

Personal Out-of-Pocket Health Expenses

United States, 1970

Statistics on the proportion of persons with no out-of-pocket health expense, those with expense by selected expense intervals, and per capita annual expense by age, sex, family income, education of head of family, color, place of residence, and geographic region. Based on data collected by self-enumeration or personal interview during 1971.

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SYMBOLS

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PERSONAL OUT-OF-POCKET HEALTH EXPENSES

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

INTRODUCTION

Money spent on medical and dental care is an important concern of many families. To alleviate the burden, a large number of families carry health insurance to cover much of this expense. However, there remain some direct out-of-pocket health expenditures for many of us. During 1971 the Health Interview Survey conducted a study to measure the out-of-pocket health expenses of the civilian population not confined to institutions.

A self-enumeration questionnaire was mailed to some 11,970 households comprising a representative sample of the Nation's households, the same sample as that used in the last quarter of 1970 for the Health Interview Survey (see the "Source of Data" for details). Information was requested on out-of-pocket expenditures in 1970 for hospital, doctor, dental, or optical services, prescribed medicine, and other medical expenses for each family member as well as the total amount of health insurance premiums (including Medicare premiums) paid directly by the family during 1970.

No attempt has been made in the study to measure the total cost of medical and dental care, since it is difficult, if not impossible, for family members to report the amounts paid through insurance benefits, government programs such as Medicare and Medicaid, welfare, philanthropy, and other third-party payers. The total amount of national health expenditures, including out-of-pocket costs, is measured by the Social Security Administration and reported in

the *Social Security Bulletin* in several annual series of reports. Another source of expenditure data is the Center for Health Administration Studies of the University of Chicago.

This report shows the proportion of the population who had no out-of-pocket expenses and the proportion with expenses as well as the per capita amounts for all types of out-of-pocket expenses including and excluding health insurance premiums and the amount for each type of expense. The out-of-pocket payment of health insurance premiums for the family has been equally allocated among all family members.

Information is also presented on the average expenses for persons with expense. All estimates are based only on those items from the questionnaires which contained known dollar amounts (table A). This procedure imputes to persons reporting unknown amounts or not responding the same distribution of health expenses as that for persons who reported dollar amounts or zero amounts. Each individual type of expense is based on known or zero amounts. However, the sum total for all types of expense, including health insurance, is based on known data for *all* seven types of expense. That is, each person must report known or zero amounts for *all* items. If a person reported a known expense for dental expense but an unknown amount for prescribed medicine, his reported information is used in computing dental expense but is not used for the total expense items.

The sum of individual expense items may or may not equal the total for all expense items.

Table A. Percent of persons reporting known amounts of out-of-pocket health expenses,¹ by type of health expense, sex, and age: United States, 1970

Sex and age	All types of expenses		Health expenses						
	Including insurance premiums	Excluding insurance premiums	Hospital	Doctor	Dental	Prescription medicine	Optical	Health insurance premiums	Other
Both sexes									
Percent									
All ages-----	89.7	93.7	98.0	97.8	98.3	97.7	97.7	94.9	95.7
Under 17 years-----	91.1	95.3	98.2	98.2	98.3	98.0	98.1	94.8	96.6
17-44 years-----	90.1	94.3	98.1	97.9	98.3	97.8	98.0	94.5	96.0
45-64 years-----	88.7	92.2	98.2	98.0	98.6	98.1	97.4	95.5	94.8
65 years and over---	85.9	88.8	96.3	96.1	97.1	95.6	96.0	95.9	92.9
Male									
All ages-----	89.8	94.0	98.0	97.9	98.3	97.8	97.9	94.8	96.0
Under 17 years-----	90.9	95.3	98.0	98.2	98.2	98.0	98.1	94.5	96.7
17-44 years-----	89.7	94.1	97.9	97.6	98.3	97.5	98.0	94.6	96.0
45-64 years-----	88.9	93.1	98.7	98.2	98.8	98.5	97.8	95.1	95.5
65 years and over---	87.4	90.0	96.4	96.7	97.2	96.2	96.5	96.3	93.9
Female									
All ages-----	89.7	93.4	97.9	97.8	98.2	97.7	97.6	95.1	95.4
Under 17 years-----	91.3	95.4	98.4	98.2	98.5	98.0	98.0	95.1	96.6
17-44 years-----	90.4	94.5	98.2	98.1	98.4	98.0	98.1	94.4	96.0
45-64 years-----	88.5	91.5	97.7	97.8	98.3	97.8	97.0	95.9	94.1
65 years and over---	84.9	87.9	96.2	95.7	97.0	95.2	95.6	95.7	92.1

¹Including those with no out-of-pocket health expenses.

Table B. Per capita out-of-pocket health expenses, by type of expense and sex and age of person: United States, 1970

Sex and age	All types of expenses ¹		Health expenses						
	Including insurance premiums	Excluding insurance premiums	Hospital	Doctor	Dental	Prescription medicine	Optical	Health insurance premiums	Other
Both sexes									
Per capita expense in dollars									
All ages-----	183	135	21	47	29	27	10	47	5
Under 17 years-----	105	75	13	27	18	12	5	29	2
17-44 years-----	177	138	21	49	35	22	10	40	4
45-64 years-----	272	195	29	64	41	44	17	73	8
65 years and over---	299	211	34	69	21	67	15	85	19
Male									
All ages-----	164	117	18	39	28	23	9	46	5
Under 17 years-----	114	84	17	31	18	13	4	28	2
17-44 years-----	141	102	10	34	31	17	9	40	4
45-64 years-----	241	168	26	54	39	35	16	70	7
65 years and over---	290	203	32	66	21	57	15	86	20
Female									
All ages-----	201	152	24	54	31	32	11	49	6
Under 17 years-----	96	66	8	24	18	10	6	29	2
17-44 years-----	210	171	31	63	39	27	11	39	3
45-64 years-----	300	219	31	74	43	52	18	77	9
65 years and over---	305	217	35	71	22	74	15	83	19

¹Sum of expenses may not add to total because of differing levels of known data, see table A.

There are two reasons for the discrepancy: (1) computed dollar amounts have been rounded to the nearest dollar and (2) the use of unequal numbers of records with known or zero amounts within each of the type of expense categories.

This report presents out-of-pocket health expenditures on a person basis. A later report will present an analysis of these data for families and unrelated individuals.

It should be emphasized that the information in this report on out-of-pocket health expenses is not directly comparable with the data presented for 1962 from the Health Interview Survey in *Vital and Health Statistics Series 10*, Numbers 22 and 27, on the total cost of personal health expense (out-of-pocket expense plus health insurance benefits). The per capita cost of prescribed medicine can be compared with that reported in Series 10, Number 33, since much of the cost of prescribed medicine is an out-of-pocket expense.

Personal Out-of-Pocket Health Expenses

All Persons

During 1970 each person in the civilian, non-institutionalized population of the United States spent an average of \$183 on health care and payment of health insurance (tables B and 1) or \$135 for health care exclusive of insurance premiums (table 2). An estimated \$21 per person was spent for hospital bills paid directly by the family. However, since 88.2 percent of all persons had no hospital expense (table 3), it is more realistic to refer to the \$178 per person with hospital expense (table C), that is, the direct payments made by the 11.8 percent of all persons with reported amounts of hospital bills. The relationship between per capita expense, percent with no expense, and average expense

Table C. Average out-of-pocket health expenses for persons with such expense, by type of expense, sex, and age: United States, 1970

Sex and age	All types of expenses		Health expenses						
	Including insurance premiums	Excluding insurance premiums	Hospital	Doctor	Dental	Prescription medicine	Optical	Health insurance premiums	Other
Average expense in dollars for persons with expense									
Both sexes									
All ages-----	209	176	178	80	74	52	47	73	100
Under 17 years-----	128	107	135	52	50	26	43	48	77
17-44 years-----	199	176	164	82	76	42	47	64	87
45-64 years-----	296	238	243	101	97	73	48	103	96
65 years and over--	320	259	204	108	85	100	47	100	134
Male									
All ages-----	190	158	165	72	73	47	45	71	97
Under 17 years-----	138	120	153	57	52	29	40	48	70
17-44 years-----	162	139	107	65	76	39	47	64	90
45-64 years-----	268	212	264	94	93	65	46	100	84
65 years and over--	311	253	191	105	85	89	46	101	152
Female									
All ages-----	227	192	188	85	74	55	48	74	103
Under 17 years-----	117	94	108	46	49	23	45	49	87
17-44 years-----	232	205	193	93	76	44	47	63	84
45-64 years-----	320	260	229	106	101	79	49	105	106
65 years and over--	327	264	215	109	85	107	48	100	122

Table D. Per capita out-of-pocket expense, percent of persons with no expense, and average expense for persons with expense, by type of expense: United States, 1970

Type of expense	Per capita expense in dollars	Percent of persons with no expense	Average expense in dollars for persons with expense
All types of expense:			
Including health insurance premiums-----	183	12.4	209
Excluding health insurance premiums-----	135	23.4	176
Hospital-----	21	88.2	178
Doctor-----	47	41.1	80
Dental-----	29	60.0	74
Prescription medicine-----	27	47.0	52
Optical-----	10	78.2	47
Health insurance premiums----	47	34.7	73
Other-----	5	94.6	100

for persons with expense is shown in table D by type of expense.

Where many persons report an expense during the year, the per capita expense and average expense for persons with expense are closely comparable, while, when few persons have the expense, for example, hospitalization, the difference between the two averages is substantial.

The health insurance premium was obtained for each family unit (family members and unrelated individuals) including the amount deducted from pay checks, the amount deducted from Social Security checks for Medicare premiums, and amount paid directly to health insurance plans or to Social Security for Medicare (see questionnaire in appendix I). Excluded from health insurance premiums are amounts for insurance that pays only when an accident occurs, amounts paid by employers, and other contributions to payment of premiums. The total out-of-pocket health insurance premiums for each family unit were divided by the size of family; thus each member was allocated an equal share of all health insurance premiums. When there is only one plan covering all members, this procedure is not biased. However, when there is more than one plan covering several members,

one member aged 65 years and over paying Medicare premiums, or some combination of two or more health insurance plans, the equal allocation to all members may not represent the actual distribution of premiums.

Information on out-of-pocket spending for health care was obtained for each member of the household on a separate page of the questionnaire showing the six types of health care items. Each expense item had examples of the type of expense covered by the item. It should be mentioned that hospital bills include any hospital outpatient services for the person as well as inpatient services. Optical expense includes the fee of an optometrist, but examination by an ophthalmologist is included under "doctor" expense. Expenditures for nonprescribed medicines are excluded from "other" expense; thus no information on nonprescription drugs or medicines was collected in this study.

Figure 1 shows that 12.4 percent of the population had no out-of-pocket health expenses of any kind. The proportion of the population with no expense for individual items ranged from 34.7 percent with no expense for health insurance premiums to 94.6 percent with no out-of-pocket expense for "other." It is not implied by

Age and Sex

In general, as age increased, out-of-pocket spending for health care per person also rose (table B). The total per capita out-of-pocket expense for a person aged 65 years and over (\$299) was approximately three times that for a person under 17 years (\$105). The average expense for persons with expenses followed this same pattern for persons with \$320 per person aged 65 years and over compared with \$128 for a person under 17 years (table C). Dental expense (both per capita and average for persons with expense) reached a peak in the age group 45-64 years.

It is also apparent from inspection of tables 1-9 that as age increased the proportion of the population spending substantial sums of money also increased. For instance, for total expense including insurance premiums, 2.5 percent of persons under 17 years of age had out-of-pocket expense of \$500 or more during 1970. An estimated 15.3 percent of persons aged 65 years and over spent \$500 or more during the year. When health insurance premiums are excluded from total expenses, these percentages are 1.8 and 10.2 percent, respectively.

Females spent more on health care than did males. The per capita expense for all out-of-pocket expenses was \$201 for females compared with \$164 for males. When the average expense for persons with expense is examined, the same pattern may be seen. Expense items with substantial differences between males and females were hospital, doctor, and prescribed medicine.

Males under 17 years of age had larger hospital and doctor expenses than did females, both per capita and as an average for persons with expenses. The largest difference between sexes for hospital and doctor expenses occurred in the age group 17-44 years, when expenses for child-bearing contributed substantially to the larger figures for women.

Family Income

Tables 10-27 present percent distributions by intervals of expense and per capita expense and average expense for persons with expense, according to annual family income and other socioeconomic variables. Tables 10, 11, 14, 16,

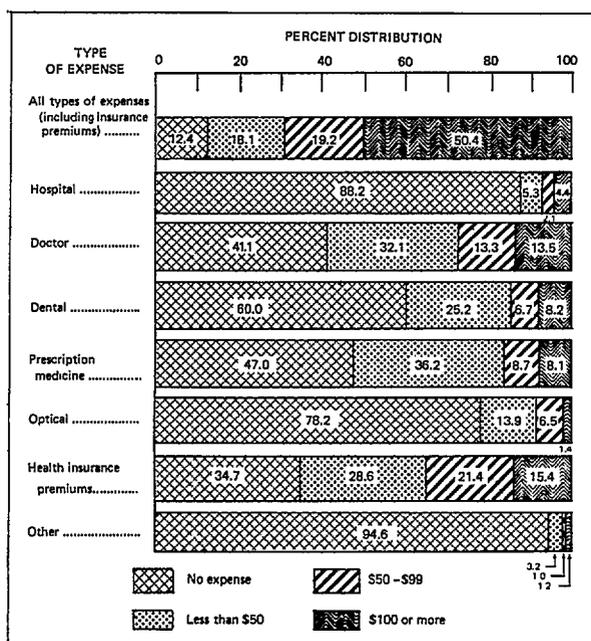


Figure 1. Percent distribution of population by intervals of annual out-of-pocket health expenses, according to type of expense.

these percentages that the person did not use any of these health care services but that he did not have to spend anything for them out of his own pocket. Some third party could have paid the entire amount of the bill. However, some of the proportions with no expense agree with the proportions of the civilian, noninstitutionalized population reporting no use of services. In the Current Estimates report for 1970 (Series 10, Number 72) an estimated 89.7 percent of the population reported having no inpatient care in short-stay hospitals during the 12 months prior to interview. Similarly, 51.8 percent of the persons reported having no dental visits and 27.1 percent no physician visits during the 12 months prior to interview in 1970.

About 7.5 percent of the population had out-of-pocket expenses of all types (including insurance premiums) of \$500 or more per year (table 1) and, as shown in figure 1, 50.4 percent spent \$100 or more for all types of expense. About 13.5 percent of the population spent \$100 or more on doctor bills. Also, about 15.4 percent of all persons paid \$100 or more for health insurance premiums.

Table E. Effect on age-adjusted rates of health expense by family income of a population with uneven distribution of persons 65 years and over

Family income	Percent of persons 65 years and over	Average total out-of-pocket expenses in dollars for persons with expense	
		Unadjusted	Age-adjusted
Less than \$3,000-----	31.1	216	173
\$3,000-\$4,999-----	17.9	218	193
\$5,000-\$6,999-----	9.2	197	198
\$7,000-\$9,999-----	4.9	181	189
\$10,000-\$14,999-----	3.0	200	210
\$15,000 or more-----	4.0	263	263

18, 20, 22, 24, and 26 present these data unadjusted for differences in age distribution among income groups; tables 12, 13, 15, 17, 19, 21, 23, 25, and 27 present age-adjusted data.

The table above shows that in the family income group less than \$3,000 about 31 percent were aged 65 years and over, while in the group \$15,000 or more about 4 percent were 65 years and over. As family income rose, the percentage of older persons usually declined (table E). Since aged persons use medical services more than younger ones, it is desirable to take into account differences in age distribution when comparing data by demographic characteristics. One way of doing this is to present age specific rates, as has been done in tables 1-9. Another way is to age-adjust the data as has been done in table 12 and the subsequent tables mentioned above. Age-adjusted data can then be compared directly, since the rates assume identical age distribution in all categories. The standard population used in age-adjusting these data is the age distribution of the total civilian, noninstitutionalized population for both sexes shown in table 1 for the four age groups—under 17, 17-44, 45-64, 65 and over. By using this standard population, the age-adjusted rates are not distorted from the crude rates to the extent that some other standard populations might change the age-adjusted rates. However, the reader should use the age-adjusted rates *only* when comparing rates for a demographic characteristic. The unadjusted (crude) rates are the actual rates and should usually be used rather than the age-adjusted rates. In the

discussion that follows, age-adjusted rates will be used to show relationships of out-of-pocket spending with family income and with other health expense items.

As family income rose, total per capita expense, including insurance premiums, rose from \$123 (age-adjusted) for persons with annual family incomes of less than \$3,000 to \$255 for persons in families with incomes of \$15,000 or more (table F). With insurance premiums excluded from the total, the difference in per capita spending was reduced (\$95 for the lowest and \$191 for the highest). About a third of the persons in the lowest income group, 33.6 percent, reported no expense compared with 3.3 percent in the highest income group (table G).

Examination of per capita total expense (with or without health insurance premiums) by family income indicates that the lower income groups spend a larger proportionate amount of family income out of pocket for health care than do higher income groups. If a family size of three is assumed in each income level, and if an average income of \$4,000 is assumed for families with incomes of \$3,000-\$4,999, about 12 percent of their income is spent on health care. In the \$10,000-\$14,999 group with average income of \$12,500, only 4.8 percent of their income is spent out of pocket for health care.¹

Figure 2 shows that as income rose the proportion of persons with no total expense dropped sharply and that the proportion with

¹ A later report will examine family medical expenses.

Table F. Age-adjusted¹ per capita out-of-pocket health expenses, by type of expense and selected characteristics of person: United States, 1970

Characteristic	All types of expenses ²		Health expenses						
	Including insurance premiums	Excluding insurance premiums	Hospital	Doctor	Dental	Prescription medicine	Optical	Health insurance premiums	Other
Per capita expense in dollars									
Total-----	183	135	21	47	29	27	10	47	5
<u>Sex</u>									
Male-----	167	119	18	40	27	23	9	47	5
Female-----	200	150	24	53	31	31	11	48	5
<u>Family income</u>									
Less than \$3,000---	123	95	26	31	13	23	8	30	3
\$3,000-\$4,999-----	158	116	22	43	19	27	8	42	4
\$5,000-\$6,999-----	170	126	26	44	22	28	7	44	4
\$7,000-\$9,999-----	173	125	18	45	24	27	10	48	5
\$10,000-\$14,999----	200	147	19	50	35	28	11	53	7
\$15,000 or more----	255	191	19	61	55	31	15	63	12
<u>Education of head of family</u>									
Less than 9 years--	147	109	20	37	18	27	8	36	4
9-11 years-----	157	116	18	37	25	25	9	41	4
12 years-----	187	138	21	48	30	28	11	48	4
13 years or more---	244	179	24	61	43	31	12	64	10
<u>Color and family income</u>									
White-----	189	139	20	48	31	28	10	49	6
Less than \$5,000---	154	116	26	40	18	27	8	38	4
\$5,000-\$9,999-----	170	123	19	45	23	28	9	46	5
\$10,000 or more----	222	164	18	54	44	29	13	57	9
All other----	143	108	25	41	17	24	8	34	3
Less than \$5,000---	97	73	16	31	10	21	5	25	1
\$5,000-\$9,999-----	165	125	33	42	23	27	7	39	1
\$10,000 or more----	219	172	*	64	21	29	12	48	20
<u>Place of residence</u>									
All SMSA-----	191	144	21	51	33	28	11	47	6
Central city----	192	145	25	51	31	28	10	45	6
Not central city-	192	143	18	50	33	29	11	48	6
Outside SMSA-----	170	121	22	39	23	27	10	48	5
<u>Geographic region</u>									
Northeast-----	181	134	18	45	33	26	11	45	5
North Central----	169	120	20	40	25	24	10	48	5
South-----	184	136	24	46	27	31	9	47	4
West-----	219	167	22	64	37	29	11	50	9

¹ Adjusted by the direct method to the age distribution of the total civilian, noninstitutionalized population of the United States.

² Sum of expenses may not add to total because of differing levels of known data, see table A.

Table G. Age-adjusted¹ percent of persons with no expense, by type of expense and selected characteristics: United States, 1970

Characteristic	All types of expenses		Health expenses						
	Including insurance premiums	Excluding insurance premiums	Hospital	Doctor	Dental	Prescription medicine	Optical	Health insurance premiums	Other
	Percent with no expense								
Total-----	12.4	23.4	88.2	41.1	60.0	47.0	78.2	34.7	94.6
<u>Sex</u>									
Male-----	13.4	25.8	89.4	45.2	62.1	52.1	79.4	34.8	94.3
Female-----	11.4	21.1	87.2	37.5	58.1	42.4	77.1	34.6	94.7
<u>Family income</u>									
Less than \$3,000---	33.6	44.1	90.1	60.4	77.8	60.2	84.3	58.2	95.8
\$3,000-\$4,999-----	22.0	35.6	87.9	49.5	73.9	53.0	82.0	43.3	95.7
\$5,000-\$6,999-----	15.9	28.4	88.0	44.9	69.5	50.5	83.1	37.1	95.4
\$7,000-\$9,999-----	9.7	21.1	88.1	38.0	62.3	43.4	78.0	33.3	93.8
\$10,000-\$14,999----	5.5	14.9	87.8	34.1	50.9	42.5	75.7	28.0	93.5
\$15,000 or more----	3.3	11.8	88.2	31.9	39.3	40.7	70.5	22.1	93.7
<u>Education of head of family</u>									
Less than 9 years--	19.3	34.1	89.3	50.3	73.3	54.4	82.9	42.8	95.0
9-11 years-----	16.8	31.5	89.2	49.8	68.3	52.1	78.9	39.4	94.8
12 years-----	10.9	20.7	88.7	39.0	57.3	46.7	77.9	34.8	94.5
13 years or more---	4.5	11.9	86.3	30.9	44.7	37.8	74.3	23.2	93.1
<u>Color and family income</u>									
White-----	10.3	20.4	87.8	38.7	57.6	45.6	77.4	33.2	94.2
Less than \$5,000---	25.1	34.2	87.6	50.7	72.7	53.8	81.3	49.9	95.4
\$5,000-\$9,999-----	10.8	22.4	87.9	39.3	64.7	45.7	79.6	34.4	94.1
\$10,000 or more----	4.4	13.1	88.0	32.7	45.3	41.7	73.8	25.5	93.6
All other-----	26.0	42.9	91.1	57.2	76.5	56.0	84.4	45.8	97.1
Less than \$5,000---	33.4	52.9	92.9	64.8	83.9	62.9	89.4	54.4	97.6
\$5,000-\$9,999-----	21.0	35.3	90.4	52.2	70.8	49.9	83.7	39.0	97.6
\$10,000 or more----	11.2	25.7	86.7	43.9	68.5	46.2	74.0	31.6	91.6
<u>Place of residence</u>									
All SMSA-----	12.9	23.3	88.6	40.7	58.1	46.4	77.4	36.4	94.6
Central city-----	17.0	28.3	89.1	45.4	62.6	48.8	78.2	40.2	94.9
Not central city-	9.8	19.4	88.3	37.1	54.8	44.4	76.9	33.5	94.3
Outside SMSA-----	11.3	23.5	87.3	41.9	63.6	48.1	79.6	31.3	94.4
<u>Geographic region</u>									
Northeast-----	11.4	21.7	87.9	40.7	56.3	48.2	74.8	34.7	94.7
North Central-----	10.3	21.2	87.8	38.7	59.9	47.8	77.4	33.9	93.7
South-----	13.2	25.5	87.9	41.7	64.0	44.6	81.2	32.8	95.4
West-----	15.6	25.7	90.1	44.7	58.4	48.1	79.2	39.6	94.0

¹Adjusted by the direct method to the age distribution of the total civilian, noninstitutionalized population of the United States.

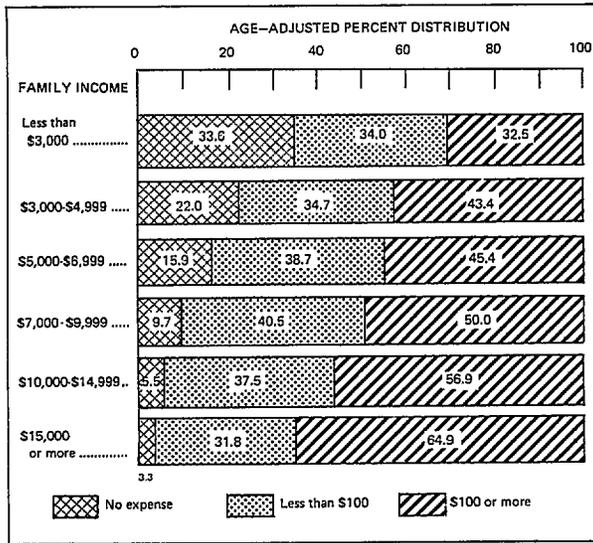


Figure 2. Age-adjusted percent distribution of population by intervals of total annual out-of-pocket health expenses, according to family income.

expenses of \$100 or more increased so that it was twice as large in the highest income group as in the lowest. The proportions of persons with no hospital or "other" expenses were about the same in each income group (table G). The proportions with no expenses for the remaining services declined with advance in income level.

The age-adjusted per capita out-of-pocket expense for hospital bills was highest for persons with low income. This is accounted for to some extent by poorer private hospital insurance coverage among these persons which leaves a larger proportion of the hospital bill to be paid by the individual. In 1970 among persons under 65 years of age, the proportion of each income group with private hospital insurance coverage was as follows:

	Percent
Less than \$3,000.....	39.3
\$3,000 - \$4,999.....	53.1
\$5,000 - \$6,999.....	74.5
\$7,000 - \$9,999.....	84.3
\$10,000 - \$14,999.....	90.1
\$15,000 or more.....	90.2

Table H shows that as family income rose there was a tendency for the average hospital expense for persons with such expense to decline. On the other hand, average dental expense was lowest for those with incomes under \$3,000

and highest for those in the group \$15,000 and over, but there was not much difference in spending in the intervening income groups. Prescription medicine and optical expenses were relatively constant by income.

Education of Head of Family

It is not surprising to observe the same patterns for out-of-pocket health expenses for this variable as those observed for family income. Thus as educational level of the head of family rose, total per capita health expenses also increased. The age-adjusted per capita expense was about two-thirds larger for persons in family units whose head had had some college education compared with persons whose head had had less than 9 years of formal schooling (table F). As educational level rose, there was a sharp decline in the age-adjusted proportion of persons with no expense—19.3 percent of persons in family units with less than 9 years of education compared with 4.5 percent of those with some college education (table G).

Per capita doctor expenses were much higher for persons in families whose head had had college training. Similarly, as educational level increased, per capita dental expense rose. There was a corresponding rise in premiums for health insurance coverage (table F).

When average expenses for persons with out-of-pocket expenses for doctor and dental care are examined, the differences in spending are not as pronounced (table H).

Per capita total expense, including insurance premiums, for white persons with family income of \$5,000 or more was about the same as that for persons of other races in this income group. It is only when annual family income was less than \$5,000 that there was a substantial difference in per capita expense. The percentage of white persons with no expense was consistently lower than that for persons of other races regardless of income level. The average total expense excluding insurance premiums for persons with expense was higher for persons of races other than white than for white persons, attributed primarily to their higher out-of-pocket expenses for hospital and physician care.

Table H. Age-adjusted¹ average out-of-pocket health expenses for persons with such expense, by type of expense and selected characteristics: United States, 1970

Characteristic	All types of expenses		Health expenses						
	Including insurance premiums	Excluding insurance premiums	Hospital	Doctor	Dental	Prescription medicine	Optical	Health insurance premiums	Other
Average expense in dollars for persons with expense									
Total-----	209	176	178	80	74	52	47	73	100
<u>Sex</u>									
Male-----	190	159	163	72	72	46	44	70	88
Female-----	221	185	174	82	73	50	47	71	93
<u>Family income</u>									
Less than \$3,000---	173	154	237	71	53	50	42	68	66
\$3,000-\$4,999-----	193	168	171	81	68	52	42	69	54
\$5,000-\$6,999-----	198	174	215	79	71	53	42	65	67
\$7,000-\$9,999-----	189	155	149	71	62	45	45	68	66
\$10,000-\$14,999----	210	171	150	76	72	47	46	72	104
\$15,000 or more----	263	217	160	89	90	51	49	79	140
<u>Education of head of family</u>									
Less than 9 years--	177	159	177	71	64	54	44	61	82
9-11 years-----	182	162	164	72	74	48	42	63	79
12 years-----	206	171	189	77	72	49	46	70	80
13 years or more---	254	201	167	88	77	49	50	81	116
<u>Color and family income</u>									
White-----	209	172	160	77	73	49	46	71	89
Less than \$5,000---	197	167	196	77	63	52	41	72	63
\$5,000-\$9,999-----	188	155	154	72	64	48	44	67	68
\$10,000 or more----	231	188	146	80	80	48	47	75	116
All other-----	189	185	290	93	68	49	46	62	94
Less than \$5,000---	136	138	189	76	54	45	45	53	51
\$5,000-\$9,999-----	212	206	313	92	73	49	41	62	36
\$10,000 or more----	247	233	*	110	67	53	50	69	165
<u>Place of residence</u>									
All SMSA-----	216	184	182	84	77	50	45	71	105
Central city-----	227	197	228	92	81	51	44	73	107
Not central city---	210	175	144	79	74	48	45	70	104
Outside SMSA-----	189	154	162	66	63	47	48	68	61
<u>Geographic region</u>									
Northeast-----	203	170	145	75	75	48	41	68	83
North Central-----	136	150	155	64	63	44	44	71	77
South-----	208	179	200	77	71	52	50	68	73
West-----	252	218	207	112	86	51	52	78	147

¹Adjusted by the direct method to the age distribution of the total civilian, noninstitutionalized population of the United States.

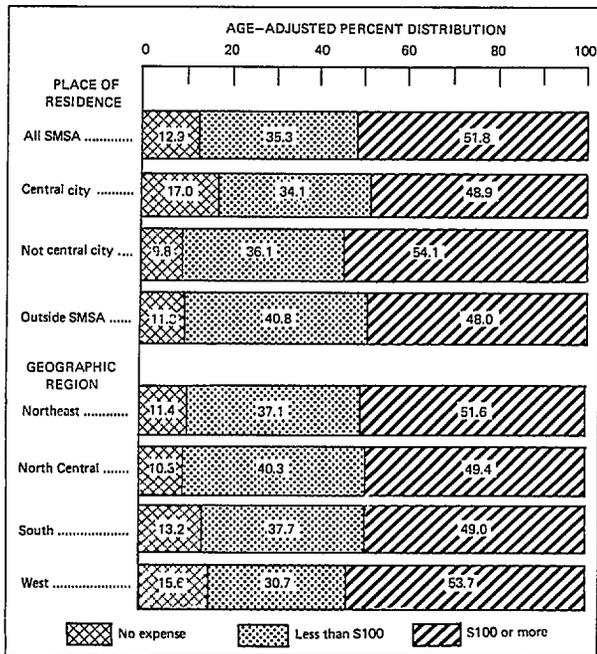


Figure 3. Age-adjusted percent distribution of population by intervals of total annual out-of-pocket health expenses, according to place of residence and geographic region.

Place of Residence

Persons living outside metropolitan areas had lower total per capita and average expenses for persons with expense than did residents of the 212 standard metropolitan statistical areas (SMSA's) defined for the 1960 decennial census. These differences were restricted to doctor and dental expenses. There was no particular pattern noticeable in the proportions of persons with no health expenses by place of residence except for a few instances in which there was a larger percentage of persons who had no health expense living in the central cities of metropolitan areas than of persons living outside the central cities (figure 3).

Geographic region

Persons living in the North Central Region reported the lowest per capita and average out-of-pocket expenses for persons with expense, and persons in the West Region reported the highest per capita and average out-of-pocket expenses. Lower spending for doctor and dental

expenses and prescription medicine was primarily responsible for the lower total expense for persons in the North Central Region. Substantially higher average spending on doctor and dental expenses contributed to the higher rates in the West Region. Earlier Health Interview Survey reports on utilization of prescribed medicine and doctor and dental services (Series 10, Numbers 33, 75, and 76) do not completely explain these findings. In Series 10, Number 33, persons in the North Central Region reported about the same level of acquisitions of prescribed medicine and cost per acquisition as in the other regions (table 13, page 31). However, Series 10, Number 75 shows that persons in the North Central Region reported a lower rate of physician visits per person than the average for the entire population, 4.0 visits compared with 4.3 for all persons (table 4, page 17). The rate of dental visits per person in the North Central Region was only slightly below the national average, 1.4 and 1.5, respectively (Series 10, Number 76, table 10, page 19). Higher utilization of services for the West Region could account for the higher spending for doctor and dental expenses.

Source of Data

The information contained in this report was obtained primarily from responses to a questionnaire on out-of-pocket health expenditures during 1970 which was mailed to households included in the regular Health Interview Survey sample for the fourth quarter of 1970. For that quarter, the HIS sample, which is a probability sample of the civilian, noninstitutionalized population of the United States, included 10,799 completed household interviews, 424 noninterviews due to refusals, no one at home during the interview period, etc., and 2,611 housing units which were vacant, demolished, or occupied by persons whose usual place of residence was elsewhere. A description of the design of the survey and an illustration of the questionnaire used in the original household interviews is presented in the Current Estimates report for 1970 (Series 10, Number 72).

Prior to mailing the questionnaire on out-of-pocket health expenditures, the name of the

family head, if known, and mailing address were copied from each of the 13,834 questionnaires used in the original sample. In some instances, such as for the vacant or demolished housing units, a mailing address was not obtained. In April 1971 questionnaires were mailed to 11,970 households at this first mailing. Appendix I shows copies of the letters sent to households interviewed in the regular HIS sample or to households not interviewed which had an adequate mailing address. The questionnaire is also illustrated in the appendix. When the questionnaire was completed and returned, the "thank you" card was mailed. If the questionnaire was not returned, three followups were sent at intervals; these are also illustrated. The first followup was a reminder card; the second and third were letters and contained a copy of the questionnaire. The followup card was mailed 2 weeks after the original mailing. The second followup was 4 weeks after the original mailing, and the third was sent 7 weeks after the original mailing.

After the third followup, a total of 7,175 households had returned completed questionnaires. After 716 vacant or demolished housing units had been deleted, there were 11,254 households to which questionnaires were sent. Thus 63.8 percent of the occupied households responded to the mail questionnaires.

In an attempt to reduce nonresponse bias, a subsample of the households not responding in the mail survey was selected and assigned to be followed up by personal interview. The noninterviewed households were grouped by original segment number and one in four of the segments with at least one nonresponding household was chosen by a systematic process.² This resulted in a subsample of 868 occupied households for

which 746 interviews were completed. The effective response rate for the survey was 94.4 percent when the weighted interview results from the subsample are combined with the responses from the mail component.

A total of 7,921 households supplied information, either through the mail questionnaire or by direct interview, about the 23,690 persons living in these households in 1971.

In addition to the data on out-of-pocket medical expenses for household members, information was also obtained on the family's out-of-pocket medical expenses for persons outside the household such as children away at school, elderly parents, or deceased family members. These data are not included in this report.

Since the data presented in this report are based on a sample rather than the entire population, they are subject to sampling error. Charts from which approximate sampling errors may be estimated and instructions for their use are presented in appendix II. In order to account for the double-sampling method, it is necessary to inflate each relative sampling error by 40 percent (1.4 times the relative sampling error) to obtain the standard error.

Definitions of certain terms used in this report are explained in appendix III. Since many of the terms have special meanings for the purpose of this study, familiarity with these definitions will help the reader to interpret the data.

²An "original segment" is a cluster of about six households.



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Table 1. Percent distribution of persons by intervals of total annual out-of-pocket health expenses (including health insurance premiums), average expense for persons with expense, and per capita expense, according to sex and age: United States, 1970

Sex and age	Total population in thousands	No expense	Health expenses						Average for persons with expense	Per capita
			Less than \$50	\$50-\$99	\$100-\$249	\$250-\$499	\$500-\$999	\$1,000 or more		
<u>Both sexes</u>		Percent distribution							Expense in dollars	
All ages-----	200,856	12.4	18.1	19.2	28.7	14.1	5.6	2.0	209	183
Under 17 years-----	66,716	18.0	25.9	23.3	24.2	6.2	1.7	0.8	128	105
Under 6 years-----	21,581	19.7	23.9	22.9	27.2	4.9	*	*	119	95
6-16 years-----	45,135	17.2	26.9	23.5	22.8	6.8	2.0	0.8	132	110
17-44 years-----	73,526	11.1	18.0	19.4	31.1	13.5	5.2	1.6	199	177
45-64 years-----	41,477	8.1	10.3	14.6	30.2	23.0	10.1	3.6	296	272
65 years and over---	19,138	6.7	6.6	13.8	32.1	25.4	11.1	4.2	320	299
<u>Male</u>										
All ages-----	96,801	13.6	20.3	19.8	28.2	12.0	4.4	1.7	190	164
Under 17 years-----	33,955	18.0	26.3	22.3	24.4	6.2	1.8	1.0	138	114
Under 6 years-----	10,867	21.4	23.2	20.5	28.3	4.7	*	*	129	101
6-16 years-----	23,087	16.4	27.7	23.1	22.6	6.9	2.2	1.1	143	119
17-44 years-----	35,000	12.8	22.4	20.2	29.2	11.0	3.3	1.0	162	141
45-64 years-----	19,715	10.1	11.4	16.6	31.0	19.3	8.7	2.9	268	241
65 years and over---	8,132	6.6	6.9	15.0	32.8	23.8	10.3	4.4	311	290
<u>Female</u>										
All ages-----	104,055	11.3	16.0	18.7	29.2	16.0	6.6	2.3	227	201
Under 17 years-----	32,761	18.1	25.5	24.4	24.0	6.1	1.5	*	117	96
Under 6 years-----	10,714	18.1	24.5	25.3	26.1	5.1	*	*	109	89
6-16 years-----	22,047	18.1	25.9	24.0	23.0	6.6	1.8	*	121	100
17-44 years-----	38,526	9.5	14.1	18.6	32.7	15.8	7.0	2.2	232	210
45-64 years-----	21,762	6.2	9.4	12.8	29.5	26.4	11.4	4.2	320	300
65 years and over---	11,005	6.8	6.4	12.9	31.6	26.6	11.7	4.0	327	305

NOTE: For official population estimates for more general use, 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 2. Percent distribution of persons by intervals of total annual out-of-pocket health expenses (excluding health insurance premiums), average expense for persons with expense, and per capita expense, according to sex and age: United States, 1970

Sex and age	Total population in thousands	No expense	Health expenses						Average for persons with expense	Per capita
			Less than \$50	\$50-\$99	\$100-\$249	\$250-\$499	\$500-\$999	\$1,000 or more		
<u>Both sexes</u>			Percent distribution						Expense in dollars	
All ages-----	200,856	23.4	24.2	17.6	20.2	9.0	4.0	1.5	176	135
Under 17 years-----	66,716	30.2	31.4	18.4	14.0	4.2	1.2	0.6	107	75
Under 6 years-----	21,581	32.6	27.3	19.5	16.5	3.0	*	*	99	66
6-16 years-----	45,135	29.1	33.4	17.9	12.8	4.7	1.4	0.7	111	79
17-44 years-----	73,526	21.3	24.1	17.8	21.6	9.4	4.4	1.4	176	138
45-64 years-----	41,477	18.1	16.5	17.3	25.2	13.4	6.9	2.6	238	195
65 years and over----	19,138	18.8	15.2	13.8	26.6	15.4	7.1	3.1	259	211
<u>Male</u>										
All ages-----	96,801	26.1	26.6	17.0	18.3	7.7	2.9	1.4	158	117
Under 17 years-----	33,955	30.2	30.6	17.5	15.1	4.2	1.3	1.0	120	84
Under 6 years-----	10,867	33.3	24.8	19.2	18.3	2.8	*	*	109	73
6-16 years-----	23,087	28.8	33.4	16.8	13.6	4.9	1.6	1.0	125	89
17-44 years-----	35,000	26.4	28.8	16.2	18.0	7.2	2.4	0.9	139	102
45-64 years-----	19,715	20.6	19.4	18.8	21.5	12.1	5.1	2.5	212	168
65 years and over----	8,132	19.9	17.2	13.1	25.9	14.3	6.8	2.8	253	203
<u>Female</u>										
All ages-----	104,055	21.0	22.0	18.1	22.0	10.1	5.1	1.7	192	152
Under 17 years-----	32,761	30.2	32.2	19.3	12.9	4.1	1.0	*	94	66
Under 6 years-----	10,714	31.9	29.8	19.8	14.6	3.3	*	*	88	60
6-16 years-----	22,047	29.3	33.4	19.1	12.1	4.5	1.2	*	97	68
17-44 years-----	38,526	16.7	19.9	19.3	24.9	11.3	6.1	1.8	205	171
45-64 years-----	21,762	15.8	13.9	16.0	28.6	14.5	8.5	2.7	260	219
65 years and over----	11,005	18.0	13.7	14.3	27.1	16.2	7.3	3.3	264	217

NOTE: For official population estimates for more general use, 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 3. Percent distribution of persons by intervals of annual out-of-pocket hospital expense, average expense for persons with expense, and per capita expense, according to sex and age: United States, 1970

Sex and age	Total population in thousands	No expense	Hospital expense					Average for persons with expense	Per capita
			Less than \$50	\$50-\$99	\$100-\$249	\$250-\$499	\$500 or more		
<u>Both sexes</u>		Percent distribution						Expense in dollars	
All ages-----	200,856	88.2	5.3	2.1	2.1	1.2	1.1	178	21
Under 17 years-----	66,716	90.6	5.6	1.4	1.2	0.5	0.7	135	13
Under 6 years-----	21,581	86.7	7.7	2.4	1.7	*	*	106	14
6-16 years-----	45,135	92.4	4.5	0.9	1.0	*	0.7	159	12
17-44 years-----	73,526	87.2	5.7	1.9	2.3	1.9	0.9	164	21
45-64 years-----	41,477	88.2	4.6	1.9	2.5	1.1	1.7	243	29
65 years and over-----	19,138	83.6	4.4	5.7	3.4	*	1.9	204	34
<u>Male</u>		Percent distribution						Expense in dollars	
All ages-----	96,801	89.4	5.3	1.9	1.9	0.7	0.9	165	18
Under 17 years-----	33,955	88.8	6.7	1.4	1.8	*	0.9	153	17
Under 6 years-----	10,867	85.1	9.3	2.0	2.0	*	*	106	16
6-16 years-----	23,087	90.5	5.5	1.1	1.7	*	*	187	18
17-44 years-----	35,000	91.0	4.8	1.8	1.3	0.8	*	107	10
45-64 years-----	19,715	90.1	4.1	1.4	2.2	*	1.7	264	26
65 years and over-----	8,132	83.3	4.4	5.5	4.2	*	*	191	32
<u>Female</u>		Percent distribution						Expense in dollars	
All ages-----	104,055	87.1	5.4	2.3	2.3	1.6	1.3	188	24
Under 17 years-----	32,761	92.5	4.4	1.4	0.7	*	*	108	8
Under 6 years-----	10,714	88.3	6.1	2.8	*	*	*	107	13
6-16 years-----	22,047	94.5	3.6	*	*	*	*	109	6
17-44 years-----	38,526	83.8	6.6	2.0	3.3	2.8	1.5	193	31
45-64 years-----	21,762	86.4	5.1	2.3	2.9	1.5	1.8	229	31
65 years and over-----	11,005	83.8	4.5	5.9	2.9	*	2.1	215	35

NOTE: For official population estimates for more general use, 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 4. Percent distribution of persons by intervals of annual out-of-pocket doctor expense, average expense for persons with expense, and per capita expense, according to sex and age: United States, 1970

Sex and age	Total population in thousands	No expense	Doctor expense					Average for persons with expense	Per capita
			Less than \$50	\$50-\$99	\$100-\$249	\$250-\$499	\$500 or more		
<u>Both sexes</u>		Percent distribution						Expense in dollars	
All ages-----	200,856	41.1	32.1	13.3	9.7	2.7	1.1	80	47
Under 17 years-----	66,716	46.9	35.9	10.8	5.1	1.0	0.4	52	27
Under 6 years-----	21,581	39.3	34.0	16.8	8.7	1.1	*	57	34
6-16 years-----	45,135	50.5	36.7	7.9	3.4	1.0	0.5	49	24
17-44 years-----	73,526	40.0	32.7	12.9	10.1	3.2	1.1	82	49
45-64 years-----	41,477	36.3	28.8	15.8	13.5	3.9	1.7	101	64
65 years and over-----	19,138	36.1	23.8	18.1	16.2	3.9	1.9	108	69
<u>Male</u>									
All ages-----	96,801	45.4	31.9	11.7	8.3	1.8	0.9	72	39
Under 17 years-----	33,955	45.9	35.6	10.9	5.8	1.3	*	57	31
Under 6 years-----	10,867	39.9	31.6	17.0	10.0	*	*	62	37
6-16 years-----	23,087	48.7	37.4	8.1	3.8	1.2	*	54	28
17-44 years-----	35,000	48.1	32.3	10.4	7.2	1.2	0.8	65	34
45-64 years-----	19,715	42.7	27.9	13.7	11.0	3.3	1.4	94	54
65 years and over-----	8,132	37.3	24.7	16.0	16.8	3.5	*	105	66
<u>Female</u>									
All ages-----	104,055	37.2	32.3	14.7	11.0	3.5	1.2	85	54
Under 17 years-----	32,761	47.9	36.1	10.6	4.3	0.8	*	46	24
Under 6 years-----	10,714	38.6	36.5	16.6	7.3	*	*	51	31
6-16 years-----	22,047	52.3	36.0	7.7	2.9	*	*	43	20
17-44 years-----	38,526	32.6	33.0	15.2	12.8	5.0	1.4	93	63
45-64 years-----	21,762	30.5	29.6	17.6	15.7	4.5	2.0	106	74
65 years and over-----	11,005	35.1	23.1	19.7	15.8	4.3	2.0	109	71

NOTE: For official population estimates for more general use, 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 5. Percent distribution of persons by intervals of annual out-of-pocket dental expense, average expense for persons with expense, and per capita expense, according to sex and age: United States, 1970

Sex and age	Total population in thousands	No expense	Dental expense					Average for persons with expense	Per capita
			Less than \$50	\$50-\$99	\$100-\$249	\$250-\$499	\$500 or more		
<u>Both sexes</u>			Percent distribution					Expense in dollars	
All ages-----	200,856	60.0	25.2	6.7	5.4	2.1	0.7	74	29
Under 17 years-----	66,716	64.5	26.3	4.7	3.1	1.1	*	50	18
17-44 years-----	73,526	53.5	28.1	8.4	6.9	2.2	0.9	76	35
45-64 years-----	41,477	57.4	23.4	7.4	7.1	3.4	1.2	97	41
65 years and over-----	19,138	74.8	13.7	5.2	4.0	1.8	*	85	21
<u>Male</u>									
All ages-----	96,801	62.0	24.1	6.4	4.9	1.9	0.6	73	28
Under 17 years-----	33,955	65.1	25.9	4.4	3.2	1.1	*	52	18
17-44 years-----	35,000	58.6	25.2	7.8	5.8	1.8	0.8	76	31
45-64 years-----	19,715	57.6	23.2	7.8	6.7	3.6	*	93	39
65 years and over-----	8,132	75.1	13.5	5.6	3.6	*	*	85	21
<u>Female</u>									
All ages-----	104,055	58.1	26.3	6.9	5.8	2.2	0.8	74	31
Under 17 years-----	32,761	64.0	26.8	5.1	2.9	1.1	*	49	18
17-44 years-----	38,526	48.9	30.7	8.8	7.9	2.5	1.1	76	39
45-64 years-----	21,762	57.2	23.7	7.1	7.3	3.3	1.4	101	43
65 years and over-----	11,005	74.6	14.0	5.0	4.3	*	*	85	22

NOTE: For official population estimates for more general use, 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 6. Percent distribution of persons by intervals of annual out-of-pocket prescription medicine expense, average expense for persons with expense, and per capita expense, according to sex and age: United States, 1970

Sex and age	Total population in thousands	No expense	Prescription medicine expense					Average for persons with expense	Per capita
			Less than \$50	\$50-\$99	\$100-\$249	\$250-\$499	\$500 or more		
<u>Both sexes</u>			Percent distribution					Expense in dollars	
All ages-----	200,856	47.0	36.2	8.7	6.6	1.2	0.3	52	27
Under 17 years-----	66,716	55.6	38.5	4.0	1.8	*	*	26	12
Under 6 years-----	21,581	46.2	45.4	5.9	2.3	*	*	27	15
6-16 years-----	45,135	60.0	35.2	3.1	1.6	*	*	25	10
17-44 years-----	73,526	46.9	38.9	8.6	4.7	0.7	*	42	22
45-64 years-----	41,477	39.8	31.8	13.3	12.2	2.5	*	73	44
65 years and over-----	19,138	33.1	27.3	15.5	18.0	4.6	1.6	100	67
<u>Male</u>									
All ages-----	96,801	52.3	34.0	7.1	5.3	1.1	0.3	47	23
Under 17 years-----	33,955	55.7	37.4	4.2	2.5	*	*	29	13
Under 6 years-----	10,867	46.8	43.4	6.3	3.2	*	*	30	16
6-16 years-----	23,087	59.9	34.7	3.2	2.1	*	*	28	11
17-44 years-----	35,000	56.2	33.6	5.8	3.3	0.8	*	39	17
45-64 years-----	19,715	46.2	30.9	11.4	9.0	2.2	*	65	35
65 years and over-----	8,132	36.2	28.5	13.9	16.7	3.7	*	89	57
<u>Female</u>									
All ages-----	104,055	42.1	38.3	10.2	7.7	1.4	0.4	55	32
Under 17 years-----	32,761	55.4	39.6	3.7	1.2	*	*	23	10
Under 6 years-----	10,714	45.7	47.4	5.4	*	*	*	25	13
6-16 years-----	22,047	60.1	35.8	2.9	1.1	*	*	23	9
17-44 years-----	38,526	38.4	43.7	11.1	6.0	0.6	*	44	27
45-64 years-----	21,762	33.9	32.5	15.1	15.1	2.8	*	79	52
65 years and over-----	11,005	30.9	26.3	16.7	18.9	5.2	2.0	107	74

NOTE: For official population estimates for more general use, 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 7. Percent distribution of persons by intervals of annual out-of-pocket optical expense, average expense for persons with expense, and per capita expense, according to sex and age: United States, 1970

Sex and age	Total population in thousands	No expense	Optical expense			Average for persons with expense	Per capita
			Less than \$50	\$50-\$99	\$100 or more		
<u>Both sexes</u>		Percent distribution				Expense in dollars	
All ages-----	200,856	78.2	13.9	6.5	1.4	47	10
Under 17 years-----	66,716	88.4	8.6	2.4	0.5	43	5
17-44 years-----	73,526	79.1	13.7	5.6	1.6	47	10
45-64 years-----	41,477	64.6	20.5	12.8	2.1	48	17
65 years and over-----	19,138	68.4	18.5	10.8	2.3	47	15
<u>Male</u>							
All ages-----	96,801	79.7	12.9	6.1	1.2	45	9
Under 17 years-----	33,955	89.5	7.6	2.5	*	40	4
17-44 years-----	35,000	81.0	12.5	5.0	1.5	47	9
45-64 years-----	19,715	65.7	20.3	12.4	1.6	46	16
65 years and over-----	8,132	67.4	19.6	10.6	*	46	15
<u>Female</u>							
All ages-----	104,055	76.8	14.7	6.9	1.6	48	11
Under 17 years-----	32,761	87.4	9.7	2.4	*	45	6
17-44 years-----	38,526	77.3	14.8	6.2	1.7	47	11
45-64 years-----	21,762	63.7	20.7	13.1	2.5	49	18
65 years and over-----	11,005	69.2	17.7	10.9	2.2	48	15

NOTE: For official population estimates for more general use, 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 8. Percent distribution of persons by intervals of annual out-of-pocket health insurance premiums, average expense for persons with expense, and per capita expense, according to sex and age: United States, 1970

Sex and age	Total population in thousands	No expense	Health insurance premiums			Average for persons with expense	Per capita
			Less than \$50	\$50-\$99	\$100 or more		
<u>Both sexes</u>		Percent distribution				Expense in dollars	
All ages-----	200,856	34.7	28.6	21.4	15.4	73	47
Under 17 years-----	66,716	40.5	35.8	18.3	5.5	48	29
17-44 years-----	73,526	37.9	30.3	20.4	11.4	64	40
45-64 years-----	41,477	28.4	20.4	21.9	29.3	103	73
65 years and over-----	19,138	15.7	15.7	34.5	34.1	100	85
<u>Male</u>							
All ages-----	96,801	35.1	29.6	20.7	14.6	71	46
Under 17 years-----	33,955	40.5	36.7	17.3	5.4	48	28
17-44 years-----	35,000	37.3	30.3	20.5	11.8	64	40
45-64 years-----	19,715	30.2	21.6	21.7	26.6	100	70
65 years and over-----	8,132	14.9	16.6	32.9	35.6	101	86
<u>Female</u>							
All ages-----	104,055	34.3	27.7	22.0	16.0	74	49
Under 17 years-----	32,761	40.5	34.8	19.3	5.5	49	29
17-44 years-----	38,526	38.5	30.2	20.2	11.1	63	39
45-64 years-----	21,762	26.8	19.4	22.1	31.8	105	77
65 years and over-----	11,005	16.2	15.0	35.8	33.0	100	83

NOTE: For official population estimates for more general use, 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 9. Percent distribution of persons by intervals of annual out-of-pocket other medical expenses, average expense for persons with expense, and per capita expense, according to sex and age: United States, 1970

Sex and age	Total population in thousands	No expense	Other medical expenses					Average for persons with expense	Per capita
			Less than \$50	\$50-\$99	\$100-\$249	\$250-\$499	\$500 or more		
<u>Both sexes</u>		Percent distribution						Expense in dollars	
All ages-----	200,856	94.6	3.2	1.0	0.7	0.3	0.2	100	5
Under 17 years-----	66,716	97.7	1.6	0.4	*	*	*	77	2
17-44 years-----	73,526	95.8	2.4	1.0	0.6	*	*	87	4
45-64 years-----	41,477	91.4	5.0	1.5	1.2	0.6	*	96	8
65 years and over-----	19,138	85.6	8.1	2.4	1.7	1.5	*	134	19
<u>Male</u>									
All ages-----	96,801	94.5	3.4	0.9	0.6	0.3	0.3	97	5
Under 17 years-----	33,955	97.2	2.0	*	*	*	*	70	2
17-44 years-----	35,000	95.3	2.7	0.9	0.6	*	*	90	4
45-64 years-----	19,715	91.4	5.4	1.3	*	*	*	84	7
65 years and over-----	8,132	86.8	7.0	*	*	*	*	152	20
<u>Female</u>									
All ages-----	104,055	94.6	3.0	1.1	0.8	0.3	0.2	103	6
Under 17 years-----	32,761	98.1	1.1	*	*	*	*	87	2
17-44 years-----	38,526	96.2	2.1	1.0	*	*	*	84	3
45-64 years-----	21,762	91.3	4.6	1.6	1.5	*	*	106	9
65 years and over-----	11,005	84.7	8.8	2.7	*	*	*	122	19

NOTE: For official population estimates for more general use, 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 10. Percent distribution of persons by intervals of total annual out-of-pocket health expenses (including health insurance premiums), average expense for persons with expense, and per capita expense, according to selected characteristics: United States, 1970

Characteristic	Total population in thousands	No expense	Health expenses					Average for persons with expense	Per capita
			Less than \$50	\$50-\$99	\$100-\$249	\$250-\$499	\$500 or more		
Total ¹ -----	200,856	12.4	18.1	19.2	28.7	14.1	7.5	209	183
			Percent distribution					Expense in dollars	
<u>Family income</u>									
Less than \$3,000-----	23,077	27.7	18.2	13.3	21.6	12.5	6.7	216	156
\$3,000-\$4,999-----	21,040	20.6	19.2	13.8	25.2	13.7	7.4	218	173
\$5,000-\$6,999-----	27,787	16.8	22.1	17.6	23.6	13.0	7.0	197	164
\$7,000-\$9,999-----	42,704	10.2	20.0	22.4	28.3	13.0	6.2	181	163
\$10,000-\$14,999-----	49,743	5.9	18.5	21.1	33.8	13.8	7.0	200	188
\$15,000 or more-----	29,465	3.3	9.8	21.4	35.1	19.0	11.5	263	254
<u>Education of head of family</u>									
Less than 9 years-----	40,350	17.4	20.7	15.9	24.4	14.0	7.5	207	171
9-11 years-----	31,752	17.4	21.1	19.4	23.1	12.2	6.9	185	153
12 years-----	59,815	11.7	19.5	21.0	28.4	12.7	6.7	196	173
13 years or more-----	46,983	4.8	13.1	19.9	36.4	16.6	9.1	240	229
<u>Color and family income</u>									
White-----	175,899	10.3	17.5	19.7	30.1	14.7	7.8	212	190
Less than \$5,000-----	33,560	20.7	15.4	14.0	26.5	15.5	8.0	238	188
\$5,000-\$9,999-----	61,814	11.3	21.1	20.9	27.0	13.2	6.5	184	163
\$10,000 or more-----	74,802	4.5	15.1	21.2	34.7	15.8	8.7	223	213
All other-----	24,958	28.1	22.6	15.9	18.5	9.4	5.5	185	133
Less than \$5,000-----	10,558	35.7	29.4	12.3	13.2	5.2	4.2	135	87
\$5,000-\$9,999-----	8,678	24.5	18.3	17.5	22.3	11.2	6.3	215	162
\$10,000 or more-----	4,406	11.5	18.6	21.5	26.1	14.6	7.7	221	196
<u>Place of residence</u>									
All SMSA-----	131,759	13.0	16.5	19.0	28.9	14.6	8.1	218	190
Central city-----	58,773	16.8	16.2	17.7	26.2	14.6	8.5	232	193
Not central city-----	72,985	10.0	16.8	20.0	30.9	14.5	7.7	208	188
Outside SMSA-----	69,098	11.3	21.0	19.7	28.3	13.1	6.5	192	170
<u>Geographic region</u>									
Northeast-----	51,524	11.3	16.8	20.0	31.0	13.8	7.1	206	183
North Central-----	54,928	10.3	20.1	20.3	29.2	13.4	6.6	188	168
South-----	62,481	13.4	19.1	18.9	26.5	14.7	7.5	210	182
West-----	31,924	16.1	14.7	16.7	28.2	14.5	9.8	253	212

¹Includes unknown income and education.

NOTE: For official population estimates for more general use, 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 11. Percent distribution of persons by intervals of total annual out-of-pocket health expenses (excluding health insurance premiums), average expense for persons with expense, and per capita expense, according to selected characteristics: United States, 1970

Characteristic	Total population in thousands	No expense	Health expenses					Average for persons with expense	Per capita
			Less than \$50	\$50-\$99	\$100-\$249	\$250-\$499	\$500 or more		
Total¹ -----	200,856	23.4	24.2	17.6	20.2	9.0	5.6	176	135
			Percent distribution					Expense in dollars	
Family income									
Less than \$3,000-----	23,077	39.0	20.7	11.4	16.2	7.9	4.8	191	117
\$3,000-\$4,999-----	21,040	34.3	20.1	12.9	18.5	8.2	5.9	190	125
\$5,000-\$6,999-----	27,787	29.6	24.9	15.6	16.3	8.5	5.2	174	123
\$7,000-\$9,999-----	42,704	21.9	26.4	19.1	20.1	8.0	4.5	151	118
\$10,000-\$14,999-----	49,743	14.9	27.6	20.5	22.8	8.9	5.3	164	139
\$15,000 or more-----	29,465	11.4	20.5	21.4	25.5	12.7	8.4	216	191
Education of head of family									
Less than 9 years-----	40,350	31.8	21.6	13.5	18.6	9.1	5.4	185	126
9-11 years-----	31,752	32.3	22.6	15.6	15.8	8.5	5.1	166	113
12 years-----	59,815	21.3	26.6	19.0	20.0	7.9	5.2	164	129
13 years or more-----	46,983	12.1	25.1	21.2	24.2	10.7	6.7	192	169
Color and family income									
White-----	175,899	20.4	24.7	18.6	21.3	9.3	5.7	175	140
Less than \$5,000-----	33,560	30.7	20.4	13.5	20.3	9.2	6.0	199	138
\$5,000-\$9,999-----	61,814	22.9	26.3	18.9	19.1	8.2	4.7	154	119
\$10,000 or more-----	74,802	12.9	25.2	21.0	24.1	10.4	6.4	182	159
All other-----	24,958	45.6	20.9	10.2	12.2	6.3	4.7	184	100
Less than \$5,000-----	10,558	56.0	20.5	8.0	7.8	4.3	3.4	145	64
\$5,000-\$9,999-----	8,678	39.6	22.3	9.4	15.2	7.9	5.6	209	126
\$10,000 or more-----	4,406	26.2	21.6	17.9	18.4	9.0	7.0	205	151
Place of residence									
All SMSA-----	131,759	23.3	22.5	17.5	21.0	9.7	6.0	186	143
Central city-----	58,773	28.1	20.9	15.7	19.3	9.5	6.5	202	145
Not central city-----	72,985	19.6	23.7	18.8	22.3	9.8	5.7	175	140
Outside SMSA-----	69,098	23.6	27.6	17.8	18.8	7.6	4.7	157	120
Geographic region									
Northeast-----	51,524	21.6	25.1	17.8	20.8	9.4	5.3	172	135
North Central-----	54,928	21.2	27.8	18.3	19.9	7.7	5.0	152	119
South-----	62,481	25.6	23.5	16.3	19.8	9.2	5.6	181	135
West-----	31,924	26.2	17.8	18.3	20.6	10.0	7.1	219	162

¹Includes unknown income and education.

NOTE: For official population estimates for more general use, 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 12. Age-adjusted¹ percent distribution of persons by intervals of total annual out-of-pocket health expenses (including health insurance premiums), age-adjusted¹ average expense for persons with expense, and per capita expense, according to selected characteristics: United States, 1970

Characteristic	Total population in thousands	No expense	Health expenses					Average for persons with expense	Per capita
			Less than \$50	\$50-\$99	\$100-\$249	\$250-\$499	\$500 or more		
			Percent distribution					Expense in dollars	
Total ² -----	200,856	12.4	18.1	19.2	28.7	14.1	7.5	209	183
<u>Family income</u>									
Less than \$3,000-----	23,077	33.6	22.1	11.9	18.3	9.0	5.2	173	123
\$3,000-\$4,999-----	21,040	22.0	20.6	14.1	24.5	12.2	6.7	193	158
\$5,000-\$6,999-----	27,787	15.9	21.3	17.4	24.4	13.7	7.3	198	170
\$7,000-\$9,999-----	42,704	9.7	19.0	21.5	28.7	14.3	7.0	189	173
\$10,000-\$14,999-----	49,743	5.5	17.2	20.3	33.6	15.3	8.0	210	200
\$15,000 or more-----	29,465	3.3	10.1	21.7	34.9	18.6	11.4	263	255
<u>Education of head of family</u>									
Less than 9 years-----	40,350	19.3	23.6	16.8	22.9	11.5	6.0	177	147
9-11 years-----	31,752	16.8	20.6	19.3	23.5	12.7	7.1	182	157
12 years-----	59,815	10.9	18.2	20.4	28.9	14.1	7.6	206	187
13 years or more-----	46,983	4.5	12.3	19.3	35.9	17.7	10.2	254	244
<u>Color and family income</u>									
White-----	175,899	10.3	17.5	19.7	30.0	14.6	7.7	209	189
Less than \$5,000-----	33,560	25.1	19.0	13.7	24.0	12.0	6.2	197	154
\$5,000-\$9,999-----	61,814	10.8	20.5	20.4	27.3	14.0	7.0	188	170
\$10,000 or more-----	74,802	4.4	14.5	20.9	34.4	16.5	9.3	231	222
All other-----	24,958	26.0	21.7	15.8	19.8	10.5	6.1	189	143
Less than \$5,000-----	10,558	33.4	28.8	12.5	14.5	*	*	136	97
\$5,000-\$9,999-----	8,678	21.0	17.3	17.5	25.6	*	*	212	165
\$10,000 or more-----	4,406	11.2	19.1	19.6	25.8	*	*	247	219
<u>Place of residence</u>									
All SMSA-----	131,759	12.9	16.4	18.9	28.8	14.8	8.2	216	191
Central city-----	58,773	17.0	16.4	17.7	26.1	14.4	8.4	227	192
Not central city-----	72,985	9.8	16.4	19.7	30.9	15.1	8.1	210	192
Outside SMSA-----	69,098	11.3	21.1	19.7	28.4	13.1	6.5	189	170
<u>Geographic region</u>									
Northeast-----	51,524	11.4	17.0	20.1	30.9	13.6	7.1	203	181
North Central-----	54,928	10.3	20.0	20.3	29.3	13.5	6.6	186	169
South-----	62,481	13.2	18.9	18.8	26.6	14.8	7.6	208	184
West-----	31,924	15.6	14.3	16.4	28.4	15.0	10.3	252	219

¹Adjusted by the direct method to the age distribution of the total civilian, noninstitutionalized population of the United States.

²Includes unknown income and education.

NOTE: For official population estimates for more general use, 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 13. Age-adjusted¹ percent distribution of persons by intervals of total annual out-of-pocket health expenses (excluding health insurance premiums), age-adjusted¹ average expense for persons with expense, and per capita expense, according to selected characteristics: United States, 1970

Characteristic	Total population in thousands	No expense	Health expenses					Average for persons with expense	Per capita
			Less than \$50	\$50-\$99	\$100-\$249	\$250-\$499	\$500 or more		
Total ² -----	200,856	23.4	24.2	17.6	20.2	9.0	5.6	176	135
<u>Family income</u>			Percent distribution					Expense in dollars	
Less than \$3,000-----	23,077	44.1	22.3	10.9	13.3	5.4	4.0	154	95
\$3,000-\$4,999-----	21,040	35.6	20.8	12.9	17.6	7.6	5.5	168	116
\$5,000-\$6,999-----	27,787	28.4	24.4	15.9	16.9	9.0	5.3	174	126
\$7,000-\$9,999-----	42,704	21.1	25.5	18.7	21.1	8.6	4.9	155	125
\$10,000-\$14,999-----	49,743	14.9	25.9	20.4	23.2	9.7	5.9	171	147
\$15,000 or more-----	29,465	11.8	20.7	21.4	25.1	12.7	8.3	217	191
<u>Education of head of family</u>			Percent distribution					Expense in dollars	
Less than 9 years-----	40,350	34.1	23.3	13.3	17.2	7.6	4.4	159	109
9-11 years-----	31,752	31.5	22.3	15.7	16.4	8.8	5.3	162	116
12 years-----	59,815	20.7	25.5	18.9	20.5	8.8	5.7	171	138
13 years or more-----	46,983	11.9	24.3	20.9	24.6	10.9	7.4	201	179
<u>Color and family income</u>			Percent distribution					Expense in dollars	
White-----	175,899	20.4	24.7	18.6	21.3	9.3	5.7	172	139
Less than \$5,000-----	33,560	34.2	22.5	13.5	17.7	7.3	4.9	167	116
\$5,000-\$9,999-----	61,814	22.4	25.7	18.7	19.6	8.6	4.9	155	123
\$10,000 or more-----	74,802	13.1	24.4	20.7	24.2	10.8	6.8	188	164
All other-----	24,958	42.9	20.6	10.8	13.3	7.3	5.2	185	108
Less than \$5,000-----	10,558	52.9	20.6	8.6	8.9	*	*	138	73
\$5,000-\$9,999-----	8,678	35.3	22.4	11.4	17.0	*	*	206	125
\$10,000 or more-----	4,406	25.7	20.9	18.5	17.0	*	*	233	172
<u>Place of residence</u>			Percent distribution					Expense in dollars	
All SMSA-----	131,759	23.3	22.3	17.4	21.0	9.8	6.1	184	144
Central city-----	58,773	28.3	20.9	15.7	19.2	9.4	6.5	197	145
Not central city-----	72,985	19.4	23.3	18.7	22.5	10.2	5.9	175	143
Outside SMSA-----	69,098	23.5	27.5	17.8	18.8	7.6	4.7	154	121
<u>Geographic region</u>			Percent distribution					Expense in dollars	
Northeast-----	51,524	21.7	25.2	17.9	20.6	9.3	5.3	170	134
North Central-----	54,928	21.2	27.8	18.3	20.0	7.8	5.0	150	120
South-----	62,481	25.5	23.4	16.3	19.9	9.3	5.7	179	136
West-----	31,924	25.7	17.4	18.3	20.8	10.3	7.4	218	167

¹Adjusted by the direct method to the age distribution of the total civilian, noninstitutionalized population of the United States.

²Includes unknown income and education.

NOTE: For official population estimates for more general use, 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 14. Percent distribution of persons by intervals of annual out-of-pocket hospital expense, average expense for persons with expense, and per capita expense, according to selected characteristics: United States, 1970

Characteristic	Total population in thousands	No expense	Hospital expense				Average for persons with expense	Per capita
			Less than \$50	\$50-\$99	\$100-\$249	\$250 or more		
Total ¹ -----	200,856	88.2	5.3	2.1	2.1	2.3	178	21
		Percent distribution					Expense in dollars	
<u>Family income</u>								
Less than \$3,000-----	23,077	88.6	3.7	2.7	2.4	2.6	259	30
\$3,000-\$4,999-----	21,040	87.3	4.9	2.8	2.5	2.4	180	23
\$5,000-\$6,999-----	27,787	87.9	4.6	1.7	3.1	2.7	222	27
\$7,000-\$9,999-----	42,704	88.4	5.3	1.8	2.2	2.2	154	18
\$10,000-\$14,999-----	49,743	88.2	6.5	1.9	1.7	1.8	148	17
\$15,000 or more-----	29,465	88.1	5.7	2.5	1.4	2.3	165	20
<u>Education of head of family</u>								
Less than 9 years-----	40,350	88.5	4.3	3.0	2.0	2.2	203	23
9-11 years-----	31,752	89.3	4.4	1.8	2.2	2.3	166	18
12 years-----	59,815	88.8	5.2	1.8	1.8	2.4	185	21
13 years or more-----	46,983	86.4	6.8	2.1	2.3	2.3	166	23
<u>Color and family income</u>								
White-----	175,899	87.7	5.7	2.3	2.1	2.2	167	20
Less than \$5,000-----	33,560	86.3	4.7	3.4	2.8	2.8	220	30
\$5,000-\$9,999-----	61,814	87.9	5.4	1.9	2.5	2.2	155	19
\$10,000 or more-----	74,802	88.1	6.2	2.1	1.5	1.9	150	18
All other-----	24,958	91.5	3.0	0.9	2.2	2.5	296	25
Less than \$5,000-----	10,558	93.4	2.9	*	*	*	213	14
\$5,000-\$9,999-----	8,678	90.2	*	*	3.2	3.7	417	41
\$10,000 or more-----	4,406	88.4	5.0	*	*	*	219	25
<u>Place of residence</u>								
All SMSA-----	131,759	88.7	5.1	1.8	2.1	2.3	182	21
Central city-----	58,773	89.0	4.2	1.8	2.3	2.7	226	25
Not central city-----	72,985	88.4	5.8	1.9	1.9	2.0	149	17
Outside SMSA-----	69,098	87.3	5.8	2.6	2.2	2.2	172	22
<u>Geographic region</u>								
Northeast-----	51,524	87.8	6.0	2.2	2.0	2.0	147	18
North Central-----	54,928	87.7	6.0	2.4	1.7	2.1	161	20
South-----	62,481	87.9	4.9	2.1	2.5	2.5	202	24
West-----	31,924	90.2	3.8	1.3	2.2	2.5	221	22

¹Includes unknown income and education.

NOTE: For official population estimates for more general use, 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 15. Age-adjusted¹ percent distribution of persons by intervals of annual out-of-pocket hospital expense, age-adjusted¹ average expense for persons with expense, and per capita expense, according to selected characteristics: United States, 1970

Characteristic	Total population in thousands	No expense	Hospital expense				Average for persons with expense	Per capita
			Less than \$50	\$50-\$99	\$100-\$249	\$250 or more		
Total² -----	200,856	88.2	5.3	2.1	2.1	2.3	178	21
		Percent distribution					Expense in dollars	
<u>Family income</u>								
Less than \$3,000-----	23,077	90.1	*	*	*	*	237	26
\$3,000-\$4,999-----	21,040	87.9	4.9	*	*	*	171	22
\$5,000-\$6,999-----	27,787	88.0	4.6	*	3.1	2.6	215	26
\$7,000-\$9,999-----	42,704	88.1	5.3	2.0	2.3	2.2	149	18
\$10,000-\$14,999-----	49,743	87.8	6.2	2.2	1.8	1.8	150	19
\$15,000 or more-----	29,465	88.2	5.6	*	*	*	160	19
<u>Education of head of family</u>								
Less than 9 years-----	40,350	89.3	4.5	2.4	1.8	1.9	177	20
9-11 years-----	31,752	89.2	4.3	*	*	*	164	18
12 years-----	59,815	88.7	5.1	1.9	1.8	2.5	189	21
13 years or more-----	46,983	86.3	6.6	2.3	*	2.3	167	24
<u>Color and family income</u>								
White-----	175,899	87.8	5.7	2.2	2.1	2.2	160	20
Less than \$5,000-----	33,560	87.6	4.8	*	2.6	2.5	196	26
\$5,000-\$9,999-----	61,814	87.9	5.4	2.0	2.5	2.3	154	19
\$10,000 or more-----	74,802	88.0	6.1	2.3	1.7	2.0	146	18
All other-----	24,958	91.1	3.0	*	*	*	290	25
Less than \$5,000-----	10,558	92.9	*	*	*	*	189	16
\$5,000-\$9,999-----	8,678	90.4	*	*	*	*	313	33
\$10,000 or more-----	4,406	86.7	*	*	*	*	*	*
<u>Place of residence</u>								
All SMSA-----	131,759	88.6	5.0	1.8	2.1	2.3	182	21
Central city-----	58,773	89.1	4.2	1.7	2.3	2.7	228	25
Not central city-----	72,985	88.3	5.7	1.9	2.0	2.1	144	18
Outside SMSA-----	69,098	87.3	5.8	2.6	2.2	2.2	162	22
<u>Geographic region</u>								
Northeast-----	51,524	87.9	6.0	2.2	2.0	2.0	145	18
North Central-----	54,928	87.7	6.0	2.5	1.8	2.1	155	20
South-----	62,481	87.9	4.9	2.2	2.6	2.5	200	24
West-----	31,924	90.1	3.8	*	*	2.6	207	22

¹Adjusted by the direct method to the age distribution of the total civilian, noninstitutionalized population of the United States.

²Includes unknown income and education.

NOTE: For official population estimates for more general use, 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 16. Percent distribution of persons by intervals of annual out-of-pocket doctor expense, average expense for persons with expense, and per capita expense, according to selected characteristics: United States, 1970

Characteristic	Total population in thousands	No expense	Doctor expense				Average for persons with expense	Per capita
			Less than \$50	\$50-\$99	\$100-\$249	\$250 or more		
		Percent distribution					Expense in dollars	
Total ¹ -----	200,856	41.1	32.1	13.3	9.7	3.8	80	47
<u>Family income</u>								
Less than \$3,000-----	23,077	55.8	22.2	9.6	9.4	3.0	88	39
\$3,000-\$4,999-----	21,040	47.8	25.7	12.3	9.7	4.5	88	46
\$5,000-\$6,999-----	27,787	45.8	28.7	13.0	8.2	4.3	80	43
\$7,000-\$9,999-----	42,704	38.6	35.2	13.4	9.5	3.3	71	43
\$10,000-\$14,999-----	49,743	34.5	37.5	15.1	9.5	3.4	74	48
\$15,000 or more-----	29,465	32.0	36.0	14.8	12.5	4.6	90	61
<u>Education of head of family</u>								
Less than 9 years-----	40,350	47.8	26.8	11.9	10.5	3.0	81	42
9-11 years-----	31,752	50.2	26.8	11.5	8.3	3.1	74	37
12 years-----	59,815	39.5	34.7	13.3	8.7	3.7	74	45
13 years or more-----	46,983	31.3	38.3	14.8	11.1	4.5	85	58
<u>Color and family income</u>								
White-----	175,899	38.6	33.8	13.9	10.0	3.7	78	48
Less than \$5,000-----	33,560	47.3	25.8	12.3	10.6	4.1	89	47
\$5,000-\$9,999-----	61,814	39.6	34.2	13.5	9.1	3.6	72	43
\$10,000 or more-----	74,802	32.9	37.6	15.2	10.6	3.7	78	53
All other-----	24,958	59.5	20.2	8.8	7.6	3.9	94	38
Less than \$5,000-----	10,558	67.0	17.9	6.3	6.3	2.5	84	28
\$5,000-\$9,999-----	8,678	54.9	21.3	11.3	7.9	4.6	93	42
\$10,000 or more-----	4,406	44.9	25.7	11.6	11.1	6.6	112	62
<u>Place of residence</u>								
All SMSA-----	131,759	40.7	30.9	13.8	10.4	4.2	86	51
Central city-----	58,773	45.2	26.8	13.2	10.3	4.5	95	52
Not central city-----	72,985	37.2	34.1	14.3	10.4	3.9	79	50
Outside SMSA-----	69,098	41.9	34.4	12.3	8.5	2.9	68	39
<u>Geographic region</u>								
Northeast-----	51,524	40.6	33.1	13.0	9.8	3.5	76	45
North Central-----	54,928	38.8	36.1	13.3	9.1	2.8	65	40
South-----	62,481	41.8	31.0	13.9	9.4	3.8	78	46
West-----	31,924	45.0	25.7	12.4	11.2	5.7	115	63

¹Includes unknown income and education.

NOTE: For official population estimates for more general use, 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 17. Age-adjusted¹ percent distribution of persons by intervals of annual out-of-pocket doctor expense, age-adjusted¹ average expense for persons with expense, and per capita expense, according to selected characteristics: United States, 1970

Characteristic	Total population in thousands	No expense	Doctor expense				Average for persons with expense	Per capita
			Less than \$50	\$50-\$99	\$100-\$249	\$250 or more		
Total ² -----	200,856	41.1	32.1	13.3	9.7	3.8	80	47
			Percent distribution				Expense in dollars	
<u>Family income</u>								
Less than \$3,000-----	23,077	60.4	22.6	7.5	6.8	2.5	71	31
\$3,000-\$4,999-----	21,040	49.5	25.5	11.8	9.0	4.3	81	43
\$5,000-\$6,999-----	27,787	44.9	28.8	13.3	8.5	4.4	79	44
\$7,000-\$9,999-----	42,704	38.0	34.5	14.0	9.8	3.6	71	45
\$10,000-\$14,999-----	49,743	34.1	36.3	15.8	10.4	3.5	76	50
\$15,000 or more-----	29,465	31.9	36.1	14.5	12.9	4.6	89	61
<u>Education of head of family</u>								
Less than 9 years-----	40,350	50.3	27.4	10.7	8.9	2.6	71	37
9-11 years-----	31,752	49.8	26.8	11.7	8.5	3.2	72	37
12 years-----	59,815	39.0	33.8	13.9	9.1	4.0	77	48
13 years or more-----	46,983	30.9	37.8	15.0	11.7	4.7	88	61
<u>Color and family income</u>								
White-----	175,899	38.7	33.9	13.8	9.9	3.7	77	48
Less than \$5,000-----	33,560	50.7	26.3	10.9	8.5	3.5	77	40
\$5,000-\$9,999-----	61,814	39.3	33.7	13.9	9.4	3.7	72	45
\$10,000 or more-----	74,802	32.7	36.9	15.4	11.3	3.7	80	54
All other-----	24,958	57.2	20.5	9.6	8.7	4.1	93	41
Less than \$5,000-----	10,558	64.8	18.5	*	*	*	76	31
\$5,000-\$9,999-----	8,678	52.2	22.5	12.3	*	*	92	42
\$10,000 or more-----	4,406	43.9	24.6	*	*	*	110	64
<u>Place of residence</u>								
All SMSA-----	131,759	40.7	30.8	13.8	10.4	4.3	84	51
Central city-----	58,773	45.4	26.9	13.1	10.1	4.5	92	51
Not central city-----	72,985	37.1	33.8	14.4	10.7	3.9	79	50
Outside SMSA-----	69,098	41.9	34.5	12.2	8.5	2.9	66	39
<u>Geographic region</u>								
Northeast-----	51,524	40.7	33.3	12.8	9.7	3.5	75	45
North Central-----	54,928	38.7	36.1	13.3	9.1	2.8	64	40
South-----	62,481	41.7	31.0	13.9	9.5	3.8	77	46
West-----	31,924	44.7	25.6	12.5	11.4	5.9	112	64

¹Adjusted by the direct method to the age distribution of the total civilian, noninstitutionalized population of the United States.

²Includes unknown income and education.

NOTE: For official population estimates for more general use, 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 18. Percent distribution of persons by intervals of annual out-of-pocket dental expense, average expense for persons with expense, and per capita expense, according to selected characteristics: United States, 1970

Characteristic	Total population in thousands	No expense	Dental expense				Average for persons with expense	Per capita
			Less than \$50	\$50-\$99	\$100-\$249	\$250 or more		
Total ¹ -----	200,856	60.0	25.2	6.7	5.4	2.8	74	29
			Percent distribution				Expense in dollars	
<u>Family income</u>								
Less than \$3,000-----	23,077	79.3	14.4	3.4	1.7	1.2	61	13
\$3,000-\$4,999-----	21,040	74.3	15.9	3.9	3.9	2.0	74	19
\$5,000-\$6,999-----	27,787	70.0	18.0	5.8	4.1	2.0	72	21
\$7,000-\$9,999-----	42,704	62.4	25.2	6.0	4.6	1.8	62	23
\$10,000-\$14,999-----	49,743	49.8	32.8	7.3	6.6	3.5	71	36
\$15,000 or more-----	29,465	37.9	34.4	12.4	9.6	5.7	93	58
<u>Education of head of family</u>								
Less than 9 years-----	40,350	74.3	16.5	3.8	3.5	1.8	70	18
9-11 years-----	31,752	68.6	20.0	4.8	4.2	2.4	77	24
12 years-----	59,815	56.9	27.9	7.5	5.2	2.5	69	30
13 years or more-----	46,983	44.0	34.3	9.3	8.2	4.1	78	44
<u>Color and family income</u>								
White-----	175,899	57.6	26.7	7.0	5.7	2.9	74	31
<u>Less than \$5,000</u>								
Less than \$5,000-----	33,560	74.3	16.7	4.1	3.2	1.7	69	18
\$5,000-\$9,999-----	61,814	64.7	23.3	5.7	4.5	1.8	64	22
\$10,000 or more-----	74,802	44.0	34.2	9.5	7.8	4.5	81	45
<u>All other</u>								
Less than \$5,000-----	10,558	85.4	10.0	2.2	*	*	60	9
\$5,000-\$9,999-----	8,678	70.4	16.4	7.5	3.4	*	77	23
\$10,000 or more-----	4,406	68.9	20.8	*	5.2	*	65	20
<u>Place of residence</u>								
All SMSA-----	131,759	58.0	25.4	7.3	6.2	3.2	78	33
Central city-----	58,773	62.4	21.7	6.6	5.9	3.3	84	32
Not central city-----	72,985	54.4	28.3	7.9	6.3	3.1	74	34
Outside SMSA-----	69,098	63.9	24.8	5.4	3.9	2.0	64	23
<u>Geographic region</u>								
Northeast-----	51,524	56.4	27.2	7.0	6.6	2.8	76	33
North Central-----	54,928	59.9	27.8	5.6	4.2	2.4	63	25
South-----	62,481	63.9	23.0	5.9	4.7	2.5	73	26
West-----	31,924	58.5	21.7	9.4	6.8	3.7	87	36

¹Includes unknown income and education.

NOTE: For official population estimates for more general use, 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 19. Age-adjusted¹ percent distribution of persons by interval of annual out-of-pocket dental expense, age-adjusted¹ average expense for persons with expense, and per capita expense, according to selected characteristics: United States, 1970

Characteristic	Total population in thousands	No expense	Dental expense				Average for persons with expense	Per capita
			Less than \$50	\$50-\$99	\$100-\$249	\$250 or more		
Total ² -----	200,856	60.0	25.2	6.7	5.4	2.8	74	29
			Percent distribution				Expense in dollars	
<u>Family income</u>								
Less than \$3,000-----	23,077	77.8	16.0	3.6	*	*	53	13
\$3,000-\$4,999-----	21,040	73.9	16.4	3.8	3.8	*	68	19
\$5,000-\$6,999-----	27,787	69.5	18.2	6.0	4.2	*	71	22
\$7,000-\$9,999-----	42,704	62.3	24.8	6.3	4.8	1.9	62	24
\$10,000-\$14,999-----	49,743	50.9	31.6	7.4	6.6	3.5	72	35
\$15,000 or more-----	29,465	39.3	34.1	12.1	9.1	5.4	90	55
<u>Education of head of family</u>								
Less than 9 years-----	40,350	73.3	17.9	3.9	3.4	1.6	64	18
9-11 years-----	31,752	68.3	20.1	5.0	4.2	2.5	74	25
12 years-----	59,815	57.3	27.1	7.6	5.3	2.7	72	30
13 years or more-----	46,983	44.7	33.7	9.4	8.1	4.3	77	43
<u>Color and family income</u>								
<u>White-----</u>								
White-----	175,899	57.6	26.8	7.0	5.7	2.9	73	31
<u>Less than \$5,000-----</u>								
Less than \$5,000-----	33,560	72.7	18.4	4.0	3.2	*	63	18
\$5,000-\$9,999-----	61,814	64.7	23.1	5.8	4.6	1.9	64	23
\$10,000 or more-----	74,802	45.3	33.3	9.4	7.7	4.3	80	44
<u>All other-----</u>								
All other-----	24,958	76.5	14.4	4.5	*	*	68	17
<u>Less than \$5,000-----</u>								
Less than \$5,000-----	10,558	83.9	10.8	*	*	*	54	10
\$5,000-\$9,999-----	8,678	70.8	15.6	*	*	*	73	23
\$10,000 or more-----	4,406	68.5	20.2	*	*	*	67	21
<u>Place of residence</u>								
<u>All SMSA-----</u>								
All SMSA-----	131,759	58.1	25.3	7.3	6.2	3.2	77	33
<u>Central city-----</u>								
Central city-----	58,773	62.6	21.8	6.6	5.9	3.3	81	31
<u>Not central city-----</u>								
Not central city-----	72,985	54.8	28.0	7.9	6.3	3.0	74	33
<u>Outside SMSA-----</u>								
Outside SMSA-----	69,098	63.6	25.0	5.5	3.9	2.0	63	23
<u>Geographic region</u>								
<u>Northeast-----</u>								
Northeast-----	51,524	56.3	27.4	7.0	6.5	2.8	75	33
<u>North Central-----</u>								
North Central-----	54,928	59.9	27.8	5.6	4.3	2.4	63	25
<u>South-----</u>								
South-----	62,481	64.0	22.9	5.9	4.6	2.5	71	27
<u>West-----</u>								
West-----	31,924	58.4	21.6	9.4	6.9	3.8	86	37

¹Adjusted by the direct method to the age distribution of the total civilian, noninstitutionalized population of the United States.

²Includes unknown income and education.

NOTE: For official population estimates for more general use, 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 20. Percent distribution of persons by intervals of annual out-of-pocket prescription medicine expense, average expense for persons with expense, and per capita expense, according to selected characteristics: United States, 1970

Characteristic	Total population in thousands	No expense	Prescription medicine expense			Average for persons with expense	Per capita
			Less than \$50	\$50-\$99	\$100 or more		
Total ¹ -----	200,856	47.0	36.2	8.7	8.1	52	27
<u>Family income</u>		Percent distribution				Expense in dollars	
Less than \$3,000-----	23,077	54.0	25.9	8.8	11.3	72	33
\$3,000-\$4,999-----	21,040	51.3	29.8	9.3	9.6	64	31
\$5,000-\$6,999-----	27,787	51.3	32.0	8.6	8.1	55	27
\$7,000-\$9,999-----	42,704	44.6	39.9	8.3	7.2	44	25
\$10,000-\$14,999-----	49,743	43.4	41.7	8.4	6.5	43	25
\$15,000 or more-----	29,465	40.6	40.9	10.0	8.6	51	30
<u>Education of head of family</u>							
Less than 9 years-----	40,350	50.9	28.6	8.9	11.6	69	34
9-11 years-----	31,752	52.8	31.7	8.4	7.1	51	24
12 years-----	59,815	47.9	37.6	8.2	6.3	46	24
13 years or more-----	46,983	38.7	44.4	9.3	7.5	46	28
<u>Color and family income</u>							
White-----	175,899	45.4	37.4	8.9	8.3	52	28
Less than \$5,000-----	33,560	48.7	29.2	10.3	11.9	71	36
\$5,000-\$9,999-----	61,814	46.3	37.7	8.5	7.5	48	26
\$10,000 or more-----	74,802	42.2	41.7	9.0	7.2	46	27
All other-----	24,958	58.8	27.6	6.7	6.9	51	21
Less than \$5,000-----	10,558	65.6	23.3	5.1	6.1	53	18
\$5,000-\$9,999-----	8,678	54.1	30.4	7.6	7.9	49	22
\$10,000 or more-----	4,406	45.7	36.5	9.8	8.0	51	28
<u>Place of residence</u>							
All SMSA-----	131,759	46.5	36.2	9.1	8.2	52	28
Central city-----	58,773	48.6	34.2	8.7	8.5	55	28
Not central city-----	72,985	44.8	37.7	9.5	8.0	50	28
Outside SMSA-----	69,098	48.0	36.3	7.8	7.9	52	27
<u>Geographic region</u>							
Northeast-----	51,524	48.0	35.5	8.0	8.5	51	27
North Central-----	54,928	47.8	37.5	7.7	7.0	47	25
South-----	62,481	44.7	37.0	9.1	9.2	55	30
West-----	31,924	48.6	33.5	10.5	7.4	54	28

¹Includes unknown income and education.

NOTE: For official population estimates for more general use, 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 21. Age-adjusted¹ percent distribution of persons by intervals of annual out-of-pocket prescription medicine expense, age-adjusted¹ average expense for persons with expense, and per capita expense, according to selected characteristics: United States, 1970

Characteristic	Total population in thousands	No expense	Prescription medicine expense			Average for persons with expense	Per capita
			Less than \$50	\$50-\$99	\$100 or more		
Total² -----	200,856	47.0	36.2	8.7	8.1	52	27
		Percent distribution				Expense in dollars	
<u>Family income</u>							
Less than \$3,000-----	23,077	60.2	26.1	6.4	7.3	50	23
\$3,000-\$4,999-----	21,040	53.0	30.3	8.8	7.9	52	27
\$5,000-\$6,999-----	27,787	50.5	32.0	9.0	8.7	53	28
\$7,000-\$9,999-----	42,704	43.4	39.3	8.8	8.4	45	27
\$10,000-\$14,999-----	49,743	42.5	40.5	8.9	8.2	47	28
\$15,000 or more-----	29,465	40.7	40.7	9.9	8.8	51	31
<u>Education of head of family</u>							
Less than 9 years-----	40,350	54.4	29.7	7.2	8.8	54	27
9-11 years-----	31,752	52.1	32.0	8.6	7.3	48	25
12 years-----	59,815	46.7	36.8	8.9	7.6	49	28
13 years or more-----	46,983	37.8	43.5	9.7	9.0	49	31
<u>Color and family income</u>							
White-----	175,899	45.6	37.5	8.8	8.1	49	28
Less than \$5,000-----	33,560	53.8	30.1	8.2	7.8	52	27
\$5,000-\$9,999-----	61,814	45.7	37.3	8.9	8.2	48	28
\$10,000 or more-----	74,802	41.7	40.8	9.2	8.3	48	29
All other-----	24,958	56.0	28.1	7.6	8.2	49	24
Less than \$5,000-----	10,558	62.9	24.7	*	6.8	45	21
\$5,000-\$9,999-----	8,678	49.9	30.7	*	*	49	27
\$10,000 or more-----	4,406	46.2	33.7	*	*	53	29
<u>Place of residence</u>							
All SMSA-----	131,759	46.4	36.1	9.2	8.3	50	28
Central city-----	58,773	48.8	34.3	8.5	8.3	51	28
Not central city-----	72,985	44.4	37.4	9.8	8.5	48	29
Outside SMSA-----	69,098	48.1	36.4	7.7	7.8	47	27
<u>Geographic region</u>							
Northeast-----	51,524	48.2	35.6	7.9	8.3	48	26
North Central-----	54,928	47.8	37.6	7.6	7.0	44	24
South-----	62,481	44.6	36.9	9.2	9.3	52	31
West-----	31,924	48.1	33.4	10.8	7.7	51	29

¹Adjusted by the direct method to the age distribution of the total civilian, noninstitutionalized population of the United States.

²Includes unknown income and education.

NOTE: For official population estimates for more general use, 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 22. Percent distribution of persons by intervals of annual out-of-pocket optical expense, average expense for persons with expense, and per capita expense, according to selected characteristics: United States, 1970

Characteristic	Total population in thousands	No expense	Optical expense			Average for persons with expense	Per capita
			Less than \$50	\$50-\$99	\$100 or more		
Total ¹ -----	200,856	78.2	13.9	6.5	1.4	47	10
<u>Family income</u>		Percent distribution				Expense in dollars	
Less than \$3,000-----	23,077	81.4	11.4	6.4	*	48	9
\$3,000-\$4,999-----	21,040	79.8	12.4	6.9	*	45	9
\$5,000-\$6,999-----	27,787	84.0	10.8	4.5	*	43	7
\$7,000-\$9,999-----	42,704	79.1	13.4	6.0	1.5	46	10
\$10,000-\$14,999-----	49,743	76.7	15.7	6.1	1.5	46	11
\$15,000 or more-----	29,465	69.5	18.1	9.7	2.6	49	15
<u>Education of head of family</u>		Percent distribution				Expense in dollars	
Less than 9 years-----	40,350	80.1	12.4	6.4	1.1	47	9
9-11 years-----	31,752	79.4	13.5	5.9	1.2	44	9
12 years-----	59,815	79.2	13.3	5.8	1.7	47	10
13 years or more-----	46,983	75.2	15.5	7.6	1.8	49	12
<u>Color and family income</u>		Percent distribution				Expense in dollars	
White-----	175,899	77.2	14.5	6.9	1.5	47	11
Less than \$5,000-----	33,560	77.6	13.5	7.9	0.9	46	10
\$5,000-\$9,999-----	61,814	80.4	12.7	5.6	1.2	45	9
\$10,000 or more-----	74,802	74.1	16.5	7.5	1.9	48	12
All other-----	24,958	85.9	9.4	3.6	1.1	47	7
Less than \$5,000-----	10,558	90.3	6.5	2.4	*	50	5
\$5,000-\$9,999-----	8,678	85.4	9.7	3.9	*	44	6
\$10,000 or more-----	4,406	73.9	17.5	6.7	*	48	13
<u>Place of residence</u>		Percent distribution				Expense in dollars	
All SMSA-----	131,759	77.5	14.2	6.7	1.5	46	10
Central city-----	58,773	77.9	14.5	6.4	1.3	45	10
Not central city-----	72,985	77.3	14.0	7.0	1.7	47	11
Outside SMSA-----	69,098	79.5	13.1	6.1	1.2	48	10
<u>Geographic region</u>		Percent distribution				Expense in dollars	
Northeast-----	51,524	74.6	17.7	6.2	1.5	42	11
North Central-----	54,928	77.2	14.6	7.0	1.2	45	10
South-----	62,481	81.4	11.5	5.8	1.4	49	9
West-----	31,924	79.7	10.9	7.6	1.8	53	11

¹Includes unknown income and education.

NOTE: For official population estimates for more general use, 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 23. Age-adjusted¹ percent distribution of persons by intervals of annual out-of-pocket optical expense, age-adjusted¹ average expense for persons with expense, and per capita expense, according to selected characteristics: United States, 1970

Characteristic	Total population in thousands	No expense	Optical expense			Average for persons with expense	Per capita
			Less than \$50	\$50-\$99	\$100 or more		
Total ² -----	200,856	78.2	13.9	6.5	1.4	47	10
		Percent distribution				Expense in dollars	
<u>Family income</u>							
Less than \$3,000-----	23,077	84.3	9.8	5.3	*	42	8
\$3,000-\$4,999-----	21,040	82.0	11.4	5.8	*	42	8
\$5,000-\$6,999-----	27,787	83.1	11.3	4.8	*	42	7
\$7,000-\$9,999-----	42,704	78.0	13.7	6.5	*	45	10
\$10,000-\$14,999-----	49,743	75.7	16.5	6.3	*	46	11
\$15,000 or more-----	29,465	70.5	17.7	9.2	2.6	49	15
<u>Education of head of family</u>							
Less than 9 years-----	40,350	82.9	11.0	5.2	*	44	8
9-11 years-----	31,752	78.9	13.7	6.1	*	42	9
12 years-----	59,815	77.9	13.8	6.4	1.9	46	11
13 years or more-----	46,983	74.3	16.1	7.9	*	50	12
<u>Color and family income</u>							
White-----	175,899	77.4	14.3	6.8	1.4	46	10
Less than \$5,000-----	33,560	81.3	11.7	6.4	*	41	8
\$5,000-\$9,999-----	61,814	79.6	13.2	5.9	1.3	44	9
\$10,000 or more-----	74,802	73.8	16.9	7.4	1.9	47	13
All other-----	24,958	84.4	10.2	4.1	*	46	8
Less than \$5,000-----	10,558	89.4	*	*	*	45	5
\$5,000-\$9,999-----	8,678	83.7	10.9	*	*	41	7
\$10,000 or more-----	4,406	74.0	*	*	*	50	12
<u>Place of residence</u>							
All SMSA-----	131,759	77.4	14.3	6.8	1.5	45	11
Central city-----	58,773	78.2	14.3	6.3	1.3	44	10
Not central city-----	72,985	76.9	14.2	7.2	1.8	45	11
Outside SMSA-----	69,098	79.6	13.1	6.0	*	48	10
<u>Geographic region</u>							
Northeast-----	51,524	74.8	17.6	6.1	1.5	41	11
North Central-----	54,928	77.4	14.5	7.0	*	44	10
South-----	62,481	81.2	11.6	5.8	1.3	50	9
West-----	31,924	79.2	11.1	7.8	*	52	11

¹Adjusted by the direct method to the age distribution to the total civilian, noninstitutionalized population of the United States.

²Includes unknown income and education.

NOTE: For official population estimates for more general use, 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 24. Percent distribution of persons by intervals of annual out-of-pocket health insurance premiums, average expense for persons with expense, and per capita expense, according to selected characteristics: United States, 1970

Characteristic	Total population in thousands	No expense	Health insurance premiums			Average for persons with expense	Per capita
			Less than \$50	\$50-\$99	\$100 or more		
Total ¹ -----	200,856	34.7	28.6	21.4	15.4	73	47
<u>Family income</u>		Percent distribution				Expense in dollars	
Less than \$3,000-----	23,077	48.9	18.4	19.1	13.7	77	40
\$3,000-\$4,999-----	21,040	39.9	22.8	18.9	18.3	79	47
\$5,000-\$6,999-----	27,787	37.8	31.5	18.7	12.0	67	42
\$7,000-\$9,999-----	42,704	35.0	29.2	22.0	13.8	68	44
\$10,000-\$14,999-----	49,743	29.5	34.5	21.0	15.0	68	48
\$15,000 or more-----	29,465	22.5	29.3	27.5	20.7	81	63
<u>Education of head of family</u>							
Less than 9 years-----	40,350	39.6	27.1	18.9	14.4	70	43
9-11 years-----	31,752	39.8	29.8	18.6	11.8	66	40
12 years-----	59,815	36.5	28.9	21.8	12.8	69	44
13 years or more-----	46,983	24.5	31.1	24.3	20.1	78	59
<u>Color and family income</u>							
White-----	175,899	32.9	28.9	21.7	16.4	74	50
Less than \$5,000-----	33,560	41.4	18.8	20.8	19.0	84	49
\$5,000-\$9,999-----	61,814	35.3	30.5	20.4	13.8	69	44
\$10,000 or more-----	74,802	26.5	32.6	23.3	17.5	74	54
All other-----	24,958	47.0	26.9	18.6	7.5	60	32
Less than \$5,000-----	10,558	54.7	26.2	13.3	5.8	54	24
\$5,000-\$9,999-----	8,678	41.7	27.9	22.8	7.6	59	34
\$10,000 or more-----	4,406	33.7	31.0	25.0	10.4	67	44
<u>Place of residence</u>							
All SMSA-----	131,759	36.5	28.0	20.1	15.3	74	47
Central city-----	58,773	39.8	24.7	20.0	15.5	77	46
Not central city-----	72,985	34.0	30.6	20.3	15.2	71	47
Outside SMSA-----	69,098	31.1	29.8	23.7	15.4	71	49
<u>Geographic region</u>							
Northeast-----	51,524	34.4	29.2	21.9	14.4	70	46
North Central-----	54,928	33.7	29.5	20.6	16.2	74	49
South-----	62,481	33.0	28.9	23.3	14.8	70	47
West-----	31,924	40.0	25.7	17.9	16.4	81	49

¹Includes unknown income and education.

NOTE: For official population estimates for more general use, 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 25. Age-adjusted¹ percent distribution of persons by intervals of annual out-of-pocket health insurance premiums, age-adjusted¹ average expense for persons with expense, and per capita expense, according to selected characteristics: United States, 1970

Characteristic	Total population in thousands	No expense	Health insurance premiums			Average for persons with expense	Per capita
			Less than \$50	\$50-\$99	\$100 or more		
Total ² -----	200,856	34.7	28.6	21.4	15.4	73	47
		Percent distribution			Expense in dollars		
<u>Family income</u>							
Less than \$3,000-----	23,077	58.2	19.4	12.6	9.8	68	30
\$3,000-\$4,999-----	21,040	43.3	24.1	17.2	15.5	69	42
\$5,000-\$6,999-----	27,787	37.1	30.8	19.2	12.9	65	44
\$7,000-\$9,999-----	42,704	33.3	28.7	22.3	15.7	68	48
\$10,000-\$14,999-----	49,743	28.0	33.0	22.0	17.0	72	53
\$15,000 or more-----	29,465	22.1	29.4	27.8	20.6	79	63
<u>Education of head of family</u>							
Less than 9 years-----	40,350	42.8	30.0	16.1	11.0	61	36
9-11 years-----	31,752	39.4	29.5	19.1	12.1	63	41
12 years-----	59,815	34.8	27.5	22.9	14.8	70	48
13 years or more-----	46,983	23.2	30.0	24.1	22.7	81	64
<u>Color and family income</u>							
White-----	175,899	33.2	29.1	21.6	16.1	71	49
Less than \$5,000-----	33,560	49.9	20.7	15.3	14.1	72	38
\$5,000-\$9,999-----	61,814	34.4	29.9	20.7	15.0	67	46
\$10,000 or more-----	74,802	25.5	31.9	23.9	18.8	75	57
All other-----	24,958	45.8	26.2	19.4	8.7	62	34
Less than \$5,000-----	10,558	54.4	25.7	13.6	*	53	25
\$5,000-\$9,999-----	8,678	39.0	26.1	26.1	8.7	62	39
\$10,000 or more-----	4,406	31.6	31.1	25.3	*	69	48
<u>Place of residence</u>							
All SMSA-----	131,759	36.4	28.0	20.2	15.4	71	47
Central city-----	58,773	40.2	25.0	19.7	15.1	73	45
Not central city-----	72,985	33.5	30.3	20.6	15.7	70	48
Outside SMSA-----	69,098	31.3	30.1	23.5	15.1	68	48
<u>Geographic region</u>							
Northeast-----	51,524	34.7	29.4	21.7	14.2	68	45
North Central-----	54,928	33.9	29.6	20.6	16.0	71	48
South-----	62,481	32.8	28.9	23.3	14.9	68	47
West-----	31,924	39.6	25.4	18.0	16.9	78	50

¹Adjusted by the direct method to the age distribution of the total civilian, noninstitutionalized population of the United States.

²Includes unknown income and education.

NOTE: For official population estimates for more general use, 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 26. Percent distribution of persons by intervals of annual out-of-pocket other medical expenses, average expense for persons with expense, and per capita expense, according to selected characteristics: United States, 1970

Characteristic	Total population in thousands	No expense	Other medical expenses			Average for persons with expense	Per capita
			Less than \$50	\$50-\$99	\$100 or more		
Total ¹ -----	200,856	94.6	3.2	1.0	1.2	100	5
<u>Family income</u>		Percent distribution				Expense in dollars	
Less than \$3,000-----	23,077	94.2	3.8	1.0	1.1	80	5
\$3,000-\$4,999-----	21,040	94.8	2.9	1.2	1.0	108	6
\$5,000-\$6,999-----	27,787	95.5	2.8	1.0	*	85	4
\$7,000-\$9,999-----	42,704	94.6	3.2	0.9	1.2	75	4
\$10,000-\$14,999-----	49,743	94.4	3.2	1.1	1.3	102	6
\$15,000 or more-----	29,465	94.0	3.4	0.8	1.8	157	9
<u>Education of head of family</u>		Percent distribution				Expense in dollars	
Less than 9 years-----	40,350	93.7	3.3	1.5	1.5	102	6
9-11 years-----	31,752	95.0	3.0	0.9	1.1	79	4
12 years-----	59,815	95.2	3.0	0.8	1.0	81	4
13 years or more-----	46,983	94.0	3.6	1.0	1.4	129	8
<u>Color and family income</u>		Percent distribution				Expense in dollars	
White-----	175,899	94.2	3.4	1.1	1.3	99	6
Less than \$5,000-----	33,560	93.4	3.9	1.3	1.4	96	6
\$5,000-\$9,999-----	61,814	94.6	3.3	1.0	1.1	80	4
\$10,000 or more-----	74,802	94.2	3.3	1.0	1.5	118	7
All other-----	24,958	97.4	1.6	*	*	111	3
Less than \$5,000-----	10,558	97.8	*	*	*	60	1
\$5,000-\$9,999-----	8,678	98.0	*	*	*	41	1
\$10,000 or more-----	4,406	95.2	*	*	*	227	11
<u>Place of residence</u>		Percent distribution				Expense in dollars	
All SMSA-----	131,759	94.7	3.0	1.0	1.3	109	6
Central city-----	58,773	94.8	2.9	1.0	1.3	110	6
Not central city-----	72,985	94.6	3.1	1.0	1.2	109	6
Outside SMSA-----	69,098	94.3	3.5	1.1	1.2	83	5
<u>Geographic region</u>		Percent distribution				Expense in dollars	
Northeast-----	51,524	94.6	3.2	1.0	1.2	101	6
North Central-----	54,928	93.7	4.0	1.0	1.2	79	5
South-----	62,481	95.5	2.6	1.0	0.9	87	4
West-----	31,924	94.2	2.7	1.1	1.9	155	9

¹Includes unknown income and education.

NOTE: For official population estimates for more general use, 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 27. Age-adjusted¹ percent distribution of persons by intervals of annual out-of-pocket other medical expenses, age-adjusted¹ average expense for persons with expense, and per capita expense, according to selected characteristics: United States, 1970

Characteristic	Total population in thousands	No expense	Other medical expenses			Average for persons with expense	Per capita
			Less than \$50	\$50-\$99	\$100 or more		
Total ² -----	200,856	94.6	3.2	1.0	1.2	100	5
<u>Family income</u>		Percent distribution				Expense in dollars	
Less than \$3,000-----	23,077	95.8	*	*	*	66	3
\$3,000-\$4,999-----	21,040	95.7	*	*	*	54	4
\$5,000-\$6,999-----	27,787	95.4	*	*	*	67	4
\$7,000-\$9,999-----	42,704	93.8	3.9	*	*	66	5
\$10,000-\$14,999-----	49,743	93.5	3.5	*	*	104	7
\$15,000 or more-----	29,465	93.7	3.4	*	*	140	12
<u>Education of head of family</u>		Percent distribution				Expense in dollars	
Less than 9 years-----	40,350	95.0	2.7	*	1.2	82	4
9-11 years-----	31,752	94.8	3.2	*	*	79	4
12 years-----	59,815	94.5	3.4	*	1.2	80	4
13 years or more-----	46,983	93.1	4.1	*	1.7	116	10
<u>Color and family income</u>		Percent distribution				Expense in dollars	
White-----	175,899	94.2	3.4	1.1	1.3	89	6
Less than \$5,000-----	33,560	95.4	2.7	*	*	63	4
\$5,000-\$9,999-----	61,814	94.1	3.6	1.1	1.2	68	5
\$10,000 or more-----	74,802	93.6	3.6	*	1.7	116	9
All other-----	24,958	97.1	*	*	*	94	3
Less than \$5,000-----	10,558	97.6	*	*	*	51	1
\$5,000-\$9,999-----	8,678	97.6	*	*	*	36	1
\$10,000 or more-----	4,406	91.6	*	*	*	165	20
<u>Place of residence</u>		Percent distribution				Expense in dollars	
All SMSA-----	131,759	94.6	3.1	1.0	1.3	105	6
Central city-----	58,773	94.9	2.9	*	*	107	6
Not central city-----	72,985	94.3	3.3	1.0	1.3	104	6
Outside SMSA-----	69,098	94.4	3.4	1.1	*	61	5
<u>Geographic region</u>		Percent distribution				Expense in dollars	
Northeast-----	51,524	94.7	3.2	*	*	83	5
North Central-----	54,928	93.7	4.1	*	*	77	5
South-----	62,481	95.4	2.6	*	*	73	4
West-----	31,924	94.0	2.8	*	*	147	9

¹Adjusted by the direct method to the age distribution of the total civilian, noninstitutionalized population of the United States.

²Includes unknown income and education.

NOTE: For official population estimates for more general use, 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.

APPENDIX I
LETTERS AND QUESTIONNAIRE SENT TO RESPONDENTS

First Letter Sent to Respondents Interviewed During October-December 1970



DEPARTMENT OF HEALTH, EDUCATION, AND WELFARE
PUBLIC HEALTH SERVICE
HEALTH SERVICES AND MENTAL HEALTH ADMINISTRATION
ROCKVILLE MARYLAND 20852

NATIONAL CENTER FOR
HEALTH STATISTICS

Dear Friend:

Several months ago your household took part in a health interview conducted by the Census Bureau for the U. S. Public Health Service. We greatly appreciate your cooperation in providing us with the kind of information needed by health planners, the medical profession, the government, hospital administrators, and all the other people concerned with the health problems of the American people.

Another area of great concern is that of the cost of health care in our country today. We are, therefore, requesting your further cooperation in providing us with additional information about the amount of money you, your family, and other relatives living with you spent for medical care during 1970.

Please help by carefully reading and answering the questions on this form. If you have any records such as bills, receipts, or check stubs, the records will be useful in answering the questions. If you cannot supply the exact amounts from your records, please give the best estimate you can.

We would appreciate your completing this form and mailing it back to us within five days. For your convenience, we have enclosed a self-addressed envelope which needs no postage stamp.

Your cooperation in answering the questions on this form will be a definite public service. We assure you that the information will be given confidential treatment by the U. S. Public Health Service. Nothing will be published except statistical summaries.

Sincerely yours,

Elijah L. White

Elijah L. White
Director
Division of Health Interview Statistics

Enclosures

First Letter Sent to Households Not Interviewed During October-December 1970



DEPARTMENT OF HEALTH, EDUCATION, AND WELFARE
PUBLIC HEALTH SERVICE
HEALTH SERVICES AND MENTAL HEALTH ADMINISTRATION
ROCKVILLE, MARYLAND 20852

NATIONAL CENTER FOR
HEALTH STATISTICS

Dear Friend:

The U. S. Public Health Service is conducting a Survey of Family Medical Expenses.

As you know, more information on medical care costs is greatly needed by health planners, the medical profession, hospital administrators, and all the other people concerned with the health problems of the American people.

The enclosed form contains questions relating to the amount of money you, your family, and other relatives living with you spent for medical care during 1970. This information is of great importance in helping to plan and deliver the health services needed.

Please help by carefully reading and answering the questions on this form. If you have any records such as bills, receipts, or check stubs, the records will be useful in answering the questions. If you cannot supply the exact amounts from your records, please give the best estimate you can.

We would appreciate your completing this form and mailing it back to us within five days. After you have answered the questions, please mail the form in the enclosed self-addressed envelope which needs no postage stamp.

Your cooperation in answering the questions on this form will be a definite public service. We assure you that the information will be given confidential treatment by the U. S. Public Health Service. Nothing will be published except statistical summaries.

Sincerely yours,

Elijah L. White
Director
Division of Health Interview Statistics

Enclosure

First Followup—Card

According to our records you have not returned the questionnaire we sent to you concerning your family's medical expenses.

We would appreciate your cooperation in promptly completing and returning this form.

If you have already returned the form, please disregard this reminder. Thank you.

Division of Health Interview Statistics
National Center for Health Statistics
U.S. Public Health Service

Second Followup — Letter



DEPARTMENT OF HEALTH, EDUCATION, AND WELFARE
PUBLIC HEALTH SERVICE
HEALTH SERVICES AND MENTAL HEALTH ADMINISTRATION
ROCKVILLE, MARYLAND 20852

NATIONAL CENTER FOR
HEALTH STATISTICS

Dear Friend:

We at the U.S. Public Health Service are contacting you once again in the hope that you will complete and return the enclosed family health expenditure form.

Because a relatively small sample of households was sent this form, it is extremely important that each one be completed and returned. The information obtained on this questionnaire will be combined with information collected from other households throughout the United States; then from these figures, statistical estimates will be made about the cost of medical care to the American people.

A copy of the questionnaire and an envelope which requires no postage are enclosed. Please set aside a few minutes of your time within the next few days to fill out and mail the medical care cost form.

If you have already returned the questionnaire, please disregard this reminder.

Thank you for your cooperation.

Sincerely yours,

A handwritten signature in cursive script that reads "Elijah L. White".

Elijah L. White
Director
Division of Health Interview Statistics

Enclosures

Third Followup—Letter



DEPARTMENT OF HEALTH, EDUCATION, AND WELFARE
PUBLIC HEALTH SERVICE
HEALTH SERVICES AND MENTAL HEALTH ADMINISTRATION
ROCKVILLE, MARYLAND 20852

NATIONAL CENTER FOR
HEALTH STATISTICS

Dear Friend:

As of this time, our office has not received the questionnaire which was sent to you about a month ago concerning your family's medical expenses. We realize that it may have been difficult for you to find the time to complete this form but let us assure you of two things.

First, in order for federal or local health planners to be able to develop programs to resolve the Nation's problem of rising health costs, it is essential that better estimates of consumer expenses for medical and dental services be obtained. In order to ensure that the data we collect from this survey are truly representative of the Nation as a whole, it is quite important that we obtain your support.

Secondly, the information you provide will be given confidential treatment by the U.S. Public Health Service and, consequently, nothing will be published or released except statistical summaries.

We will be most appreciative if you can find the time to complete the attached form and return it to us. A self-addressed envelope which needs no postage has been enclosed for your convenience. By completing this questionnaire, you will be performing a definite public service.

Thank you.

Sincerely yours,

Elijah L. White
Director
Division of Health Interview Statistics

Enclosures

Thank-you Card

Dear Friend:

The questionnaire you recently filled out on your family's medical expenses has been received. The information that you provided, when combined with data given by other persons throughout the United States, will be extremely useful to health planners interested in evaluating this Nation's health care system.

It is only through the cooperation of you and others like you that a survey such as this one can be carried on. Thank you for the assistance you have given us.

Division of Health Interview Statistics
National Center for Health Statistics
U. S. Public Health Service

Questionnaire



DEPARTMENT OF HEALTH, EDUCATION, AND WELFARE
PUBLIC HEALTH SERVICE
HEALTH SERVICES AND MENTAL HEALTH ADMINISTRATION
ROCKVILLE, MARYLAND 20852

NATIONAL CENTER FOR
HEALTH STATISTICS

SURVEY OF FAMILY MEDICAL EXPENSES



ASSURANCE OF CONFIDENTIALITY:
All information which would permit identification of an individual, or of an establishment, will be held confidential, will be used only by persons engaged in and for the purpose of the survey, and will be protected against disclosure in accordance with provisions of 42 CFR Part 1.

READ AND FILL THIS PAGE FIRST

ITEM A

Please list below the names of each family member NOW living at home beginning with the Head of the family.

<u>Names of Family Members</u>	<u>Relationship to Family Head</u>	<u>Sex (Check one)</u>	<u>Person's age on last birthday:</u>
1. _____	Head	<input type="checkbox"/> Male <input type="checkbox"/> Female	_____ years old
2. _____	_____	<input type="checkbox"/> Male <input type="checkbox"/> Female	_____ years old
3. _____	_____	<input type="checkbox"/> Male <input type="checkbox"/> Female	_____ years old
4. _____	_____	<input type="checkbox"/> Male <input type="checkbox"/> Female	_____ years old
5. _____	_____	<input type="checkbox"/> Male <input type="checkbox"/> Female	_____ years old
6. _____	_____	<input type="checkbox"/> Male <input type="checkbox"/> Female	_____ years old
7. _____	_____	<input type="checkbox"/> Male <input type="checkbox"/> Female	_____ years old
8. _____	_____	<input type="checkbox"/> Male <input type="checkbox"/> Female	_____ years old
9. _____	_____	<input type="checkbox"/> Male <input type="checkbox"/> Female	_____ years old
10. _____	_____	<input type="checkbox"/> Male <input type="checkbox"/> Female	_____ years old

Are any family members now living at this household on full-time active duty with the Armed Forces of the United States?

(Check one box)

No

Yes

Who is this?

Name of Family Member

Name of Family Member

What is the highest grade or year the HEAD of the family completed in school?

(Circle one) Elementary: 1 2 3 4 5 6 7 8
High School: 9 10 11 12
College: 1 2 3 4 5

ITEM B

Besides the family members that you have listed above, is there anyone else living with you now, such as friends or roomers?

(Check one box)

No (Go to next page)

Yes

Please list below the name of each person not related to you who is now living at this household.

Names of Other Persons

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____

(Go to next page)

The term "THIS FAMILY" in each of the questions on the following pages refers to all members of your family that you have listed in Item A on the page to the left.

HEALTH INSURANCE

1. During 1970, that is, from January 1, 1970, to December 31, 1970, how much did THIS FAMILY spend on health insurance premiums for plans that pay for any part of a hospital bill or a doctor's bill?

DOLLARS	CENTS
or	
<input type="checkbox"/> This family did not pay any insurance premiums	

Include:

- Amount deducted from paycheck for health insurance premiums
- Amount deducted from Social Security check for Medicare
- Amount paid directly to health insurance plans or to Social Security for Medicare

Do not include:

- Health insurance plans that pay only in the case of accidents
- Employer or union contributions

PAYMENTS MADE FOR PERSONS NOT LISTED IN ITEM A ON THIS QUESTIONNAIRE

2. During 1970, did THIS FAMILY pay any medical expenses for any person who is NOT listed in Item A on the page to the left?

This might include expenses for children now away at school or parents, other relatives or friends now in nursing homes or elsewhere, or who are deceased.

These expenses may include bills from doctors, dentists, optometrists, hospitals, nursing homes, health insurance premiums, cost of prescription medicine, eye glasses, and so forth.

(Check one box)

- No Yes

TYPE OF MEDICAL EXPENSE

Amount This Family Paid

DOLLARS	CENTS
\$	
DOLLARS	CENTS
\$	
DOLLARS	CENTS
\$	

3. What income group best describes THIS FAMILY'S total combined income during 1970?

(Check one box)

- | | |
|--------------------------------------------|----------------------------------------------|
| <input type="checkbox"/> Less than \$3,000 | <input type="checkbox"/> \$7,000 - \$9,999 |
| <input type="checkbox"/> \$3,000 - \$4,999 | <input type="checkbox"/> \$10,000 - \$14,999 |
| <input type="checkbox"/> \$5,000 - \$6,999 | <input type="checkbox"/> \$15,000 - \$24,999 |
| | <input type="checkbox"/> \$25,000+ |

4. Please print below the name of the person or persons who are completing this form.

Name _____

Name _____

FILL ONE PAGE FOR EACH FAMILY MEMBER NOW LIVING IN THIS HOUSEHOLD. WRITE IN THE PERSON'S NAME BELOW BEFORE ANSWERING THE QUESTIONS ABOUT HIM:

The following medical and dental expenses were for _____
Write in Name of Family Member

All questions on this page should be answered even though the person may not have had any medical or dental expenses in 1970. If the person did not have any expense of a certain kind during 1970, be sure to make a mark in the "no bills paid" box. The amounts you give below should only include what THIS FAMILY paid, NOT any payments made by health insurance or some other person or agency. Do not include payments you made if health insurance has or will reimburse you. IF EXACT AMOUNTS ARE NOT KNOWN, PLEASE ENTER YOUR BEST ESTIMATE.

DENTAL BILLS PAID

1. How much did THIS FAMILY spend on dental bills for this person during 1970, that is, from January 1, 1970, to December 31, 1970?

INCLUDE amounts spent for:
 Cleanings Straightening Dental surgery Bridgework Other services from a
 Fillings X-rays Extractions Dental laboratory fees dentist or hygienist

DOLLARS	CENTS
\$	
or	
<input type="checkbox"/> No dental bills paid for this person	

DOCTORS' BILLS PAID

2. How much did THIS FAMILY spend on doctor bills for this person during 1970?

INCLUDE amounts spent for:
 Routine doctor visits Doctor fees while a Deliveries Shots
 Treatments patient in a hospital Pregnancy care Other services by a
 Check-ups Operations Laboratory fees medical doctor

DOLLARS	CENTS
\$	
or	
<input type="checkbox"/> No doctor bills paid for this person	

HOSPITAL BILLS PAID

3. How much did THIS FAMILY spend on hospital bills for this person during 1970?

INCLUDE amounts spent for:
 Room and board Anesthesia Special treatments
 Operating and Tests Any other hospital services
 delivery rooms X-rays

DOLLARS	CENTS
\$	
or	
<input type="checkbox"/> No hospital bills paid for this person	

PAYMENTS MADE FOR PRESCRIPTION MEDICINE

4. About how much did THIS FAMILY spend on medicine for this person during 1970 that was purchased on a DOCTOR'S OR DENTIST'S PRESCRIPTION?

INCLUDE amounts spent for:
 Medicines only if they were prescribed by a doctor or dentist

DOLLARS	CENTS
\$	
or	
<input type="checkbox"/> No prescribed medicines bought for this person	

PAYMENTS MADE FOR EYEGLASSES, CONTACT LENSES OR OPTOMETRIST'S BILLS

5. During 1970 how much did THIS FAMILY spend on eyeglasses, contact lenses, or optometrists' fees for this person?

DOLLARS	CENTS
\$	
or	
<input type="checkbox"/> No amount paid for these items	

PAYMENTS MADE FOR "OTHER" MEDICAL BILLS

6a. How much did THIS FAMILY spend on other medical expenses for this person during 1970?

Do not include any expenses which you have already recorded. Do not include amounts spent for medicines of any kind.

INCLUDE amounts spent for such expenses as:
 Chiropractors' or Podiatrists' fees Physical or Speech Therapy
 Hearing aid Special nursing care
 Special braces, trusses, wheelchair Nursing Home or Convalescent
 or artificial limbs Home care

DOLLARS	CENTS
\$	
or	
<input type="checkbox"/> No amount paid for these items	

6b. What type of medical expense did this person have?

 Type of Medical Expense

7. Check one of the following boxes:

- Referred to records for all dollar amounts entered on this page.
- Referred to records for some but not all dollar amounts entered on this page.
- Did not refer to any records.

APPENDIX II

RELIABILITY OF ESTIMATES

Since the statistics presented in this report are based on a sample, they will differ somewhat from the figures that would have been obtained if a complete census had been taken using the same schedules, instructions, and interviewing personnel and procedures.

As in any survey, the results are also subject to reporting and processing errors and errors due to nonresponse. To the extent possible, these types of errors were kept to a minimum by methods built into survey procedures. Although it is very difficult to measure the extent of bias in the Health Interview Survey, a number of studies have been conducted to study this problem. The results have been published in several reports.

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 be 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. For this report, asterisks are shown for any cell with more than a 30-percent relative standard error. Included in

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

Since the sampling error charts are based on the full HIS sample design, the sampling errors derived from the charts on pages 55–57 must be adjusted to reflect the use of the double-sampling technique (see page 12). The adjustment factor is 1.4.

Tables I and II, which include the adjustment factor of 1.4, present selected sampling errors of percentages of intervals of expense and of per capita expense.

Table I. Standard errors, expressed in percentage points, of estimated percentages for narrow-range statistics

Base of percentage in thousands	Estimated percentage				
	2 or 98	5 or 95	10 or 90	25 or 75	50
500.....	2.6	4.1	5.7	8.1	9.5
1,000.....	1.9	2.9	4.1	6.0	6.7
2,000.....	1.3	2.0	2.8	4.2	4.8
5,000.....	0.8	1.3	1.8	2.6	3.1
10,000.....	0.7	0.9	1.3	1.8	2.0
20,000.....	0.4	0.7	0.9	1.3	1.4
30,000.....	0.3	0.5	0.7	1.0	1.1
50,000.....	0.3	0.4	0.6	0.8	0.9
100,000.....	0.2	0.3	0.4	0.6	0.7

Table II. Relative standard errors for selected amounts of per capita average health expense per year

Size of population estimate in thousands	Per capita health expense per year in dollars							
	25	50	75	100	150	200	250	300
	Percent							
100.....	43	43	43	43	42	42	42	42
500.....	19	19	19	19	19	19	19	19
1,000.....	14	14	14	14	14	14	14	14
2,500.....	10	10	10	10	10	10	9	9
5,000.....	8	8	8	8	7	7	7	7
10,000.....	6	6	6	6	6	6	6	6
25,000.....	5	5	5	5	5	5	5	5
50,000.....	5	5	5	5	5	5	5	5
100,000...	5	5	5	5	5	5	5	5

Standard errors of percentages not shown in table I may be derived from chart PIAN-M. Read the appropriate curve to find the relative standard error. Multiply the relative standard error by the percentage to obtain the standard error; then apply the adjustment factor of 1.4 to obtain the corrected standard error.

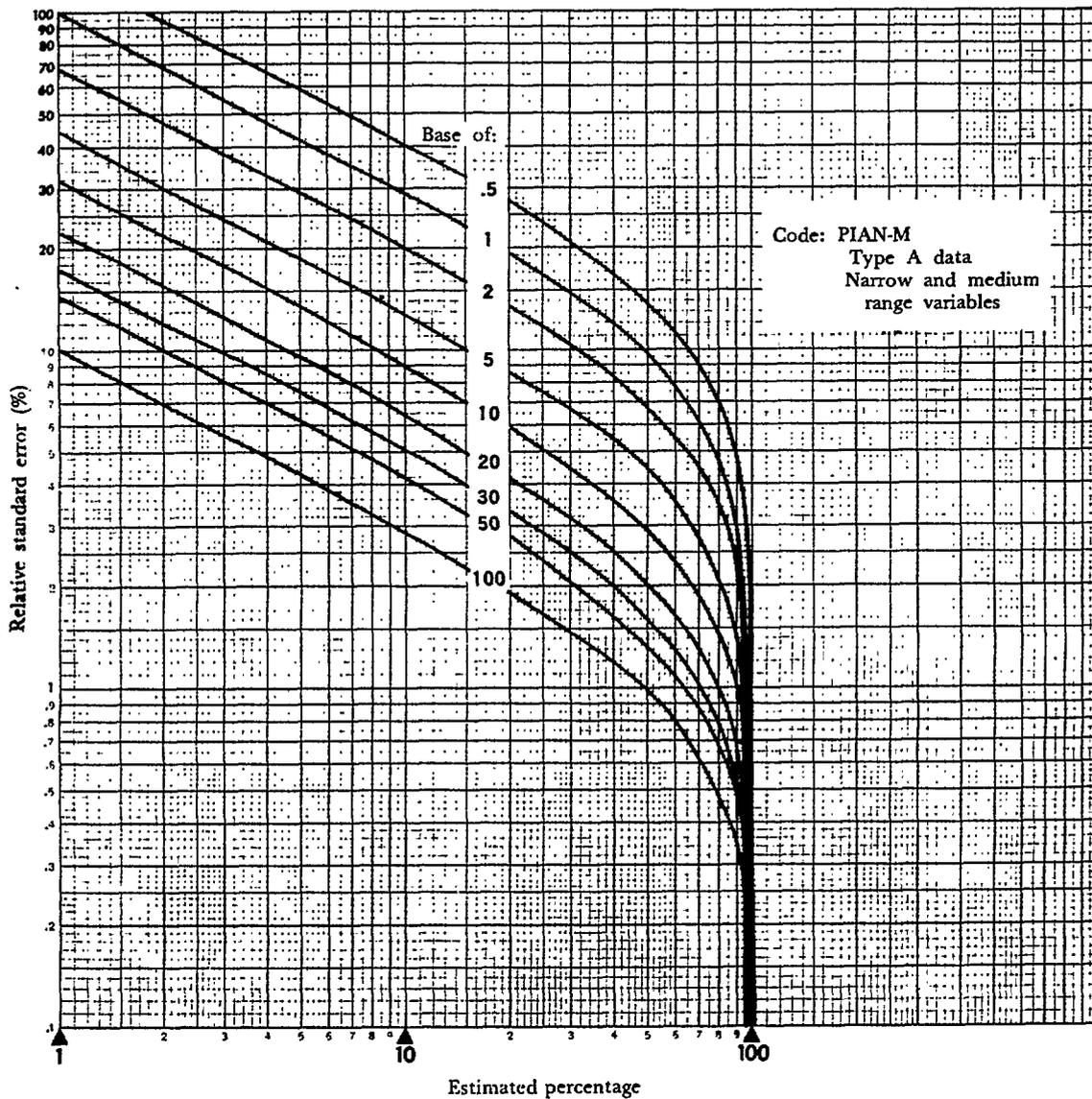
Standard errors of per capita expense not shown in table II may be derived from charts A1AW and A1AN using the following rule:

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:

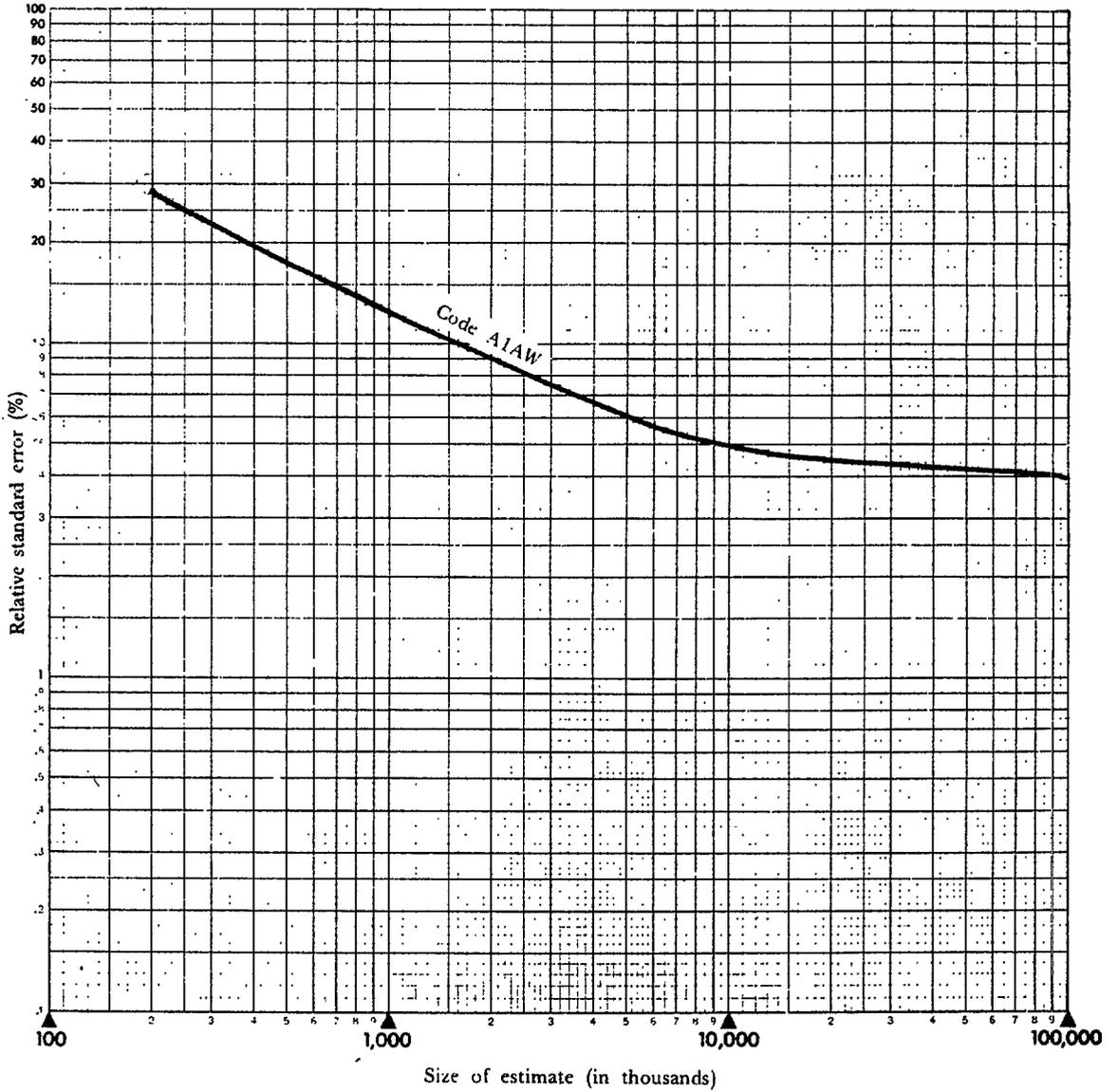
- (a) Where the denominator is the total U.S. population or includes all persons in one or more of the age-sex-color groups of the total population, the relative error of the rate is equivalent to the relative error of the numerator, which can be obtained directly from the appropriate chart.
- (b) In other cases the relative standard error of the numerator and of the denominator can be obtained 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 on the standard error and often will overstate the error.

Relative standard errors for percentages based on one quarter of data collection for type A data, Narrow and Medium range
 (Base of percentage shown on curves in millions)



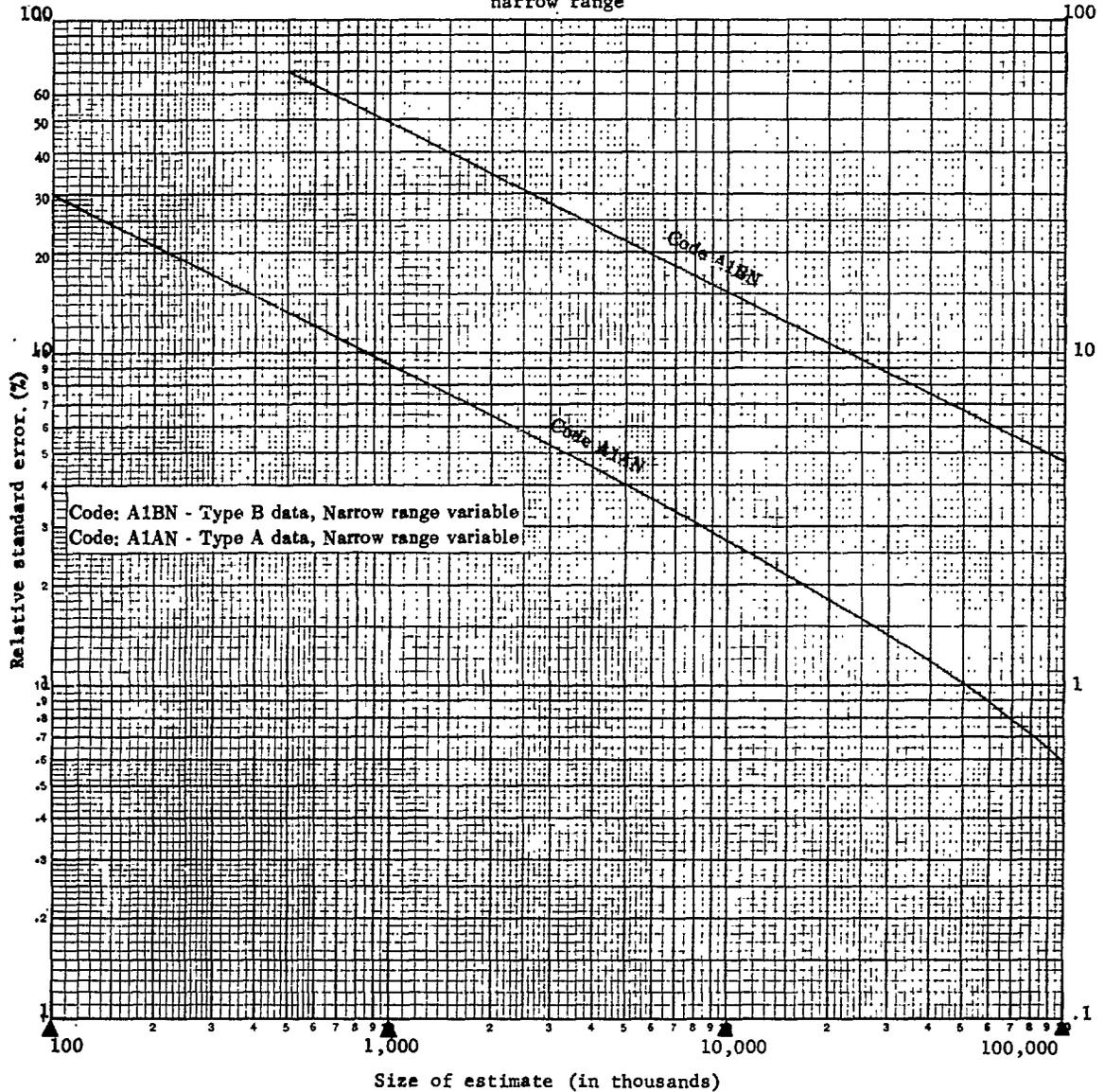
Example of use of chart: An estimate of 50 percent (on scale at bottom of chart) based on an estimate of 1,000,000 has a relative standard error of 9.6 percent (read from the scale at the left side of the chart), the point at which the curve for a base of 1,000,000 intersects the vertical line for 5 percent. The standard error in percentage points is equal to 50 percent X 9.6 percent or 4.8 percentage points. (The adjustment factor of 1.4 raises the standard error to 6.7 as shown in table I.)

Relative standard errors for aggregates based on one quarter of data for type A data, wide range



Example of use of chart: An aggregate of \$10,000,000 has a relative standard error of 4.9 percent, or a standard error of 490,000 (4.9 percent of 10,000,000).

Relative standard errors for aggregates based on one quarter of data for types A and B data, narrow range



Example of use of chart: An aggregate of 6,000,000 (on scale at bottom of chart) for a Narrow range Type B statistic has a relative standard error of 19.3 percent, read from scale at left side of chart, or a standard error of 1,158,000 (19.3 percent of 6,000,000).

APPENDIX III

DEFINITIONS OF CERTAIN TERMS USED IN THIS REPORT

Terms Relating to Out-of-Pocket Health Expenses

Out-of-pocket expense.—The amount paid directly by the individual or family member exclusive of any part paid by insurance, other person, or agency. The following definitions pertain only to out-of-pocket expenses.

Dental bills.—The amount spent for cleaning, filling, straightening, bridgework, dental laboratory fees, and other services from a dentist or hygienist.

Doctor bills.—The amount spent for routine doctor visits, treatments, checkups, doctor fees while a patient in a hospital, operations, deliveries, pregnancy care, laboratory fees, shots, and other services by a medical doctor.

Hospital bills.—The amount spent for room and board, operating and delivery rooms, anesthesia, tests, X-rays, special treatments, and any other hospital service.

Payments for prescription medicine.—Amounts spent for only those medicines prescribed by a doctor or dentist.

Payments for optical bills.—Amounts spent for eyeglasses, contact lenses, or optometrist's fees.

Payments for other medical bills.—Amounts spent for chiropractor's or podiatrist's fees, hearing aid, special brace, truss, wheelchair, artificial limbs, physical or speech therapy, special nursing care, and nursing home or convalescent home care.

Payments for health insurance premiums.—Amounts spent on premiums for health insur-

ance coverage for any part of a hospital bill or doctor's bill.

Demographic Terms

Age.—The age recorded for each person is the age at last birthday. Age is recorded in single years and grouped in a variety of distributions depending on the purpose of the table.

Color.—The population is divided into two color groups, "white" and "all other." "All other" includes Negro, American Indian, Chinese, Japanese, and any other race. Mexican persons are included with "white" unless definitely known to be Indian or of another race.

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 preceding the week of interview. Income from all sources is included, e.g., wages, salaries, rents from property, pensions, and help from relatives.

Education.—The categories of education status show the years of school completed. Only years 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.

Education of head of family or of unrelated individuals.—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.

Geographic region.—For the purpose of classifying the population by geographic area, the States are grouped into four regions. There

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

Figure 1.

regions, which correspond to those used by the U.S. Bureau of the Census, are shown in figure

Place of residence.—The place of residence of a member of the civilian, noninstitutionalized population is classified as inside a standard metropolitan statistical area (SMSA) or outside an SMSA and either farm or nonfarm.

Standard metropolitan statistical areas.—The definitions and titles of SMSA's are established by the U.S. Office of Management and Budget with the advice of the Federal Committee on Standard Metropolitan Statistical Areas. There were 212 SMSA's defined for the 1960 decennial census.

The definition of an individual SMSA involves two considerations: first, a city or cities of specified population which constitute the central city and identify the county in which it is located as the central county; second, economic and social relationships with contiguous counties (except in New England) which are metropolitan in character so that the periphery of the specific metropolitan area may be determined. SMSA's are not limited by State boundaries. In New England SMSA's consist of towns and cities, rather than counties. The metropolitan population in this report is based on SMSA's as defined in the 1960 census and does not include any subsequent additions or changes.

Central cities.—Each SMSA must include at least one central city. The complete title of an SMSA identifies the central city or cities. If only one central city is designated, then it must have 50,000 inhabitants or more. The area title may include, in addition to the largest city, up to two city names on the basis and in the order of the following criteria: (1) the additional city has at least 250,000 inhabitants or (2) the additional city has a population of one-third or more of that of the largest city and a minimum population of 25,000. An exception occurs where two cities have contiguous boundaries and constitute, for economic and social purposes, a single community of at least 50,000, the smaller of which must have a population of at least 15,000.

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