

VITAL and HEALTH STATISTICS

DATA FROM THE NATIONAL HEALTH SURVEY

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Family Hospital and Surgical Insurance Coverage

United States - July 1962 - June 1963

Statistics on the number of families and unrelated individuals covered by hospital and surgical insurance by type of family, family income, education of the head of family, geographic region, residence, color, industry, and occupation. Based on data collected in household interviews during the period July 1962-June 1963.

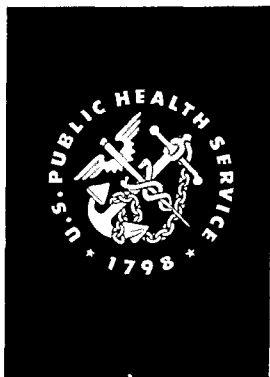
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IN THIS REPORT statistics are presented on the extent of hospital and surgical insurance coverage in the population by size and type of family. The primary purpose of the report is to describe the patterns of health insurance coverage of families by various demographic factors.

Earlier reports from the Vital and Health Statistics series, "Health Insurance Coverage," Series 10, No. 11, and "Health Insurance, Type of Insuring Organization and Multiple Coverage," Series 10, No. 16, presented health data for persons based on interview material collected during the period July 1962-June 1963. The present report supplements that material by the presentation of coverage data by size and type of family. These data will serve as background information for similar data currently being collected in the Health Interview Survey.

Other demographic factors used in describing the family hospital and surgical insurance coverage patterns include family income, education of head of family, geographic region, residence, color, labor force participation status, and hospital expense. These factors were selected because they are of particular importance in describing the health insurance coverage patterns of families.

SYMBOLS

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

FAMILY HOSPITAL AND SURGICAL INSURANCE COVERAGE

Paul I. Ahmed, *Division of Health Interview Statistics*

SELECTED FINDINGS

During the period July 1962-June 1963 information was obtained from the civilian, non-institutional population by the Health Interview Survey about hospital and surgical insurance coverage. Among the estimated 47,125,000 families of two or more persons 65.8 percent had hospital insurance covering all members of the family, and an additional 11.7 percent had insurance covering some of the family members. The figures for surgical insurance coverage were 60.3 percent and 11.9 percent, respectively. Among the 11,016,000 unrelated individuals 59.6 percent had hospital insurance coverage and 53.3 percent had surgical insurance coverage.

The hospital and surgical coverage increased with the number of persons in the family up to the highest rate of 81.5 percent for four-person families. Beyond this an increase in the size of families led to a decline in the proportion covered by hospital and surgical insurance.

The proportion of families and unrelated individuals with complete health insurance coverage increased with rising family income and education of head of family. On the other hand, the proportion with incomplete coverage declined as income and education increased. Among families the rate of complete health insurance coverage was markedly higher in the Northeast (72.6 percent) and North Central (71.6) Regions than in the South (56.8 percent) and the West (61.8).

In addition to income and education, another factor that plays an important role in family insurance coverage is the availability of group policies. The influence of the availability of group insurance plans on the proportion of families with coverage is shown by the differences in coverage by residence and color. The rate of complete coverage for families living in farm areas (47.1 percent) was much lower than for those in nonfarm (60.2 percent) and urban (69.6) areas. For nonwhite families, whose members are often employed in occupational groups which do not sponsor group plans, the rate of complete coverage for families was 40.0 percent; this compared with 68.6 percent for white families, where in addition to a higher income and educational level a higher proportion of members are employed in industries offering health insurance protection.

DEVELOPMENT OF FAMILY DATA

During the period July 1962-June 1963 the Health Interview Survey collected information on health insurance coverage status at the time of the interview. Results of this survey have been published on a person basis in *Vital and Health Statistics*, Series 10, Nos. 11 and 16. The present report presents data on health insurance coverage for families and unrelated individuals.

The information for persons in the civilian, noninstitutional population during the 1-year period of interview has been combined to obtain

coverage data for families. A family is defined as a group of two persons or more related by blood, marriage, or adoption who are living together in the same household. Any individuals not related to a member of the family who are living in the household are classified separately as unrelated individuals. A household may include more than one family and also one or more unrelated individuals, the definition of a household being the one used in the 1960 census—a household includes all persons who occupy a room, a group of rooms, an apartment, or a house which constitutes a housing unit. A room and a group of rooms are considered housing units if the occupant has direct access from the outside or through a common hall or has kitchen equipment for his exclusive use.

Health insurance status was determined for the family on the basis of the coverage status of individual family members, with unknown coverage status considered as no coverage. Complete coverage is defined as coverage for all members of the family. Families with less than complete coverage included at least one person who was covered by health insurance. These data relate to families existing during the period July 1962-June 1963 and are not relevant to current situations where the head of the family is 65 years of age or over in view of the medicare legislation of 1965.

Health insurance coverage was defined as any plan, group or individual, specifically designed to pay all or part of the medical expenses of the insured individual. Excluded were the following kinds of plans:

1. Plans limited to the "dread diseases" such as cancer and polio.
2. Plans for free care such as public assistance or public welfare, care given free of charge to veterans, care given under the Uniformed Services Dependents Medical Care Program, care given under the Crippled Children Program or similar ones, and care of persons for research purposes.
3. Insurance which pays bills only for accidents, such as liability insurance held by a car or property owner, insurance that

covers children for accidents at school or camp, and insurance for a worker that covers him only for accidents, injuries, or diseases occurring or contracted on the job.

4. Insurance which pays only for loss of income.

Only two major forms of health insurance are considered in this report. The first is hospital insurance which pays all or part of the hospital bill for the hospitalized person; the second is surgical insurance which pays all or part of the bill of the physician performing an operation either in a hospital or in his office.

In general, the pattern of coverage is similar for both hospital and surgical insurance, although the proportion of families covered by surgical insurance is 4 to 6 percent less than the proportion covered by hospital insurance. For this reason and because hospital insurance seems to be the most basic form of coverage, much of the discussion which follows is limited to this type. Where the distribution of surgical insurance coverage differs from that of hospital insurance, the difference is noted.

For this report the civilian, noninstitutional population is grouped into families and unrelated individuals. An unrelated individual is classified in the detailed tables according to his age and whether or not he is living alone. Families are classified by size of family, type of family, and by the age of the head of the family.

Coverage status is based on the membership of the household as it was at the time of the interview. A member of the Armed Forces was excluded from the survey as an unrelated individual, as a member of the family, or as the head of the family. Even though he was living with his family at the time of the interview, his wife was considered as the head, and the family was classified as an "other family group." However, the income of a member of the Armed Forces was included in the family income.

"Other family group" is primarily a residual category for a family unit not classified elsewhere. It includes the following kinds of families:

1. The family of a member of the Armed Services.

2. Related persons living together other than husband and wife, such as brothers or sisters, an aunt and her niece, or a grandmother living with grandchildren.
3. Separated, divorced, or widowed persons with children.

This category of course excludes unrelated individuals living together as well as surviving, separated, or divorced spouses without children not living with relatives.

In the survey, college students living away from home during the school year are considered individuals rather than members of the family.

SOURCE AND LIMITATIONS OF DATA

Information contained in this report is based on data collected in a continuous nationwide survey conducted by household interview. Each week a probability sample of households is interviewed to obtain health characteristics of each member living in the household.

The sample consisted only of the civilian, noninstitutional population of the United States. Another general qualification of the survey is that collected information refers only to persons who are alive at the time of the interview. The exclusion of information for persons who died prior to interview tends to reduce slightly all estimates.

In the Health Interview Survey, interviews are conducted in approximately 42,000 households comprising about 134,000 persons during each year. Since estimates are based on a sample, they will differ somewhat from figures that would have been obtained if a complete census had been taken. Subject to the normal sampling error, the aggregates and the rates are reliable within limits.

A brief description of the statistical design of the survey, the methods of estimation, and the general qualifications of the data is presented in Appendix I. While the sampling errors for most of the estimates are relatively low, where an estimated number or the numerator or denominator of a rate or percentage is small, the sampling error may be high. Included in Appendix I are the

charts from which approximate sampling errors may be obtained.

Definitions of certain terms used in this report are included in Appendix II. Since many of the terms have a specialized meaning, these definitions should be kept in mind while reading the analysis in this report. Appendix III shows the items of the basic health questionnaire used during the survey which refer to health insurance.

HEALTH INSURANCE COVERAGE

Families and Unrelated Individuals

Based on interview data collected during the period July 1962-June 1963, among the 47,125,000 families in the population 65.8 percent had complete hospital insurance coverage and 11.7 percent had incomplete coverage. Comparable figures for surgical insurance coverage were 60.3 percent and 11.9 percent. Among 11,016,000 unrelated individuals 59.6 percent had hospital insurance coverage and 53.3 percent had surgical insurance coverage (tables 1 and 2).

These estimates may be compared with the percent of unrelated individuals and families covered given in a report by the Health Information Foundation¹ on its 1963 survey of the civilian, noninstitutional population of the United States. The two sources of data are not comparable in a strict sense because the Health Information Foundation considers coverage as any type of health insurance while the Health Interview Survey data is restricted, for purposes of this report, to hospital or surgical insurance. Also the Foundation defines insured families as those with at least one member protected by some form of voluntary health insurance as of December 31, 1963. In order to make the data as comparable as possible, complete and incomplete coverages in the Health Interview Survey data have been combined (table A), and so despite differences in definitions and in the data-collection periods, the overall coverage rates derived from the two surveys became relatively more comparable.

¹Health Information Foundation: Trends in voluntary health insurance. *Progress in Health Services*, Vol. XV, No. 1. Chicago. The University of Chicago, Jan.-Feb. 1966.

Table A. Percent of families covered by health insurance, by type of coverage: Health Interview Survey and Health Information Foundation Survey, 1963

Survey	Type of coverage		
	Hos- pital	Sur- gical	Any health insur- ance
Health Interview Survey-----	77.5	72.2	---
Health Information Foundation Survey-----	---	---	74.

In general, as the size of the family increased the percent of families covered by hospital or surgical insurance increased (table B). The highest point in coverage was reported among four-member families (fig. 1), with a decline noted for families of five or more.

A relatively high proportion (15.6 percent) of three-member families had incomplete coverage; the reason may be that a large proportion of these families had children 17 years and older, who would not be eligible for coverage under the family contract.

Among all age groups complete hospital and surgical insurance coverage was lowest among the families with the head of family 65

or more; however, if only families whose head of family was not in the labor force are considered, the coverage rate (complete or incomplete) was higher for those families whose head was 65 years of age or more than for families in which the head was younger. This indicates that retired persons who choose to continue their coverages from their last employment tend to have more coverage than those in younger age groups who are not in the labor force.

Table B. Percent of families or unrelated individuals covered by hospital insurance, by extent of coverage and size of family: United States, July 1962-June 1963

Size of family	Extent of coverage		
	Total	Incom- plete	Com- plete
Individuals-----	59.6	...	59.6
<u>Families</u>			
2 persons-----	75.8	9.2	66.6
3 persons-----	78.6	15.6	63.0
4 persons-----	81.5	11.5	70.0
5+ persons-----	75.9	12.1	63.8

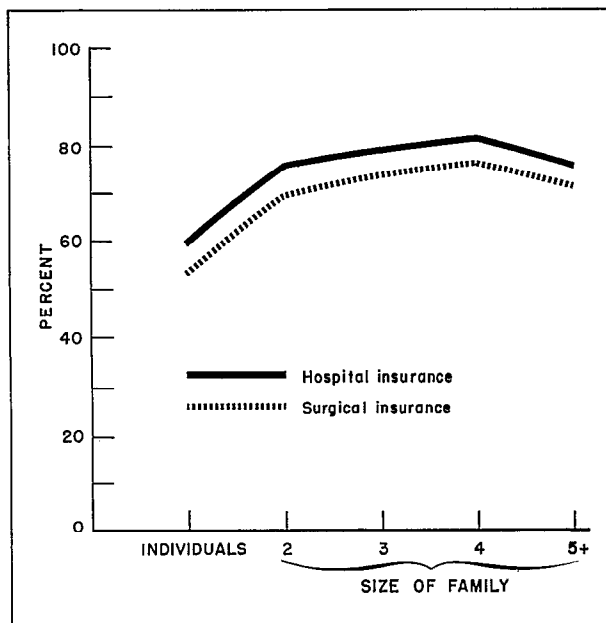


Figure 1. Percent of families or unrelated individuals with any hospital and surgical insurance, by size of family.

Table C. Percent of families or unrelated individuals covered by hospital insurance, by extent of coverage and family income: United States, July 1962-June 1963

Family income	Individuals	Families	
	Extent of coverage		
	Complete	Incomplete	Complete
Under \$3,000-----	49.2	13.7	34.9
\$3,000-\$4,999-----	77.6	13.6	59.9
\$5,000-\$6,999-----	82.0	10.4	78.0
\$7,000-\$9,999-----	84.8	10.3	82.2
\$10,000 and over-----	81.3	8.6	83.8

Hospital and surgical insurance was highest among families whose head was 45-64 years of age, followed by families with the head under 45 years. Persons under 25, some of them in school, who are heads of families contribute substantially to the relatively lower coverage of the families with the head under 45 years of age. When families with the head under 25 years are excluded from this group, the percentage of families having hospital and surgical insurance coverage is higher than that for families with the head 45-64 years of age.

Family Income

Income played an important part in determining the proportion of families covered by hospital insurance. The percent of the families with complete coverage rose as income increased to \$7,000 a year. Beyond \$7,000 the proportion remained relatively constant (table 3).

For those receiving less than \$7,000 a year, the proportion with complete coverage was higher for families of two than for those with three. All family groups with an income of less than \$3,000 a year had a low rate of coverage; 49 percent of the unrelated individuals and 35 percent of the families in this income group had complete hospital insurance in contrast to complete coverage for more than 80 percent of all unrelated individuals and families with an income of \$7,000 or more (table C).

Education of Head of Family

Because of the high degree of correlation between education and income, it is not surprising that education was also important in determining whether a family had health insurance. Only half of the families whose head had less than 9 years of schooling had complete hospital insurance coverage, in contrast to almost four-fifths of those with 13 years of schooling or more (tables 4 and D).

With increasing years of education the rate of incomplete insurance coverage decreased. Lack of knowledge regarding which family members were covered on the part of the less educated would produce unknown coverage data, which in turn would contribute to the rate of incomplete coverage. Another reason may be that for those with more education a higher proportion are employed in professions or industries where group insurance contracts covering the whole family are available.

Geographic Region and Residence

The Northeast Region had the highest proportion of families with complete hospital insurance coverage (72.6 percent). The proportion for North Central was 71.6 percent, for West 61.8 percent, and for South only 56.8 percent (table 5). The regional differences in coverage rates for all families were present with few exceptions

Table D. Percent of families or unrelated individuals covered by hospital insurance, by education of head of family, extent of coverage, and size of family: United States, July 1962-June 1963

Size of family	Education of head of family					
	Under 9 years		9-12 years		13+ years	
	Extent of coverage					
	Com- plete	Incom- plete	Com- plete	Incom- plete	Com- plete	Incom- plete
Individuals-----	46.3	...	66.3	...	75.2	...
<u>Families</u>						
2 persons-----	57.5	10.3	72.0	8.6	78.5	7.9
3 persons-----	48.6	22.0	68.3	13.3	75.5	9.7
4 persons-----	51.4	20.1	73.2	9.5	83.4	6.2
5+ persons-----	44.4	16.7	69.5	10.9	84.4	6.3

in all characteristics of these families. The differences apparently were not merely due to a difference in the family size or age composition in the regions. The high rate of coverage in the industrialized Northeast was probably due to the number and size of working establishments in the region, urbanization, and the high family income in comparison with other regions.

The exception was the West, which falls far below the Northeast in spite of similar residence composition. The presence in the West of a high percentage of Armed Forces personnel whose families are covered under the Dependents Medical Care Program, a plan which is excluded from health insurance coverage as defined in the Health Interview Survey, may be partially responsible for the low insurance coverage rate.

Possibly because of the availability of group contracts in cities and because of the higher incomes and more education of persons living in urban areas, a higher proportion of urban families had complete hospital insurance coverage than did those living in rural-nonfarm and rural-farm areas. As shown in table 6, the proportion of families with complete hospital insurance coverage was lower in farm areas (47.1 percent) than in nonfarm areas (60.2 percent). The propor-

tion having incomplete hospital insurance coverage, however, was not appreciably different in the three areas of residence—urban, rural-nonfarm, and rural-farm.

Color

A higher percentage of white families had complete hospital insurance coverage than did nonwhite families (table 7). However, the proportion with incomplete partial insurance coverage was higher among nonwhite than white persons.

Low incomes and low education of the nonwhite families are well known reasons for low coverage. A high proportion of nonwhite families had a female head of family with an income of less than \$5,000 per year. There are several causes for the lower proportions of nonwhite families having complete hospital insurance coverage. A higher proportion of the nonwhite families were in demographic groups which had characteristically low coverage. To illustrate the point, a greater proportion of the nonwhite population than the white worked in industries such as agriculture and construction that had lower coverage rates for both white and nonwhite

persons. A higher proportion of members of non-white families were private household workers or laborers and group contracts are not available to them. Possibly the most basic cause is the high proportion of nonwhite families of low income and educational status; characteristically coverage is low for both white and nonwhite families in these groups.

The relatively high proportion of nonwhite families with incomplete coverage or no coverage may be attributable to some extent to characteristics of the family structure of the nonwhite population. Approximately 38 percent of the nonwhite families were families of five members or more as compared with 25 percent of the white families. Moreover, about 25 percent of the nonwhite families of five or more and only 6 percent of the white families were living in other than "husband-wife" families, groups which are more likely to have incomplete health insurance coverage (table E).

Labor Force Status

The proportion of families with health insurance coverage among families whose head of family was in the labor force was twice that for those families whose head was not in the labor force. This approximate ratio of 2 to 1 declined slightly in the case of families headed by a person of 65 years or more (table 8).

For those in the labor force the coverage rates rose up to families of four with the increase in the number of persons in the family; they declined for those not in the labor force.

Since group coverage plays an important part in the extent of hospital or surgical insurance coverage, there was a comparatively low rate of coverage in families in which the head was in an occupation where this type insurance is not readily available, such as laborers, private household workers, or farmers and farm managers. In contrast, a higher proportion of families whose

Table E. Percent of families covered by hospital insurance, by color, extent of coverage, and size and type of family: United States, July 1962-June 1963

Size and type of family	White			Nonwhite		
	Extent of coverage					
	Com- plete	Incom- plete	None	Com- plete	Incom- plete	None
2 person families-----	68.6	8.7	22.8	43.8	15.4	40.8
Husband-wife families-----	73.6	5.3	21.0	53.0	10.4	36.6
Other family groups-----	48.4	21.9	29.6	25.5	25.2	49.3
3 person families-----	65.3	14.9	19.8	40.6	22.8	36.6
Husband-wife families-----	69.8	13.2	17.0	48.9	23.2	28.0
Other family groups-----	39.6	24.5	35.9	24.1	22.0	53.6
4 person families-----	72.4	10.8	16.9	42.9	19.9	37.3
Husband-wife families-----	75.8	9.5	14.7	53.2	19.5	27.3
Other family groups-----	32.9	25.7	41.4	14.1	20.9	64.9
5+ person families-----	68.4	11.0	20.5	35.8	18.5	45.7
Husband-wife families-----	71.0	10.2	18.8	41.4	18.3	40.3
Other family groups-----	29.9	23.7	46.5	17.6	19.1	63.1

Table F. Percent of families or unrelated individuals covered by hospital insurance, by extent of coverage and occupation of individual or family head: United States, July 1962-June 1963

Occupation	Individuals	Families	
	Extent of coverage		
	Complete	Incomplete	Complete
Farmers and farm managers-----	39.8	11.5	45.7
Private household workers-----	50.5	21.2	25.3
Laborers-----	42.6	12.5	49.7
Service workers, except private household-----	62.9	16.9	58.6
Craftsmen, foremen, and kindred workers-----	63.5	9.9	75.2
Operatives and kindred workers-----	72.6	11.1	72.5
Sales workers-----	68.7	7.8	78.3
Managers, officials, and proprietors, except farm-----	75.4	9.1	75.6
Professional, technical, and kindred workers-----	77.3	6.9	83.8
Clerical and kindred workers-----	85.0	11.6	78.5

Table G. Percent of families covered by health insurance, by type and extent of coverage and industry of head of family: United States, July 1962-June 1963

Industry	Hospital insurance		Surgical insurance	
	Extent of coverage			
	Incomplete	Complete	Incomplete	Complete
Agriculture-----	11.2	41.0	10.4	36.6
Forestry and fisheries-----	11.1	58.0	11.1	54.3
Mining-----	8.5	71.9	8.1	69.1
Construction-----	11.6	60.1	11.0	54.6
Manufacturing-----	9.4	82.2	10.1	77.4
Transportation and public utilities-----	10.2	78.4	10.6	73.2
Wholesale and retail trade-----	11.3	67.4	11.0	61.1
Finance, insurance, and real estate-----	8.0	81.9	8.4	76.3
Service and miscellaneous-----	12.8	63.2	12.7	57.1
Public administration-----	8.3	84.6	9.6	79.9

heads were employed in professions where group coverage is easily accessible, such as sales workers, professionals, managers, and clerical workers, had hospital and surgical insurance (table 9). This gap is markedly evident for all families regardless of number of family members. The importance of group coverage is evidenced in the fact that in spite of the lower income of clerical and kindred workers coverage among them was almost as high as among managers and professionals.

As seen in table F, incomplete coverage rates were highest among families of private household workers (21.2 percent); they were next highest among families of service workers (16.9 percent) and laborers (12.5 percent). In industries where group contracts are available and workers earn higher income, the proportion covered was higher than in industries where these two factors are not present (table 10). Examples of the former are public administration, insurance, real estate, and manufacturing and of the latter, agriculture and service. The specific importance of availability of group contracts can be seen in table G; the proportion covered in professions such as wholesale and retail trade is lower than in industries with many group contracts such as mining.

Hospital Expense

The average annual expense for hospital bills for inpatient care among all families and un-related individuals during the period July-Decem-

Table H. Percent distribution of families covered by hospital insurance, by extent of coverage according to hospital expense during the period: United States, July-December 1962

Hospital expense	Extent of coverage			
	Total	None	Incomplete	Complete
None-----	100.0	23.6	12.1	64.3
Under \$94--	100.0	25.3	12.8	61.8
\$94+-----	100.0	15.2	10.6	74.1

ber 1962 was \$94 according to the report "Family Health Expenses," *Vital and Health Statistics*, Series 10, No. 41.

A higher proportion of families with above average expenses for hospital episodes had complete hospital insurance than those with less than average or no expenses. The difference was consistent among all family characteristic groups, and it was never less than 10 percentage points. On the other hand, families with no hospital episodes had a slightly higher proportion covered than those with less than average hospital expense (table H). It seems that families with higher than average hospital expense are more likely to have insurance. Whether or not the availability of insurance to pay at least some part of the hospital bill influences the frequency of hospitalization is conjectural.

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Table 1. Number of families or unrelated individuals and extent of hospital and surgical insurance coverage, by family characteristics: United States, July 1962-June 1963

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

Family characteristics	Number of families or individuals	Hospital insurance coverage			Surgical insurance coverage		
		None	Incomplete	Complete	None	Incomplete	Complete
Number in thousands							
Total, individuals and families-----	58,142	15,037	5,525	37,579	18,228	5,609	34,305
All individuals-----	11,016	4,451	...	6,566	5,145	...	5,871
Living alone:.....							
Under 45 years-----	1,945	611	...	1,334	739	...	1,207
45-64 years-----	2,923	988	...	1,935	1,132	...	1,791
65 years and over-----	3,602	1,763	...	1,839	2,039	...	1,563
Living with nonrelatives:.....							
Under 45 years-----	1,326	552	...	775	616	...	710
45-64 years-----	704	276	...	429	322	...	382
65 years and over-----	516	261	...	255	297	...	218
All families-----	47,125	10,587	5,525	31,013	13,083	5,609	28,433
All 2 person families-----	16,033	3,881	1,478	10,674	4,893	1,502	9,639
Husband-wife:.....							
Head under 45 years-----	2,506	457	119	1,930	591	116	1,799
Head 45-64 years-----	6,113	995	273	4,844	1,329	278	4,507
Head 65 years and over-----	4,024	1,339	328	2,357	1,680	309	2,035
Other family group:.....							
Head under 45 years-----	1,170	451	193	526	490	228	452
Head 45-64 years-----	1,203	328	267	608	407	274	523
Head 65 years and over-----	1,018	311	299	408	397	297	323
All 3 person families-----	9,651	2,058	1,508	6,084	2,535	1,568	5,547
Husband-wife, child under 17: Head under 45 years-----	3,312	605	160	2,547	759	144	2,409
Head 45-64 years-----	1,593	281	93	1,220	357	89	1,148
Head 65 years and over-----	91	*	*	*	*	*	*
Husband-wife, no child under 17: Head under 45 years-----	383	62	107	213	76	124	183
Head 45-64 years-----	1,982	275	495	1,211	392	527	1,063
Head 65 years and over-----	696	170	254	272	216	271	210
Other family group:.....							
Head under 45 years-----	773	413	120	240	443	109	221
Head 45-64 years-----	536	132	150	254	157	177	201
Head 65 years and over-----	284	79	114	91	94	115	76
All 4 person families-----	9,137	1,686	1,050	6,400	2,116	1,087	5,933
Husband-wife, child under 17: Head under 45 years-----	5,337	836	260	4,241	1,072	269	3,996
Head 45-64 years-----	2,063	329	255	1,479	441	268	1,354
Head 65 years and over-----	92	*	*	*	*	*	*
Husband-wife, no child under 17: Head under 45 years-----	89	*	*	*	*	*	*
Head 45-64 years-----	559	55	203	301	81	214	264
Head 65 years and over-----	128	*	54	*	*	*	*
Other family group:.....							
Head under 45 years-----	527	307	75	144	318	78	131
Head 45-64 years-----	242	74	91	77	84	93	66
Head 65 years and over-----	99	*	*	*	*	54	*
All 5+ person families-----	12,304	2,961	1,488	7,855	3,538	1,452	7,314
Husband-wife, child under 17: Head under 45 years-----	8,107	1,687	549	5,871	2,040	543	5,525
Head 45-64 years-----	2,790	624	554	1,612	759	556	1,474
Head 65 years and over-----	175	56	71	*	68	63	*
Husband-wife, no child under 17: Head under 45 years-----	*	*	*	*	*	*	*
Head 45-64 years-----	117	*	57	*	*	59	*
Head 65 years and over-----	*	*	*	*	*	*	*
Other family group:.....							
Head under 45 years-----	658	407	93	157	439	82	136
Head 45-64 years-----	310	132	104	74	156	93	61
Head 65 years and over-----	104	*	*	*	*	*	*

Table 2. Percent distribution of families or unrelated individuals and extent of hospital and surgical insurance coverage, by family characteristics: United States, July 1962-June 1963

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

Family characteristics	Total	Hospital insurance coverage			Surgical insurance coverage		
		None	Incomplete	Complete	None	Incomplete	Complete
Percent distribution							
Total, individuals and families-----	100.0	25.9	9.5	64.6	31.4	9.6	59.0
All individuals-----	100.0	40.4	...	59.6	46.7	...	53.3
Living alone:.....							
Under 45 years-----	100.0	31.4	...	68.6	38.0	...	62.1
45-64 years-----	100.0	33.8	...	66.2	38.7	...	61.3
65 years and over-----	100.0	48.9	...	51.1	56.6	...	43.4
Living with nonrelatives:.....							
Under 45 years-----	100.0	41.6	...	58.4	46.5	...	53.5
45-64 years-----	100.0	39.2	...	60.9	45.7	...	54.3
65 years and over-----	100.0	50.6	...	49.4	57.6	...	42.2
All families-----	100.0	22.5	11.7	65.8	27.8	11.9	60.3
All 2 person families-----	100.0	24.2	9.2	66.6	30.5	9.4	60.1
Husband-wife:.....							
Head under 45 years-----	100.0	18.2	4.7	77.0	23.6	4.6	71.8
Head 45-64 years-----	100.0	16.3	4.5	79.2	21.7	4.5	73.7
Head 65 years and over-----	100.0	33.3	8.2	58.6	41.7	7.7	50.6
Other family group:.....							
Head under 45 years-----	100.0	38.5	16.5	45.0	41.9	19.5	38.6
Head 45-64 years-----	100.0	27.3	22.2	50.5	33.8	22.8	43.5
Head 65 years and over-----	100.0	30.6	29.4	40.1	39.0	29.2	31.7
All 3 person families-----	100.0	21.3	15.6	63.0	26.3	16.2	57.5
Husband-wife, child under 17:.....							
Head under 45 years-----	100.0	18.3	4.8	76.9	22.9	4.3	72.7
Head 45-64 years-----	100.0	17.6	5.8	76.6	22.4	5.6	72.1
Head 65 years and over-----	100.0	42.9	17.6	40.7	46.2	14.3	40.7
Husband-wife, no child under 17:.....							
Head under 45 years-----	100.0	16.2	27.9	55.6	19.8	32.4	47.8
Head 45-64 years-----	100.0	13.9	25.0	61.1	19.8	26.6	53.6
Head 65 years and over-----	100.0	24.4	36.5	39.1	31.0	38.9	30.2
Other family group:.....							
Head under 45 years-----	100.0	53.4	15.5	31.0	57.3	14.1	28.6
Head 45-64 years-----	100.0	24.6	28.0	47.4	29.3	33.0	37.5
Head 65 years and over-----	100.0	27.8	40.1	32.0	33.1	40.5	26.8
All 4 person families-----	100.0	18.5	11.5	70.0	23.2	11.9	64.9
Husband-wife, child under 17:.....							
Head under 45 years-----	100.0	15.7	4.9	79.5	20.1	5.0	74.9
Head 45-64 years-----	100.0	15.9	12.4	71.7	21.4	13.0	65.6
Head 65 years and over-----	100.0	26.1	33.7	40.2	40.2	31.5	28.3
Husband-wife, no child under 17:.....							
Head under 45 years-----	100.0	10.1	38.2	51.7	14.6	37.1	48.3
Head 45-64 years-----	100.0	9.8	36.3	53.8	14.5	38.3	47.2
Head 65 years and over-----	100.0	22.7	42.2	35.2	35.9	38.3	25.0
Other family group:.....							
Head under 45 years-----	100.0	58.3	14.2	27.3	60.3	14.8	24.9
Head 45-64 years-----	100.0	30.6	37.6	31.8	34.7	38.4	27.3
Head 65 years and over-----	100.0	22.2	48.5	29.3	24.2	54.5	21.2
All 5+ person families-----	100.0	24.1	12.1	63.8	28.8	11.8	59.4
Husband-wife, child under 17:.....							
Head under 45 years-----	100.0	20.8	6.8	72.4	25.2	6.7	68.2
Head 45-64 years-----	100.0	22.4	19.9	57.8	27.2	19.9	52.8
Head 65 years and over-----	100.0	32.0	40.6	27.4	38.9	36.0	24.6
Husband-wife, no child under 17:.....							
Head under 45 years-----	*	*	*	*	*	*	*
Head 45-64 years-----	100.0	16.2	48.7	35.0	21.4	50.4	27.4
Head 65 years and over-----	*	*	*	*	*	*	*
Other family group:.....							
Head under 45 years-----	100.0	61.9	14.1	23.9	66.7	12.5	20.7
Head 45-64 years-----	100.0	42.6	33.5	23.9	50.3	30.0	19.7
Head 65 years and over-----	100.0	25.0	37.5	37.5	31.7	38.5	30.8

Table 3. Number and percent distribution of families or unrelated individuals and extent of hospital and surgical insurance coverage, by family income and family characteristics: United States, July 1962-June 1963

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

Family income and family characteristics	Total		Hospital insurance coverage			Surgical insurance coverage		
	Population in thousands	Per cent	None	Incomplete	Complete	None	Incomplete	Complete
<u>Under \$3,000</u>		Percent distribution						
Total, individuals and families-----	6,312	100.0	51.2	8.0	40.8	57.7	7.3	35.0
All individuals-----	6,778	100.0	50.8	...	49.2	57.7	...	42.3
Living alone:.....								
Under 45 years-----	887	100.0	41.7	...	58.3	50.3	...	49.7
45-64 years-----	1,491	100.0	49.6	...	50.3	54.5	...	45.4
65 years and over-----	2,891	100.0	53.9	...	46.0	61.5	...	38.5
Living with nonrelatives:.....								
Under 45 years-----	725	100.0	49.0	...	51.0	55.7	...	44.4
45-64 years-----	383	100.0	53.3	...	46.7	59.8	...	40.2
65 years and over-----	401	100.0	53.9	...	46.1	59.9	...	40.1
All families-----	9,534	100.0	51.5	13.7	34.9	57.8	12.5	29.8
All 2 person families-----	5,023	100.0	46.0	12.3	41.6	52.9	11.6	35.5
Husband-wife:.....								
Head under 45 years-----	399	100.0	47.6	6.8	45.6	55.9	6.0	37.8
Head 45-64 years-----	992	100.0	45.3	8.1	46.8	50.0	7.6	42.4
Head 65 years and over-----	2,171	100.0	45.6	8.9	45.5	53.9	7.6	38.6
Other family group:.....								
Head under 45 years-----	520	100.0	45.4	16.2	38.5	47.5	20.6	31.9
Head 45-64 years-----	429	100.0	47.8	20.0	32.2	54.5	18.9	26.8
Head 65 years and over-----	511	100.0	47.2	29.4	23.7	56.0	26.0	18.2
All 3 person families-----	1,689	100.0	50.6	19.7	29.7	56.8	17.9	25.3
Husband-wife, child under 17:								
Head under 45 years-----	439	100.0	49.7	8.2	42.1	56.3	6.2	37.6
Head 45-64 years-----	202	100.0	57.9	7.9	33.7	63.9	7.4	28.7
Head 65 years and over-----	*	*	*	*	*	*	*	*
Husband-wife, no child under 17:								
Head under 45 years-----	82	100.0	23.2	41.5	35.4	29.3	46.3	24.4
Head 45-64 years-----	207	100.0	48.3	25.6	26.1	54.6	23.2	22.2
Head 65 years and over-----	210	100.0	44.3	34.3	21.4	53.3	31.9	14.8
Other family group:.....								
Head under 45 years-----	269	100.0	61.7	13.8	24.2	66.2	11.9	21.6
Head 45-64 years-----	157	100.0	47.8	28.0	24.2	52.9	26.8	21.0
Head 65 years and over-----	88	100.0	47.7	38.6	12.5	55.7	34.1	10.2
All 4 persons families-----	1,038	100.0	55.5	14.9	29.6	61.2	13.2	25.5
Husband-wife, child under 17:								
Head under 45 years-----	430	100.0	52.8	8.8	38.4	59.5	6.3	34.2
Head 45-64 years-----	197	100.0	54.8	14.7	30.5	62.4	11.7	25.9
Head 65 years and over-----	*	*	*	*	*	*	*	*
Husband-wife, no child under 17:								
Head under 45 years-----	*	*	*	*	*	*	*	*
Head 45-64 years-----	*	*	*	*	*	*	*	*
Head 65 years and over-----	*	*	*	*	*	*	*	*
Other family group:.....								
Head under 45 years-----	202	100.0	70.3	10.4	19.3	72.8	11.4	15.8
Head 45-64 years-----	77	100.0	64.9	23.4	11.7	66.2	26.0	9.1
Head 65 years and over-----	*	*	*	*	*	*	*	*
All 5+ person families-----	1,784	100.0	65.4	10.9	23.7	70.4	9.1	20.5
Husband-wife, child under 17:								
Head under 45 years-----	902	100.0	63.2	7.4	29.5	66.7	6.4	26.9
Head 45-64 years-----	389	100.0	66.8	12.3	20.8	71.7	10.0	18.3
Head 65 years and over-----	54	100.0	66.7	27.8	7.4	70.4	24.1	3.7
Husband-wife, no child under 17:								
Head under 45 years-----	*	*	*	*	*	*	*	*
Head 45-64 years-----	*	*	*	*	*	*	*	*
Head 65 years and over-----	*	*	*	*	*	*	*	*
Other family group:.....								
Head under 45 years-----	290	100.0	71.4	9.7	19.0	77.2	9.0	13.4
Head 45-64 years-----	109	100.0	66.1	23.9	10.1	76.1	17.4	5.5
Head 65 years and over-----	*	*	*	*	*	*	*	*

Table 3. Number and percent distribution of families or unrelated individuals and extent of hospital and surgical insurance coverage, by family income and family characteristics: United States, July 1962-June 1963—Con.

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

Family income and family characteristics	Total		Hospital insurance coverage			Surgical insurance coverage		
	Population in thousands	Percent	None	Incomplete	Complete	None	Incomplete	Complete
<u>\$3,000-\$4,999</u>			Percent distribution					
Total individuals and families-----	11,713	100.0	25.8	11.2	62.9	31.6	10.8	57.6
All individuals-----	1,998	100.0	22.4	...	77.6	27.8	...	72.2
Living alone:.....								
Under 45 years-----	529	100.0	24.6	...	75.4	30.6	...	69.4
45-64 years-----	686	100.0	16.5	...	83.5	21.1	...	78.9
65 years and over-----	310	100.0	20.6	...	79.7	27.7	...	72.3
Living with nonrelatives:.....								
Under 45 years-----	275	100.0	34.2	...	66.2	36.0	...	64.0
45-64 years-----	161	100.0	21.7	...	78.9	30.4	...	70.2
65 years and over-----	*	*	*	...	*	*	...	*
All families-----	9,715	100.0	26.5	13.6	59.9	32.4	13.0	54.6
All 2 person families-----	3,389	100.0	20.6	12.0	67.5	27.5	12.1	60.4
Husband-wife:.....								
Head under 45 years-----	548	100.0	22.3	7.3	70.4	27.9	6.2	65.7
Head 45-64 years-----	1,208	100.0	18.1	6.6	75.3	24.1	6.2	69.7
Head 65 years and over-----	853	100.0	19.8	8.8	71.4	28.8	9.5	61.5
Other family group:.....								
Head under 45 years-----	297	100.0	40.1	14.8	45.1	42.4	18.5	39.1
Head 45-64 years-----	283	100.0	13.8	31.4	55.1	22.3	31.1	46.3
Head 65 years and over-----	201	100.0	15.9	38.3	45.8	25.9	37.8	36.3
All 3 person families-----	2,097	100.0	25.7	18.3	56.0	30.6	18.3	51.0
Husband-wife, child under 17:								
Head under 45 years-----	836	100.0	24.0	6.9	69.1	28.2	6.1	65.7
Head 45-64 years-----	295	100.0	24.7	8.5	66.8	30.2	7.5	62.4
Head 65 years and over-----	*	*	*	*	*	*	*	*
Husband-wife, no child under 17:								
Head under 45 years-----	68	100.0	29.4	38.2	32.4	32.4	47.1	20.6
Head 45-64 years-----	316	100.0	17.4	32.9	49.7	23.1	33.9	42.7
Head 65 years and over-----	141	100.0	15.6	46.8	36.9	24.8	46.1	28.4
Other family group:.....								
Head under 45 years-----	240	100.0	54.6	14.2	31.3	57.5	12.9	29.6
Head 45-64 years-----	121	100.0	12.4	32.2	55.4	19.8	38.8	41.3
Head 65 years and over-----	60	100.0	28.3	45.0	28.3	33.3	45.0	23.3
All 4 person families-----	1,801	100.0	28.0	12.0	60.0	33.6	11.2	55.1
Husband-wife, child under 17:								
Head under 45 years-----	1,132	100.0	24.7	6.1	69.2	30.4	5.2	64.4
Head 45-64 years-----	326	100.0	27.0	12.0	61.0	30.7	13.5	55.8
Head 65 years and over-----	*	*	*	*	*	*	*	*
Husband-wife, no child under 17:								
Head under 45 years-----	*	*	*	*	*	*	*	*
Head 45-64 years-----	61	100.0	18.0	45.9	36.1	29.5	42.6	27.9
Head 65 years and over-----	*	*	*	*	*	*	*	*
Other family group:.....								
Head under 45 years-----	133	100.0	61.7	12.8	25.6	63.2	14.3	23.3
Head 45-64 years-----	*	*	*	*	*	*	*	*
Head 65 years and over-----	*	*	*	*	*	*	*	*
All 5+ person families-----	2,428	100.0	34.4	12.9	52.7	39.7	11.1	49.2
Husband-wife, child under 17:								
Head under 45 years-----	1,625	100.0	32.6	8.0	59.4	37.8	6.8	55.4
Head 45-64 years-----	508	100.0	31.3	20.9	47.8	36.2	17.9	45.7
Head 65 years and over-----	*	*	*	*	*	*	*	*
Husband-wife, no child under 17:								
Head under 45 years-----	*	*	*	*	*	*	*	*
Head 45-64 years-----	*	*	*	*	*	*	*	*
Head 65 years and over-----	*	*	*	*	*	*	*	*
Other family group:.....								
Head under 45 years-----	172	100.0	58.1	16.3	25.0	62.2	14.0	23.8
Head 45-64 years-----	57	100.0	49.1	36.8	14.0	57.9	31.6	12.3
Head 65 years and over-----	*	*	*	*	*	*	*	*

Table 3. Number and percent distribution of families or unrelated individuals and extent of hospital and surgical insurance coverage, by family income and family characteristics: United States, July 1962-June 1963—Con.

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

Family income and family characteristics	Total		Hospital insurance coverage			Surgical insurance coverage		
	Population in thousands	Per cent	None	Incomplete	Complete	None	Incomplete	Complete
\$5,000-\$6,999		Percent distribution						
Total, individuals and families-----	11,486	100.0	12.1	9.6	78.3	16.9	10.4	72.6
All individuals-----	933	100.0	18.0	...	82.0	22.5	...	77.5
Living alone:.....								
Under 45 years-----	270	100.0	17.8	...	82.2	20.4	...	79.6
45-64 years-----	324	100.0	15.4	...	84.9	21.0	...	79.0
65 years and over-----	100	100.0	18.0	...	82.0	28.0	...	72.0
Living with nonrelatives:.....								
Under 45 years-----	172	100.0	27.9	...	72.1	30.2	...	69.8
45-64 years-----	56	100.0	5.4	...	94.6	7.1	...	92.9
65 years and over-----	*	*	*	...	*	*	...	*
All families-----	10,553	100.0	11.6	10.4	78.0	16.5	11.4	72.2
All 2 person families-----	2,764	100.0	11.3	7.3	81.5	17.0	8.6	74.4
Husband-wife:.....								
Head under 45 years-----	586	100.0	13.1	4.4	82.3	18.4	5.3	76.3
Head 45-64 years-----	1,377	100.0	8.3	3.3	88.4	14.1	4.0	81.9
Head 65 years and over-----	328	100.0	10.7	7.6	81.7	17.4	8.2	74.4
Other family group:.....								
Head under 45 years-----	157	100.0	29.3	23.6	46.5	34.4	21.0	44.6
Head 45-64 years-----	194	100.0	12.9	20.6	66.5	19.6	25.8	54.6
Head 65 years and over-----	122	100.0	10.7	22.1	67.2	16.4	32.8	50.0
All 3 person families-----	2,148	100.0	11.7	13.3	75.0	16.6	15.0	68.4
Husband-wife, child under 17:								
Head under 45 years-----	908	100.0	8.6	2.8	88.5	14.5	2.9	82.5
Head 45-64 years-----	395	100.0	8.6	5.3	86.1	12.4	5.3	82.3
Head 65 years and over-----	*	*	*	*	*	*	*	*
Husband-wife, no child under 17:								
Head under 45 years-----	61	100.0	6.6	36.1	55.7	6.6	39.3	54.1
Head 45-64 years-----	396	100.0	8.6	30.6	61.1	15.9	32.3	52.0
Head 65 years and over-----	124	100.0	14.5	35.5	50.0	16.1	48.4	34.7
Other family group:.....								
Head under 45 years-----	123	100.0	43.1	17.9	39.8	43.1	17.9	39.8
Head 45-64 years-----	93	100.0	17.2	18.3	64.5	21.5	29.0	49.5
Head 65 years and over-----	*	*	*	*	*	*	*	*
All 4 person families-----	2,427	100.0	10.3	10.4	79.3	15.2	10.7	74.1
Husband-wife, child under 17:								
Head under 45 years-----	1,656	100.0	9.7	3.9	86.4	13.9	4.4	81.7
Head 45-64 years-----	515	100.0	9.3	15.7	75.1	15.7	16.1	68.2
Head 65 years-----	*	*	*	*	*	*	*	*
Husband-wife, no child under 17:								
Head under 45 years-----	*	*	*	*	*	*	*	*
Head 45-64 years-----	93	100.0	6.5	52.7	39.8	10.8	54.8	34.4
Head 65 years and over-----	*	*	*	*	*	*	*	*
Other family group:.....								
Head under 45 years-----	79	100.0	32.9	24.1	41.8	36.7	22.8	40.5
Head 45-64 years-----	*	*	*	*	*	*	*	*
Head 65 years and over-----	*	*	*	*	*	*	*	*
All 5+ person families-----	3,215	100.0	12.8	11.3	76.0	16.9	11.8	71.4
Husband-wife, child under 17:								
Head under 45 years-----	2,427	100.0	10.7	6.0	83.3	14.5	6.6	78.9
Head 45-64 years-----	592	100.0	13.2	23.8	62.8	17.2	25.2	57.4
Head 65 years and over-----	*	*	*	*	*	*	*	*
Husband-wife, no child under 17:								
Head under 45 years-----	*	*	*	*	*	*	*	*
Head 45-64 years-----	*	*	*	*	*	*	*	*
Head 65 years and over-----	*	*	*	*	*	*	*	*
Other family group:.....								
Head under 45 years-----	82	100.0	53.7	18.3	26.8	58.5	15.9	25.6
Head 45-64 years-----	*	*	*	*	*	*	*	*
Head 65 years and over-----	*	*	*	*	*	*	*	*

Table 3. Number and percent distribution of families or unrelated individuals dependent on hospital and surgical insurance coverage, by family income and family characteristics: United States, July 1962-June 1963—Con.

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

Family income and family characteristics		Total		Hospital insurance coverage			Surgical insurance coverage		
		Population in thousands	Percent	None	Incomplete	Complete	None	Incomplete	Complete
<u>\$7,000-\$9,999</u>		Percent distribution							
Total, individuals and families-----		8,886	100.0	8.0	9.7	82.3	11.5	10.7	77.7
All individuals-----		492	100.0	15.2	...	84.8	19.1	...	81.1
Living alone:.....	Under 45 years-----	148	100.0	16.2	...	84.5	19.6	...	80.4
	45-64 years-----	164	100.0	11.0	...	89.0	13.4	...	86.6
	65 years and over-----	60	100.0	18.3	...	81.7	26.7	...	73.3
Living with nonrelatives:.....	Under 45 years-----	68	100.0	22.1	...	77.9	25.0	...	73.5
	45-64 years-----	*	*	*	...	*	*	...	*
	65 years and over-----	*	*	*	...	*	*	...	*
All families-----		8,393	100.0	7.5	10.3	82.2	11.1	11.4	77.6
All 2 person families-----		2,168	100.0	7.0	4.8	88.2	11.1	5.6	83.3
Husband-wife:.....	Head under 45 years-----	565	100.0	5.0	2.3	92.7	8.7	2.8	88.7
	Head 45-64 years-----	1,126	100.0	6.4	2.0	91.7	10.1	2.8	87.1
	Head 65 years and over-----	199	100.0	11.1	4.0	84.9	18.6	4.0	77.4
Other family group:.....	Head under 45 years-----	92	100.0	16.3	20.7	62.0	20.7	22.8	56.5
	Head 45-64 years-----	127	100.0	7.9	20.5	71.7	14.2	18.9	66.9
	Head 65 years and over-----	59	100.0	6.8	27.1	66.1	6.8	37.3	55.9
All 3 person families-----		1,767	100.0	7.9	13.6	78.6	11.0	15.3	73.7
Husband-wife, child under 17:	Head under 45 years-----	694	100.0	7.9	3.9	88.3	10.2	3.5	86.3
	Head 45-64 years-----	334	100.0	6.6	5.7	88.0	9.9	6.3	83.8
	Head 65 years and over-----	*	*	*	*	*	*	*	*
Husband-wife, no child under 17:	Head under 45 years-----	66	100.0	10.6	13.6	77.3	12.1	19.7	68.2
	Head 45-64 years-----	417	100.0	4.3	24.5	71.0	8.9	26.4	64.7
	Head 65 years and over-----	85	100.0	4.7	40.0	55.3	5.9	47.1	45.9
Other family group:.....	Head under 45 years-----	63	100.0	39.7	19.0	41.3	44.4	20.6	34.9
	Head 45-64 years-----	65	100.0	10.8	26.2	61.5	13.8	41.5	46.2
	Head 65 years and over-----	*	*	*	*	*	*	*	*
All 4 person families-----		1,963	100.0	7.4	10.4	82.2	10.2	12.3	77.5
Husband-wife, child under 17:	Head under 45 years-----	1,236	100.0	5.3	3.9	90.8	8.3	5.1	86.6
	Head 45-64 years-----	452	100.0	9.3	11.5	79.2	12.2	13.5	74.3
	Head 65 years and over-----	*	*	*	*	*	*	*	*
Husband-wife, no child under 17:	Head under 45 years-----	*	*	*	*	*	*	*	*
	Head 45-64 years-----	130	100.0	2.3	37.7	60.0	3.8	43.8	52.3
	Head 65 years and over-----	*	*	*	*	*	*	*	*
Other family group:.....	Head under 45 years-----	52	100.0	53.8	11.5	34.6	53.8	15.4	32.7
	Head 45-64 years-----	*	*	*	*	*	*	*	*
	Head 65 years and over-----	*	*	*	*	*	*	*	*
All 5+ person families-----		2,494	100.0	7.8	12.7	79.5	11.8	12.9	75.3
Husband-wife, child under 17:	Head under 45 years-----	1,771	100.0	6.7	7.1	86.2	10.6	7.2	82.3
	Head 45-64 years-----	553	100.0	6.3	23.1	70.7	11.2	22.8	66.0
	Head 65 years and over-----	*	*	*	*	*	*	*	*
Husband-wife, no child under 17:	Head under 45 years-----	*	*	*	*	*	*	*	*
	Head 45-64 years-----	*	*	*	*	*	*	*	*
	Head 65 years and over-----	*	*	*	*	*	*	*	*
Other family group:.....	Head under 45 years-----	51	100.0	52.9	19.6	27.5	54.9	19.6	25.5
	Head 45-64 years-----	*	*	*	*	*	*	*	*
	Head 65 years and over-----	*	*	*	*	*	*	*	*

Table 3. Number and distribution of families or unrelated individuals and extent of hospital and surgical insurance coverage, by family income and family characteristics: United States, July 1962-June 1963—Con.

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

Family income and family characteristics	Total		Hospital insurance coverage			Surgical insurance coverage		
	Population in thousands	Per cent	None	Incomplete	Complete	None	Incomplete	Complete
<u>\$10,000+</u>								
Total, individuals and families-----	6,755	100.0	8.1	8.2	83.7	12.9	9.3	77.9
All individuals-----	299	100.0	19.1	...	81.3	26.1	...	74.2
Living alone:.....								
Under 45 years-----	63	100.0	17.5	...	82.5	25.4	...	74.6
45-64 years-----	110	100.0	10.0	...	90.9	15.5	...	84.5
65 years and over-----	58	100.0	24.1	...	75.9	34.5	...	67.2
Living with nonrelatives:.....								
Under 45 years-----	*	*	*	...	*	*	...	*
45-64 years-----	*	*	*	...	*	*	...	*
65 years and over-----	*	*	*	...	*	*	...	*
All families-----	6,456	100.0	7.6	8.6	83.8	12.3	9.7	78.0
All 2 person families-----	1,722	100.0	6.8	3.0	90.2	11.6	3.3	85.1
Husband-wife:.....								
Head under 45 years-----	335	100.0	5.4	2.1	92.8	8.4	2.1	89.6
Head 45-64 years-----	981	100.0	4.7	1.7	93.7	8.9	1.6	89.6
Head 65 years and over-----	234	100.0	13.7	6.0	80.8	22.6	6.4	71.4
Other family group:.....								
Head under 45 years-----	*	*	*	*	*	*	*	*
Head 45-64 years-----	83	100.0	12.0	10.8	77.1	15.7	14.5	69.9
Head 65 years and over-----	*	*	*	*	*	*	*	*
All 3 person families-----	1,420	100.0	8.9	10.6	80.4	13.0	12.3	74.6
Husband-wife, child under 17:.....								
Head under 45 years-----	337	100.0	7.7	2.4	89.9	11.3	2.7	86.1
Head 45-64 years-----	292	100.0	7.5	1.7	90.8	11.3	1.7	87.0
Head 65 years and over-----	*	*	*	*	*	*	*	*
Husband-wife, no child under 17:.....								
Head under 45 years-----	82	100.0	8.5	13.4	78.0	9.8	15.9	74.4
Head 45-64 years-----	514	100.0	6.6	16.1	77.0	11.5	19.1	69.5
Head 65 years and over-----	68	100.0	19.1	22.1	58.8	25.0	25.0	48.5
Other family group:.....								
Head under 45 years-----	*	*	*	*	*	*	*	*
Head 45-64 years-----	*	*	*	*	*	*	*	*
Head 65 years and over-----	*	*	*	*	*	*	*	*
All 4 person families-----	1,534	100.0	7.2	10.2	82.6	12.1	11.5	76.4
Husband-wife, child under 17:.....								
Head under 45 years-----	716	100.0	7.1	3.5	89.5	11.6	4.2	84.4
Head 45-64 years-----	488	100.0	5.5	9.6	84.8	11.9	9.8	78.3
Head 65 years and over-----	*	*	*	*	*	*	*	*
Husband-wife, no child under 17:.....								
Head under 45 years-----	*	*	*	*	*	*	*	*
Head 45-64 years-----	195	100.0	5.6	24.6	69.7	9.2	27.2	63.6
Head 65 years and over-----	*	*	*	*	*	*	*	*
Other family group:.....								
Head under 45 years-----	*	*	*	*	*	*	*	*
Head 45-64 years-----	*	*	*	*	*	*	*	*
Head 65 years and over-----	*	*	*	*	*	*	*	*
All 5+ person families-----	1,780	100.0	7.6	11.0	81.4	12.5	12.2	75.2
Husband-wife, child under 17:.....								
Head under 45 years-----	1,056	100.0	8.9	5.1	86.0	14.0	6.0	80.1
Head 45-64 years-----	565	100.0	3.5	16.8	79.6	8.7	19.8	71.7
Head 65 years and over-----	*	*	*	*	*	*	*	*
Husband-wife, no child under 17:.....								
Head under 45 years-----	*	*	*	*	*	*	*	*
Head 45-64 years-----	*	*	*	*	*	*	*	*
Head 65 years and over-----	*	*	*	*	*	*	*	*
Other family group:.....								
Head under 45 years-----	*	*	*	*	*	*	*	*
Head 45-64 years-----	*	*	*	*	*	*	*	*
Head 65 years and over-----	*	*	*	*	*	*	*	*

Table 4. Number and percent distribution of families or unrelated individuals and ... hospital and surgical insurance coverage, by education of head of family and family characteristics: United States, July 1962-June 1963

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

Education of head of family and family characteristics	Total		Hospital insurance coverage			Surgical insurance coverage		
	Population in thousands	Percent	None	Incomplete	Complete	None	Incomplete	Complete
<u>Under 9 years</u>		Percent distribution						
Total, individuals and families-----	20,039	100.0	37.5	12.1	50.5	43.3	11.8	44.9
All individuals-----	4,479	100.0	53.6	...	46.3	60.0	...	40.0
Living alone:.....								
Under 45 years-----	266	100.0	50.8	...	49.6	56.4	...	44.0
45-64 years-----	1,200	100.0	46.4	...	53.6	51.2	...	48.8
65 years and over-----	2,154	100.0	56.8	...	43.2	64.8	...	35.2
Living with nonrelatives:.....								
Under 45 years-----	200	100.0	62.0	...	38.5	66.0	...	34.5
45-64 years-----	357	100.0	51.8	...	48.2	57.1	...	42.9
65 years and over-----	301	100.0	59.1	...	40.5	64.5	...	35.5
All families-----	15,560	100.0	32.8	15.5	51.7	38.4	15.3	46.3
All 2 person families-----	6,547	100.0	32.2	10.3	57.5	39.0	9.9	51.1
Husband-wife:.....								
Head under 45 years-----	406	100.0	31.5	5.2	63.3	37.4	5.2	57.1
Head 45-64 years-----	2,467	100.0	22.2	5.1	72.6	27.8	5.1	67.1
Head 65 years and over-----	2,388	100.0	38.4	8.0	53.6	46.7	7.3	45.9
Other family group:.....								
Head under 45 years-----	163	100.0	61.3	11.7	27.0	62.6	12.9	24.5
Head 45-64 years-----	496	100.0	39.1	23.6	37.3	45.2	22.2	32.7
Head 65 years and over-----	628	100.0	35.2	32.2	32.6	43.5	31.1	25.3
All 3 person families-----	3,023	100.0	29.4	22.0	48.6	34.4	22.6	43.0
Husband-wife, child under 17:								
Head under 45 years-----	530	100.0	34.0	4.5	61.5	39.4	3.4	57.2
Head 45-64 years-----	535	100.0	26.7	9.3	63.9	31.0	9.0	60.2
Head 65 years and over-----	58	100.0	48.3	12.1	39.7	50.0	8.6	39.7
Husband-wife, no child under 17:								
Head under 45 years-----	78	100.0	30.8	25.6	42.3	37.2	32.1	29.5
Head 45-64 years-----	793	100.0	20.4	29.0	50.6	25.7	29.6	44.3
Head 65 years and over-----	455	100.0	27.0	37.1	35.8	33.8	39.8	26.4
Other family group:.....								
Head under 45 years-----	140	100.0	57.9	15.7	26.4	61.4	15.7	22.9
Head 45-64 years-----	249	100.0	35.7	29.7	34.5	39.4	31.7	28.3
Head 65 years and over-----	185	100.0	30.8	37.8	30.8	34.6	38.4	27.0
All 4 person families-----	2,158	100.0	28.5	20.1	51.4	33.7	19.8	46.5
Husband-wife, child under 17:								
Head under 45 years-----	787	100.0	28.8	7.5	63.7	33.0	7.6	59.3
Head 45-64 years-----	651	100.0	25.7	16.7	57.6	31.2	15.8	53.0
Head 65 years and over-----	66	100.0	30.3	31.8	36.4	42.4	33.3	25.3
Husband-wife, no child under 17:								
Head under 45 years-----	*	*	*	*	*	*	*	*
Head 45-64 years-----	218	100.0	14.7	40.4	45.0	19.7	39.9	39.3
Head 65 years and over-----	98	100.0	24.5	38.8	37.8	37.8	36.7	26.5
Other family group:.....								
Head under 45 years-----	98	100.0	64.3	19.4	16.3	65.3	19.4	14.3
Head 45-64 years-----	138	100.0	40.6	37.7	21.7	44.2	39.1	16.7
Head 65 years and over-----	80	100.0	*	45.0	28.8	28.8	48.8	22.3
All 5+ person families-----	3,831	100.0	38.9	16.7	44.4	43.4	16.0	40.3
Husband-wife, child under 17:								
Head under 45 years-----	1,892	100.0	38.3	8.4	53.3	41.7	8.1	50.2
Head 45-64 years-----	1,225	100.0	33.0	21.8	45.2	37.5	21.6	41.0
Head 65 years and over-----	125	100.0	38.4	40.8	20.8	44.8	37.6	18.4
Husband-wife, no child under 17:								
Head under 45 years-----	*	*	*	*	*	*	*	*
Head 45-64 years-----	70	100.0	21.4	45.7	32.9	28.6	51.4	18.0
Head 65 years and over-----	*	*	*	*	*	*	*	*
Other family group:.....								
Head under 45 years-----	223	100.0	73.5	11.7	15.2	78.5	9.9	11.7
Head 45-64 years-----	195	100.0	54.9	29.7	15.4	61.5	27.2	11.3
Head 65 years and over-----	77	100.0	31.2	39.0	29.9	37.7	40.3	22.3

Table 4. Number and percent distribution of families or unrelated individuals and extent of hospital and surgical insurance coverage, by education of head of family and family characteristics: United States, July 1962-June 1963—Con.

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

Education of head of family and family characteristics	Total		Hospital insurance coverage			Surgical insurance coverage		
	Population in thousands	Per cent	None	Incomplete	Complete	None	Incomplete	Complete
<u>9-12 years</u>								
Total, individuals and families-----	25,646	100.0	21.2	8.7	70.1	26.4	9.0	64.6
All individuals-----	4,080	100.0	33.7	...	66.3	40.1	...	59.9
Living alone:.....								
Under 45 years-----	940	100.0	31.1	...	68.8	36.9	...	63.1
45-64 years-----	1,146	100.0	26.2	...	73.8	32.2	...	67.8
65 years and over-----	981	100.0	38.1	...	61.9	45.9	...	54.1
Living with nonrelatives:.....								
Under 45 years-----	635	100.0	44.4	...	55.7	48.7	...	51.3
45-64 years-----	238	100.0	29.8	...	70.2	40.8	...	59.2
65 years and over-----	140	100.0	39.3	...	60.7	47.1	...	52.9
All families-----	21,566	100.0	18.8	10.4	70.8	23.8	10.7	65.5
All 2 person families-----	6,352	100.0	19.4	8.6	72.0	25.3	9.0	65.7
Husband-wife:.....								
Head under 45 years-----	1,381	100.0	17.3	4.7	78.0	22.7	4.5	72.8
Head 45-64 years-----	2,528	100.0	12.7	4.0	83.4	17.8	4.2	78.0
Head 65 years and over-----	983	100.0	25.1	9.1	65.7	33.6	8.5	57.8
Other family group:.....								
Head under 45 years-----	690	100.0	40.6	17.0	42.5	43.9	19.0	37.1
Head 45-64 years-----	507	100.0	17.4	22.3	60.4	24.7	24.3	51.1
Head 65 years and over-----	263	100.0	22.8	22.4	54.4	32.7	24.0	43.3
All 3 person families-----	4,523	100.0	18.4	13.3	68.3	23.1	13.9	63.0
Husband-wife, child under 17:.....								
Head under 45 years-----	1,849	100.0	15.4	5.2	79.3	20.3	4.5	75.2
Head 45-64 years-----	717	100.0	13.9	4.7	81.3	19.0	4.6	76.4
Head 65 years and over-----	*	*	*	*	*	*	*	*
Husband-wife, no child under 17:.....								
Head under 45 years-----	225	100.0	12.9	28.0	59.1	15.6	30.7	53.8
Head 45-64 years-----	791	100.0	8.8	24.5	66.6	14.2	26.8	58.9
Head 65 years and over-----	141	100.0	17.0	33.3	49.6	19.1	40.4	40.4
Other family group:.....								
Head under 45 years-----	519	100.0	53.6	15.2	31.2	57.4	13.5	29.1
Head 45-64 years-----	199	100.0	15.1	28.1	56.3	20.6	34.7	44.7
Head 65 years and over-----	64	100.0	18.8	42.2	40.6	25.0	43.8	31.3
All 4 person families-----	4,739	100.0	17.4	9.5	73.2	21.9	10.2	67.9
Husband-wife, child under 17:.....								
Head under 45 years-----	3,089	100.0	15.2	4.9	79.9	19.7	5.2	75.1
Head 45-64 years-----	923	100.0	13.0	11.2	75.8	18.3	12.7	69.0
Head 65 years and over-----	*	*	*	*	*	*	*	*
Husband-wife, no child under 17:.....								
Head under 45 years-----	*	*	*	*	*	*	*	*
Head 45-64 years-----	232	100.0	6.5	37.9	55.6	9.5	40.9	49.6
Head 65 years and over-----	*	*	*	*	*	*	*	*
Other family group:.....								
Head under 45 years-----	336	100.0	59.2	12.5	28.0	61.6	13.4	25.0
Head 45-64 years-----	73	100.0	17.8	37.0	45.2	23.3	37.0	39.7
Head 65 years and over-----	*	*	*	*	*	*	*	*
All 5+ person families-----	5,952	100.0	19.5	10.9	69.5	24.1	10.7	65.2
Husband-wife, child under 17:.....								
Head under 45 years-----	4,371	100.0	17.8	6.9	75.3	22.3	6.8	70.9
Head 45-64 years-----	1,025	100.0	13.8	21.2	65.1	17.8	21.5	60.8
Head 65 years and over-----	*	*	*	*	*	*	*	*
Husband-wife, no child under 17:.....								
Head under 45 years-----	*	*	*	*	*	*	*	*
Head 45-64 years-----	*	*	*	*	*	*	*	*
Head 65 years and over-----	*	*	*	*	*	*	*	*
Other family group:.....								
Head under 45 years-----	378	100.0	56.9	15.6	27.5	61.6	14.3	24.1
Head 45-64 years-----	99	100.0	20.2	40.4	39.4	29.3	33.3	37.4
Head 65 years and over-----	*	*	*	*	*	*	*	*

Table 4. Number and percent distribution of families or unrelated individuals and extent of hospital and surgical insurance coverage, by education of head of family and family characteristics: United States, July 1962-June 1963—Con.

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

Education of head of family and family characteristics	Total		Hospital insurance coverage			Surgical insurance coverage		
	Population in thousands	Percent	None	Incomplete	Complete	None	Incomplete	Complete
<u>13 years and over</u>		Percent distribution						
Total, individuals and families-----	11,286	100.0	14.6	5.9	79.4	19.8	6.5	73.7
All individuals-----	2,301	100.0	24.8	...	75.2	30.3	...	69.7
Living alone:.....								
Under 45 years-----	713	100.0	23.4	...	76.6	30.7	...	69.3
45-64 years-----	560	100.0	21.3	...	78.8	24.3	...	75.7
65 years and over-----	388	100.0	29.6	...	70.4	35.3	...	64.7
Living with nonrelatives:.....								
Under 45 years-----	482	100.0	28.6	...	71.2	34.4	...	65.6
45-64 years-----	100	100.0	14.0	...	86.0	15.0	...	84.0
65 years and over-----	59	100.0	28.8	...	71.2	42.4	...	57.6
All families-----	8,985	100.0	12.0	7.5	80.5	17.1	8.2	74.7
All 2 person families-----	2,699	100.0	13.7	7.9	78.5	19.3	9.0	71.8
Husband-wife:.....								
Head under 45 years-----	689	100.0	10.7	4.6	84.6	15.5	4.5	79.8
Head 45-64 years-----	948	100.0	9.0	4.3	86.7	14.0	4.5	81.5
Head 65 years and over-----	491	100.0	20.2	6.3	73.5	28.9	7.1	64.2
Other family group:.....								
Head under 45 years-----	312	100.0	21.5	18.3	60.3	26.6	24.0	49.7
Head 45-64 years-----	177	100.0	18.6	18.1	63.3	23.7	21.5	54.8
Head 65 years and over-----	82	100.0	12.2	23.2	64.6	15.9	25.6	58.5
All 3 person families-----	1,888	100.0	14.8	9.7	75.5	19.7	10.7	69.5
Husband-wife, child under 17:.....								
Head under 45 years-----	892	100.0	14.1	3.9	82.0	17.8	4.3	77.9
Head 45-64 years-----	307	100.0	8.8	2.3	89.3	13.7	2.3	84.4
Head 65 years and over-----	*	*	*	*	*	*	*	*
Husband-wife, no child under 17:.....								
Head under 45 years-----	71	100.0	9.9	26.8	64.8	12.7	35.2	53.5
Head 45-64 years-----	343	100.0	9.9	16.0	74.3	18.4	18.1	63.6
Head 65 years and over-----	66	100.0	25.8	33.3	40.9	31.8	34.8	31.8
Other family group:.....								
Head under 45 years-----	108	100.0	46.3	16.7	36.1	50.0	15.7	34.3
Head 45-64 years-----	73	100.0	16.4	23.3	61.6	21.9	28.8	50.7
Head 65 years and over-----	*	*	*	*	*	*	*	*
All 4 person families-----	2,110	100.0	10.4	6.2	83.4	14.9	6.6	78.4
Husband-wife, child under 17:.....								
Head under 45 years-----	1,416	100.0	9.0	3.2	87.8	13.4	3.1	83.5
Head 45-64 years-----	451	100.0	7.3	7.5	85.1	13.1	8.6	78.5
Head 65 years and over-----	*	100.0	*	*	*	*	*	*
Husband-wife, no child under 17:.....								
Head under 45 years-----	*	100.0	*	*	*	*	*	*
Head 45-64 years-----	91	100.0	6.6	18.7	74.7	13.2	23.1	63.7
Head 65 years and over-----	*	100.0	*	*	*	*	*	*
Other family group:.....								
Head under 45 years-----	90	100.0	50.0	11.1	37.8	51.1	12.2	36.7
Head 45-64 years-----	*	*	*	*	*	*	*	*
Head 65 years and over-----	*	*	*	*	*	*	*	*
All 5+ person families-----	2,288	100.0	9.3	6.3	84.4	14.3	6.7	79.0
Husband-wife, child under 17:.....								
Head under 45 years-----	1,757	100.0	8.5	4.3	87.2	13.1	4.7	82.2
Head 45-64 years-----	440	100.0	7.5	10.9	81.4	14.5	12.0	73.6
Head 65 years and over-----	*	*	*	*	*	*	*	*
Husband-wife, no child under 17:.....								
Head under 45 years-----	*	*	*	*	*	*	*	*
Head 45-64 years-----	*	*	*	*	*	*	*	*
Head 65 years and over-----	*	*	*	*	*	*	*	*
Other family group:.....								
Head under 45 years-----	52	100.0	50.0	15.4	32.7	55.8	9.6	32.7
Head 45-64 years-----	*	*	*	*	*	*	*	*
Head 65 years and over-----	*	*	*	*	*	*	*	*

Table 5. Number and percent distribution of families or unrelated individuals and extent of hospital and surgical insurance coverage, by geographic region and family characteristics: United States, July 1962-June 1963

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

Geographic region and family characteristics	Total		Hospital insurance coverage			Surgical insurance coverage		
	Population in thousands	Percent	None	Incomplete	Complete	None	Incomplete	Complete
<u>Northeast</u>		Percent distribution						
Total, individuals and families-----	14,701	100.0	19.7	9.5	70.8	26.2	10.2	63.5
All individuals-----	2,801	100.0	36.7	...	63.3	44.3	...	55.7
Living alone:.....								
Under 45 years-----	468	100.0	30.8	...	69.2	36.3	...	63.7
45-64 years-----	829	100.0	28.2	...	71.8	33.2	...	66.8
65 years and over-----	900	100.0	44.8	...	55.1	57.0	...	43.0
Living with nonrelatives:.....								
Under 45 years-----	266	100.0	39.5	...	60.5	43.2	...	56.4
45-64 years-----	191	100.0	35.1	...	65.4	42.9	...	57.1
65 years and over-----	148	100.0	52.0	...	48.6	58.1	...	42.6
All families-----	11,900	100.0	15.7	11.7	72.6	22.0	12.6	65.4
All 2 person families-----	3,897	100.0	18.4	8.3	73.3	26.5	8.7	64.9
Husband-wife:.....								
Head under 45 years-----	644	100.0	13.2	3.9	82.9	18.0	4.0	77.8
Head 45-64 years-----	1,475	100.0	11.6	2.2	86.2	17.7	2.3	80.0
Head 65 years and over-----	890	100.0	27.4	4.6	68.0	40.1	3.9	56.0
Other family group:.....								
Head under 45 years-----	249	100.0	34.5	22.9	42.2	40.6	25.7	33.7
Head 45-64 years-----	348	100.0	17.5	24.7	57.8	26.7	26.7	46.6
Head 65 years and over-----	291	100.0	23.4	28.5	48.1	35.4	29.6	35.1
All 3 person families-----	2,525	100.0	15.1	16.4	68.6	21.1	17.7	61.3
Husband-wife, child under 17:								
Head under 45 years-----	800	100.0	15.9	2.8	81.4	20.5	2.5	76.9
Head 45-64 years-----	392	100.0	14.5	3.6	82.1	20.9	3.1	76.3
Head 65 years and over-----	*	*	*	*	*	*	*	*
Husband-wife, no child under 17:								
Head under 45 years-----	103	100.0	12.6	26.2	61.2	15.5	30.1	54.4
Head 45-64 years-----	592	100.0	7.4	23.5	69.1	15.5	25.7	58.8
Head 65 years and over-----	195	100.0	12.8	44.6	42.6	22.1	44.6	33.3
Other family group:.....								
Head under 45 years-----	165	100.0	40.6	21.2	37.6	45.5	20.6	33.9
Head 45-64 years-----	169	100.0	16.0	28.4	55.6	21.3	38.5	40.2
Head 65 years and over-----	96	100.0	14.6	42.7	42.7	18.7	47.9	33.3
All 4 person families-----	2,509	100.0	12.0	11.8	76.2	17.6	13.2	69.2
Husband-wife, child under 17:								
Head under 45 years-----	1,425	100.0	10.9	3.1	86.0	15.8	4.1	80.1
Head 45-64 years-----	562	100.0	9.8	11.4	78.8	17.4	12.1	70.3
Head 65 years and over-----	*	*	*	*	*	*	*	*
Husband-wife, no child under 17:								
Head under 45 years-----	*	*	*	*	*	*	*	*
Head 45-64 years-----	207	100.0	5.8	31.4	62.8	10.1	35.3	54.6
Head 65 years and over-----	51	100.0	11.8	47.1	41.2	25.5	49.0	23.5
Other family group:.....								
Head under 45 years-----	102	100.0	45.1	20.6	34.3	49.0	23.5	27.5
Head 45-64 years-----	77	100.0	22.1	44.2	35.1	24.7	45.5	29.9
Head 65 years and over-----	*	*	*	*	*	*	*	*
All 5+ person families-----	2,968	100.0	15.7	12.2	72.1	20.6	13.1	66.4
Husband-wife, child under 17:								
Head under 45 years-----	1,952	100.0	15.0	5.4	79.6	19.8	6.1	74.1
Head 45-64 years-----	700	100.0	12.1	20.3	67.4	17.4	21.3	61.3
Head 65 years and over-----	*	*	*	*	*	*	*	*
Husband-wife, no child under 17:								
Head under 45 years-----	*	*	*	*	*	*	*	*
Head 45-64 years-----	*	*	*	*	*	*	*	*
Head 65 years and over-----	*	*	*	*	*	*	*	*
Other family group:.....								
Head under 45 years-----	111	100.0	49.5	18.0	31.5	56.8	15.3	27.9
Head 45-64 years-----	82	100.0	23.2	47.6	30.5	29.3	46.3	24.4
Head 65 years and over-----	*	*	*	*	*	*	*	*

Table 5. Number and percent distribution of families or unrelated individuals and extent of hospital and surgical insurance coverage, by geographic region and family characteristics: United States, July 1962-June 1963—Con.

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

Geographic region and family characteristics	Total		Hospital insurance coverage			Surgical insurance coverage		
	Population in thousands	Percent	None	Incomplete	Complete	None	Incomplete	Complete
<u>North Central</u>								
Total, individuals and families-----	16,726	100.0	21.6	8.2	70.3	27.4	8.7	63.9
All individuals-----	3,224	100.0	35.0	...	65.0	41.3	...	58.7
Living alone:.....								
Under 45 years-----	600	100.0	23.3	...	76.8	32.5	...	67.5
45-64 years-----	833	100.0	31.5	...	68.5	35.5	...	64.5
65 years and over-----	1,116	100.0	42.2	...	57.7	48.6	...	51.4
Living with nonrelatives:.....								
Under 45 years-----	293	100.0	34.1	...	66.2	41.0	...	59.4
45-64 years-----	199	100.0	39.7	...	60.3	47.2	...	52.8
65 years and over-----	182	100.0	42.9	...	57.7	46.7	...	53.3
All families-----	13,502	100.0	18.3	10.1	71.6	24.0	10.8	65.2
All 2 person families-----	4,685	100.0	20.5	8.6	70.9	27.3	8.8	63.9
Husband-wife:.....								
Head under 45 years-----	641	100.0	13.1	3.6	83.2	18.4	4.2	77.4
Head 45-64 years-----	1,798	100.0	12.7	4.3	83.0	18.9	4.7	76.5
Head 65 years and over-----	1,309	100.0	31.5	7.0	61.5	40.0	6.5	53.5
Other family group:.....								
Head under 45 years-----	268	100.0	28.7	14.2	57.1	32.1	18.3	49.6
Head 45-64 years-----	359	100.0	22.6	21.4	55.7	29.5	21.2	49.3
Head 65 years and over-----	311	100.0	25.7	30.5	43.7	34.1	29.9	36.0
All 3 person families-----	2,662	100.0	18.2	14.8	66.9	23.4	16.2	60.4
Husband-wife, child under 17:								
Head under 45 years-----	900	100.0	16.4	3.3	80.2	21.6	3.3	75.1
Head 45-64 years-----	453	100.0	14.8	4.9	80.4	20.5	5.1	74.4
Head 65 years and over-----	*	*	*	*	*	*	*	*
Husband-wife, no child under 17:								
Head under 45 years-----	95	100.0	15.8	27.4	56.8	23.2	27.4	50.5
Head 45-64 years-----	594	100.0	12.8	22.7	64.3	17.5	25.9	56.6
Head 65 years and over-----	220	100.0	26.8	32.3	40.9	32.3	38.2	29.1
Other family group:.....								
Head under 45 years-----	168	100.0	39.9	20.2	39.9	44.0	18.5	37.5
Head 45-64 years-----	145	100.0	21.4	29.7	49.0	26.9	34.5	38.6
Head 65 years and over-----	68	100.0	23.5	45.6	30.9	29.4	44.1	26.5
All 4 person families-----	2,523	100.0	15.4	9.5	75.1	20.7	10.2	69.0
Husband-wife, child under 17:								
Head under 45 years-----	1,507	100.0	13.7	4.2	82.1	18.8	4.8	76.4
Head 45-64 years-----	612	100.0	15.4	9.6	75.0	20.9	10.8	68.5
Head 65 years and over-----	*	*	*	*	*	*	*	*
Husband-wife, no child under 17:								
Head under 45 years-----	*	*	*	*	*	*	*	*
Head 45-64 years-----	147	100.0	7.5	36.1	56.5	15.6	36.7	47.6
Head 65 years and over-----	*	*	*	*	*	*	*	*
Other family group:.....								
Head under 45 years-----	100	100.0	49.0	13.0	39.0	51.0	13.0	36.0
Head 45-64 years-----	63	100.0	19.0	28.6	52.4	25.4	31.7	42.9
Head 65 years and over-----	*	*	*	*	*	*	*	*
All 5+ person families-----	3,632	100.0	17.6	9.0	73.3	22.6	9.7	67.7
Husband-wife, child under 17:								
Head under 45 years-----	2,544	100.0	15.2	5.0	79.9	20.1	5.4	74.5
Head 45-64 years-----	799	100.0	16.5	15.3	68.1	21.7	17.5	60.8
Head 65 years and over-----	*	*	*	*	*	*	*	*
Husband-wife, no child under 17:								
Head under 45 years-----	*	*	*	*	*	*	*	*
Head 45-64 years-----	*	*	*	*	*	*	*	*
Head 65 years and over-----	*	*	*	*	*	*	*	*
Other family group:.....								
Head under 45 years-----	138	100.0	63.0	12.3	24.6	65.9	13.0	21.7
Head 45-64 years-----	52	100.0	36.5	34.6	28.8	42.3	32.7	25.0
Head 65 years and over-----	*	*	*	*	*	*	*	*

Table 5. Number and percent distribution of families or unrelated individuals and extent of hospital and surgical insurance coverage, by geographic region and family characteristics: United States, July 1962-June 1963—Con.

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

Geographic region and family characteristics	Total		Hospital insurance coverage			Surgical insurance coverage		
	Population in thousands	Percent	None	Incomplete	Complete	None	Incomplete	Complete
<u>South</u>		Percent distribution						
Total, individuals and families-----	17,172	100.0	32.3	11.3	56.5	37.7	10.7	51.5
All individuals-----	2,879	100.0	45.1	...	54.9	52.4	...	47.6
Living alone:.....								
Under 45 years-----	425	100.0	37.2	...	62.8	44.7	...	55.3
45-64 years-----	766	100.0	39.2	...	60.8	46.9	...	53.1
65 years and over-----	949	100.0	54.5	...	45.5	61.3	...	38.7
Living with nonrelatives:.....								
Under 45 years-----	422	100.0	41.0	...	59.0	46.9	...	53.1
45-64 years-----	200	100.0	43.5	...	56.5	51.0	...	49.0
65 years and over-----	117	100.0	52.1	...	47.0	65.8	...	33.3
All families-----	14,293	100.0	29.7	13.5	56.8	34.8	12.9	52.3
All 2 person families-----	4,823	100.0	29.8	10.4	59.8	35.5	10.6	53.9
Husband-wife:.....								
Head under 45 years-----	825	100.0	23.5	6.9	69.5	29.1	6.1	64.8
Head 45-64 years-----	1,793	100.0	22.3	5.6	72.1	27.8	5.6	66.6
Head 65 years and over-----	1,178	100.0	38.3	9.8	52.0	45.4	9.9	44.7
Other family group:.....								
Head under 45 years-----	394	100.0	37.1	18.3	44.7	39.8	21.6	38.6
Head 45-64 years-----	335	100.0	38.2	21.2	40.6	43.3	21.5	35.2
Head 65 years and over-----	299	100.0	38.5	29.1	32.4	45.5	29.1	25.1
All 3 person families-----	3,008	100.0	26.3	16.5	57.2	31.3	15.9	52.8
Husband-wife, child under 17:								
Head under 45 years-----	1,115	100.0	20.3	7.8	71.8	25.0	6.4	68.6
Head 45-64 years-----	487	100.0	20.7	8.6	70.6	24.2	8.0	67.8
Head 65 years and over-----	*	*	*	*	*	*	*	*
Husband-wife, no child under 17:								
Head under 45 years-----	125	100.0	19.2	32.0	49.6	20.8	40.8	38.4
Head 45-64 years-----	546	100.0	23.3	25.5	51.3	29.3	26.0	44.9
Head 65 years and over-----	197	100.0	32.0	35.5	32.5	40.1	34.5	25.4
Other family group:.....								
Head under 45 years-----	238	100.0	60.5	13.4	26.1	66.8	10.1	22.7
Head 45-64 years-----	156	100.0	32.1	26.9	41.0	37.2	27.6	35.3
Head 65 years and over-----	98	100.0	36.7	35.7	27.6	43.9	33.7	23.5
All 4 person families-----	2,705	100.0	24.8	13.5	61.7	29.2	13.0	57.8
Husband-wife, child under 17:								
Head under 45 years-----	1,594	100.0	20.5	7.5	72.1	24.5	6.5	69.0
Head 45-64 years-----	577	100.0	22.7	15.8	61.7	28.2	16.1	55.8
Head 65 years and over-----	*	*	*	*	*	*	*	*
Husband-wife, no child under 17:								
Head under 45 years-----	*	*	*	*	*	*	*	*
Head 45-64 years-----	149	100.0	16.8	40.3	43.0	20.1	40.3	39.6
Head 65 years and over-----	*	*	*	*	*	*	*	*
Other family group:.....								
Head under 45 years-----	177	100.0	66.7	11.9	21.5	68.4	11.9	19.2
Head 45-64 years-----	85	100.0	40.0	40.0	18.8	42.4	41.2	16.5
Head 65 years and over-----	*	*	*	*	*	*	*	*
All 5+ person families-----	3,757	100.0	35.9	15.1	49.0	40.6	13.4	46.0
Husband-wife, child under 17:								
Head under 45 years-----	2,261	100.0	31.9	9.0	59.1	35.6	8.0	56.4
Head 45-64 years-----	898	100.0	34.3	22.5	43.2	39.3	20.7	39.9
Head 65 years and over-----	88	100.0	43.2	44.3	12.5	53.4	34.1	12.5
Husband-wife, no child under 17:								
Head under 45 years-----	*	*	*	*	*	*	*	*
Head 45-64 years-----	*	*	*	*	*	*	*	*
Head 65 years and over-----	*	*	*	*	*	*	*	*
Other family group:.....								
Head under 45 years-----	265	100.0	63.4	14.7	21.9	68.7	14.0	17.4
Head 45-64 years-----	148	100.0	52.7	30.4	17.6	62.8	24.3	13.5
Head 65 years and over-----	50	100.0	38.0	32.0	30.0	48.0	28.0	24.0

Table 5. Number and percent distribution of families or unrelated individuals and extent of hospital and surgical insurance coverage, by geographic region and family characteristics: United States, July 1962-June 1963—Con.

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

Geographic region and family characteristics	Total		Hospital insurance coverage			Surgical insurance coverage		
	Population in thousands	Percent	None	Incomplete	Complete	None	Incomplete	Complete
<u>West</u>		Percent distribution						
Total, individuals and families-----	9,543	100.0	31.4	8.7	59.8	34.7	8.5	56.8
All individuals-----	2,112	100.0	47.1	...	52.9	50.4	...	49.6
Living alone:.....								
Under 45 years-----	452	100.0	37.6	...	62.4	40.7	...	59.3
45-64 years-----	495	100.0	38.6	...	61.2	40.8	...	59.2
65 years and over-----	638	100.0	58.3	...	41.8	63.0	...	37.0
Living with nonrelatives:.....								
Under 45 years-----	345	100.0	50.1	...	49.9	53.0	...	47.0
45-64 years-----	114	100.0	37.7	...	62.3	38.6	...	60.5
65 years and over-----	69	100.0	66.7	...	33.3	71.0	...	27.5
All families-----	7,431	100.0	27.0	11.2	61.8	30.3	10.9	58.8
All 2 person families-----	2,628	100.0	29.3	9.4	61.3	33.1	9.1	57.7
Husband-wife:.....								
Head under 45 years-----	397	100.0	23.7	3.3	73.0	29.5	3.5	67.0
Head 45-64 years-----	1,047	100.0	18.7	6.0	75.3	22.1	5.8	72.2
Head 65 years and over-----	647	100.0	35.9	12.4	51.8	40.8	11.1	48.1
Other family group:.....								
Head under 45 years-----	259	100.0	54.8	10.0	35.5	56.0	11.6	32.0
Head 45-64 years-----	161	100.0	36.0	20.5	44.1	39.1	20.5	40.4
Head 65 years and over-----	117	100.0	41.0	29.1	30.8	43.6	26.5	29.9
All 3 person families-----	1,456	100.0	27.6	14.0	58.4	30.0	14.6	55.4
Husband-wife, child under 17:								
Head under 45 years-----	498	100.0	20.9	4.4	74.7	24.5	4.6	70.9
Head 45-64 years-----	261	100.0	21.8	5.7	72.8	24.5	5.7	69.7
Head 65 years and over-----	*	*	*	*	*	*	*	*
Husband-wife, no child under 17:								
Head under 45 years-----	59	100.0	16.9	23.7	59.3	20.3	25.4	54.2
Head 45-64 years-----	250	100.0	11.2	32.8	56.0	14.8	31.6	53.6
Head 65 years and over-----	84	100.0	28.6	31.0	40.5	26.2	36.9	35.7
Other family group:.....								
Head under 45 years-----	203	100.0	66.5	9.4	24.1	67.0	9.4	23.6
Head 45-64 years-----	65	100.0	36.9	26.2	38.5	36.9	29.2	33.8
Head 65 years and over-----	*	*	*	*	*	*	*	*
All 4 person families-----	1,400	100.0	23.2	10.7	66.1	25.8	10.6	63.6
Husband-wife, child under 17:								
Head under 45 years-----	811	100.0	18.1	4.2	77.7	21.5	4.3	74.2
Head 45-64 years-----	311	100.0	15.8	13.5	71.1	16.7	13.2	70.1
Head 65 years and over-----	*	*	*	*	*	*	*	*
Husband-wife, no child under 17:								
Head under 45 years-----	*	*	*	*	*	*	*	*
Head 45-64 years-----	56	100.0	14.3	44.6	42.9	14.3	48.2	39.3
Head 65 years and over-----	*	*	*	*	*	*	*	*
Other family group:.....								
Head under 45 years-----	148	100.0	64.2	14.2	21.6	64.9	12.8	21.6
Head 45-64 years-----	*	*	*	*	*	*	*	*
Head 65 years and over-----	*	*	*	*	*	*	*	*
All 5+ person families-----	1,947	100.0	26.1	11.9	62.0	29.7	10.8	59.4
Husband-wife, child under 17:								
Head under 45 years-----	1,350	100.0	21.3	8.4	70.3	25.0	7.8	67.2
Head 45-64 years-----	394	100.0	24.9	22.3	52.8	28.2	20.8	51.0
Head 65 years and over-----	*	*	*	*	*	*	*	*
Husband-wife, no child under 17:								
Head under 45 years-----	*	*	*	*	*	*	*	*
Head 45-64 years-----	*	*	*	*	*	*	*	*
Head 65 years and over-----	*	*	*	*	*	*	*	*
Other family group:.....								
Head under 45 years-----	144	100.0	67.4	11.1	21.5	71.5	7.6	20.8
Head 45-64 years-----	*	*	*	*	*	*	*	*
Head 65 years and over-----	*	*	*	*	*	*	*	*

Table 6. Number and percent distribution of families or unrelated individuals and extent of hospital and surgical insurance coverage, by residence status and family characteristics: United States, July 1962-June 1963

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

Residence status and family characteristics		Total		Hospital insurance coverage			Surgical insurance coverage		
		Population in thousands	Percent	None	Incomplete	Complete	None	Incomplete	Complete
<u>Urban</u>		Percent distribution							
Total, individuals and families-----		41,808	100.0	22.7	9.4	67.9	28.3	9.7	62.0
All individuals-----		8,877	100.0	38.0	...	62.0	44.6	...	55.4
Living alone:.....	Under 45 years-----	1,735	100.0	30.5	...	69.4	36.6	...	63.4
	45-64 years-----	2,345	100.0	31.9	...	68.1	37.1	...	62.9
	65 years and over-----	2,720	100.0	46.1	...	53.9	54.4	...	45.7
Living with nonrelatives:.....	Under 45 years-----	1,101	100.0	39.9	...	60.1	45.4	...	54.6
	45-64 years-----	578	100.0	36.0	...	64.0	43.1	...	56.9
	65 years and over-----	397	100.0	49.1	...	50.9	56.7	...	43.3
All families-----		32,931	100.0	18.6	11.9	69.6	23.9	12.4	63.7
All 2 person families-----		11,395	100.0	20.4	9.8	69.7	27.0	10.2	62.9
Husband-wife:.....	Head under 45 years-----	1,873	100.0	16.9	4.9	78.2	22.3	4.5	73.2
	Head 45-64 years-----	4,277	100.0	12.7	4.4	82.8	18.2	4.7	77.0
	Head 65 years and over---	2,626	100.0	28.0	8.5	63.5	37.3	8.1	54.6
Other family group:.....	Head under 45 years-----	950	100.0	35.1	17.8	47.2	38.6	20.9	40.3
	Head 45-64 years-----	942	100.0	24.0	22.9	53.1	30.4	24.0	45.6
	Head 65 years and over---	728	100.0	24.2	31.0	44.8	33.2	32.3	34.3
All 3 person families-----		6,897	100.0	17.9	15.7	66.4	22.9	16.6	60.5
Husband-wife, child under 17:	Head under 45 years-----	2,380	100.0	16.3	4.5	79.2	21.1	4.1	74.9
	Head 45-64 years-----	1,095	100.0	13.6	5.7	80.7	18.7	5.5	75.8
	Head 65 years and over---	*	*	*	*	*	*	*	*
Husband-wife, no child under 17:	Head under 45 years-----	275	100.0	13.8	29.1	57.5	16.4	30.5	53.1
	Head 45-64 years-----	1,427	100.0	8.3	25.8	65.9	14.7	27.8	57.5
	Head 65 years and over---	456	100.0	19.7	33.6	46.9	25.0	37.5	37.5
Other family group:.....	Head under 45 years-----	613	100.0	51.4	17.0	31.6	55.3	15.3	29.4
	Head 45-64 years-----	403	100.0	19.6	28.0	52.4	24.3	35.0	40.9
	Head 65 years and over---	203	100.0	21.7	42.9	35.0	25.1	47.3	27.6
All 4 person families-----		6,489	100.0	15.3	11.3	73.4	19.7	12.0	68.3
Husband-wife, child under 17:	Head under 45 years-----	3,803	100.0	12.8	5.0	82.2	16.9	5.3	77.8
	Head 45-64 years-----	1,442	100.0	11.4	11.2	77.4	16.6	12.5	70.9
	Head 65 years and over---	57	100.0	24.6	38.6	36.8	35.1	35.1	28.1
Husband-wife, no child under 17:	Head under 45 years-----	71	100.0	7.0	40.8	50.7	14.1	40.8	46.5
	Head 45-64 years-----	412	100.0	6.8	33.7	59.5	11.4	36.7	51.9
	Head 65 years and over---	69	100.0	20.3	43.5	36.2	29.0	43.5	27.5
Other family group:.....	Head under 45 years-----	402	100.0	55.5	15.9	28.6	58.0	15.9	25.9
	Head 45-64 years-----	161	100.0	25.5	36.6	37.9	30.4	37.3	32.3
	Head 65 years and over---	73	100.0	21.9	49.3	28.8	24.7	54.8	20.5
All 5+ person families-----		8,150	100.0	19.1	12.1	68.8	23.9	12.1	64.1
Husband-wife, child under 17:	Head under 45 years-----	5,425	100.0	16.3	6.5	77.2	20.8	6.6	72.7
	Head 45-64 years-----	1,757	100.0	14.7	19.9	65.3	19.8	20.8	59.4
	Head 65 years and over---	94	100.0	22.3	40.4	37.2	28.7	39.4	31.9
Husband-wife, no child under 17:	Head under 45 years-----	*	*	*	*	*	*	*	*
	Head 45-64 years-----	84	100.0	8.3	52.4	40.5	13.1	56.0	32.1
	Head 65 years and over---	*	*	*	*	*	*	*	*
Other family group:.....	Head under 45 years-----	482	100.0	58.5	15.6	25.7	63.5	13.9	22.4
	Head 45-64 years-----	213	100.0	39.4	38.0	22.5	46.5	34.3	19.7
	Head 65 years and over---	65	100.0	21.5	38.5	40.0	26.2	43.1	30.8

Table 6. Number and percent distribution of families or unrelated individuals and extent of hospital and surgical insurance coverage, by residence status and family characteristics: United States, July 1962-June 1963—Con.

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

Residence status and family characteristics	Total		Hospital insurance coverage			Surgical insurance coverage		
	Population in thousands	Percent	None	Incomplete	Complete	None	Incomplete	Complete
<u>Rural-nonfarm</u>								
Total, individuals and families-----	12,683	100.0	31.8	9.3	58.9	37.0	9.0	54.0
All individuals-----	1,837	100.0	49.1	...	51.0	54.4	...	45.7
Living alone:.....								
Under 45 years-----	188	100.0	35.6	...	64.4	47.3	...	52.7
45-64 years-----	492	100.0	40.0	...	59.8	43.3	...	56.7
65 years and over-----	779	100.0	57.5	...	42.4	63.8	...	36.2
Living with nonrelatives:.....								
Under 45 years-----	191	100.0	47.6	...	52.4	49.2	...	50.8
45-64 years-----	92	100.0	48.9	...	51.1	52.2	...	47.8
65 years and over-----	96	100.0	54.2	...	44.8	61.5	...	38.5
All families-----	10,846	100.0	28.9	10.9	60.2	34.1	10.5	55.4
All 2 person families-----	3,568	100.0	31.4	7.8	60.7	37.5	7.2	55.2
Husband-wife:.....								
Head under 45 years-----	551	100.0	20.7	3.3	76.0	26.5	3.8	69.7
Head 45-64 years-----	1,338	100.0	21.3	4.6	74.1	26.6	3.9	69.5
Head 65 years and over-----	1,052	100.0	41.8	7.8	50.5	49.1	6.9	43.9
Other family group:.....								
Head under 45 years-----	204	100.0	53.4	11.3	35.8	54.9	13.2	31.9
Head 45-64 years-----	207	100.0	37.2	18.8	44.0	45.9	17.4	37.2
Head 65 years and over-----	215	100.0	45.6	26.5	27.9	53.5	22.3	24.2
All 3 person families-----	2,100	100.0	27.2	14.4	58.4	32.4	14.0	53.5
Husband-wife, child under 17:								
Head under 45 years-----	808	100.0	21.4	4.8	73.8	26.0	4.2	69.7
Head 45-64 years-----	340	100.0	24.1	4.4	71.5	28.5	4.1	67.4
Head 65 years and over-----	*	*	*	*	*	*	*	*
Husband-wife, no child under 17:								
Head under 45 years-----	92	100.0	22.8	23.9	53.3	28.3	37.0	35.9
Head 45-64 years-----	377	100.0	21.5	24.7	53.8	26.3	23.9	49.9
Head 65 years and over-----	154	100.0	31.8	43.5	24.7	40.3	44.2	15.6
Other family group:.....								
Head under 45 years-----	150	100.0	62.0	11.3	26.7	66.0	9.3	24.7
Head 45-64 years-----	93	100.0	35.5	26.9	37.6	40.9	28.0	30.1
Head 65 years and over-----	50	100.0	48.0	38.0	16.0	62.0	22.0	16.0
All 4 person families-----	2,121	100.0	24.0	11.3	64.7	28.9	11.4	59.7
Husband-wife, child under 17:								
Head under 45 years-----	1,289	100.0	20.7	4.4	74.9	25.6	4.3	70.1
Head 45-64 years-----	442	100.0	23.5	13.8	62.4	29.4	13.8	56.6
Head 65 years and over-----	*	*	*	*	*	*	*	*
Husband-wife, no child under 17:								
Head under 45 years-----	*	*	*	*	*	*	*	*
Head 45-64 years-----	109	100.0	12.8	41.3	45.9	15.6	44.0	41.3
Head 65 years and over-----	*	*	*	*	*	*	*	*
Other family group:.....								
Head under 45 years-----	116	100.0	66.4	10.3	23.3	68.1	11.2	20.7
Head 45-64 years-----	61	100.0	39.3	39.3	21.3	39.3	41.0	19.7
Head 65 years and over-----	*	*	*	*	*	*	*	*
All 5+ person families-----	3,058	100.0	30.5	11.7	57.8	35.0	11.2	53.8
Husband-wife, child under 17:								
Head under 45 years-----	2,060	100.0	25.5	7.2	67.3	29.7	6.9	63.3
Head 45-64 years-----	668	100.0	32.6	20.8	46.6	37.4	20.1	42.7
Head 65 years and over-----	52	100.0	48.1	42.3	9.6	51.9	36.5	9.6
Husband-wife, no child under 17:								
Head under 45 years-----	*	*	*	*	*	*	*	*
Head 45-64 years-----	*	*	*	*	*	*	*	*
Head 65 years and over-----	*	*	*	*	*	*	*	*
Other family group:.....								
Head under 45 years-----	155	100.0	72.9	8.4	18.7	76.8	7.1	16.8
Head 45-64 years-----	73	100.0	52.1	20.5	27.4	57.5	21.9	20.5
Head 65 years and over-----	*	*	*	*	*	*	*	*

Table 6. Number and percent distribution of families or unrelated individuals and extent of hospital and surgical insurance coverage, by residence status and family characteristics: United States, July 1962-June 1963—Con.

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

Residence status and family characteristics	Total		Hospital insurance coverage			Surgical insurance coverage		
	Population in thousands	Percent	None	Incomplete	Complete	None	Incomplete	Complete
<u>Rural-farm</u>								
Total, individuals and families-----	3,650	100.0	41.5	11.8	46.7	46.5	11.1	42.5
All individuals-----	302	100.0	57.9	...	42.1	62.3	...	37.7
Living alone:.....								
Under 45 years-----	*	*	*	...	*	*	...	*
45-64 years-----	86	100.0	50.0	...	50.0	55.8	...	44.2
65 years and over-----	103	100.0	59.2	...	40.8	61.2	...	38.8
Living with nonrelatives:.....								
Under 45 years-----	*	*	*	...	*	*	...	*
45-64 years-----	*	*	*	...	*	*	...	*
65 years and over-----	*	*	*	...	*	*	...	*
All families-----	3,348	100.0	40.0	12.9	47.1	45.0	12.1	42.9
All 2 person families-----	1,071	100.0	40.0	7.7	52.3	45.0	7.8	47.2
Husband-wife:.....								
Head under 45 years-----	83	100.0	31.3	10.8	56.6	34.9	12.0	53.0
Head 45-64 years-----	499	100.0	33.1	4.8	62.1	38.9	4.8	56.3
Head 65 years and over-----	346	100.0	48.0	6.4	45.7	52.9	6.6	40.2
Other family group:.....								
Head under 45 years-----	*	*	*	*	*	*	*	*
Head 45-64 years-----	53	100.0	47.2	22.6	32.1	49.1	22.6	30.2
Head 65 years and over-----	75	100.0	49.3	20.0	29.3	53.3	18.7	28.0
All 3 person families-----	655	100.0	38.3	19.1	42.4	42.3	19.1	38.6
Husband-wife, child under 17:								
Head under 45 years-----	125	100.0	35.2	12.0	53.6	37.6	10.4	51.2
Head 45-64 years-----	158	100.0	31.6	10.1	58.2	34.8	9.5	56.3
Head 65 years and over-----	*	*	*	*	*	*	*	*
Husband-wife, no child under 17:								
Head under 45 years-----	*	*	*	*	*	*	*	*
Head 45-64 years-----	178	100.0	43.3	19.7	37.6	47.2	21.9	30.9
Head 65 years and over-----	86	100.0	37.2	39.5	23.3	45.3	37.2	17.4
Other family group:.....								
Head under 45 years-----	*	*	*	*	*	*	*	*
Head 45-64 years-----	*	*	*	*	*	*	*	*
Head 65 years and over-----	*	*	*	*	*	*	*	*
All 4 person families-----	527	100.0	35.5	14.8	49.5	42.9	13.1	44.0
Husband-wife, child under 17:								
Head under 45 years-----	245	100.0	34.7	4.5	60.8	40.8	4.5	54.7
Head 45-64 years-----	179	100.0	33.5	17.9	48.6	39.7	15.1	44.7
Head 65 years and over-----	*	*	*	*	*	*	*	*
Husband-wife, no child under 17:								
Head under 45 years-----	*	*	*	*	*	*	*	*
Head 45-64 years-----	*	*	*	*	*	*	*	*
Head 65 years and over-----	*	*	*	*	*	*	*	*
Other family group:.....								
Head under 45 years-----	*	*	*	*	*	*	*	*
Head 45-64 years-----	*	*	*	*	*	*	*	*
Head 65 years and over-----	*	*	*	*	*	*	*	*
All 5+ person families-----	1,096	100.0	43.2	13.2	43.6	47.7	11.6	40.7
Husband-wife, child under 17:								
Head under 45 years-----	623	100.0	44.8	7.4	47.8	48.3	7.1	44.6
Head 45-64 years-----	365	100.0	40.0	17.8	42.2	44.1	15.6	40.0
Head 65 years and over-----	*	*	*	*	*	*	*	*
Husband-wife, no child under 17:								
Head under 45 years-----	*	*	*	*	*	*	*	*
Head 45-64 years-----	*	*	*	*	*	*	*	*
Head 65 years and over-----	*	*	*	*	*	*	*	*
Other family group:.....								
Head under 45 years-----	*	*	*	*	*	*	*	*
Head 45-64 years-----	*	*	*	*	*	*	*	*
Head 65 years and over-----	*	*	*	*	*	*	*	*

Table 7. Number and percent distribution of families or unrelated individuals and extent of hospital and surgical insurance coverage, by color and family characteristics: United States, July 1962-June 1963

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

Color and family characteristics	Total		Hospital insurance coverage			Surgical insurance coverage		
	Population in thousands	Per cent	None	Incomplete	Complete	None	Incomplete	Complete
<u>White</u>								
Total, individuals and families-----			Percent distribution					
	52,069	100.0	23.6	9.0	67.5	28.9	9.3	61.8
All individuals-----	9,567	100.0	37.7	...	62.3	44.0	...	56.0
Living alone:.....								
Under 45 years-----	1,647	100.0	28.0	...	72.0	34.5	...	65.5
45-64 years-----	2,532	100.0	30.1	...	69.9	34.8	...	65.2
65 years and over-----	3,324	100.0	46.9	...	53.1	54.5	...	45.4
Living with nonrelatives:.....								
Under 45 years-----	1,088	100.0	39.9	...	60.1	45.3	...	54.7
45-64 years-----	522	100.0	33.9	...	66.1	39.8	...	60.2
65 years and over-----	454	100.0	47.6	...	52.4	54.2	...	45.6
All families-----	42,502	100.0	20.4	11.0	68.6	25.5	11.4	63.1
All 2 person families-----	14,738	100.0	22.8	8.7	68.6	29.0	8.9	62.1
Husband-wife:.....								
Head under 45 years-----	2,252	100.0	16.5	4.4	79.1	21.4	4.3	74.2
Head 45-64 years-----	5,727	100.0	15.4	4.2	80.3	20.7	4.3	75.0
Head 65 years and over-----	3,801	100.0	32.1	7.6	60.3	40.6	7.2	52.1
Other family group:.....								
Head under 45 years-----	1,002	100.0	36.1	16.6	47.3	40.4	19.5	40.1
Head 45-64 years-----	1,051	100.0	24.8	20.9	54.2	30.8	22.5	46.6
Head 65 years and over-----	905	100.0	28.1	29.1	43.0	36.5	29.4	34.1
All 3 person families-----	8,771	100.0	19.8	14.9	65.3	24.5	15.8	59.7
Husband-wife, child under 17:								
Head under 45 years-----	3,103	100.0	17.7	4.5	77.8	22.1	4.3	73.7
Head 45-64 years-----	1,468	100.0	16.6	5.0	78.4	21.4	4.8	73.8
Head 65 years and over-----	63	100.0	39.7	17.5	41.3	41.3	15.9	41.3
Husband-wife, no child under 17:								
Head under 45 years-----	316	100.0	14.9	24.7	60.4	18.0	28.5	53.8
Head 45-64 years-----	1,863	100.0	13.2	24.2	62.7	18.8	25.9	55.3
Head 65 years and over-----	659	100.0	24.1	35.8	40.1	30.3	38.7	31.0
Other family group:.....								
Head under 45 years-----	600	100.0	51.7	14.5	33.8	54.3	14.2	31.5
Head 45-64 years-----	445	100.0	21.3	28.1	50.6	25.4	34.6	40.0
Head 65 years and over-----	253	100.0	24.1	41.9	34.0	29.6	42.3	28.1
All 4 person families-----	8,421	100.0	16.9	10.8	72.4	21.5	11.2	67.2
Husband-wife, child under 17:								
Head under 45 years-----	4,991	100.0	14.8	4.3	80.8	19.3	4.5	76.2
Head 45-64 years-----	1,950	100.0	15.0	11.6	73.3	20.2	12.6	67.2
Head 65 years and over-----	81	100.0	22.2	35.8	40.7	34.6	34.6	30.9
Husband-wife, no child under 17:								
Head under 45 years-----	76	100.0	11.8	32.9	55.3	17.1	30.3	51.3
Head 45-64 years-----	529	100.0	9.5	35.5	55.0	14.2	37.8	48.0
Head 65 years and over-----	117	100.0	23.9	41.9	35.0	35.9	38.5	25.6
Other family group:.....								
Head under 45 years-----	412	100.0	54.4	14.3	31.3	56.6	14.1	29.1
Head 45-64 years-----	185	100.0	23.2	40.0	36.8	27.0	41.1	31.9
Head 65 years and over-----	79	100.0	15.2	51.9	32.9	17.7	55.7	26.5
All 5+ person families-----	10,571	100.0	20.5	11.0	68.4	24.8	11.1	64.1
Husband-wife, child under 17:								
Head under 45 years-----	7,263	100.0	18.6	6.1	75.3	22.8	6.2	71.0
Head 45-64 years-----	2,385	100.0	19.2	18.7	62.1	23.6	19.4	56.9
Head 65 years and over-----	123	100.0	24.4	43.1	31.7	30.9	39.0	30.1
Husband-wife, no child under 17:								
Head under 45 years-----	*	*	*	*	*	*	*	*
Head 45-64 years-----	104	100.0	16.3	47.1	36.5	21.2	51.0	26.9
Head 65 years and over-----	*	*	*	*	*	*	*	*
Other family group:.....								
Head under 45 years-----	384	100.0	57.6	15.6	26.6	61.2	13.3	25.3
Head 45-64 years-----	197	100.0	37.6	32.0	31.0	42.1	31.0	26.9
Head 65 years and over-----	82	100.0	15.9	41.5	42.7	20.7	41.5	37.3

Table 7. Number and percent distribution of families or unrelated individuals and extent of hospital and surgical insurance coverage, by color and family characteristics: United States, July 1962-June 1963—Con.

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

Color and family characteristics	Total		Hospital insurance coverage			Surgical insurance coverage		
	Population in thousands	Per cent	None	Incomplete	Complete	None	Incomplete	Complete
<u>Nonwhite</u>								
Total, individuals and families-----	6,073	100.0	45.3	14.2	40.5	52.1	12.9	35.0
All individuals-----	1,450	100.0	58.1	...	41.9	64.4	...	35.5
Living alone:.....								
Under 45 years-----	298	100.0	50.3	...	49.7	57.4	...	42.6
45-64 years-----	390	100.0	57.7	...	42.3	64.1	...	35.9
65 years and over-----	278	100.0	73.7	...	26.3	80.9	...	19.1
Living with nonrelatives:.....								
Under 45 years-----	239	100.0	49.4	...	50.6	51.5	...	48.5
45-64 years-----	182	100.0	54.4	...	45.6	62.6	...	37.4
65 years and over-----	62	100.0	72.6	...	27.4	82.3	...	17.7
All families-----	4,623	100.0	41.3	18.7	40.0	48.2	17.0	34.8
All 2 person families-----	1,295	100.0	40.8	15.4	43.8	48.0	14.4	37.8
Husband-wife:.....								
Head under 45 years-----	255	100.0	33.3	7.8	58.4	42.7	7.5	49.8
Head 45-64 years-----	386	100.0	28.8	7.8	63.2	36.8	8.0	55.2
Head 65 years and over-----	222	100.0	53.6	17.6	28.8	61.3	15.3	23.4
Other family group:.....								
Head under 45 years-----	168	100.0	52.4	16.1	31.5	50.6	19.6	29.8
Head 45-64 years-----	152	100.0	44.1	30.3	25.7	53.9	24.3	21.7
Head 65 years and over-----	112	100.0	51.8	32.1	17.0	59.8	27.7	12.5
All 3 person families-----	880	100.0	36.6	22.8	40.6	44.1	20.9	35.0
Husband-wife, child under 17:								
Head under 45 years-----	209	100.0	26.8	9.6	64.1	35.4	6.2	58.4
Head 45-64 years-----	125	100.0	29.6	16.0	54.4	33.6	16.0	50.4
Head 65 years and over-----	*	*	*	*	*	*	*	*
Husband-wife, no child under 17:								
Head under 45 years-----	67	100.0	22.4	43.3	32.8	28.4	50.7	20.9
Head 45-64 years-----	118	100.0	25.4	37.3	37.3	35.6	38.1	27.1
Head 65 years and over-----	*	*	*	*	*	*	*	*
Other family group:.....								
Head under 45 years-----	173	100.0	59.5	19.1	21.4	67.6	13.9	18.5
Head 45-64 years-----	90	100.0	41.1	26.7	32.2	48.9	25.6	25.6
Head 65 years and over-----	*	*	*	*	*	*	*	*
All 4 person families-----	715	100.0	37.3	19.9	42.9	42.5	19.6	37.8
Husband-wife, child under 17:								
Head under 45 years-----	346	100.0	27.5	12.7	59.8	31.5	12.4	55.8
Head 45-64 years-----	113	100.0	31.0	24.8	44.2	42.5	20.4	38.1
Head 65 years and over-----	*	*	*	*	*	*	*	*
Husband-wife, no child under 17:								
Head under 45 years-----	*	*	*	*	*	*	*	*
Head 45-64 years-----	*	*	*	*	*	*	*	*
Head 65 years and over-----	*	*	*	*	*	*	*	*
Other family group:.....								
Head under 45 years-----	114	100.0	72.8	14.0	13.2	74.6	16.7	8.8
Head 45-64 years-----	57	100.0	54.4	29.8	15.8	59.6	29.8	12.3
Head 65 years and over-----	*	*	*	*	*	*	*	*
All 5+ person families-----	1,733	100.0	45.7	18.5	35.8	52.8	15.9	31.3
Husband-wife, child under 17:								
Head under 45 years-----	845	100.0	39.6	12.7	47.6	45.8	10.8	43.4
Head 45-64 years-----	405	100.0	41.2	26.4	32.6	48.1	23.0	28.9
Head 65 years and over-----	52	100.0	48.1	34.6	17.3	57.7	28.8	11.5
Husband-wife, no child under 17:								
Head under 45 years-----	*	*	*	*	*	*	*	*
Head 45-64 years-----	*	*	*	*	*	*	*	*
Head 65 years and over-----	*	*	*	*	*	*	*	*
Other family group:.....								
Head under 45 years-----	274	100.0	67.9	11.7	20.1	74.5	11.3	14.2
Head 45-64 years-----	113	100.0	51.3	36.3	12.4	63.7	28.3	8.0
Head 65 years and over-----	*	*	*	*	*	*	*	*

Table 8. Number and percent distribution of families or unrelated individuals and extent of hospital and surgical insurance coverage, by current activity status and family characteristics: United States, July 1962-June 1963

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

Current activity status and family characteristics	Total		Hospital insurance coverage			Surgical insurance coverage		
	Population in thousands	Per cent	None	Incomplete	Complete	None	Incomplete	Complete
<u>In labor force</u>		Percent distribution						
Total, individuals and families-----	45,391	100.0	20.1	9.1	70.8	25.3	9.2	65.5
All individuals-----	6,295	100.0	31.1	...	68.9	36.7	...	63.3
Living alone:.....								
Under 45 years-----	1,632	100.0	30.7	...	69.3	36.4	...	63.6
45-64 years-----	2,242	100.0	27.3	...	72.7	32.2	...	67.8
65 years and over-----	674	100.0	31.8	...	68.2	39.3	...	60.7
Living with nonrelatives:.....								
Under 45 years-----	1,053	100.0	37.9	...	62.2	42.3	...	57.7
45-64 years-----	564	100.0	32.6	...	67.4	39.9	...	60.1
65 years and over-----	131	100.0	38.9	...	60.3	46.6	...	53.4
All families-----	39,096	100.0	18.3	10.5	71.2	23.4	10.7	65.8
All 2 person families-----	11,166	100.0	17.8	7.7	74.5	23.9	7.7	68.4
Husband-wife:.....								
Head under 45 years-----	2,422	100.0	17.9	4.4	77.7	23.2	4.3	72.5
Head 45-64 years-----	5,536	100.0	14.0	4.0	82.0	19.6	4.1	76.2
Head 65 years and over-----	1,368	100.0	24.7	8.0	67.3	33.8	7.2	59.0
Other family group:.....								
Head under 45 years-----	774	100.0	28.4	20.9	50.6	32.4	22.7	45.0
Head 45-64 years-----	889	100.0	20.7	23.4	55.9	27.4	24.2	48.4
Head 65 years and over-----	176	100.0	21.6	26.7	51.7	33.0	21.6	45.5
All 3 person families-----	8,158	100.0	17.7	13.5	68.7	22.6	14.1	63.3
Husband-wife, child under 17:								
Head under 45 years-----	3,265	100.0	17.7	4.8	77.5	22.4	4.3	73.3
Head 45-64 years-----	1,530	100.0	16.1	5.8	78.2	20.8	5.4	73.8
Head 65 years and over-----	*	*	*	*	*	*	*	*
Husband-wife, no child under 17:								
Head under 45 years-----	335	100.0	16.4	26.0	57.9	18.8	30.7	50.4
Head 45-64 years-----	1,855	100.0	12.6	24.7	62.8	18.5	26.3	55.2
Head 65 years and over-----	240	100.0	26.3	34.2	39.6	34.6	35.0	30.4
Other family group:.....								
Head under 45 years-----	480	100.0	35.4	22.9	41.5	40.2	21.0	38.8
Head 45-64 years-----	377	100.0	20.4	27.3	52.3	23.3	34.2	42.2
Head 65 years and over-----	*	*	*	*	*	*	*	*
All 4 person families-----	8,428	100.0	16.1	10.3	73.6	20.8	10.8	68.4
Husband-wife, child under 17:								
Head under 45 years-----	5,287	100.0	15.5	4.7	79.8	19.9	4.9	75.2
Head 45-64 years-----	2,000	100.0	14.9	12.3	72.9	20.4	12.9	66.3
Head 65 years and over-----	*	*	*	*	*	*	*	*
Husband-wife, no child under 17:								
Head under 45 years-----	78	100.0	10.3	39.7	50.0	15.4	38.5	44.3
Head 45-64 years-----	536	100.0	9.5	36.4	54.1	14.2	38.6	47.2
Head 65 years and over-----	*	*	*	*	*	*	*	*
Other family group:.....								
Head under 45 years-----	282	100.0	43.6	19.5	37.2	46.1	20.6	33.3
Head 45-64 years-----	142	100.0	21.8	40.8	37.3	26.1	41.5	32.4
Head 65 years and over-----	*	*	*	*	*	*	*	*
All 5+ person families-----	11,344	100.0	20.8	11.4	67.8	25.6	11.3	63.2
Husband-wife, child under 17:								
Head under 45 years-----	8,015	100.0	20.2	6.7	73.1	24.6	6.6	68.3
Head 45-64 years-----	2,633	100.0	19.8	19.9	60.3	24.8	20.0	55.2
Head 65 years and over-----	77	100.0	26.0	36.4	36.4	29.9	37.7	31.2
Husband-wife, no child under 17:								
Head under 45 years-----	*	*	*	*	*	*	*	*
Head 45-64 years-----	106	100.0	15.1	50.0	35.8	20.8	50.9	28.3
Head 65 years and over-----	*	*	*	*	*	*	*	*
Other family group:.....								
Head under 45 years-----	302	100.0	43.4	21.9	34.8	51.0	19.5	29.3
Head 45-64 years-----	174	100.0	27.6	42.0	31.0	36.8	36.8	26.4
Head 65 years and over-----	*	*	*	*	*	*	*	*

Table 8. Number and percent distribution of families or unrelated individuals and extent of hospital and surgical insurance coverage, by current activity status and family characteristics: United States, July 1962-June 1963—Con.

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

Current activity status and family characteristics	Total		Hospital insurance coverage			Surgical insurance coverage		
	Population in thousands	Percent	None	Incomplete	Complete	None	Incomplete	Complete
<u>Not in labor force</u>		Percent distribution						
Total, individuals and families-----	12,751	100.0	46.5	11.0	42.5	53.0	11.1	35.9
All individuals-----	4,721	100.0	52.8	...	47.2	60.0	...	40.0
Living alone:.....								
Under 45 years-----	313	100.0	35.5	...	64.9	46.3	...	53.7
45-64 years-----	681	100.0	55.2	...	44.8	60.2	...	39.8
65 years and over-----	2,928	100.0	52.9	...	47.1	60.6	...	39.4
Living with nonrelatives:.....								
Under 45 years-----	273	100.0	56.0	...	44.0	62.6	...	37.4
45-64 years-----	141	100.0	65.2	...	34.8	69.5	...	30.5
65 years and over-----	385	100.0	54.5	...	45.5	61.6	...	38.4
All families-----	8,029	100.0	42.8	17.4	39.8	48.9	17.6	33.5
All 2 person families-----	4,868	100.0	38.9	12.8	48.3	45.8	13.2	41.0
Husband-wife:.....								
Head under 45 years-----	84	100.0	28.6	14.3	57.1	34.5	14.3	51.2
Head 45-64 years-----	577	100.0	38.5	8.8	52.5	41.8	8.7	49.6
Head 65 years and over-----	2,656	100.0	37.7	8.2	54.0	45.8	7.9	46.2
Other family group:.....								
Head under 45 years-----	395	100.0	58.5	7.6	33.9	60.5	13.2	26.3
Head 45-64 years-----	314	100.0	45.5	18.5	35.7	51.6	18.5	29.6
Head 65 years and over-----	842	100.0	32.4	29.8	37.6	40.3	30.9	28.9
All 3 person families-----	1,494	100.0	41.2	27.0	31.9	46.4	28.1	25.4
Husband-wife, child under 17:								
Head under 45 years-----	*	*	*	*	*	*	*	*
Head 45-64 years-----	63	100.0	55.6	7.9	38.1	60.3	9.5	30.2
Head 65 years and over-----	52	100.0	51.9	23.1	26.9	53.8	19.2	26.9
Husband-wife, no child under 17:								
Head under 45 years-----	*	*	*	*	*	*	*	*
Head 45-64 years-----	126	100.0	34.1	29.4	37.3	38.9	31.0	30.2
Head 65 years and over-----	457	100.0	23.4	37.6	38.7	29.1	40.7	30.0
Other family group:.....								
Head under 45 years-----	293	100.0	82.9	3.4	13.7	85.3	2.7	11.9
Head 45-64 years-----	159	100.0	34.6	29.6	35.8	43.4	30.2	26.4
Head 65 years and over-----	248	100.0	28.2	39.1	32.7	33.5	39.9	26.2
All 4 person families-----	708	100.0	46.6	25.4	28.0	51.3	25.1	23.6
Husband-wife, child under 17:								
Head under 45 years-----	50	100.0	36.0	22.0	42.0	46.0	16.0	40.0
Head 45-64 years-----	62	100.0	50.0	16.1	33.9	54.8	16.1	30.6
Head 65 years and over-----	52	100.0	26.9	38.5	34.6	38.5	36.5	25.0
Husband-wife, no child under 17:								
Head under 45 years-----	*	*	*	*	*	*	*	*
Head 45-64 years-----	*	*	*	*	*	*	*	*
Head 65 years and over-----	83	100.0	22.9	41.0	36.1	33.7	37.3	27.7
Other family group:.....								
Head under 45 years-----	245	100.0	75.1	8.6	15.9	76.7	8.2	15.1
Head 45-64 years-----	100	100.0	44.0	32.0	24.0	47.0	34.0	19.0
Head 65 years and over-----	81	100.0	18.5	50.6	30.9	21.0	56.8	21.0
All 5+ person families-----	960	100.0	62.1	20.3	17.5	66.6	18.2	15.2
Husband-wife, child under 17:								
Head under 45 years-----	92	100.0	72.8	14.1	13.0	73.9	13.0	13.0
Head 45-64 years-----	157	100.0	65.0	19.1	15.9	67.5	18.5	14.6
Head 65 years and over-----	98	100.0	35.7	43.9	20.4	46.9	34.7	19.4
Husband-wife, no child under 17:								
Head under 45 years-----	*	*	*	*	*	*	*	*
Head 45-64 years-----	*	*	*	*	*	*	*	*
Head 65 years and over-----	*	*	*	*	*	*	*	*
Other family group:.....								
Head under 45 years-----	356	100.0	77.8	7.3	14.9	80.3	6.5	13.2
Head 45-64 years-----	136	100.0	61.8	22.8	14.7	67.6	21.3	11.0
Head 65 years and over-----	86	100.0	24.4	41.9	32.6	32.6	41.9	26.7

Table 9. Number and percent distribution of families or unrelated individuals and extent of hospital and surgical insurance coverage, by occupation of individual or head of family and family characteristics: United States, July 1962-June 1963

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

Occupation of individual or head of family	Total		Hospital insurance coverage			Surgical insurance coverage		
	Population in thousands	Percent	None	Incomplete	Complete	None	Incomplete	Complete
Professional, technical, and kindred workers								
Total-----	5,718	100.0	12.0	5.5	82.5	17.2	6.4	76.4
Percent distribution								
All individuals-----	1,114	100.0	22.7	...	77.3	28.3	...	71.8
All families-----	4,604	100.0	9.4	6.9	83.8	14.5	7.9	77.6
2 person families-----	1,234	100.0	10.1	6.7	83.1	16.5	7.0	76.6
3 person families-----	939	100.0	12.0	8.5	79.4	15.2	11.1	73.7
4 person families-----	1,187	100.0	6.7	6.1	87.1	11.7	6.9	81.4
5+ person families-----	1,244	100.0	9.1	6.4	84.6	14.8	7.3	77.9
Farmers and farm managers								
Total-----	2,131	100.0	43.6	10.9	45.4	49.1	10.5	40.4
All individuals-----	103	100.0	59.2	...	39.8	66.0	...	34.0
All families-----	2,028	100.0	42.8	11.5	45.7	48.2	11.0	40.7
2 person families-----	676	100.0	40.1	7.4	52.5	46.3	7.7	46.0
3 person families-----	378	100.0	45.5	17.7	36.8	48.9	18.3	32.5
4 person families-----	350	100.0	38.9	14.0	46.9	46.3	12.0	41.7
5+ person families-----	624	100.0	46.3	10.7	42.9	51.0	9.6	39.4
Managers, officials, and proprietors, except farm								
Total-----	6,263	100.0	16.0	8.4	75.6	22.0	8.1	69.9
All individuals-----	496	100.0	24.6	...	75.4	29.6	...	70.4
All families-----	5,767	100.0	15.3	9.1	75.6	21.3	8.8	69.9
2 person families-----	1,674	100.0	15.0	5.5	79.5	22.6	4.5	72.9
3 person families-----	1,247	100.0	13.4	12.5	74.1	19.6	12.3	68.2
4 person families-----	1,336	100.0	15.9	9.7	74.4	21.4	9.9	68.8
5+ person families-----	1,510	100.0	16.6	9.8	73.6	21.3	9.8	68.9
Clerical and kindred workers								
Total-----	4,011	100.0	11.3	8.4	80.3	15.7	9.1	75.2
All individuals-----	1,098	100.0	15.0	...	85.0	20.4	...	79.6
All families-----	2,913	100.0	9.9	11.6	78.5	14.0	12.5	73.5
2 person families-----	1,016	100.0	8.8	10.7	80.6	13.3	12.1	74.6
3 person families-----	634	100.0	12.6	15.0	72.6	16.2	16.2	67.5
4 person families-----	648	100.0	8.5	10.2	81.3	11.6	10.8	77.6
5+ person families-----	615	100.0	10.6	11.2	78.4	15.3	11.1	73.7
Sales workers								
Total-----	2,462	100.0	15.8	6.9	77.2	21.0	7.7	71.3
All individuals-----	284	100.0	31.0	...	68.7	37.0	...	62.7
All families-----	2,179	100.0	13.8	7.8	78.3	18.9	8.7	72.3
2 person families-----	698	100.0	15.2	6.6	78.4	20.9	7.7	71.3
3 person families-----	491	100.0	16.3	10.6	73.1	20.4	11.2	68.4
4 person families-----	474	100.0	11.8	5.3	82.7	17.9	6.3	75.7
5+ person families-----	515	100.0	11.5	9.3	79.2	15.7	9.9	74.4
Craftsmen, foremen, and kindred workers								
Total-----	8,440	100.0	15.9	9.5	74.6	20.5	10.0	69.6
All individuals-----	406	100.0	36.5	...	63.5	40.9	...	59.1
All families-----	8,034	100.0	14.8	9.9	75.2	19.5	10.5	70.1
2 person families-----	2,088	100.0	13.5	5.6	80.9	18.9	5.8	75.3
3 person families-----	1,656	100.0	14.8	13.3	71.9	20.6	13.5	65.9
4 person families-----	1,735	100.0	13.8	9.6	76.6	17.3	11.0	71.8
5+ person families-----	2,554	100.0	16.7	11.5	71.8	20.7	11.9	67.4

Table 9. Number and percent distribution of families or unrelated individuals and extent of hospital and surgical insurance coverage, by occupation of individual or head of family and family characteristics: United States, July 1962-June 1963—Con.

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

Occupation of individual or head of family	Total		Hospital insurance coverage			Surgical insurance coverage		
	Population in thousands	Percent	None	Incomplete	Complete	None	Incomplete	Complete
<u>Operatives and kindred workers</u>								
Total-----	8,514	100.0	17.5	10.0	72.5	22.2	10.1	67.6
All individuals-----	855	100.0	27.4	...	72.6	33.1	...	66.9
All families-----	7,659	100.0	16.4	11.1	72.5	21.0	11.3	67.7
2 person families-----	1,947	100.0	15.8	7.6	76.6	21.3	7.3	71.4
3 person families-----	1,618	100.0	14.1	13.5	72.4	18.9	14.2	66.9
4 person families-----	1,660	100.0	16.3	11.3	72.3	20.2	12.3	67.5
5+ person families-----	2,434	100.0	18.4	12.2	69.4	22.8	11.8	65.4
<u>Private household workers</u>								
Total-----	902	100.0	51.2	8.4	40.5	57.8	7.1	35.1
All individuals-----	543	100.0	49.5	...	50.5	54.9	...	45.1
All families-----	359	100.0	53.5	21.2	25.3	62.1	17.8	20.1
2 person families-----	141	100.0	46.8	19.1	34.0	59.6	13.5	27.0
3 person families-----	81	100.0	56.8	18.5	24.7	60.5	17.3	23.5
4 person families-----	*	*	*	*	*	*	*	*
5+ person families-----	88	100.0	53.4	28.4	18.2	62.5	23.9	13.6
<u>Service workers, except private household</u>								
Total-----	3,593	100.0	27.7	12.6	59.6	33.9	12.5	53.7
All individuals-----	910	100.0	37.1	...	62.9	43.7	...	56.3
All families-----	2,683	100.0	24.6	16.9	58.6	30.5	16.7	52.8
2 person families-----	955	100.0	24.3	13.5	62.2	31.1	13.7	55.2
3 person families-----	576	100.0	22.4	21.9	55.7	27.6	21.0	51.4
4 person families-----	446	100.0	25.1	16.1	59.0	31.6	16.6	51.8
5+ person families-----	706	100.0	26.3	17.8	55.8	31.4	17.3	51.1
<u>Laborers</u>								
Total-----	3,210	100.0	40.5	10.7	48.7	46.2	9.6	44.1
All individuals-----	451	100.0	57.4	...	42.6	63.0	...	37.0
All families-----	2,758	100.0	37.8	12.5	49.7	43.5	11.2	45.3
2 person families-----	695	100.0	35.1	7.3	57.6	41.4	7.1	51.5
3 person families-----	508	100.0	34.1	13.8	52.2	38.8	13.8	47.4
4 person families-----	528	100.0	29.5	16.7	53.8	36.2	13.1	50.8
5+ person families-----	1,028	100.0	45.7	13.2	41.1	50.9	11.8	37.4
<u>Unknown (including new workers)</u>								
Total-----	146	100.0	41.8	10.3	47.9	49.3	13.7	37.7
All individuals-----	*	*	*	*	*	*	*	*
All families-----	111	100.0	36.0	13.5	50.5	45.0	18.0	37.8
2 person families-----	*	*	*	*	*	*	*	*
3 person families-----	*	*	*	*	*	*	*	*
4 person families-----	*	*	*	*	*	*	*	*
5+ person families-----	*	*	*	*	*	*	*	*

Table 10. Number and percent distribution of families or unrelated individuals and extent of hospital and surgical insurance coverage, by industry of individual or head of family and family characteristics: United States, July 1962-June 1963

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

Industry of individual or head of family	Total		Hospital insurance coverage			Surgical insurance coverage		
	Population in thousands	Per cent	None	Incomplete	Complete	None	Incomplete	Complete
<u>Agriculture</u>								
Total-----	3,092	100.0	49.3	10.2	40.5	54.4	9.4	36.1
All individuals-----	272	100.0	64.7	...	353	69.5	...	30.9
All families-----	2,819	100.0	47.8	11.2	41.0	53.0	10.4	36.6
2 person families-----	884	100.0	44.2	7.1	48.6	49.8	7.6	42.8
3 person families-----	502	100.0	48.2	16.9	35.1	52.2	16.7	31.3
4 person families-----	473	100.0	42.5	14.2	43.1	51.2	11.2	37.6
5+ person families-----	960	100.0	53.3	10.4	36.1	57.4	9.2	33.4
<u>Forestry and fisheries</u>								
Total-----	91	100.0	31.9	9.9	58.2	35.2	9.9	54.9
All individuals-----	*	*	*	...	*	*	...	*
All families-----	81	100.0	30.9	11.1	58.0	34.6	11.1	54.3
2 person families-----	*	*	*	*	*	*	*	*
3 person families-----	*	*	*	*	*	*	*	*
4 person families-----	*	*	*	*	*	*	*	*
5+ person families-----	*	*	*	*	*	*	*	*
<u>Mining</u>								
Total-----	538	100.0	19.7	8.0	72.3	22.7	7.6	69.7
All individuals-----	*	*	*	...	*	*	...	*
All families-----	508	100.0	19.5	8.5	71.9	22.6	8.1	69.1
2 person families-----	138	100.0	12.3	2.9	84.8	17.4	2.2	81.2
3 person families-----	91	100.0	11.0	11.0	76.9	13.2	11.0	75.8
4 person families-----	91	100.0	23.1	13.2	63.7	24.2	15.4	60.4
5+ person families-----	188	100.0	27.1	8.5	63.8	30.9	8.0	61.7
<u>Construction</u>								
Total-----	4,019	100.0	29.2	10.8	60.0	35.2	10.3	54.6
All individuals-----	268	100.0	42.5	...	57.5	45.9	...	54.1
All families-----	3,751	100.0	28.3	11.6	60.1	34.4	11.0	54.6
2 person families-----	950	100.0	22.2	8.0	69.7	29.6	7.8	62.5
3 person families-----	751	100.0	28.8	12.6	58.6	34.8	12.6	52.6
4 person families-----	764	100.0	27.9	13.2	58.9	33.5	12.6	53.9
5+ person families-----	1,287	100.0	32.8	12.7	54.5	38.5	11.3	50.3
<u>Manufacturing</u>								
Total-----	13,136	100.0	9.4	8.6	82.1	13.5	9.3	77.3
All individuals-----	1,141	100.0	19.0	...	80.9	23.8	...	76.1
All families-----	11,996	100.0	8.5	9.4	82.2	12.5	10.1	77.4
2 person families-----	2,982	100.0	8.3	5.7	86.0	13.0	5.9	81.1
3 person families-----	2,628	100.0	8.5	11.9	79.6	13.0	13.0	74.0
4 person families-----	2,816	100.0	7.3	8.8	83.8	10.8	10.2	79.0
5+ person families-----	3,570	100.0	9.4	11.0	79.6	12.9	11.6	75.5
<u>Transportation and public utilities</u>								
Total-----	3,559	100.0	12.3	9.4	78.3	17.1	9.8	73.1
All individuals-----	278	100.0	22.7	...	77.3	28.1	...	71.9
All families-----	3,281	100.0	11.4	10.2	78.4	16.2	10.6	73.2
2 person families-----	906	100.0	10.9	6.2	82.9	17.0	6.2	76.8
3 person families-----	698	100.0	9.5	13.9	76.6	13.8	14.9	71.3
4 person families-----	694	100.0	11.2	9.2	79.4	15.1	10.4	74.5
5+ person families-----	984	100.0	13.2	12.1	74.6	17.8	12.0	70.2

Table 10. Number and percent distribution of families or unrelated individuals and extent of hospital and surgical insurance coverage, by industry of individual or head of family and family characteristics: United States, July 1962-June 1963-Con.

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

Industry of individual or head of family	Total		Hospital insurance coverage			Surgical insurance coverage		
	Population in thousands	Per cent	None	Incomplete	Complete	None	Incomplete	Complete
<u>Wholesale and retail trade</u>								
Total-----	7,615	100.0	22.9	9.7	67.3	29.4	9.5	61.1
All individuals-----	1,072	100.0	33.3	...	66.7	39.6	...	60.4
All families-----	6,544	100.0	21.2	11.3	67.4	27.7	11.0	61.3
2 person families-----	2,002	100.0	20.9	8.7	70.4	28.0	8.5	63.5
3 person families-----	1,372	100.0	20.7	15.5	63.9	27.0	14.3	58.7
4 person families-----	1,440	100.0	19.3	11.0	69.7	25.6	11.1	63.3
5+ person families-----	1,729	100.0	23.7	11.3	65.0	29.7	11.3	59.1
<u>Finance, insurance, and real estate</u>								
Total-----	1,807	100.0	11.9	6.7	81.4	17.0	7.0	76.0
All individuals-----	288	100.0	21.2	...	78.8	25.7	...	74.7
All families-----	1,519	100.0	10.1	8.0	81.9	15.3	8.4	76.3
2 person families-----	503	100.0	12.1	7.0	80.9	17.5	7.4	75.1
3 person families-----	344	100.0	9.0	9.6	81.7	14.8	10.8	74.4
4 person families-----	318	100.0	9.7	5.0	85.2	14.2	6.0	79.9
5+ person families-----	353	100.0	8.8	10.5	80.7	13.9	9.3	76.8
<u>Service and miscellaneous</u>								
Total-----	8,782	100.0	27.1	9.0	63.9	33.3	8.9	57.7
All individuals-----	2,604	100.0	34.3	...	65.7	40.8	...	59.2
All families-----	6,177	100.0	24.0	12.8	63.2	30.2	12.7	57.1
2 person families-----	2,097	100.0	22.9	11.2	65.9	30.5	10.5	59.0
3 person families-----	1,255	100.0	25.5	16.2	58.3	30.0	17.3	52.7
4 person families-----	1,259	100.0	22.9	12.0	65.2	28.8	11.8	59.5
5+ person families-----	1,566	100.0	25.2	12.8	61.9	31.1	12.6	56.3
<u>Public administration</u>								
Total-----	2,603	100.0	7.9	7.4	84.7	11.4	8.5	80.1
All individuals-----	291	100.0	14.8	...	85.2	17.9	...	82.1
All families-----	2,312	100.0	7.0	8.3	84.6	10.5	9.6	79.9
2 person families-----	640	100.0	6.7	5.3	88.0	10.9	7.0	82.0
3 person families-----	478	100.0	7.3	10.3	82.2	11.3	11.5	77.2
4 person families-----	544	100.0	5.5	8.6	86.0	7.4	10.3	82.4
5+ person families-----	650	100.0	8.3	9.7	82.0	12.2	10.2	77.7
<u>Unknown (including new workers)</u>								
Total-----	150	100.0	44.0	11.3	44.7	49.3	14.0	36.7
All individuals-----	*	*	*	*	*	*	*	*
All families-----	109	100.0	38.5	15.6	45.9	45.0	19.3	35.8
2 person families-----	*	*	*	*	*	*	*	*
3 person families-----	*	*	*	*	*	*	*	*
4 person families-----	*	*	*	*	*	*	*	*
5+ person families-----	*	*	*	*	*	*	*	*

APPENDIX I

TECHNICAL NOTES ON METHODS

Background of This Report

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

The Health Interview Survey utilizes a questionnaire which, in addition to personal and demographic characteristics, obtains information on illnesses, injuries, chronic conditions and impairments, and other health topics. As data relating to each of these various broad topics are tabulated and analyzed, separate reports are issued which cover one or more of the specific topics. The present report is based on the consolidated sample for 52 weeks of interviewing ending June 1963.

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

Statistical Design of the Health Interview Survey

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

With no loss in general understanding, the remaining stages can be combined and treated in this discussion as an ultimate stage. Within PSU's, then, ultimate stage units called segments are defined in such a manner that each segment contains an expected nine households. A segment consists of a cluster of neighboring households or addresses. Each week a random sample of about 90 segments is drawn. In the approximately

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

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

Sample size and geographic detail.—The national sample plan for the 12-month period ending June 1963 included about 134,000 persons from 42,000 households in about 4,700 segments.

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

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

Estimating methods.—Each statistic produced by the survey—for example, the percent of families with hospital insurance in a specified period—is the result of two stages of ratio estimation. In the first of these the control factor is the ratio of the 1960 decennial population count to the 1960 estimated population in the National Health Survey's first-stage sample of PSU's. These factors are applied for some 25 color-residence classes.

Later, ratios of sample-produced estimates of the population to official Bureau of the Census figures for

current population in about 60 age-sex-color classes are computed and serve as second-stage factors for ratio estimating.

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

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

General Qualifications

Nonresponse.—Data were adjusted for nonresponse by a procedure which imputes to persons in a household which was not interviewed the characteristics of persons in households in the same segment which were interviewed. The total noninterview rate was 5 percent: 1 percent was refusal, and the remainder was primarily due to the failure to find any eligible household respondent at home after repeated trials.

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

There are limitations to the accuracy of diagnostic and other information collected in household interviews. For diagnostic information, the household respondent can, at best, pass on to the interviewer only the information the physician has given to the family. For conditions not medically attended, diagnostic information is often no more than a description of symptoms. However, other facts, such as the number of disability days caused by the condition, can be obtained more accurately from household members than from any other source, since only the persons concerned are in a position to report this information.

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

Population figures.—Some of the published tables include population figures for specified categories. Except for certain overall totals by age and sex, which are adjusted to independent estimates, these figures are based on the sample of households in the National Health Survey. These are given primarily to provide denominators for rate computation and for this purpose are more appropriate for use with the accompanying measures of health characteristics than other population data that may be available. With the exception of the overall totals by age and sex mentioned above, the population figures differ from corresponding figures (which are derived from different sources) published in reports of the Bureau of the Census. For population data for general use, see the official estimates presented in Bureau of the Census reports in the P-20, P-25, and P-60 series.

Reliability of Estimates

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

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

The relative standard error of an estimate is obtained by dividing the standard error of the estimate by the estimate itself and is expressed as a percentage of the estimate. Included in this appendix are charts from which the relative standard errors can be determined for estimates shown in 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 result, the charts provide an estimate of the approximate relative standard error rather than the precise error for any specific aggregate or percentage.

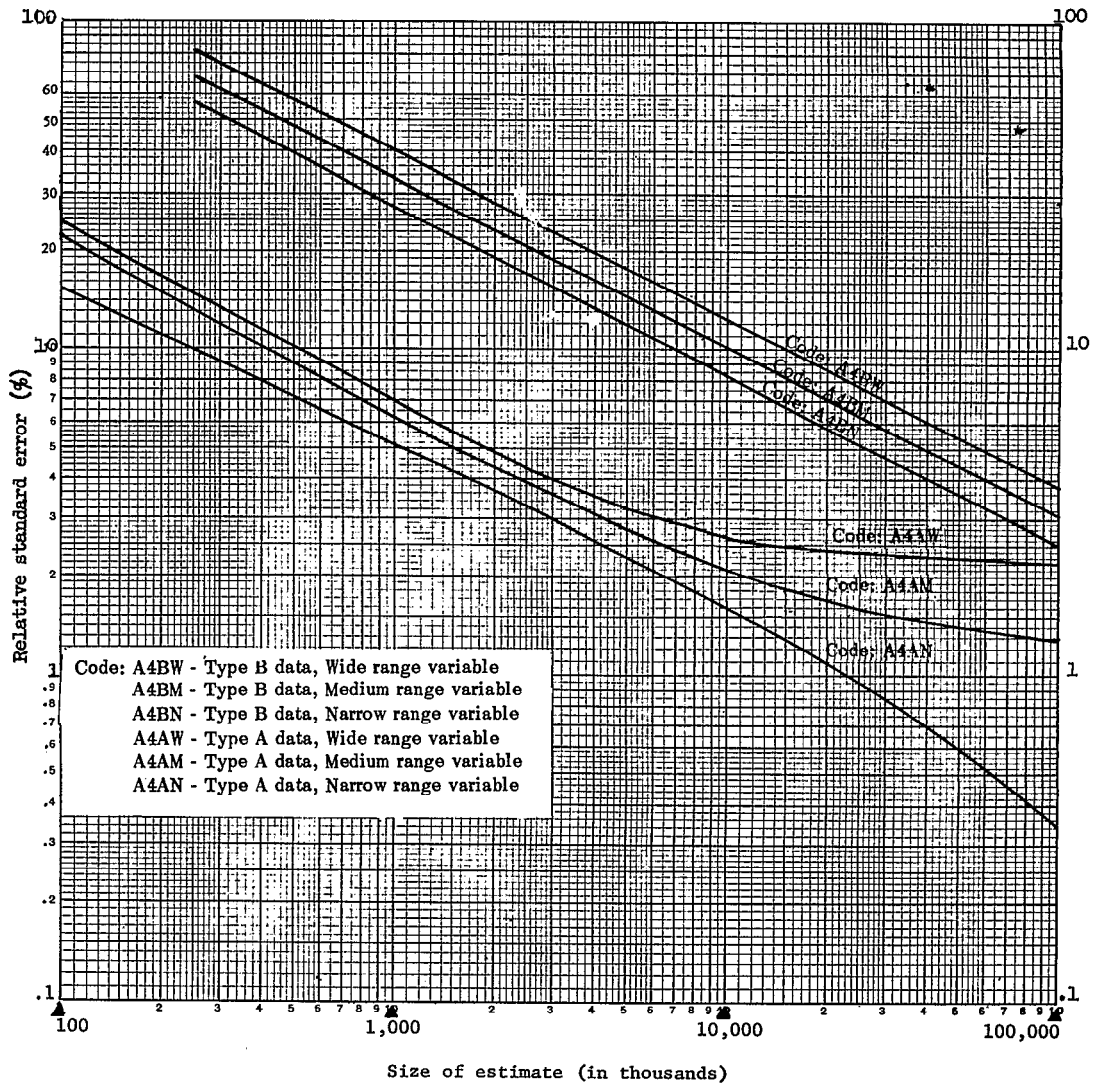
Although the Health Interview Survey has identified several classes of statistics for the purposes of obtaining approximate standard errors, this report made use of only one class of data (i.e., narrow range-type

A). Data classified as narrow range-type A consist of those statistics which estimate a population attribute.

The standard errors appropriate for the estimates of the number of families and unrelated individuals with a certain population attribute, e.g., the number of fam-

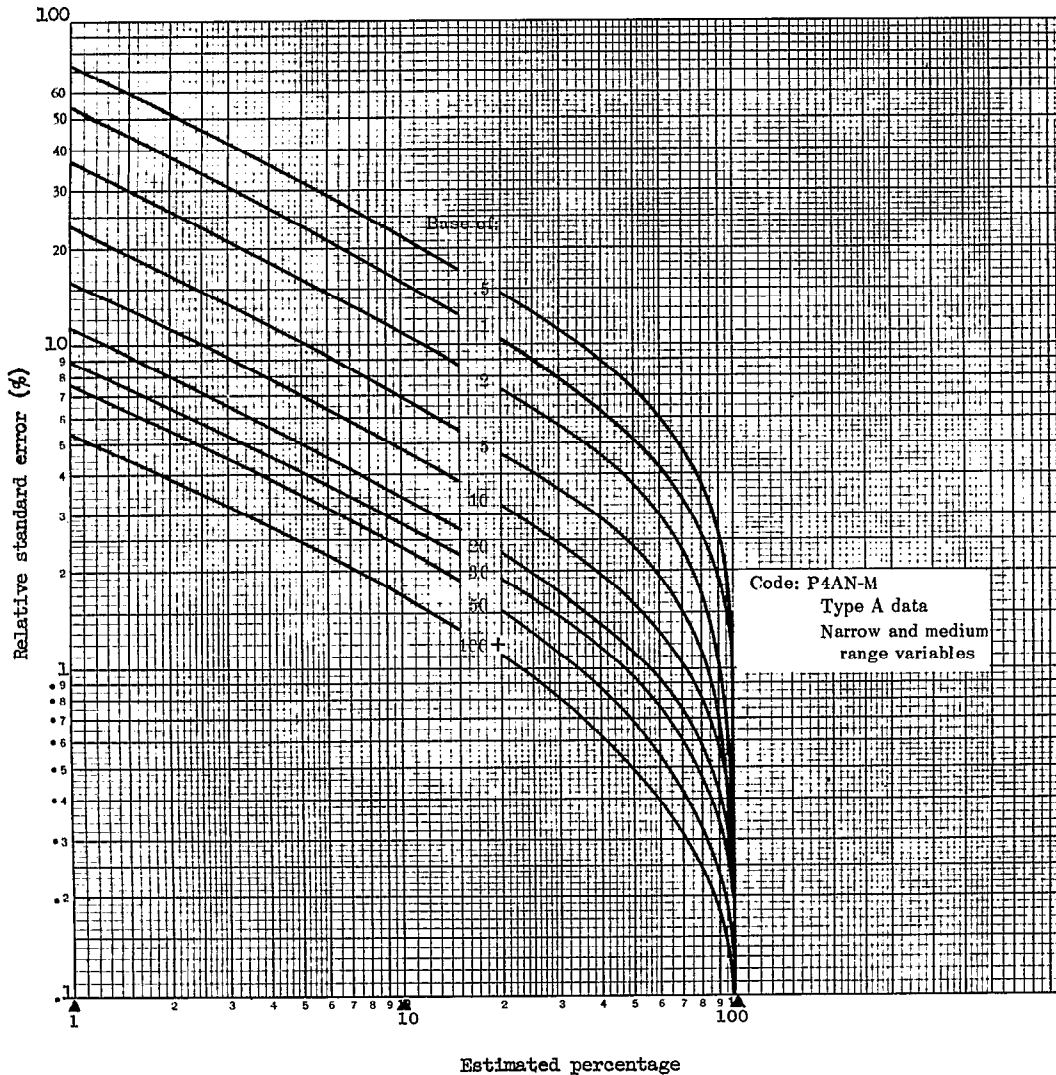
ilies with hospital insurance coverage, are found below as curve A4AN. Standard errors appropriate for the percent of persons with a certain population attribute, e.g., the number of families with surgical insurance coverage, are found on page 39 as curve P4AN-M.

Relative standard errors for aggregates based on four quarters of data collection for data of all types and ranges



Example of use of chart: An aggregate of 2,000,000 (on scale at bottom of chart) for a Narrow range Type A statistic (code: A4AN) has a relative standard error of 3.6 percent, (read from scale at left side of chart), or a standard error of 72,000 (3.6 percent of 2,000,000). For a Wide range Type B statistic (code: A4BW), an aggregate of 6,000,000 has a relative error of 16.0 percent or a standard error of 960,000 (16 percent of 6,000,000).

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



Example of use of chart: An estimate of 20 percent (on scale at bottom of chart) based on an estimate of 10,000,000 has a relative standard error of 3.2 percent (read from the scale at the left side of the chart), the point at which the curve for a base of 10,000,000 intersects the vertical line for 20 percent. The standard error in percentage points is equal to 20 percent X 3.2 percent or 0.64 percentage points.

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APPENDIX II

DEFINITIONS OF CERTAIN TERMS USED IN THIS REPORT

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

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

Kinds of Coverage

Hospital.—Insurance which pays all or part of the hospital bill for the hospitalized person. By hospital bill is meant only the bill submitted by the hospital itself, not the doctor's or surgeon's bill or the bill for special nurses. Such a bill always includes the cost of room and meals and may also include the costs of other services such as operating room, laboratory tests, and X-rays.

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

Family and Related Terms

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

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

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

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

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

Demographic Terms

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

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

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

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

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

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

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

Farm and nonfarm residence.—The rural population is subdivided into the rural-farm population which comprises all rural residents living on farms, and the rural-nonfarm population which comprises the remaining rural population. The farm population includes persons living in rural territory on places of 10 or more acres from which sales of farm products amounted to \$50 or more during the previous 12 months or on

places of less than 10 acres from which sales of farm products amounted to \$250 or more during the preceding 12 months. Other persons living in rural territory were classified as nonfarm. Persons were also classified as nonfarm if their household paid rent for the house but their rent did not include any land used for farming.

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

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

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

Labor Force Terms

In the labor force.—Includes all persons 17 years and older who worked at or had a job or business or were looking for work or on layoff from work during the 2-week period prior to the week of interview. The labor force consists of persons currently employed and those not employed, as defined below.

Currently employed includes persons 17 years of age or over who reported that at any time during the 2-week period covered by the interview they either worked at or had a job or business. Current employment includes paid work as an employee of someone else, self-employment in business, farming, or professional practice, and unpaid work in a family business or farm. Persons

who were temporarily absent from their job or business because of a temporary illness, vacation, strike, or bad weather are considered as currently employed if they expected to work as soon as the particular event causing their absence no longer existed.

Free-lance workers are considered as having a job if they had a definite arrangement with one or more employers to work for pay according to a weekly or monthly schedule, either full time or part time. Excluded from the currently employed population are such persons who have no definite employment schedule but who work only when their services are needed.

Also excluded from the currently employed population are (1) persons receiving revenue from an enterprise in whose operation they did not participate, (2) persons doing housework or charity work for which they received no pay, and (3) seasonal workers during the unemployment season.

Currently unemployed includes persons 17 years and over who, during the 2-week period prior to interview, did not work or had no job or business but were looking for work, and those who had a job but were on layoff or looking for work.

Persons not in the labor force.—Persons not in the labor force are all persons under 17 years of age, and other persons who did not, at any time during the 2-week period covered by the interview, have a job or business, were not looking for work, and were not on layoff from a job. In general, persons excluded from the labor force are: children under 17, retired persons, the physically handicapped unable to work, and housewives or charity workers who receive no pay.

Occupation.—A person's occupation may be defined as his principal job or business. For the purposes of this survey, the principal job or business is defined in the following ways: for a persons who worked during the 2-week-reference period of the interview, or who had a job or business, the question concerning his occupation (or what kind of work he was doing) refers to his job during that period; for a person with more than one job, this question refers to the job at which he spends the most time, or if equal time is spent at both jobs, it refers to the job the person considers most important; for a person who has not started work on a new job, or is looking for work, or on layoff from work, this question refers to his last full-time civilian job. A full-time job is defined as one at which the person spent 35 or more hours per week and which lasted 2 consecutive weeks or more. A person who has a job to which he has not yet reported, and has never had a previous job or business, is classified as a "new worker."

The occupational groups are shown below with the corresponding census code categories.

<i>Occupation Title</i>	<i>Census Code</i>
Professional, technical, and kindred workers-----	000-195
Farmers and farm managers-----	222, N
Managers, officials, and proprietors, except farm-----	250-285, R
Clerical and kindred workers-----	301-360, Y, Z
Sales workers-----	380-395, S
Craftsmen, foremen, and kindred workers-----	401-545, Q
Operatives and kindred workers-----	601-721, T, W
Private household workers-----	801-803, P
Service workers, except private household-----	810-890
Laborers-----	901,905,960-973, U, V
Unknown (including new workers)-----	990,995

Industry.—The industry in which a person was reportedly working was classified by the major activity of the establishment in which he worked.

The only exceptions to the above are those few establishments classified according to the major activity of the parent organization and they are as follows: laboratories, warehouses, repair shops, and storage.

In this report the classification "public administration" differs somewhat from the usual industrial classification; it is limited to the postal service and Federal, State, and local governments. Other employees of government are classified in some other industrial category; for example, teachers in public educational institutions are included with the "service and miscellaneous" group.

The industry groupings are shown below with the corresponding codes found in the *Classified Index of Occupations and Industries*, as well as the *Standard Industrial Classification Manual (SIC)*.

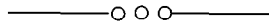
<i>Industry Title</i>	<i>Census Code</i>	<i>SIC Code</i>
Agriculture-----	A	01, 02, 07 exc. 0713
Forestry and fisheries-----	017,018	08, 09
Mining-----	126-156	10-14
Construction-----	C	15-17
Manufacturing-----	206-459, B, M	19-39, 0713
Transportation and public utilities---	507-579, L	40-49
Wholesale and retail trade-----	606-696, D, F, G	50, 52-59
Finance, insurance, and real estate--	706-736	60-67
Service and miscellaneous-----	806-898, E, H, K	70, 72, 73 75, 76, 78-82, 84, 86, 88, 89
Public administration-----	906-936, J	91-94
Unknown (including new workers)-----	996,999	99

APPENDIX III

QUESTIONNAIRE ITEMS REFERRING TO HEALTH INSURANCE

<p>18. (a) I have some questions about health insurance. We don't want to include insurance that pays ONLY for accidents, but we are interested in all other kinds. Do you, your --, etc., have insurance that pays all or part of the bills when you go to the hospital?</p> <p>If "Yes," ask:</p> <p>(b) Who is covered by hospital insurance? (Check the "Yes" box in 18(a) for each person covered)</p> <p>(c) What is the name of the plan (or plans)? Any other plans?</p>	<p style="text-align: right;"><input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>----- Name of plan(s)</p>
<p>19. (a) Excluding insurance that pays ONLY for accidents, do you, your --, etc., have insurance that pays all or part of the surgeon's bill for an operation?</p> <p>If "Yes," ask:</p> <p>(b) Who is covered by insurance for surgeons' bills? (Check the "Yes" box in 19(a) for each person covered)</p> <p>(c) What is the name of the plan (or plans)? Any other plans?</p>	<p style="text-align: right;"><input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>----- Name of plan(s)</p>
<p>20. (a) Do you, your --, etc., have insurance that pays any part of doctors' bills for home calls and office visits?</p> <p>If "Yes," ask:</p> <p>(b) Who is covered by insurance for doctors' bills? (Check the "Yes" box in 20(a) for each person covered)</p> <p>(c) What is the name of the plan (or plans)? Any other plans?</p> <p>(d) Does it (each plan) pay for home calls and office visits for most kinds of sickness?</p>	<p style="text-align: right;"><input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>----- Name of plan(s)</p> <p>----- <input type="checkbox"/> Yes <input type="checkbox"/> No</p>

NOTE: Complete questionnaire used during interview period July 1962-June 1963 may be found in Series 10, No. 5.



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