45 years-----	340	323	97	99	56	51	20
	Head 45-64 years-----	119	754	186	239	85	175	69
	Head 65 years and over---	*	786	167	245	71	246	57

Table 5. Health expenses per family or unrelated individual per year, by type of expense, education of head of family, and family characteristics: United States, July-December 1962—Con.

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

Education of head of family and family characteristics	Number of families and individuals in thousands	Type of expense					
		Total	Hos- pital	Doc- tor	Den- tal	Medi- cine	Special and other
<u>13+ years</u>		Expense per family or unrelated individual per year					
Total, individuals and families-----	11,116	\$476	\$93	\$166	\$92	\$84	\$41
All individuals-----	2,199	202	37	66	41	35	23
Living alone:..... Under 45 years-----	701	143	15	59	30	25	14
45-64 years-----	535	257	65	84	41	43	24
65 years and over-----	364	193	29	54	35	51	24
Living with nonrelatives:..... Under 45 years-----	428	137	16	40	52	17	12
45-64 years-----	114	279	7	120	64	55	33
65 years and over-----	57	712	291	135	58	67	161
All families-----	8,916	544	107	191	104	96	46
All 2 person families-----	2,710	424	89	135	73	81	46
Husband-wife:..... Head under 45 years-----	713	291	37	111	76	45	22
Head 45-64 years-----	1,004	497	113	153	80	96	55
Head 65 years and over---	473	548	147	156	63	103	79
Other family group:..... Head under 45 years-----	249	325	54	122	65	59	25
Head 45-64 years-----	191	387	77	108	61	103	38
Head 65 years and over---	80	309	50	92	57	88	22
All 3 person families-----	1,878	510	97	183	97	93	40
Husband-wife, child under 17: Head under 45 years-----	921	451	100	178	70	77	26
Head 45-64 years-----	275	485	41	192	129	88	35
Head 65 years and over---	*	508	33	128	79	139	129
Husband-wife, no child under 17: Head under 45 years-----	66	655	141	226	105	158	25
Head 45-64 years-----	336	609	98	193	134	115	69
Head 65 years and over---	67	751	199	280	88	116	68
Other family group:..... Head under 45 years-----	99	421	80	126	110	62	43
Head 45-64 years-----	81	659	160	119	156	141	83
Head 65 years and over---	*	552	79	230	58	143	42
All 4 person families-----	2,109	618	115	223	121	110	49
Husband-wife, child under 17: Head under 45 years-----	1,440	572	109	218	103	107	35
Head 45-64 years-----	437	747	132	264	167	122	62
Head 65 years and over---	*	*	*	*	*	*	*
Husband-wife, no child under 17: Head under 45 years-----	*	595	116	239	102	91	47
Head 45-64 years-----	88	834	173	194	197	145	125
Head 65 years and over---	*	146	*	72	*	60	*
Other family group:..... Head under 45 years-----	88	552	64	151	139	69	129
Head 45-64 years-----	*	475	186	150	52	38	49
Head 65 years and over---	*	2,261	634	694	*	272	615
All 5+ person families-----	2,219	661	132	237	136	107	49
Husband-wife, child under 17: Head under 45 years-----	1,741	640	136	237	119	107	41
Head 45-64 years-----	388	768	114	238	227	109	80
Head 65 years and over---	*	852	304	264	139	102	43
Husband-wife, no child under 17: Head under 45 years-----	*	202	*	78	*	113	*
Head 45-64 years-----	*	1,070	58	374	141	349	148
Head 65 years and over---	*	344	*	210	*	57	64
Other family group:..... Head under 45 years-----	*	562	136	169	97	66	94
Head 45-64 years-----	*	482	119	239	65	27	32
Head 65 years and over---	*	699	71	357	69	165	37

APPENDIX I

TECHNICAL NOTES ON METHODS

Background of This Report

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

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

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

Statistical Design of the Health Interview Survey

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

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

Census and the Survey of Construction. Each week a random sample of about 90 segments is drawn. In the approximately 800 household in these segments, household members are interviewed concerning factors related to health.

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

Sample size and geographic detail.—The national sample plan for the 6-month period ending December 1962 included about 71,000 persons from 22,000 households in about 9,400 segments.

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

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

Estimating methods.—Each statistic produced by the survey—for example, the amount of dental expense per family per year—is the result of two stages of ratio estimation. In the first of these the control factor is the ratio of the 1960 decennial population count to the 1960 estimated population in the National Health Survey's first-stage sample of PSU's. These factors are applied for some 25 color-residence classes.

Later, ratios of sample-produced estimates of the population to official Bureau of the Census figures for current population in about 60 age-sex-color classes

are computed and serve as second-stage factors for ratio estimating.

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

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

General Qualifications

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

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

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

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

percent distributions, are computed after the estimates on which these are based have been rounded to the nearest thousand.

Population figures.—Some of the published tables include population figures for specified categories. Except for certain overall totals by age and sex, which are adjusted to independent estimates, these figures are based on the sample of households in the National Health Survey.

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

Reliability of Estimates

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

The standard error is primarily a measure of sampling variability, that is, the variations that might occur by chance because only a sample of the population is surveyed. As calculated for this report, the standard error also reflects part of the variation which arises in the measurement process. It does not include estimates of any biases which might lie in the data. The chances are about 68 out of 100 that an estimate from the sample would differ from a complete census by less than the standard error. The chances are about 95 out of 100 that the difference would be less than twice the standard error and about 99 out of 100 that it would be less than 2½ times as large.

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

ative standard error rather than the precise error for any specific aggregate or percentage.

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

Narrow range.—This class consists of (1) statistics which estimate a population attribute, e.g., the number of persons in a particular income group, and (2) statistics for which the measure for a single individual for the period of reference is usually either 0 or 1, on occasion may take on the value 2, and very rarely, 3.

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

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

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

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

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

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

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

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

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

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

Rule 4.—*Estimates of rates where the numerator is not a subclass of the denominator:* This rule applies where a unit of the numerator often occurs more than once for any one unit in the denominator. For example, in the computation of the number of persons injured per 100 currently employed persons per year, it is possible that a person in the denominator could have sustained more than one of the injuries included in the numerator. Approximate relative standard errors for rates of this kind may be computed as follows:

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

Table I. Relative standard errors¹ for selected levels of health expense per family or unrelated individual per year

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

¹For example, the relative standard error of 8 percent for a per family expense of \$10 for a population group consisting of 1,000,000 families can be obtained by the use of Rule 4 (b) described on page 34 and the values read from curves A2AW and A2AN on page 36.

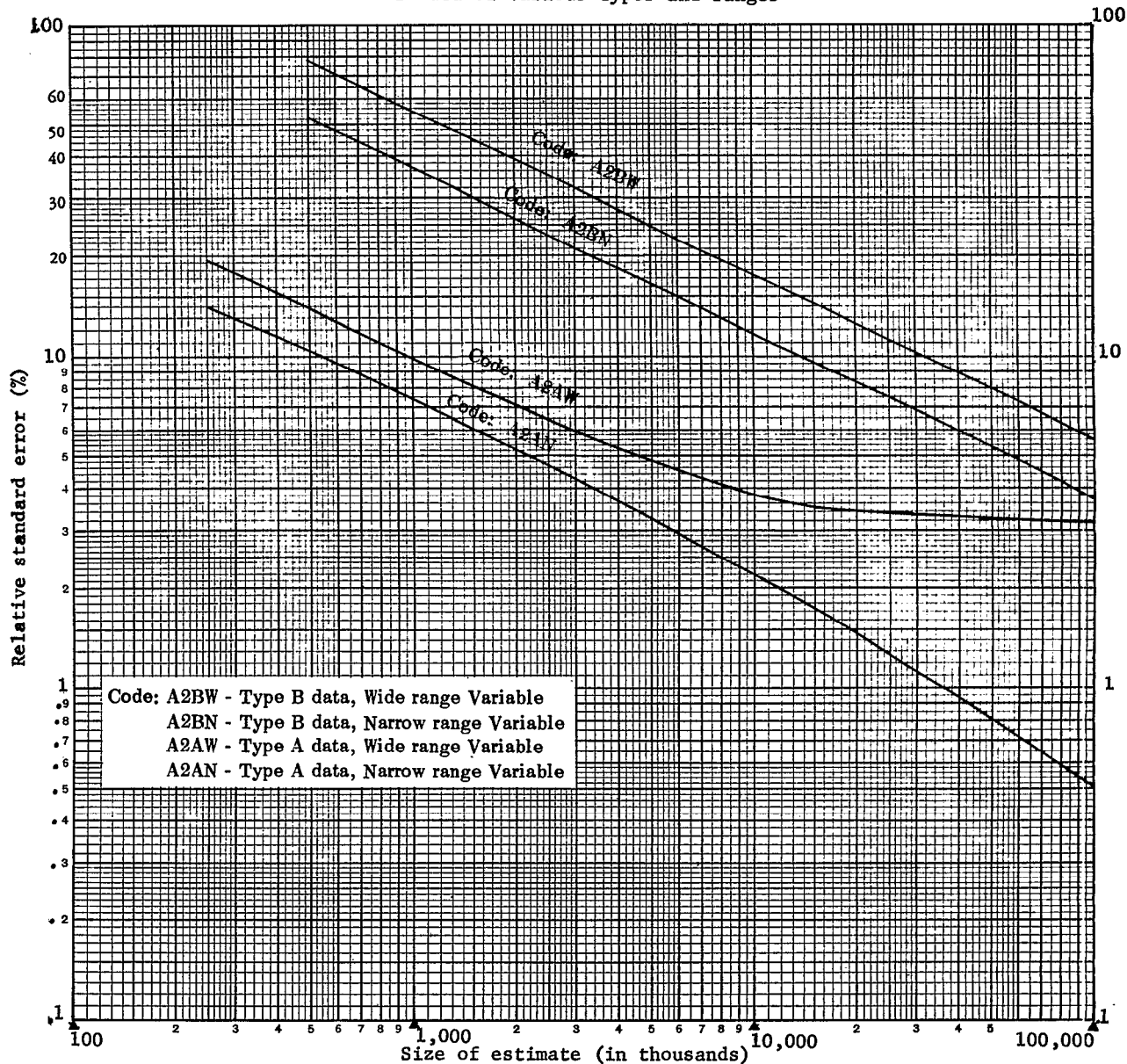
Guide to Use of Relative Standard Error Charts

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

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

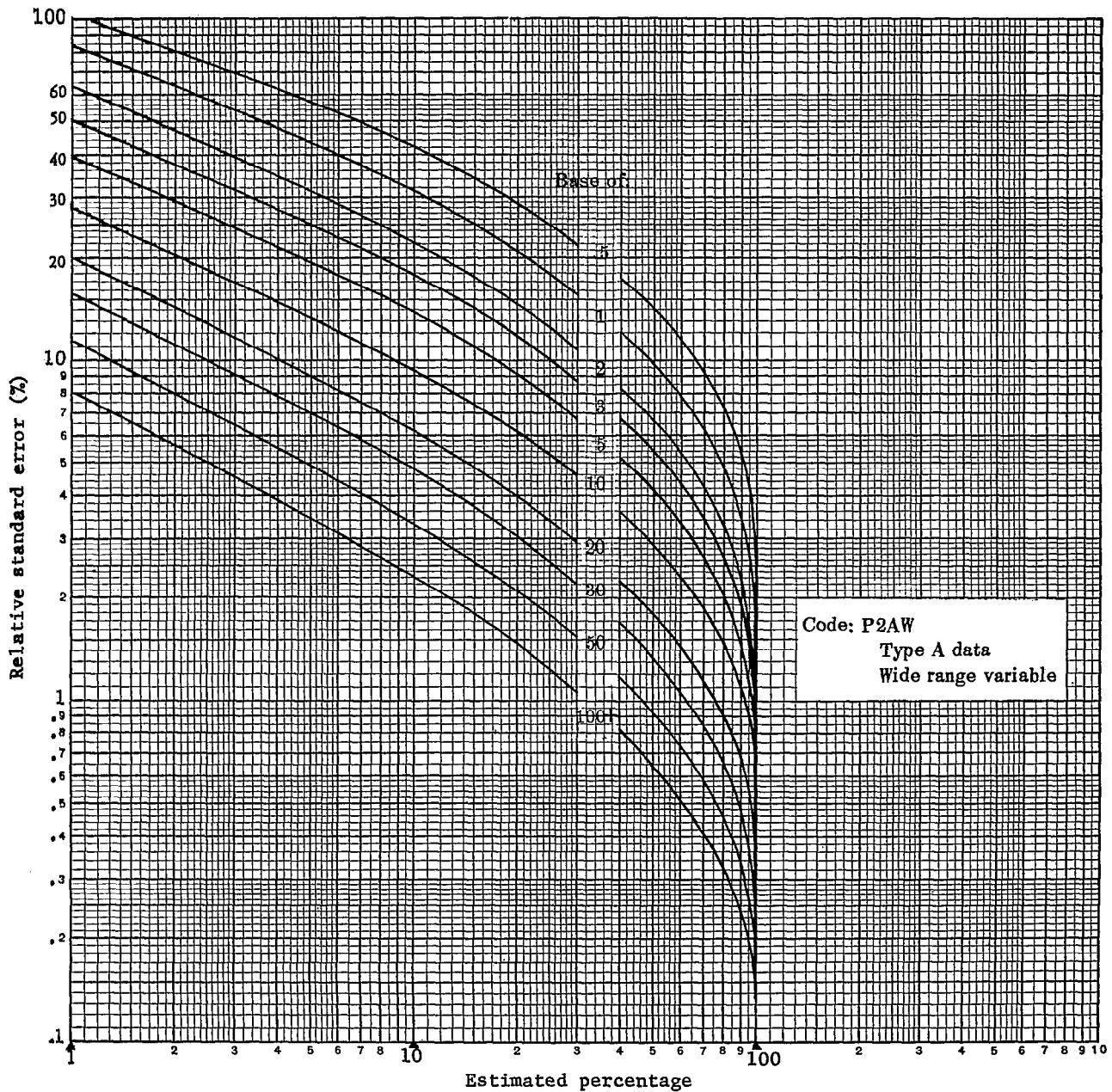
Statistic	Use:		
	Rule	Code on page	
Number of unrelated individuals or families-----	1	A2AN	36
Health expense, by type-----	1	A2AW	36
Health expense per family or unrelated individual----	4(b)	{ Numer.: A2AW Denom.: A2AN	36 36
Percent distribution of health expense per family or unrelated individual-----	2	P2AW	37

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



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

Relative standard errors for percentages based on two quarters of data collection
for type A data, Wide range
(Base of percentage shown on curves in millions)



Example of use of chart: An estimate of 20 percent (on scale at bottom of chart) based on an estimate of 10,000,000 has a relative standard error of 6.2 percent (read from scale at the left side of the chart), the point at which the curve for a base of 10,000,000 intersects the vertical line for 20 percent. The standard error in percentage points is equal to 20 percent X 6.2 percent or 1.2 percentage points.

APPENDIX II

DEFINITIONS OF CERTAIN TERMS USED IN THIS REPORT

Terms Relating to Costs of Medical and Dental Care

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

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

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

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

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

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

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

Family and Related Terms

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

Family refers to a group of two persons or more related by blood, marriage, or adoption who are living together in the same household. Although the

usual household contains only the primary family, a household can contain secondary families as well as individuals unrelated to the family. A lodger and his family who are not related to the head of the household, or a resident employee and his wife living in are considered as a secondary family and not as part of the primary family. However, if the son of the head of the household and the son's wife and children are members of the household, this subfamily is treated as part of the primary family.

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

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.

Demographic Terms

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

Income of family or of unrelated individuals.—Each member of a family is classified according to the total income of the family of which he is a member. Within the household all persons related to each other by blood, marriage, or adoption constitute a family. Unrelated individuals are classified according to their own income.

The income recorded is the total of all income received by members of the family (or by an unrelated individual) in the 12-month period ending with the week of interview. Income from all sources

is included, e.g., wages, salaries, rents from property, pensions, and help from relatives.

Education of head of family.—Each member of a family is classified according to the education of the head of the family of which he is a member. Within the household all persons related to each other by blood, marriage, or adoption constitute a family. Unrelated individuals are classified according to their own education.

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

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

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

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, Alaska, Washington, Oregon, California, Hawaii



APPENDIX III

QUESTIONNAIRE

OFFICE OF
THE DIRECTOR

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

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

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

Dear Friend:

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

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

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

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

Thank you.

Sincerely yours,



Please return completed
form to:

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

Richard M. Scammon
Director
Bureau of the Census

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

USCOMM-DC 11711 P-62

GENERAL INSTRUCTIONS

1. The name of each related member of the household has been entered on a separate page of this form. Please fill all sections of each page for each person listed.
2. The specific period we are asking about is the 12 month period from _____ to _____.
3. In entering the total medical expenditures, count all bills paid (or to be paid) by the person himself, his family or friends and also any part paid by insurance, whether paid directly to the hospital or doctor, or paid to the person himself, or to his family. If you do not know exactly the amount paid by insurance, estimate it, and include it in the total bill.
4. Please do not count any amounts paid (or to be paid) by:
 - Workmen's compensation
 - Non-profit organizations such as the "Polio Foundation"
 - Charitable or Welfare Organizations
 - Military Services, including Medicare
 - Veterans Administration
 - Federal, State, City, or County Government
5. If there are any babies in the household who were born during the past 12 months, the hospital and doctor bills relating to the baby's birth should be reported on the page for the mother. All other medical expenditures relating to the baby's health should be reported on the page for the baby.
6. After completing all sections of this form for each person in the household, please indicate below the name of the person or persons who filled it out.

Name _____

Name _____

FOR OFFICE USE ONLY	1	2	3	4

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

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

FORM NHS-5(a) (4-2-52)

OUTLINE OF REPORT SERIES FOR VITAL AND HEALTH STATISTICS

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