

# **Personal Out-of-Pocket Health Expenses**

**United States, 1975**

Statistics on the proportion of persons with no out-of-pocket health expenditures, those with expense by selected expense intervals, and per capita annual expense by age, sex, family income, color, education of head of family, place of residence, and geographic region. Based on data collected by self-enumeration during January-March 1976 on out-of-pocket spending for 1975. Also provided are summary data by age of out-of-pocket spending for earlier years.

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### COOPERATION OF THE U.S. BUREAU OF THE CENSUS

Under the legislation establishing the National Health Survey, the Public Health Service is authorized to use, insofar as possible, the services or facilities of other Federal, State, or private agencies.

In accordance with specifications established by the Division of Health Interview Statistics, the Bureau of the Census, under a contractual arrangement, participated in planning the survey and collecting the data.

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<b>SYMBOLS</b>	
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 (more than 30 percent relative standard error)-----	*

# PERSONAL OUT-OF-POCKET HEALTH EXPENSES

Charles S. Wilder, Division of Health Interview Statistics

## INTRODUCTION

Even though health insurance covers a substantial portion of the cost of medical care for many persons in the population, some direct out-of-pocket health expenditures remain for a large proportion of the population. The Health Interview Survey augmented by the family medical expenses supplement has attempted the measurement of out-of-pocket expenditures on three occasions covering the expenditure years 1970, 1974, and 1975. This report covers the 1975 expenditures, and some comparisons of out-of-pocket spending during the three periods are shown in the last section of the text.

During January-March 1976 a mail-in questionnaire was left with each family and/or unrelated individual interviewed in the Health Interview Survey during the first quarter of 1976. The questionnaire was designed to obtain information about direct out-of-pocket health expenditures during 1975 for each person in the family unit, that is, each family of two or more related members or each unrelated individual in the household. Information was requested on spending for hospital, doctor, dental, or optical services, prescribed medicine, and other medical expenses for each family member as well as each unrelated individual. Also obtained was the total amount of health insurance premiums (including Social Security Medicare premiums) paid directly by the family unit or deducted from paychecks during 1975.

During 1975 an annual average of \$245 per person was spent out of pocket by the family unit for members of the civilian noninstitutionalized population living in the households

interviewed during January-March 1976 for all types of health expenses, including health insurance premiums. Table A shows that the largest per capita amounts were spent for doctor bills and health insurance premiums: Each of these items cost \$63, together equaling about half of the total per capita spending.

Another way to examine the spending per person is to omit persons with no expense from the calculation. For instance about 9 persons in each 10 have no hospital expense during a year. Thus the per capita expense of \$30 per person includes many persons who had no such expense. Table B takes this into account by showing the average expense for persons with expense. Instead of the per capita expense of \$30 shown in table A, persons with hospital expense averaged \$264 per person. The grand total rose only from \$245 to \$285 per person with expense, indicating that most persons have some out-of-pocket expense.

Out-of-pocket health expenditures in 1970 have been presented in two reports in Series 10, on a person basis in Number 91, and on a family-unit basis in Number 103. The Current Estimates report for 1975 (Series 10, Number 115) presents summary expenditure data for 1974.

The relationship between out-of-pocket health expense and total expense for medical and dental care is not examined in this report. It is difficult for members of family units to report the amounts paid through insurance benefits, Government programs such as Medicare and Medicaid, and other third-party payers. This relationship, however, is examined by the Social Security Administration and is reported in the *Social Security Bulletin* in several annual series

Table A. Per capita out-of-pocket health expenses, by type of expenses, sex, and age: United States, 1975

Sex and age	All types of expense <sup>1</sup>		Health expense						
	Including insurance premium	Excluding insurance premium	Hos-pital	Doctor	Dental	Prescription medicine	Optical	Health insurance premium	Other
Per capita expense in dollars									
<u>Both sexes</u>									
All ages-----	245	182	30	63	41	31	15	63	6
Under 17 years-----	127	90	13	31	28	12	6	37	1
17-44 years-----	211	162	24	56	43	23	14	50	4
45-64 years-----	362	265	41	91	58	51	24	95	7
65 years and over-----	469	344	78	114	36	76	20	120	27
<u>Male</u>									
All ages-----	217	157	24	53	38	25	14	61	6
Under 17 years-----	126	91	15	32	25	12	6	36	2
17-44 years-----	175	124	15	39	39	16	13	51	3
45-64 years-----	324	232	33	77	57	42	24	90	5
65 years and over-----	481	358	77	124	33	70	20	118	35
<u>Female</u>									
All ages-----	271	205	36	72	44	37	16	65	6
Under 17 years-----	128	90	10	30	30	12	7	37	1
17-44 years-----	246	198	32	72	47	29	15	48	4
45-64 years-----	397	294	49	103	59	59	25	100	8
65 years and over-----	461	335	79	107	39	80	20	122	21

<sup>1</sup>Sum of expenses may not add to total because of differing levels of known data.

Table B. Average out-of-pocket health expenses for persons with such expense, by type of expense, sex, and age: United States, 1975

Sex and age	All types of expense		Health expense						
	Including insurance premium	Excluding insurance premium	Hos-pital	Doctor	Dental	Prescription medicine	Optical	Health insurance premium	Other
Average expense in dollars for persons with expense									
<u>Both sexes</u>									
All ages-----	285	237	264	107	99	59	67	108	113
Under 17 years-----	159	128	152	58	73	27	57	72	64
17-44 years-----	245	209	197	97	94	43	68	92	86
45-64 years-----	401	325	330	146	129	87	72	145	85
65 years and over-----	502	416	505	177	120	114	65	150	196
<u>Male</u>									
All ages-----	256	212	241	99	97	53	67	105	124
Under 17 years-----	159	130	163	60	67	27	55	72	59
17-44 years-----	206	170	159	79	93	36	67	94	80
45-64 years-----	365	298	304	140	137	80	72	139	83
65 years and over-----	514	440	515	198	116	110	68	145	288
<u>Female</u>									
All ages-----	312	257	281	114	101	64	67	111	104
Under 17 years-----	160	127	138	57	79	27	58	73	72
17-44 years-----	281	242	220	111	96	48	69	90	92
45-64 years-----	432	346	349	150	122	91	71	150	87
65 years and over-----	495	400	498	163	123	117	64	154	143

of reports or in the series of Social Security "Research and Statistics Notes."

Information on total health expenses, including third-party payment, is presently being collected in the National Medical Care Expenditure Survey, a joint project of the National Center for Health Statistics and the National Center for Health Services Research. In this study a national sample of households was selected as a panel and followed throughout 1977 to obtain information about health problems as well as use of medical and dental services and the total cost of such care. Providers of care and third-party payers were contacted for followup if permission was obtained from households in the panel.

Because of the many problems of collecting valid data on this topic using the questionnaire format illustrated in appendix III, the reader should consult the next two sections, which discuss the source and limitations of the data and the method of presentation of the data. The latter section states certain problems in interpreting the meaning of the data. The data presented in the detailed tables is highlighted in the text with the section entitled "Personal Out-of-Pocket Health Spending."

## SOURCE AND LIMITATIONS OF THE DATA

The information on health spending in 1975 that is presented in this report was obtained from responses to a questionnaire left with the respondents to the health interviews conducted for the Health Interview Survey during January-March 1976. Information in the regular Health Interview Survey is based on data collected in a continuing nationwide survey conducted by household interview. Each week a probability sample of households is interviewed by trained personnel of the U.S. Bureau of the Census to obtain information about the health and other characteristics of each member of the household in the civilian noninstitutionalized population of the United States. During the 13 weeks of the January-March 1976 quarter, the sample consisted of 10,394 occupied households. Of these households 10,001 containing 28,006 persons

were interviewed. These 28,006 persons were members of some 10,423 family units, defined earlier and in appendix II. The total noninterview rate was about 3.8 percent of which 2.2 percent was due to respondent and the remainder was primarily due to the failure to find an eligible respondent at home after repeated calls.

A description of the design of the Health Interview Survey, the methods used in estimation, and general qualifications of the data obtained from this survey are presented in appendix I. Since the estimates shown in this report are based on a sample of the population, they are subject to sampling error. Therefore particular attention should be paid to the section entitled "Reliability of Estimates." Sampling errors for many of the estimates are of relatively low magnitude. However, where an estimated number of the numerator or denominator of a rate or percentage is small, the sampling error may be high. Charts of relative sampling errors and instructions for their use are shown in appendix I.

Certain terms used in this report are defined in appendix II. The questionnaire used to obtain out-of-pocket health spending is illustrated in appendix III. The basic questionnaire used in the health interview is presented in the Current Estimates report for 1976 (Series 10, Number 119).

Following completion of the household interview, the interviewer entered the identification items on a copy of the family medical expenses supplement questionnaire and also entered the names of related family members on separate pages of the questionnaire. The questionnaire and a self-addressed envelope were handed to the respondent with the request that the former be completed and returned to the U.S. Bureau of the Census regional office within 5 days. If there was more than one family unit (an additional family or unrelated individual) in the household, additional questionnaires were prepared. If the questionnaire was not mailed to the regional office, another copy of the questionnaire was prepared and mailed to the family unit. If the second questionnaire was not returned, a telephone followup was conducted to obtain the information.

The response to the interview technique was



such that 90.1 percent of the 10,423 family units submitted questionnaire with usable data for at least one of the seven expense items shown in Table A.

In addition to the failure of 9.9 percent of the family units to submit a questionnaire, there was item nonresponse: The respondent either did not know the answer to one or more questions or failed to complete these items on the questionnaire. Among all 28,006 persons for

whom information was obtained in the household interview, the response was most complete for the first item, "dental bills paid," with 87.7 percent of all persons with known amounts reported, that is zero dollars or one or more dollars spend during 1975. If the dental expense item for a person was completed, the remaining five expense items on that page were also completed, since the percentages with known amounts for those items vary only from 86.6 to

Table C. Percent of persons reporting known amounts of out-of-pocket health expenses, by type of health expense and selected characteristics: United States 1975

Characteristic	All types of expense		Health expense						
	Including insurance premium	Excluding insurance premium	Hospital	Doctor	Dental	Prescription medicine	Optical	Health insurance premium	Other
Total <sup>2</sup> -----	80.6	84.6	87.3	87.3	87.7	86.9	87.4	83.9	86.6
Percent of persons reporting known amounts <sup>1</sup>									
<u>Age</u>									
Under 17 years-----	80.3	84.1	85.4	85.6	85.8	85.5	85.6	82.6	85.1
17-44 Years-----	80.2	84.1	86.5	86.4	86.6	86.2	86.4	82.9	85.8
45-64 years-----	81.2	85.1	89.1	89.1	89.6	88.4	89.4	85.8	88.3
65 years and over-----	81.6	86.5	92.1	91.4	93.1	91.0	92.5	87.7	91.0
<u>Sex</u>									
Male-----	80.4	84.5	87.2	87.1	87.5	86.8	87.2	83.6	86.5
Female-----	80.7	84.7	87.4	87.4	87.8	87.1	87.6	84.2	86.8
<u>Family income</u>									
Less than \$5,000-----	81.0	86.0	89.2	88.8	89.6	88.4	89.4	84.7	88.6
\$5,000-9,999-----	80.4	84.6	87.1	87.3	87.7	87.2	87.2	83.9	86.4
\$10,000-14,999-----	83.0	86.5	88.8	88.8	89.1	88.6	88.8	85.7	88.1
\$15,000 or more-----	82.5	85.9	88.6	88.7	88.9	88.3	88.8	85.8	87.8
<u>Color and family income</u>									
White-----	81.4	85.3	88.1	88.1	88.5	87.8	88.2	84.8	87.3
Less than \$5,000-----	81.2	86.2	89.3	89.1	89.8	88.7	89.6	85.1	88.6
\$5,000-9,999-----	81.6	86.0	88.6	88.7	89.1	88.7	88.6	85.2	87.8
\$10,000 or more-----	83.5	86.8	89.3	89.5	89.7	89.1	89.4	86.6	88.5
All other-----	75.0	79.6	82.2	81.7	82.3	81.4	82.4	78.2	82.1
Less than \$5,000-----	80.3	85.6	88.8	87.9	89.0	87.2	88.9	83.4	88.4
\$5,000-9,999-----	73.9	77.7	79.8	80.1	80.2	79.6	79.9	77.3	79.3
\$10,000-or more-----	74.1	79.5	82.0	81.3	81.7	81.5	82.4	77.2	82.2
<u>Education of head of family</u>									
Less than 9 years-----	79.4	85.0	88.5	87.9	88.9	87.6	88.7	83.6	88.1
9-11 years-----	79.8	83.8	86.6	86.6	87.0	86.2	86.6	83.2	85.9
12 years-----	81.7	85.2	87.5	87.6	87.9	87.3	87.7	84.6	86.9
13 years or more-----	81.8	85.2	87.7	87.8	87.9	87.6	87.8	84.9	86.8
<u>Place of residence</u>									
SMSA-----	79.6	83.9	86.7	86.6	87.0	86.4	86.8	83.0	86.0
Central city-----	80.3	85.2	87.9	87.6	88.2	87.7	88.0	83.4	87.2
Not central city-----	79.0	82.8	85.7	85.8	86.0	85.4	85.9	82.6	85.0
Outside SMSA-----	82.6	86.0	88.6	88.6	89.0	88.1	88.6	85.9	88.0
<u>Geographic region</u>									
Northeast-----	79.9	83.6	86.0	86.2	86.5	86.1	86.3	83.4	85.3
North Central-----	82.9	86.3	89.2	89.3	89.6	88.9	89.2	86.7	88.6
South-----	78.9	83.8	86.5	86.2	86.9	85.8	86.6	81.9	85.8
West-----	80.9	84.8	87.4	87.4	87.6	87.1	87.6	84.1	86.8

<sup>1</sup> Includes persons with no out-of-pocket health expense.

<sup>2</sup> Includes persons with unknown income and education.

87.7 percent. The lowest percentage with known amounts was for health insurance premiums with 83.9 percent of all persons reporting a usable figure for insurance expense (table C). Complete information on out-of-pocket expenditures for health cost was received from 80.6 percent of the total sample.

Table C indicates that, in general, within individual demographic characteristics of the respondents, the percentage of persons with known amounts do not vary to any great extent, an exception being persons other than white with family income of \$5,000 or more who reported somewhat lower percentages of known amounts than did other respondents.

When the 3.8 percent noninterview rate for the original interviews and the 9.9 percent non-response rate for the mail-in questionnaire are considered jointly, the total effective response rate of 86.7 percent (96.2 percent interview rate multiplied by the 90.1 percent response rate for the mail-in questionnaire) is considerably below that for previous mail-in questionnaires used for Health Interview Survey supplemental inquiries. Thus the problem of the validity of the estimates for the entire population is of real concern, especially in view of the fact that the data that are presented are based on the numbers of persons who knew and reported expenditure data.

Table D has been prepared to examine whether persons reporting known amounts differed substantially from those not reporting

amounts in the use of medical or dental services in the year prior to interview. Since these persons were interviewed during January-March 1976, the prior year would include most of 1975, approximating the out-of-pocket spending in 1975. The table shows that there was not much variation in use of services between the two groups. Thus the data presented in this report may be representative of the out-of-pocket spending behavior of the entire civilian noninstitutionalized population.

Another problem with reports of health spending is the tendency of respondents to overestimate expenditures. This tendency has been noted in several reports, one of which is "Measurement of Personal Health Expenditures," Series 2, Number 2, of *Vital and Health Statistics*. As will be discussed later, one source of the overreports may be related to reimbursement from insurance at a time later than the date of completion of the out-of-pocket spending questionnaire.

In the questionnaire about out-of-pocket health expenses, each question emphasized direct out-of-pocket *spending* by the *family* for each family member listed on the questionnaire. For instance, if Mr. Jones, the husband in a typical husband-wife family with two children living at home, wrote a check in 1975 for \$50 to pay a doctor bill for his son James, this is an example of a direct out-of-pocket expenditure in 1975.

Spending by the family during 1975 does

Table D. Percent of persons utilizing selected health services by whether or not expenditure information was reported: United States, January-March 1975

Selected service	Expenditures reported	Expenditures not reported
	Percent	
Dental visit in past year-----	48.5	47.2
Physician visit in past year-----	75.2	76.3
1-4 physician visits in past year-----	51.9	51.0
5 or more physician visits in past year-----	22.7	23.7
1 or more short-stay hospital episodes in past year-----	10.3	12.5
1-8 short-stay hospital days in past year-----	7.0	8.6
9 or more short-stay hospital days in past year-----	3.3	3.9

not imply that the expense was incurred in 1975. It is possible that some medical expense was incurred in 1974 and was paid during 1975. This situation would be quite common during January, when bills incurred in December are received.

Toward the later part of the year there will be a tendency toward direct payment of some medical bill that may or may not be reimbursed by health insurance. For instance, suppose a health insurance plan requires payment of a deductible before reimbursement of amounts in excess of the deductible. If a bill was incurred in November and paid in December, the reimbursement in excess of the deductible may not have been received (or expected) prior to filling out the questionnaire.

In summary, the estimates of direct out-of-pocket spending for medical and dental expenses as measured in the Health Interview Survey represent direct payments by the family for medical and dental expenses incurred in 1975 or earlier. A tendency to overestimate health expenditures may be associated with future reimbursement for direct payments made by the family.

## PRESENTATION OF THE DATA

All estimates shown in this report are based only on those records for an expense item (or items) which contained known dollar or zero dollar amounts. This procedure imputes to persons with unknown amounts or to persons not responding the same distribution of health expenses as that for persons with known amounts. Each individual type of expense is based on known dollar or zero amounts. However, the sum total for all types of expense, including health insurance, is based on known amounts for all seven types of expense, that is, each person must report known data for all seven items of expenditure before the reported data are included in total personal expenditure. If a person reported a known amount of dollar expense for dental, hospital, and doctor expenses but failed to report zero or some dollar expense for prescription medicine, his reported information is used for the first three items but not for the

fourth item and not for the total expense items. For instance, in table A the sum of the seven individual per capita amounts totals \$249 instead of the reported \$245 based on known amounts for all items.

The reason for following this procedure is to avoid the alternative that is, excluding all the data reported for a person merely because one item was left blank. It was noted above that complete data were received for 80.6 percent of the sample while data on dental expenses were received on 87.7 percent of the population. Excluding all data on a person when only one item was not completed would have meant the loss of presumably valid responses for out-of-pocket dental expenditures for 7.1 percent of the sample.

Each of the detailed tables shows the percent distribution of persons by intervals of out-of-pocket spending in 1975 using as the denominator all persons with known amounts. In addition there is a per capita rate of out-of-pocket expense using dollars spent as the numerator and the number of persons with known amounts (including no expense) as the denominator. Also shown is an average for persons with expense that uses the dollar amounts divided by the persons reporting a dollar expense (that is, excluding persons with no expense).

The first nine detailed tables show the seven individual expense items and two totals: the total of the six health expense items plus the health insurance premium expense and the total of the health expense items omitting the premium expense. These tables present the information about out-of-pocket spending by age and sex. The remaining tables (10-27) present the data for the expense items for a series of demographic characteristics of the population.

In the tables an asterisk has been inserted in front of a percentage or rate where the relative sampling error of the estimate is in excess of 30 percent. The reader should be cautious in the use of these estimates. In some instances instead of an age-adjusted rate or percentage, an asterisk has been inserted to indicate that the age-specific rate was unreliable and the age-adjusted rate was not computed.

## PERSONAL OUT-OF-POCKET HEALTH SPENDING

### All Persons

In 1975 an estimated average of \$245 was spent out of pocket by members of the civilian noninstitutionalized population of the United States for hospital, doctor, dental, or optical services; prescribed medicine, other medical expense, and health insurance premiums (table A). When health insurance premiums are excluded, the per capita spending amounted to \$182 per year. Table B presents the average expense items for persons with expense. In table A the denominator for the per capita expense is the total population. In table B the denominator for average expense is the number of persons with some dollar amount of out-of-pocket spending. For instance, an average of \$30 was spent in 1975 per person in the population for hospital expense (table A). However, about 88.5 percent of persons in the population reported no out-of-pocket hospital expense paid by the family for these persons in 1975. Therefore, if the population is restricted to persons with expense, the average for persons with hospital expense is actually \$264 per person.

During 1975 the per capita out-of-pocket expenditure for health insurance premiums was \$63 per person per year (table A). The amount of the health insurance premium was obtained for each family unit including the amount deducted from paychecks, the amount deducted from Social Security checks for Medicare premiums, and the amount paid directly to health insurance plans or to Social Security for Medicare by the family unit (see questionnaire in appendix III). Excluded from health insurance premiums are amounts paid for accident insurance, amounts paid by employers, and other contributions to payment of premiums. The total out-of-pocket health insurance premiums for each family unit were divided by size of family; thus each member was allocated an equal share of all health insurance premiums. When there was only one plan covering all members, this procedure would not be biased. However, when more than one plan covered several members, when one member aged 65 years and over paid Medicare premiums, or when there was

coverage by some combination of two or more health insurance plans, the equal allocation to all members may not match the actual distribution or premiums.

Figure 1 shows that 41.8 percent of all persons had no expense for health insurance premiums. An estimated 78.9 percent of persons of all ages indicated that they had private hospital insurance. This included persons 65 years and over who had Social Security Medicare or private hospital insurance. During 1974 an estimated 79.7 percent were so covered.

If it is assumed that similar proportions of the population were covered by health insurance in 1975, then about half of those with no expense for health insurance premiums had premiums paid by some party outside the immediate family. Relevant instances include parents who paid the health insurance premiums of a child away at school, employers who paid the entire cost of health insurance for his employees and immediate families, and Medicare re-

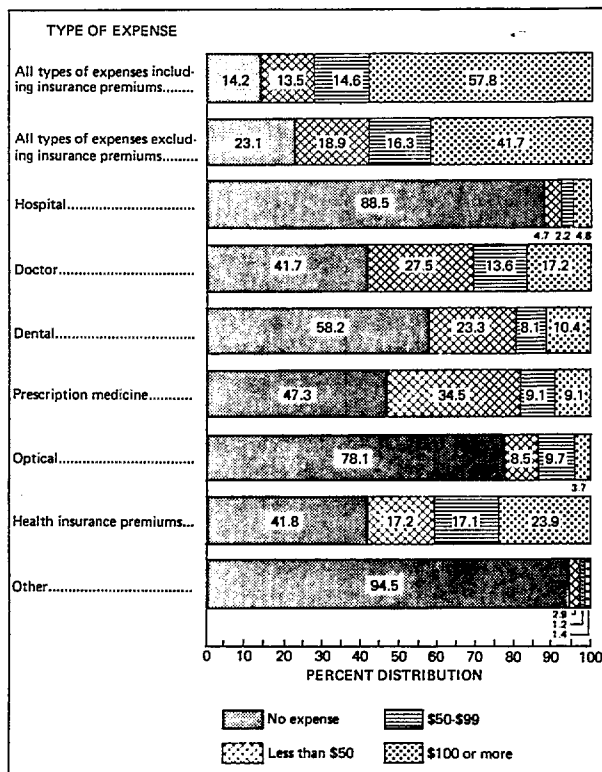


Figure 1. Percent distribution of population by intervals of annual out-of-pocket health expenses, according to type of expense: United States, 1975

ipients covered only by part A of the plan. The relatively low premiums reported by some persons reflect the situation in which the employer or some other party paid a significant amount of the premiums.

For other types of expense the proportion with no expense does not imply that the person did not use any of these health care services but rather that he did not have an out-of-pocket expenditure in 1975. Examination of the Current Estimates report for 1975 (Series 10, Number 115) shows that 89.4 percent of the population reported no inpatient care in short-stay hospitals during the year prior to interview. Also, 49.7 percent of all persons reported no dental visits in 1975 and 24.8 percent no physician visits. Thus there is some correspondence between these percentages and the proportions with no expense shown in figure 1.

Some persons have large out-of-pocket expenditures. An estimated 3.4 percent of all persons spent \$1,000 or more during 1975 on all types of expenses (table 1). About 1.4 percent of the population had expenses of \$500 or more for hospital care (table 3). Hospital care includes both inpatient and outpatient services paid for by the family for the person during 1975. An estimated 1.9 percent of persons had expenses of \$500 or more for doctors (table 4) and 1.6 percent for dental expense of \$500 or more (table 5).

### Age and Sex

In general out-of-pocket spending for health expenses in 1975 rose with advance in age (table A). For all expense items including insurance premiums, the per capita expense for persons 65 years of age and over (\$469) was about 4 times greater than that for persons under 17 years of age (\$127). The total average expense for persons with expense who were 65 years of age and over (\$502) was about 3 times greater than that for persons under 17 years of age (\$159) (table B).

The rise in per capita expense with aging was accompanied by increasing proportions of age groups with substantial sums expended. For instance, in table 1 about 3.6 percent of persons under 17 years had total expense of \$500 or more per year, while about 25.7 percent of per-

sons 65 years of age and over had health expenses in this range. This pattern is also present in the expense items in tables 2-9 for the most part.

Females spent an average of \$271 per capita per year compared with the per capita rate of \$217 for males (table A). Data for the average expense for persons with expense were comparable. Expense items with substantial sex differences in per capita rates were hospital, doctor, dental, and prescription medicine. Some of the larger sex differences were confined to 17-44 years of age, the childbearing years.

### Family Income

Tables 10-27 present percent distribution by intervals of expense, per capita rates, and average expense for persons with expense for selected demographic characteristics. Tables 10, 11, 14, 16, 18, 20, 22, 24, and 26 present these data unadjusted for differences in age distribution within each variable. Tables 12, 13, 15, 17, 19, 21, 23, 25, and 27 show age-adjusted data.

The age distribution of the total civilian non-institutionalized population for both sexes and for the four age groups shown in table 1 is the standard population used in age-adjusting the data. By using this standard population, the age-adjusted rates are not distorted from the crude rates to the extent that use of some other standard populations might change the age-adjusted rates. Age-adjusted data can be compared directly since the rates assume identical age distribution in all categories. Thus age adjustment tends to remove the necessity to compare individual age-specific rates for variables that differ substantially in age composition. However, the reader should use the age-adjusted rates *only* when comparing rates for a demographic characteristics. The unadjusted (crude) rates are the actual rates and should usually be used rather than the age-adjusted rates. For instance, during January-March 1976, 27.0 percent of persons with less than \$3,000 annual family income were 65 years and older, while 3.4 percent of persons with annual family income of \$15,000 or more were 65 years and older. Since older persons use medical services

more than younger persons, it is desirable to take into account these differences in age distribution when comparing rates for all ages combined. In the discussion that follows, age-adjusted rates will be used to show relationships of out-of-pocket spending within various demographic characteristics.

During 1975 total per capita expense, including health insurance premiums, rose from \$168 (age-adjusted) for persons with annual family income of less than \$5,000 to \$314 for persons with annual family income of \$25,000 or more (table E). When insurance expense is omitted, the rise in per capita expense in these income groups was smaller, with \$135 spent by the lowest income group compared with \$231 for the highest income group. A substantial portion of the persons with incomes of less than \$5,000 reported no out-of-pocket health expenses (table F). This does not necessarily mean that these persons did not receive care but rather that they did not have to pay for services out of their available funds. Medicaid and other programs pay for medical services to the indigent in many instances.

Per capita hospital expense was twice as large for the lowest income group when compared with that for the highest income group (table E). When average expense for persons with such expense is examined in table G, this difference becomes even greater, with the expense for the lowest group being 3 times as large as that for the highest income group. Differences in levels of hospital insurance coverage and probably extent of the coverage account for differing spending patterns. In January-March 1976 as reported in the Health Interview Survey the percent of people of all ages covered by private hospital insurance or Social Security Medicare (for persons 65 years and over) was as shown below by income group.

<i>Income group</i>	<i>Percent</i>
Less than \$3,000.....	52.5
\$3,000-\$4,999.....	54.3
\$5,000-\$6,999.....	59.0
\$7,000-\$9,999.....	73.9
\$10,000-\$14,999.....	87.5
\$15,000 or more.....	92.3
\$15,000-\$24,999.....	91.5
\$25,000 or more.....	94.1

If these levels of insurance coverage were the same during 1975, the differences in level would account for the much larger out-of-pocket hospital expense for the lower income groups.

For other health expense items per capita expense tended to rise with advance in annual family income. This pattern was not present to the same extent for the average expense for persons with expense. This is accounted for by higher levels of proportions with no expense (table F). This suggests that if the services are used, the cost is substantially the same for all incomes levels.

### **Color and Family Income**

Per capita total expense, including insurance premiums, of \$253 per white person exceeded that of other races (\$172) (table E). The difference in per capita spending was much less for those with a family income of \$10,000 or more. Per capita spending differed for the two color groups for most of the expense categories, but for persons with \$10,000 or more income there was little difference for the majority of expense items.

In general, lower percentages of white persons reported no out-of-pocket health expenses than among persons of other colors (table F). This pattern was also present for most of the expense items and was present within the family income groups. For persons in each color group, however, the average expense per person with expense was quite similar for most groups and within income levels. This suggests that the price of a service is much the same regardless of color or income.

### **Education of Head of Family**

The per capita total out-of-pocket health expenses, including or excluding health insurance premiums, rose with increased education of the head of the family. The age-adjusted per capita expense of \$294 for persons whose head of family was college educated was about half again higher than the \$200 average per capita expense for persons who had less than 9 years of formal education (table E). For several of the individual expense items—hospital, prescription medicine,

Table E. Age-adjusted per capita out-of-pocket health expenses, by type of expense and selected characteristics of person: United States, 1975

Characteristic	All types of expense <sup>1</sup>		Health expense						
	Including insurance premium	Excluding insurance premium	Hospital	Doctor	Dental	Prescription medicine	Optical	Health insurance premium	Other
	Per capita expense in dollars <sup>2</sup>								
Total-----	245	182	30	63	41	31	15	63	6
<u>Sex</u>									
Male-----	223	161	25	54	38	26	14	62	6
Female-----	265	200	34	70	44	35	15	63	6
<u>Family income</u>									
Less than \$3,000-----	168	135	41	47	15	22	10	35	*3
\$3,000-4,999-----	207	158	39	55	20	33	10	47	*5
\$5,000-6,999-----	209	158	32	53	28	29	11	51	6
\$7,000-9,999-----	241	177	33	67	30	35	12	62	5
\$10,000-14,999-----	258	188	35	65	41	30	14	69	6
\$15,000 or more-----	272	202	22	67	58	32	19	71	8
\$15,000-24,999-----	252	190	23	60	51	30	17	63	9
\$25,000 or more-----	314	231	20	80	74	35	22	86	6
<u>Color and family income</u>									
White-----	253	188	31	64	43	32	15	65	6
Less than \$5,000-----	215	170	47	58	20	31	11	45	*4
\$5,000-9,999-----	236	176	34	63	31	32	12	59	6
\$10,000-or more-----	268	197	27	67	53	32	17	71	6
All other-----	172	129	22	46	24	25	10	41	*5
Less than \$5,000-----	*96	*71	17	27	*11	*17	*	28	*
\$5,000-9,999-----	*172	*124	*20	41	*19	34	*	45	*
\$10,000 or more-----	252	193	27	65	35	27	*15	57	*23
<u>Education of head of family</u>									
Less than 9 years-----	200	150	32	52	25	30	11	49	5
9-11 years-----	222	167	32	55	34	30	13	54	6
12 years-----	250	185	31	63	43	32	15	64	7
13 years or more-----	294	216	30	76	57	32	18	77	7
<u>Place of residence</u>									
SMSA-----	253	191	30	67	46	30	15	61	6
Central city-----	251	193	37	65	43	29	14	58	6
Not central city-----	254	190	24	68	48	31	16	63	7
Outside SMSA-----	226	161	28	53	31	33	14	65	6
<u>Geographic region</u>									
Northeast-----	240	183	28	62	47	28	14	56	5
North Central-----	212	154	22	52	35	27	15	58	6
South-----	269	198	37	68	38	37	13	71	7
West-----	254	190	31	66	49	29	16	63	5

<sup>1</sup> Sum of expenses may not add to total because of differing levels of known data.

<sup>2</sup> Adjusted by the direct method to the age distribution of the total civilian noninstitutionalized population of the United States.

Table F. Age-adjusted percent of persons with no expense, by type of expense and selected characteristics: United States, 1975

Characteristic	All types of expense		Health expense						
	Including insurance premium	Excluding insurance premium	Hospital	Doctor	Dental	Prescription medicine	Optical	Health insurance premium	Other
Total-----	14.2	23.1	88.5	41.7	58.2	47.3	78.1	41.8	94.5
Percent of persons with no expense <sup>1</sup>									
<u>Sex</u>									
Male-----	15.1	26.0	89.8	46.6	60.7	52.4	79.6	41.9	94.9
Female-----	13.3	20.5	87.6	37.3	55.8	42.9	77.0	41.9	94.4
<u>Family income</u>									
Less than \$3,000-----	42.1	49.2	93.2	67.7	81.6	65.1	84.9	71.3	96.6
\$3,000-4,999-----	33.6	41.7	90.7	58.3	78.6	59.3	84.5	61.8	95.9
\$5,000-6,999-----	25.6	36.6	89.7	52.3	74.5	54.0	83.4	53.7	94.6
\$7,000-9,999-----	14.6	25.4	87.4	42.4	65.1	48.7	79.9	42.2	93.7
\$10,000-14,999-----	8.9	18.3	87.1	35.9	57.6	42.2	78.6	36.6	94.6
\$15,000 or more-----	6.5	14.0	87.9	34.6	44.0	43.1	73.2	33.9	93.9
\$15,000-24,999-----	7.8	15.8	88.2	36.2	47.9	44.5	74.6	35.4	94.1
\$25,000 or more-----	*3.4	9.9	87.3	31.2	34.9	40.2	69.9	30.4	93.7
<u>Color and family income</u>									
White-----	11.8	20.1	88.2	39.0	55.2	45.5	77.3	40.4	94.2
Less than \$5,000-----	33.9	40.4	91.1	58.3	77.7	59.1	83.7	65.2	95.6
\$5,000-9,999-----	17.5	27.3	87.8	43.8	66.8	48.6	80.3	47.2	93.8
\$10,000 or more-----	6.7	14.4	87.4	33.9	47.4	42.0	74.9	34.5	94.0
All other-----	30.0	43.3	91.6	60.9	78.0	60.9	85.5	52.7	97.7
Less than \$5,000-----	48.4	58.4	94.3	73.8	87.1	71.0	87.9	70.2	98.5
\$5,000-9,999-----	*26.7	43.9	91.3	61.6	80.6	61.8	88.5	46.2	96.1
\$10,000 or more-----	*15.3	29.5	89.7	49.6	69.1	52.1	79.5	39.2	97.3
<u>Education of head of family</u>									
Less than 9 years-----	26.5	38.3	89.7	55.6	75.7	58.8	83.4	51.8	96.0
9-11 years-----	21.2	31.2	89.6	47.2	67.6	53.6	81.3	48.4	94.7
12 years-----	12.7	21.4	88.0	40.1	56.7	46.5	77.5	41.8	93.9
13 years or more-----	5.7	12.2	87.6	32.3	42.6	39.2	74.3	32.7	93.6
<u>Place of residence</u>									
SMSA-----	15.0	23.2	88.9	41.7	56.7	47.5	77.8	43.6	94.6
Central city-----	19.4	28.6	89.3	47.1	61.6	51.1	79.0	45.9	95.3
Not central city-----	11.6	19.0	88.6	37.4	52.8	44.7	76.8	41.9	94.1
Outside SMSA-----	12.6	23.0	87.9	41.9	61.3	47.4	79.3	38.7	94.4
<u>Geographic region</u>									
Northeast-----	15.9	23.5	88.8	41.6	55.9	48.5	77.0	45.9	94.3
North Central-----	13.2	21.3	88.7	39.9	56.0	49.4	76.5	46.0	94.2
South-----	13.4	24.6	87.8	41.4	61.2	44.7	80.5	34.3	95.5
West-----	14.9	23.1	89.6	45.6	58.7	48.0	78.7	44.1	93.8

<sup>1</sup>Adjusted by the direct method to the age distribution of the total civilian noninstitutionalized population of the United States.



Table G. Age-adjusted average out-of-pocket health expenses for persons with such expense, by type of expense and selected characteristics: United States, 1975

Characteristic	All types of expense		Health expense						
	Including insurance premium	Excluding insurance premium	Hospital	Doctor	Dental	Prescription medicine	Optical	Health insurance premium	Other
Average expense in dollars for persons with expense <sup>1</sup>									
Total-----	285	237	264	107	99	59	67	108	113
<u>Sex</u>									
Male-----	257	212	227	98	97	50	65	102	96
Female-----	299	246	251	109	99	58	66	104	90
<u>Family income</u>									
Less than \$3,000-----	252	230	486	123	76	53	64	108	*69
\$3,000-4,999-----	281	245	394	118	88	65	60	108	*89
\$5,000-6,999-----	264	233	301	104	97	57	65	100	96
\$7,000-9,999-----	272	228	240	110	86	63	59	99	77
\$10,000-14,999-----	279	226	249	101	95	50	61	104	79
\$15,000 or more-----	289	233	170	101	105	53	68	104	100
\$15,000-24,999-----	272	223	182	94	98	52	66	95	110
\$25,000 or more-----	326	256	151	116	116	57	73	121	86
<u>Color and family income</u>									
White-----	283	232	241	103	97	55	65	105	88
Less than \$5,000-----	296	259	483	124	83	64	64	114	*79
\$5,000-9,999-----	275	234	270	108	92	58	61	103	87
\$10,000 or more-----	286	229	200	99	101	52	66	104	83
All other-----	232	213	254	111	103	57	64	83	*157
Less than \$5,000-----	*161	*148	265	90	*80	*45	*	87	*
\$5,000-9,999-----	*215	*197	*201	98	*95	72	*	76	*
\$10,000 or more-----	290	265	246	126	103	53	*67	90	*535
<u>Education of head of family</u>									
Less than 9 years-----	257	229	296	109	98	63	63	96	91
9-11 years-----	269	231	273	100	104	58	64	97	98
12 years-----	281	230	237	101	97	55	64	104	93
13 years or more-----	309	246	222	111	98	50	70	111	85
<u>Place of residence</u>									
SMSA-----	291	244	253	112	106	53	66	103	91
Central city-----	300	259	315	119	111	55	65	102	95
Not central city-----	283	231	202	107	102	52	65	104	89
Outside SMSA-----	255	204	223	88	80	58	64	102	89
<u>Geographic region</u>									
Northeast-----	279	235	229	105	107	51	61	98	80
North Central-----	241	193	182	86	79	49	63	102	84
South-----	304	255	284	112	99	63	67	105	120
West-----	292	243	278	119	117	52	71	108	76

<sup>1</sup> Adjusted by the direct method to the age distribution of the total civilian noninstitutionalized population of the United States.

and "other"—there was little difference in per capita expense among the educational levels.

The age-adjusted average expenses for persons with expense showed less variation by education of the head of family than did the per capita expenses.

### Geographic Distribution

Persons living outside the standard metropolitan statistical areas (SMSA) defined for the 1970 decennial census spent less out of pocket in 1975 for doctor and dental expenses than did residents of metropolitan areas, \$53 compared with \$67 per capita doctor expense and \$31 compared with \$46 per capita dental expense (table E). For the other individual expense items the levels of age-adjusted per capita expenditures showed no appreciable differences by place of residence. This same pattern was noted for averaged expense for persons with expense (table G).

Residents of the North Central Region had the lowest age-adjusted per capita expense for all type of expense including or excluding insurance premiums (\$212 and \$154, respectively) and for hospital and doctor expenses (\$22 and \$52, respectively) (table E). These persons also reported the lowest average expense for persons

with expense for the two totals, hospital, doctor, and dental (table G). Out-of-pocket health expenses for residents of the other three geographic regions did not vary appreciably nor did the percent of the population in each region with no out-of-pocket expense.

### COMPARISON WITH 1970 AND 1974

In 1971 a questionnaire on out-of-pocket health spending during 1970 was mailed to the households included in the sample used for the October-December quarter of 1970 for the Health Interview Survey. The information about health spending has been reported in two Series 10 reports: Personal Out-of-Pocket Health Expenses (Number 91) and Family Out-of-Pocket Health Expenses (Number 103). In January-March 1975 a questionnaire similar to that used in 1976 shown in appendix III was left with household respondents of the interviews conducted for the Health Interview Survey. These questionnaires were to be completed and returned by mail. All three questionnaires were very similar, so it is possible to compare the results. Table H shows per capita annual expenses and average expense for persons with ex-

Table H. Comparison of out-of-pocket health expenses per person per year, by type of expense: United States, 1970, 1974, 1975

Type of expense	Per capita expense			Average expense for persons with expense			Percent change 1975-1970
	1975	1974	1970	1975	1974	1970	
	Health expense in dollars						
All types of expense:							
Including insurance premium-----	245	233	183	285	270	209	36.4
Excluding insurance premium-----	182	174	135	237	226	176	34.7
Hospital-----	30	28	21	264	225	178	48.3
Doctor-----	63	59	47	107	99	80	33.8
Dental-----	41	41	29	99	97	74	33.8
Prescription medicine-----	31	30	27	59	57	52	13.5
Optical-----	15	14	10	67	62	47	42.6
Health insurance premium-----	63	58	47	108	97	73	47.9
Other-----	6	9	5	113	154	100	13.0

pense for each type of expense. In general there is a steady increase in out-of-pocket expenditures during the three time periods. These data have not been adjusted for inflation; therefore the changes reflect difference in actual cost and the result of inflation. The overall increase from 1970 to 1975 was 36.4 percent, with individual types ranging from an increase of 13.0 percent for "other" to 48.3 percent for hospital ex-

penses. It is not known why the "other" expense in 1974 was higher than that for 1975. The difference probably reflects sampling variability.

Table J summarized expenditure interval data for the average spending for the 1974 data. Some additional information is presented in the Current Estimates Report for 1975 (Series 10, Number 115).

Table J. Percent distributions of persons by intervals of annual out-of-pocket health expenses, average expenses for persons with such expense, and per capita expenses, according to type of expense and age: United States, 1975

Age	No expense	Less than \$50	\$50-99	\$100-249	\$250-499	\$500 or more	Average for persons with expense	Per capita
<u>All types of expense including insurance premium</u>								
Percent distribution								
Expense in dollars								
All ages-----	13.8	14.4	15.1	28.9	17.1	10.7	270	233
Under 17 years-----	19.5	21.3	19.3	27.6	8.8	3.5	152	122
17-44 years-----	13.6	14.6	15.4	30.5	16.9	9.1	246	212
45-64 years-----	9.5	7.8	11.4	28.3	23.9	19.0	386	349
65 years and over-----	6.6	7.1	9.4	27.7	28.0	21.2	425	397
<u>All types of expense excluding insurance premium</u>								
All ages-----	23.0	19.5	16.7	22.2	11.0	7.6	226	174
Under 17 years-----	29.3	26.8	19.0	16.8	5.5	2.6	123	87
17-44 years-----	21.9	19.8	17.1	23.1	10.9	7.2	211	165
45-64 years-----	18.4	12.7	14.1	26.4	15.9	12.5	321	262
65 years and over-----	18.1	11.3	13.8	25.9	17.2	13.6	350	287
<u>Hospital expense</u>								
All ages-----	87.4	5.5	2.5	2.1	1.2	1.4	225	28
Under 17 years-----	90.6	5.2	1.7	1.5	0.6	0.3	99	9
17-44 years-----	86.9	5.9	2.4	2.0	1.4	1.4	195	26
45-64 years-----	85.8	5.2	2.6	2.7	1.4	2.4	352	50
65 years and over-----	83.1	5.2	4.5	3.4	1.4	2.4	293	49
<u>Doctor expense</u>								
All ages-----	40.4	29.6	13.7	11.4	3.4	1.5	99	59
Under 17 years-----	45.0	35.5	11.5	6.6	1.1	*0.3	55	30
17-44 years-----	40.3	30.2	13.4	11.2	3.6	1.4	99	59
45-64 years-----	37.2	24.0	15.8	15.8	4.5	2.7	128	80
65 years and over-----	34.7	22.5	16.9	16.8	6.3	2.9	143	93
<u>Dental expense</u>								
All ages-----	58.0	24.0	8.0	5.9	2.7	1.4	97	41
Under 17 years-----	61.1	25.5	6.7	3.8	2.0	0.9	75	29
17-44 years-----	53.7	25.9	9.2	7.0	2.7	1.4	95	44
45-64 years-----	55.6	22.2	8.8	7.3	3.9	2.2	125	56
65 years and over-----	69.6	16.4	5.6	4.9	2.3	1.2	105	32
<u>Prescription medicine expense</u>								
All ages-----	46.5	35.4	9.5	6.7	1.5	0.4	57	30
Under 17 years-----	56.1	36.8	4.9	1.9	*0.2	*0.0	28	12
17-44 years-----	45.8	40.1	8.7	4.5	0.6	*0.2	41	22
45-64 years-----	40.5	30.0	13.6	12.0	3.0	0.8	83	50
65 years and over-----	34.1	25.1	16.6	17.5	5.7	1.0	109	72
<u>Optical expense<sup>2</sup></u>								
All ages-----	77.6	9.6	10.0	2.6	0.3		62	14
Under 17 years-----	88.9	5.9	4.3	0.8	*0.1		51	6
17-44 years-----	77.9	9.1	9.8	2.7	0.5		65	14
45-64 years-----	65.8	12.8	16.7	4.5	*0.2		64	22
65 years and over-----	68.4	15.4	12.7	3.2	*0.3		62	20

See footnotes at end of table.

Table J. Percent distributions of persons by intervals of annual out-of-pocket health expenses, average expenses for persons with such expense, and per capita expenses, according to type of expense and age: United States, 1975—Con.

Age	No expense	Less than \$50	\$50-99	\$100-249	\$250-499	\$500 or more	Average for persons with expense	Per capita
<u>Health insurance premium</u> <sup>2</sup>		Percent distribution					Expense in dollars	
All ages-----	40.1	20.5	17.5	18.3	3.6	97	58	
Under 17 years-----	46.9	25.5	16.9	10.4	0.4	64	34	
17-44 years-----	44.0	21.2	17.3	15.8	1.7	84	47	
45-64 years-----	32.9	16.4	16.7	25.4	8.5	130	87	
65 years and over-----	20.7	12.0	22.3	35.7	9.3	138	109	
<u>Other expense</u> <sup>2</sup>								
All ages-----	94.0	3.0	1.3	1.1	0.6	154	9	
Under 17 years-----	97.6	1.4	0.5	0.3	*0.2	79	2	
17-44 years-----	95.2	2.5	1.1	0.9	0.3	135	6	
45-64 years-----	90.0	4.6	2.2	2.2	0.9	127	13	
65 years and over-----	86.8	6.1	2.7	2.1	2.2	259	34	

<sup>1</sup> Based on total population in thousands as follows:

All ages-----	208,410
Under 17 years-----	62,326
17-44 years-----	81,980
45-64 years-----	43,014
65 years and over-----	21,089

<sup>2</sup> Percents for \$250-\$499 and \$500 or more combined for \$250 or more.

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Table 1. Percent distribution of persons by intervals of total annual out-of-pocket health expenses excluding health insurance premiums, average expense for persons with expense, and per capita expense, according to sex and age: United States, 1975

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

Sex and age	Total population in thousands	No expense	Health expense						Average for persons with expense	Per capita
			Less than \$50	\$50-99	\$100-249	\$250-499	\$500-999	\$1,000 or more		
<b>Both sexes</b>			<b>Percent distribution</b>						<b>Expense in dollars</b>	
All ages-----	210,109	14.2	13.5	14.6	28.8	17.4	8.3	3.4	285	245
Under 17 years-----	61,305	20.5	20.2	18.9	28.0	8.8	2.8	0.8	159	127
Under 6 years-----	19,365	22.0	20.6	18.3	27.2	9.3	1.9	*0.8	154	120
6-16 years-----	41,940	19.8	20.0	19.1	28.4	8.6	3.3	0.8	162	130
17-44 years-----	83,984	13.8	14.1	15.3	30.9	16.9	6.4	2.6	245	211
45-64 years-----	43,204	9.7	7.3	9.3	28.5	24.6	14.6	6.1	401	362
65 years and over-----	21,617	6.6	4.6	10.7	23.8	28.6	17.7	8.0	502	469
<b>Male</b>			<b>Percent distribution</b>						<b>Expense in dollars</b>	
All ages-----	101,376	15.3	15.0	15.5	29.2	15.7	6.6	2.6	256	217
Under 17 years-----	31,245	20.7	20.3	18.8	27.9	9.0	2.5	0.8	159	126
Under 6 years-----	9,830	23.0	19.7	17.9	26.4	10.4	*1.8	*0.8	160	123
6-16 years-----	21,415	19.7	20.5	19.3	28.6	8.4	2.8	*0.7	159	127
17-44 years-----	40,628	15.2	16.4	16.5	30.7	15.0	4.6	1.5	206	175
45-64 years-----	20,606	11.3	8.2	10.3	30.7	21.7	12.5	5.3	365	324
65 years and over-----	8,897	6.4	5.5	11.1	23.5	29.0	16.7	7.9	514	481
<b>Female</b>			<b>Percent distribution</b>						<b>Expense in dollars</b>	
All ages-----	108,733	13.1	12.1	13.8	28.4	18.9	9.8	4.1	312	271
Under 17 years-----	30,060	20.3	20.1	18.9	28.0	8.6	3.2	0.9	160	128
Under 6 years-----	9,534	20.9	21.5	18.8	27.9	8.1	2.0	*0.8	148	117
6-16 years-----	20,525	19.9	19.5	19.0	28.1	8.8	3.8	1.0	166	133
17-44 years-----	43,355	12.5	12.0	14.1	31.0	18.7	8.1	3.6	281	246
45-64 years-----	22,598	8.2	6.4	8.4	26.5	27.2	16.5	6.8	432	397
65 years and over-----	12,720	6.8	4.0	10.4	24.0	28.3	18.4	8.1	495	461

NOTES: For official population estimates for more general use, see U.S. Bureau of the Census reports on the civilian population of the United States in Current Population Reports, Series P-20, P-25, and P-60.

Relative standard errors of estimates for this table are found in Appendix I.

Table 2. Percent distributions of persons by intervals of total annual out-of-pocket health expenses excluding health insurance premiums, average expense for persons with expense, and per capita expense, according to sex and age: United States, 1975

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

Sex and age	Total population in thousands	No expense	Health expense						Average for persons with expense	Per capita
			Less than \$50	\$50-99	\$100-249	\$250-499	\$500-999	\$1,000 or more		
<b>Both sexes</b>			Percent distribution						Expense in dollars	
All ages-----	210,109	23.1	18.9	16.3	22.6	11.1	5.4	2.6	237	182
Under 17 years-----	61,305	29.7	26.3	18.5	17.4	5.1	2.2	0.7	128	90
Under 6 years-----	19,365	30.7	26.8	17.5	18.0	5.1	1.3	*0.7	122	85
6-16 years-----	41,940	29.3	26.1	18.9	17.2	5.2	2.6	0.7	131	93
17-44 years-----	83,984	22.4	19.0	17.1	23.9	10.5	4.9	2.2	209	162
45-64 years-----	43,204	18.4	12.3	13.4	26.2	16.8	8.5	4.5	325	265
65 years and over-----	21,617	17.2	10.9	13.3	24.6	18.2	9.9	5.9	416	344
<b>Male</b>										
All ages-----	101,376	26.2	20.6	16.2	21.1	9.7	4.1	2.1	212	157
Under 17 years-----	31,245	30.2	26.4	17.8	17.8	5.3	1.8	0.7	130	91
Under 6 years-----	9,830	31.9	25.5	16.7	17.9	5.9	*1.3	*0.8	130	89
6-16 years-----	21,415	29.4	26.8	18.4	17.8	5.0	2.1	*0.7	130	92
17-44 years-----	40,628	26.9	21.8	16.6	21.5	8.6	3.3	1.2	170	124
45-64 years-----	20,606	22.1	13.4	14.3	24.3	14.9	7.1	3.9	298	232
65 years and over-----	8,897	18.7	12.0	12.7	23.6	17.8	8.6	6.5	440	358
<b>Female</b>										
All ages-----	108,733	20.3	17.2	16.5	23.9	12.3	6.6	3.2	257	205
Under 17 years-----	30,060	29.3	26.3	19.2	17.0	5.0	2.6	0.7	127	90
Under 6 years-----	9,534	29.4	28.1	18.3	18.0	4.2	*1.3	*0.6	115	81
6-16 years-----	20,525	29.2	25.5	19.5	16.6	5.4	3.1	*0.7	133	94
17-44 years-----	43,355	18.0	16.3	17.6	26.2	12.3	6.3	3.2	242	198
45-64 years-----	22,598	15.0	11.3	12.6	27.8	18.5	9.7	5.1	346	294
65 years and over-----	12,720	16.2	10.1	13.7	25.2	18.5	10.8	5.5	400	335

NOTES: For official population estimates for more general use, see U.S. Bureau of the Census reports on the civilian population of the United States in Current Population Reports, Series P-20, P-25, and P-60.

Relative standard errors of estimates for this table are found in Appendix I.



Table 3. Percent distributions of persons by intervals of annual out-of-pocket hospital expense, average expenses for persons with expense, and per capita expense, according to sex and age: United States, 1975

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

Sex and age	Total population in thousands	No expense	Hospital expense					Average for persons with expense	Per capita
			Less than \$50	\$50-99	\$100-249	\$250-499	\$500 or more		
<u>Both sexes</u>			Percent distribution:					Expense in dollars	
All ages-----	210,109	88.5	4.7	2.2	2.1	1.1	1.4	264	30
Under 17 years-----	61,305	91.7	4.1	1.5	1.5	0.7	0.5	152	13
Under 6 years-----	19,365	88.6	4.8	2.2	2.5	1.1	*0.8	166	19
6-16 years-----	41,940	93.2	3.8	1.1	1.1	0.5	*0.3	142	10
17-44 years-----	83,984	87.9	5.3	2.2	1.9	1.2	1.4	197	24
45-64 years-----	43,204	87.4	4.6	2.3	2.4	1.3	2.0	330	41
65 years and over-----	21,617	84.5	4.0	3.8	3.4	1.4	3.0	505	78
<u>Male</u>									
All ages-----	101,376	89.8	4.4	2.0	1.9	0.8	1.1	241	24
Under 17 years-----	31,245	90.9	4.8	1.6	1.5	0.6	*0.6	163	15
Under 6 years-----	9,830	88.3	5.2	2.2	2.0	*1.4	*0.9	186	22
6-16 years-----	21,415	92.1	4.6	1.3	1.3	*0.3	*0.4	147	12
17-44 years-----	40,628	90.6	4.5	2.1	1.5	0.5	0.8	159	15
45-64 years-----	20,606	89.0	4.0	1.9	2.6	1.0	1.6	304	33
65 years and over-----	8,897	85.0	3.6	3.0	3.4	*1.8	3.2	515	77
<u>Female</u>									
All ages-----	108,733	87.3	5.0	2.3	2.2	1.4	1.7	281	36
Under 17 years-----	30,060	92.7	3.4	1.3	1.5	0.7	*0.4	138	10
Under 6 years-----	9,534	89.0	4.3	2.2	3.0	*0.8	*0.7	143	16
6-16 years-----	20,525	94.3	3.0	0.9	*0.8	*0.7	*0.3	134	8
17-44 years-----	43,355	85.4	6.2	2.3	2.4	1.9	1.9	220	32
45-64 years-----	22,598	86.1	5.2	2.6	2.2	1.6	2.4	349	49
65 years and over-----	12,720	84.2	4.2	4.3	3.4	*1.1	2.9	498	79

NOTES: For official population estimates for more general use, see U.S. Bureau of the Census reports on the civilian population of the United States in Current Population Reports, Series P-20, P-25, and P-60.

Relative standard errors of estimates for this table are found in Appendix I.

Table 4. Percent distributions of persons by intervals of annual out-of-pocket doctor expense, average expense for persons with expense, and per capita expense, according to sex and age: United States, 1975

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

Sex and age	Total population in thousands	No expense	Doctor expense					Average for persons with expense	Per capita
			Less than \$50	\$50-99	\$100-249	\$250-499	\$500 or more		
<u>Both sexes</u>		Percent distribution						Expense in dollars	
All ages-----	210,109	41.7	27.5	13.6	11.7	3.7	1.9	107	63
Under 17 years-----	61,305	46.2	33.8	11.5	6.8	1.3	0.3	58	31
Under 6 years-----	19,365	38.1	31.7	17.1	11.3	1.4	*0.4	69	42
6-16 years-----	41,940	49.9	34.8	9.0	4.8	1.3	*0.3	52	26
17-44 years-----	83,984	42.2	28.0	13.2	11.4	3.6	1.6	97	56
45-64 years-----	43,204	37.9	21.9	15.2	16.0	5.7	3.3	146	91
65 years and over-----	21,617	35.6	19.5	17.1	17.2	6.1	4.5	177	114
<u>Male</u>		Percent distribution						Expense in dollars	
All ages-----	101,376	46.7	27.0	11.7	10.3	2.8	1.5	99	53
Under 17 years-----	31,245	46.2	33.7	11.0	7.3	1.4	*0.3	60	32
Under 6 years-----	9,830	38.5	31.0	16.4	12.2	*1.6	*0.3	70	43
6-16 years-----	21,415	49.8	35.0	8.5	5.0	1.4	*0.3	54	27
17-44 years-----	40,628	50.1	26.9	10.8	9.3	2.0	0.9	79	39
45-64 years-----	20,606	44.9	21.0	12.6	13.6	5.1	2.8	140	77
65 years and over-----	8,897	37.5	19.1	16.3	16.5	5.0	5.5	198	124
<u>Female</u>		Percent distribution						Expense in dollars	
All ages-----	108,733	37.1	27.9	15.3	13.0	4.5	2.2	114	72
Under 17 years-----	30,060	46.1	33.9	12.1	6.3	1.2	*0.3	57	30
Under 6 years-----	9,534	37.6	32.4	17.9	10.4	*1.2	*0.5	67	42
6-16 years-----	20,525	50.1	34.5	9.5	4.5	1.3	*0.2	51	25
17-44 years-----	43,355	34.7	29.1	15.6	13.3	5.0	2.2	111	72
45-64 years-----	22,598	31.6	22.8	17.6	18.1	6.2	3.7	150	103
65 years and over-----	12,720	34.3	19.8	17.7	17.6	6.9	3.7	163	107

NOTES: For official population estimates for more general use, see U.S. Bureau of the Census reports on the civilian population of the United States in Current Population Reports, Series P-20, P-25, and P-60.

Relative standard errors of estimates for this table are found in Appendix I.

Table 5. Percent distributions of persons by intervals of annual out-of-pocket dental expense, average expense for persons with expense, and per capita expense, according to sex and age: United States, 1975

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

Sex and age	Total population in thousands	No expense	Dental expense					Average for persons with expense	Per capita
			Less than \$50	\$50-99	\$100-249	\$250-499	\$500 or more		
<u>Both sexes</u>			Percent distribution					Expense in dollars	
All ages-----	210,109	58.2	23.3	8.1	6.2	2.6	1.6	99	41
Under 17 years-----	61,305	62.0	25.1	6.4	3.9	1.6	1.0	73	28
Under 6 years-----	19,365	86.5	11.1	1.0	1.2	*0.2	*0.0	40	5
6-16 years-----	41,940	50.7	31.5	8.9	5.2	2.3	1.4	77	38
17-44 years-----	83,984	54.0	25.2	9.6	7.2	2.7	1.4	94	43
45-64 years-----	43,204	55.0	21.5	9.1	8.1	3.7	2.6	129	58
65 years and over-----	21,617	69.7	15.3	5.4	5.0	2.7	1.7	120	36
<u>Male</u>									
All ages-----	101,376	60.6	22.0	7.7	6.0	2.4	1.4	97	38
Under 17 years-----	31,245	62.3	25.4	6.1	4.1	1.3	0.8	67	25
Under 6 years-----	9,830	86.7	10.7	*0.8	*1.6	*0.2	*0.1	46	6
6-16 years-----	21,415	51.0	32.2	8.5	5.3	1.9	1.1	70	34
17-44 years-----	40,629	57.8	23.0	8.9	6.6	2.4	1.3	93	39
45-64 years-----	20,606	58.5	19.0	8.7	7.4	3.8	2.5	137	57
65 years and over-----	8,897	71.8	13.0	5.4	5.7	3.1	*1.0	116	33
<u>Female</u>									
All ages-----	108,733	56.0	24.5	8.6	6.4	2.7	1.8	101	44
Under 17 years-----	30,060	61.7	24.7	6.8	3.7	1.9	1.2	79	30
Under 6 years-----	9,534	86.4	11.5	*1.2	*0.7	*0.2	*-	34	5
6-16 years-----	20,525	50.4	30.8	9.4	5.0	2.7	1.8	85	42
17-44 years-----	43,355	50.4	27.2	10.2	7.7	2.9	1.5	96	47
45-64 years-----	22,598	51.8	23.8	9.6	8.6	3.6	2.1	122	59
65 years and over-----	12,720	68.3	17.0	5.4	4.6	2.5	2.2	123	39

NOTES: For official population estimates for more general use, see U.S. Bureau of the Census reports on the civilian population of the United States in Current Population Reports, Series P-20, P-25, and P-60.

Relative standard errors of estimates for this table are found in Appendix I.

Table 6. Percent distributions of persons by intervals of annual out-of-pocket prescription medicine expense, average expense for persons with expense, and per capita expense, according to sex and age: United States, 1975

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

Sex and age	Total population in thousands	No expense	Prescription medicine expense					Average for persons with expense	Per capita
			Less than \$50	\$50-99	\$100-249	\$250-499	\$500 or more		
<u>Both sexes</u>		Percent distribution						Expense in dollars	
All ages-----	210,109	47.3	34.5	9.1	6.9	1.7	0.5	59	31
Under 17 years-----	61,305	56.6	36.6	4.9	1.6	*0.1	*0.0	27	12
Under 6 years-----	19,365	46.2	43.8	7.5	2.3	*0.2	*0.1	30	16
6-16 years-----	41,940	61.5	33.3	3.8	1.3	*0.1	*0.0	25	10
17-44 years-----	83,984	47.8	38.0	8.7	4.5	0.8	*0.2	43	23
45-64 years-----	43,204	40.7	29.7	12.8	12.5	3.3	1.1	87	51
65 years and over-----	21,617	33.5	25.2	14.9	18.5	6.3	1.7	114	76
<u>Male</u>		Percent distribution						Expense in dollars	
All ages-----	101,376	52.6	32.7	7.6	5.4	1.2	0.4	53	25
Under 17 years-----	31,245	56.7	36.0	5.4	1.9	*0.1	*	27	12
Under 6 years-----	9,830	46.7	42.3	7.9	3.0	*0.1	*	29	16
6-16 years-----	21,415	61.3	33.0	4.2	1.4	*0.1	*	25	10
17-44 years-----	40,628	56.1	34.3	5.9	3.1	0.5	*0.1	36	16
45-64 years-----	20,606	47.3	28.4	10.9	10.0	2.4	0.9	80	42
65 years and over-----	8,897	36.0	25.0	14.9	16.8	5.7	*1.6	110	70
<u>Female</u>		Percent distribution						Expense in dollars	
All ages-----	108,733	42.4	36.1	10.5	8.2	2.2	0.6	64	37
Under 17 years-----	30,060	56.6	37.2	4.5	1.3	*0.2	*0.1	27	12
Under 6 years-----	9,534	45.6	45.4	7.0	*1.5	*0.3	*0.2	30	16
6-16 years-----	20,525	61.7	33.5	3.4	1.3	*0.1	*0.0	26	10
17-44 years-----	43,355	40.0	41.5	11.2	5.9	1.1	*0.3	48	29
45-64 years-----	22,598	34.7	30.9	14.4	14.7	4.1	1.2	91	59
65 years and over-----	12,720	31.7	25.3	14.9	19.6	6.7	1.7	117	80

NOTES: For official population estimates for more general use, see U.S. Bureau of the Census reports on the civilian population of the United States in Current Population Reports, Series P-20, P-25, and P-60.

Relative standard errors of estimates for this table are found in Appendix I.

Table 7. Percent distributions of persons by intervals of annual out-of-pocket optical expense, average expense for persons with expense, and per capita expense, according to sex and age: United States, 1975

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

Sex and age	Total population in thousands	No expense	Optical expense				Average for persons with expense	Per capita
			Less than \$50	\$50-99	\$100-249	\$250 or more		
<u>Both sexes</u>		Percent distribution					Expense in dollars	
All ages-----	210,109	78.1	8.5	9.7	3.3	0.4	67	15
Under 17 years-----	61,305	88.9	5.5	4.5	0.9	*0.2	57	6
17-44 years-----	83,984	79.2	8.2	9.0	3.1	0.5	68	14
45-64 years-----	43,204	65.9	11.3	16.3	6.0	0.5	72	24
65 years and over-----	21,617	69.3	12.3	13.2	4.9	*0.3	65	20
<u>Male</u>								
All ages-----	101,376	79.8	7.8	9.0	3.0	0.3	67	14
Under 17 years-----	31,245	89.6	5.1	4.3	0.9	*0.1	55	6
17-44 years-----	40,628	80.9	7.4	8.3	2.9	0.4	67	13
45-64 years-----	20,606	67.2	10.8	15.9	5.7	*0.5	72	24
65 years and over-----	8,897	71.3	11.4	12.2	4.8	*0.4	68	20
<u>Female</u>								
All ages-----	108,733	76.5	9.2	10.4	3.5	0.4	67	16
Under 17 years-----	30,060	88.2	5.8	4.8	0.9	*0.3	58	7
17-44 years-----	43,355	77.6	9.0	9.7	3.3	0.5	69	15
45-64 years-----	22,598	64.7	11.8	16.7	6.2	*0.6	71	25
65 years and over-----	12,720	67.9	12.9	14.0	5.0	*0.2	64	20

NOTES: For official population estimates for more general use, see U.S. Bureau of the Census reports on the civilian population of the United States in Current Population Reports, Series P-20, P-25, and P-60.

Relative standard errors of estimates for this table are found in Appendix I.

Table 8. Percent distributions of persons by intervals of annual out-of-pocket health insurance premiums, average expense for persons with expense, and per capita expense, according to sex and age: United States, 1975

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

Sex and age	Total population in thousands	No expense	Health insurance premium				Average for persons with expense	Per capita
			Less than \$50	\$50-99	\$100-249	\$250 or more		
<u>Both sexes</u>		Percent distribution					Expense in dollars	
All ages-----	210,109	41.8	17.2	17.1	19.4	4.6	108	63
Under 17 years-----	61,305	49.4	20.9	16.7	12.2	0.7	72	37
17-44 years-----	83,984	46.2	18.1	16.5	16.9	2.4	92	50
45-64 years-----	43,204	34.4	14.4	14.7	26.2	10.3	145	95
65 years and over-----	21,617	19.8	9.0	25.4	34.2	11.6	150	120
<u>Male</u>								
All ages-----	101,376	42.3	17.4	17.0	19.1	4.1	105	61
Under 17 years-----	31,245	49.8	20.2	16.8	12.6	*0.5	72	36
17-44 years-----	40,628	45.6	18.1	16.3	17.2	2.7	94	51
45-64 years-----	20,606	35.4	14.7	15.6	25.2	9.1	139	90
65 years and over-----	8,897	18.2	10.8	24.5	35.5	11.0	145	118
<u>Female</u>								
All ages-----	108,733	41.3	17.0	17.2	19.6	5.0	111	65
Under 17 years-----	30,060	49.0	21.7	16.6	11.8	0.9	73	37
17-44 years-----	43,355	46.6	18.1	16.6	16.6	2.1	90	48
45-64 years-----	22,598	33.4	14.2	13.8	27.1	11.4	150	100
65 years and over-----	12,720	20.9	7.8	26.1	33.3	12.0	154	122

NOTES: For official population estimates for more general use, see U.S. Bureau of the Census reports on the civilian population of the United States in Current Population Reports, Series P-20, P-25, and P-60.

Relative standard errors of estimates for this table are found in Appendix I.

Table 9. Percent distributions of persons by intervals of annual out-of-pocket other medical expenses; average expense for persons with expense, and per capita expense, according to sex and age: United States, 1975

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

Sex and age	Total population in thousands	No expense	Other medical expense				Average for persons with expense	Per capita
			Less than \$50	\$50-99	\$100-249	\$250 or more		
<u>Both sexes</u>		Percent distribution					Expense in dollars	
All ages-----	210,109	94.5	2.9	1.2	0.9	0.5	113	6
Under 17 years-----	61,305	97.7	1.4	0.3	0.4	*0.1	64	1
17-44 years-----	83,984	95.6	2.6	0.8	0.7	0.3	86	4
45-64 years-----	43,204	92.2	3.7	2.1	1.5	0.4	85	7
65 years and over-----	21,617	86.4	5.8	3.5	2.1	2.2	196	27
<u>Male</u>		Percent distribution					Expense in dollars	
All ages-----	101,376	95.0	2.7	1.0	0.9	0.4	124	6
Under 17 years-----	31,245	97.3	1.8	*0.3	*0.5	*0.1	59	2
17-44 years-----	40,628	95.7	2.7	0.6	0.7	*0.2	80	3
45-64 years-----	20,606	93.4	3.1	2.0	1.1	*0.4	83	5
65 years and over-----	8,897	87.7	5.0	2.9	2.1	2.3	288	35
<u>Female</u>		Percent distribution					Expense in dollars	
All ages-----	108,733	94.0	3.0	1.4	1.0	0.6	104	6
Under 17 years-----	30,060	98.1	1.0	*0.4	*0.4	*0.1	72	1
17-44 years-----	43,355	95.5	2.5	0.9	0.6	0.5	92	4
45-64 years-----	22,598	91.2	4.2	2.2	1.9	*0.4	87	8
65 years and over-----	12,720	85.6	6.4	3.8	2.1	2.1	143	21

NOTES: For official population estimates for more general use, see U.S. Bureau of the Census reports on the civilian population of the United States in Current Population Reports, Series P-20, P-25, and P-60.

Relative standard errors of estimates for this table are found in Appendix I.

Table 10. Percent distributions of persons by intervals of total annual out-of-pocket health expenses including health insurance premiums, average expense for persons with expense, and per capita expense, according to selected characteristics: United States, 1975

[Data are based on household interviews of the civilian noninstitutionalized 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]

Characteristic	Total population in thousands	No expense	Health expense					Average for persons with expense	Per capita
			Less than \$50	\$50-99	\$100-249	\$250-499	\$500 or more		
Total <sup>1</sup> -----	210,109	14.2	13.5	14.6	28.8	17.4	11.6	285	245
<u>Sex</u>									
Male-----	101,376	15.3	15.0	15.5	29.2	15.7	9.2	256	217
Female-----	108,733	13.1	12.1	13.8	28.4	18.9	13.8	312	271
<u>Family income</u>									
Less than \$3,000-----	13,080	35.4	13.8	12.2	18.4	11.1	9.1	345	223
\$3,000-4,999-----	16,355	28.1	13.5	11.2	19.4	14.3	13.5	355	255
\$5,000-6,999-----	18,781	23.8	16.2	12.1	19.3	17.0	11.5	303	231
\$7,000-9,999-----	24,128	14.6	14.3	14.9	27.6	17.1	11.5	282	240
\$10,000-14,999-----	44,416	9.2	14.9	16.8	30.9	17.7	10.5	263	238
\$15,000 or more-----	75,141	6.7	11.9	15.3	34.6	19.5	12.1	275	257
\$15,000-24,999-----	51,982	8.0	12.9	15.9	35.3	17.8	10.1	255	234
\$25,000 or more-----	23,158	3.5	9.5	13.8	33.0	23.4	16.8	320	309
<u>Color and family income</u>									
White-----	182,487	11.7	13.1	14.7	30.1	18.3	12.2	291	257
Less than \$5,000-----	22,431	26.1	13.2	12.1	20.2	14.7	13.7	384	284
\$5,000-9,999-----	35,854	16.5	14.4	13.6	24.9	18.1	12.4	304	253
\$10,000 or more-----	109,324	6.9	12.9	15.7	33.8	19.1	11.6	270	252
All other-----	27,622	32.0	16.4	14.2	19.6	10.7	7.2	230	157
Less than \$5,000-----	7,004	48.4	15.0	10.4	14.8	7.1	4.4	194	100
\$5,000-9,999-----	7,055	30.5	19.1	14.1	18.9	10.9	6.6	202	140
\$10,000 or more-----	10,233	16.1	14.9	17.5	26.2	15.0	10.3	273	229
<u>Education of head of family</u>									
Less than 9 years-----	41,569	22.4	13.1	13.7	22.1	16.0	12.7	312	242
9-11 years-----	33,384	21.3	14.8	13.6	24.9	15.2	10.2	280	220
12 years-----	69,103	13.3	14.4	15.1	29.9	16.9	10.5	269	234
13 years or more-----	63,254	6.0	12.1	15.2	33.8	20.0	12.9	289	272
<u>Place of residence</u>									
SMSA-----	141,885	14.9	12.7	14.2	28.4	17.5	12.4	299	254
Central city-----	62,156	19.0	12.7	13.2	26.2	16.6	12.3	317	257
Not central city-----	79,729	11.7	12.6	15.1	30.0	18.2	12.4	285	252
Outside SMSA-----	68,224	12.6	15.1	15.3	29.7	17.2	10.1	259	227
<u>Geographic region</u>									
Northeast-----	47,733	15.7	12.0	14.3	29.6	17.1	11.3	290	245
North Central-----	56,993	13.2	15.5	16.8	28.6	16.6	9.2	244	211
South-----	68,247	13.5	12.5	13.7	28.7	18.7	12.9	311	269
West-----	37,136	14.8	13.9	13.1	28.3	16.4	13.5	299	255

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

NOTES: For official population estimates for more general use, see U.S. Bureau of the Census reports on the civilian population of the United States in Current Population Reports, Series P-20, P-25, and P-60.

Relative standard errors of estimates for this table are found in Appendix I.



Table 11. Percent distributions of persons by intervals of total annual out-of-pocket health expenses excluding health insurance premiums, average expense for persons with expense, and per capita expense, according to selected characteristics: United States, 1975

[Data are based on household interviews of the civilian noninstitutionalized 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.]

Characteristic	Total population in thousands	No expense	Health expense					Average for persons with expense	Per capita
			Less than \$50	\$50-99	\$100-249	\$250-499	\$500 or more		
Percent distribution									
Total <sup>1</sup>	210,109	23.1	18.9	16.3	22.6	11.1	8.0	237	182
Expense in dollars									
<u>Sex</u>									
Male	101,376	26.2	20.6	16.2	21.1	9.7	6.2	212	157
Female	108,733	20.3	17.2	16.5	23.9	12.3	9.7	257	205
<u>Family income</u>									
Less than \$3,000	13,080	42.9	17.5	12.1	13.9	7.2	6.5	308	176
\$3,000-4,999	16,355	36.7	17.2	10.6	16.1	10.5	8.9	304	192
\$5,000-6,999	18,781	34.9	17.7	12.0	16.5	11.0	7.9	268	174
\$7,000-9,999	24,128	25.4	19.2	15.6	20.6	11.4	7.8	237	177
\$10,000-14,999	44,416	18.6	21.9	17.7	24.3	10.3	7.2	213	174
\$15,000 or more	75,141	14.2	18.3	19.4	27.2	12.5	8.5	223	191
\$15,000-24,999	51,982	16.1	19.1	20.2	26.0	11.4	7.2	209	176
\$25,000 or more	23,158	9.7	16.3	17.5	30.0	15.2	11.4	252	228
<u>Color and family income</u>									
White	182,487	20.0	19.2	17.1	23.8	11.5	8.4	239	191
Less than \$5,000	22,431	33.6	17.8	12.2	17.0	10.1	9.4	331	220
\$5,000-9,999	35,854	26.3	19.0	14.6	19.9	11.9	8.4	257	189
\$10,000 or more	109,324	14.6	19.8	19.2	26.6	11.8	8.0	217	185
All other	27,622	45.3	16.6	10.9	14.2	7.7	5.3	216	118
Less than \$5,000	7,004	58.4	15.7	8.1	9.1	5.7	2.9	177	74
\$5,000-9,999	7,055	47.9	16.0	10.8	13.0	7.3	4.9	194	101
\$10,000 or more	10,233	30.2	17.4	13.9	19.8	11.0	7.8	253	177
<u>Education of head of family</u>									
Less than 9 years	41,569	34.3	16.8	11.9	17.6	10.8	8.6	274	180
9-11 years	33,384	31.3	17.9	13.8	20.2	9.9	6.9	240	165
12 years	69,103	21.9	19.7	17.3	23.1	10.8	7.2	222	173
13 years or more	63,254	12.5	19.9	19.6	26.6	12.3	9.1	230	201
<u>Place of residence</u>									
SMSA	141,885	23.2	17.7	16.2	22.8	11.5	8.7	250	192
Central city	62,156	28.3	16.5	14.3	21.3	10.9	8.6	275	197
Not central city	79,729	19.1	18.5	17.6	24.0	12.1	8.8	232	188
Outside SMSA	68,224	23.1	21.3	16.7	22.1	10.1	6.6	209	161
<u>Geographic region</u>									
Northeast	47,733	23.3	17.2	17.1	23.7	10.9	7.9	243	187
North Central	56,993	21.3	21.9	17.8	22.6	10.5	5.9	194	153
South	68,247	24.7	17.6	15.2	22.0	11.6	8.9	263	198
West	37,136	23.0	18.6	15.2	22.1	11.2	9.8	249	191

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

NOTES: For official population estimates for more general use, see U.S. Bureau of the Census reports on the civilian population of the United States in Current Population Reports, Series P-20, P-25, and P-60.

Relative standard errors of estimates for this table are found in Appendix I.

Table 12. Age-adjusted<sup>1</sup> percent distributions of persons by intervals of total annual out-of-pocket health expenses including health insurance premiums, age-adjusted<sup>1</sup> average expense for persons with expense and per capita expense, according to selected characteristics: United States, 1975

[Data are based on household interviews of the civilian noninstitutionalized 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]

Characteristic	Total population in thousands	No expense	Health expense					Average for persons with expense	Per capita
			Less than \$50	\$50-99	\$100-249	\$250-499	\$500 or more		
Total <sup>2</sup> -----	210,109	14.2	13.5	14.6	28.8	17.4	11.6	285	245
<u>Sex</u>									
Male-----	101,376	15.1	14.7	15.3	29.1	16.1	9.6	257	223
Female-----	108,733	13.3	12.4	13.9	28.5	18.5	13.4	299	265
<u>Family income</u>									
Less than \$3,000-----	13,080	42.1	15.7	10.9	15.9	8.8	6.6	252	168
\$3,000-4,999-----	16,355	33.6	15.9	10.3	18.1	11.5	10.6	281	207
\$5,000-6,999-----	18,781	25.6	17.3	12.4	19.0	15.4	10.4	264	209
\$7,000-9,999-----	24,128	14.6	14.3	14.8	27.6	17.1	11.5	272	241
\$10,000-14,999-----	44,416	8.9	14.1	16.2	30.5	18.7	11.6	279	258
\$15,000 or more-----	75,141	6.5	11.5	14.5	33.7	20.5	13.3	289	272
\$15,000-24,999-----	51,982	7.8	12.2	14.9	34.4	19.2	11.5	272	252
\$25,000 or more-----	23,158	*3.4	9.7	13.6	32.3	23.8	17.1	326	314
<u>Color and family income</u>									
White-----	182,487	11.8	13.2	14.8	30.1	18.1	12.0	283	253
Less than \$5,000-----	22,431	33.9	15.7	11.3	17.8	11.3	10.0	296	215
\$5,000-9,999-----	35,854	17.5	15.2	14.0	25.0	16.9	11.3	275	236
\$10,000 or more-----	109,324	6.7	12.3	15.1	33.1	20.1	12.7	286	268
All other-----	27,622	30.0	16.3	14.1	20.2	11.9	8.2	232	172
Less than \$5,000-----	7,004	48.4	*15.7	*9.6	15.2	7.0	*	*161	*96
\$5,000-9,999-----	7,055	*26.7	*17.3	*13.6	20.2	13.3	*	*215	*172
\$10,000 or more-----	10,233	*15.3	*14.8	*16.1	26.3	16.5	*11.0	290	252
<u>Education of head of family</u>									
Less than 9 years-----	41,569	26.5	15.6	14.2	20.6	13.3	10.0	257	200
9-11 years-----	33,384	21.2	14.8	13.7	25.1	15.0	10.2	269	222
12 years-----	69,103	12.7	13.7	14.7	29.5	17.7	11.7	281	250
13 years or more-----	63,254	5.7	11.5	14.5	33.0	20.9	14.4	309	294
<u>Place of residence</u>									
SMSA-----	141,885	15.0	12.7	14.3	28.3	17.4	12.3	291	253
Central city-----	62,156	19.4	12.9	13.3	26.2	16.3	11.9	300	251
Not central city-----	79,729	11.6	12.6	15.0	29.9	18.3	12.6	283	254
Outside SMSA-----	68,224	12.6	15.1	15.3	29.8	17.2	10.1	255	226
<u>Geographic region</u>									
Northeast-----	47,733	15.9	12.2	14.4	29.6	16.9	11.0	279	240
North Central-----	56,993	13.2	15.4	16.7	28.5	16.7	9.3	241	212
South-----	68,247	13.4	12.4	13.7	28.7	18.8	12.9	304	269
West-----	37,136	14.9	13.9	13.1	28.4	16.4	13.4	292	254

<sup>1</sup>Adjusted by the direct method to the age distribution of the total civilian noninstitutionalized population of the United States.

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

NOTES: For official population estimates for more general use, see U.S. Bureau of the Census reports on the civilian population of the United States in Current Population Reports, Series P-20, P-25, and P-60.

Relative standard errors of estimates of this table are found in Appendix I.

Table 13. Age-adjusted<sup>1</sup> percent distributions of persons by intervals of total annual out-of-pocket health expenses excluding health insurance premiums, age-adjusted<sup>1</sup> average expense for persons with expense and per capita expense, according to selected characteristics: United States, 1975

[Data are based on household interviews of the civilian noninstitutionalized 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]

Characteristic	Total population in thousands	No expense	Health expense					Average for persons with expense	Per capita
			Less than \$50	\$50-99	\$100-249	\$250-499	\$500 or more		
Total <sup>2</sup> -----	210,109	23.1	18.9	16.3	22.6	11.1	8.0	\$237	\$182
Percent distribution									
Expense in dollars									
<b>Sex</b>									
Male-----	101,376	26.0	20.4	16.1	21.2	9.9	6.4	212	161
Female-----	108,733	20.5	17.6	16.6	23.7	12.1	9.5	246	200
<b>Family income</b>									
Less than \$3,000-----	13,080	49.2	17.9	10.6	11.7	5.6	*5.0	230	135
\$3,000-4,999-----	16,355	41.7	18.3	9.8	14.7	8.3	7.2	245	158
\$5,000-6,999-----	18,781	36.6	18.3	12.2	15.5	10.2	7.2	233	158
\$7,000-9,999-----	24,128	25.4	19.1	15.6	20.6	11.4	7.9	228	177
\$10,000-14,999-----	44,416	18.3	21.0	17.2	24.9	10.8	7.8	226	188
\$15,000 or more-----	75,141	14.0	17.3	19.3	27.0	13.1	9.2	233	202
\$15,000-24,999-----	51,982	15.8	17.8	20.0	26.2	12.1	8.1	223	190
\$25,000 or more-----	23,158	9.9	16.2	17.8	29.2	15.3	11.6	256	231
<b>Color and family income</b>									
White-----	182,487	20.1	19.4	17.2	23.7	11.4	8.3	232	188
Less than \$5,000-----	22,431	40.4	19.1	11.1	14.7	7.6	7.1	259	170
\$5,000-9,999-----	35,854	27.3	19.5	14.8	19.4	11.3	7.7	234	176
\$10,000 or more-----	109,324	14.4	19.0	18.9	26.8	12.2	8.6	229	197
All other-----	27,622	43.3	16.4	10.9	15.0	8.5	*5.9	213	129
Less than \$5,000-----	7,004	58.4	15.7	*	*9.8	*	*	*148	*71
\$5,000-9,999-----	7,055	43.9	*15.0	*10.4	*14.7	*9.4	*	*197	*124
\$10,000 or more-----	10,233	29.5	16.7	*13.8	20.4	11.5	*8.0	265	193
<b>Education of head of family</b>									
Less than 9 years-----	41,569	38.3	18.0	11.8	15.8	9.0	7.1	229	150
9-11 years-----	33,384	31.2	17.9	13.9	20.3	9.8	7.0	231	167
12 years-----	69,103	21.4	19.0	17.1	23.2	11.4	7.8	230	185
13 years or more-----	63,254	12.2	19.1	19.2	26.7	12.8	9.9	246	216
<b>Place of residence</b>									
SMSA-----	141,885	23.2	17.7	16.2	22.7	11.5	8.7	244	191
Central city-----	62,156	28.6	16.7	14.4	21.2	10.7	8.4	259	193
Not central city-----	79,729	19.0	18.5	17.6	23.9	12.1	8.8	231	190
Outside SMSA-----	68,224	23.0	21.3	16.7	22.2	10.1	6.6	204	161
<b>Geographic region</b>									
Northeast-----	47,733	23.5	17.4	17.1	23.6	10.6	7.8	235	183
North Central-----	56,993	21.3	21.8	17.7	22.7	10.6	6.0	193	154
South-----	68,247	24.6	17.6	15.2	22.1	11.6	8.9	255	198
West-----	37,136	23.1	18.7	15.3	22.0	11.1	9.7	243	190

<sup>1</sup>Adjusted by the direct method to the age distribution of the total civilian noninstitutionalized population of the United States.

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

NOTES: For official population estimates for more general use, see U.S. Bureau of the Census reports on the civilian population of the United States in Current Population Reports, Series P-20, P-25, and P-60.

Relative standard errors of estimates for this table are found in Appendix I.

Table 14. Percent distributions of persons by intervals of annual out-of-pocket hospital expense, average expense for persons with expense, and per capita expense, according to selected characteristics: United States, 1975

[Data are based on household interviews of the civilian noninstitutionalized 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.]

Characteristic	Total population in thousands	No expense	Hospital expense				Average for persons with expense	Per capita
			Less than \$50	\$50-99	\$100-249	\$250 or more		
Total <sup>1</sup> -----	210,109	88.5	4.7	2.2	2.1	2.5	\$264	\$30
Percent distribution								
Expense in dollars								
Sex								
Male-----	101,376	89.8	4.4	2.0	1.9	1.9	241	24
Female-----	108,733	87.3	5.0	2.3	2.2	3.1	281	36
Family income								
Less than \$3,000-----	13,080	91.6	2.7	1.7	*1.3	2.7	714	60
\$3,000-4,999-----	16,355	89.7	2.9	1.7	2.3	3.4	457	47
\$5,000-6,999-----	18,781	89.2	3.7	1.5	2.1	3.4	333	36
\$7,000-9,999-----	24,128	87.4	4.4	2.8	2.1	3.2	262	33
\$10,000-14,999-----	44,416	87.5	5.5	2.4	2.2	2.5	239	30
\$15,000 or more-----	75,141	88.4	5.5	2.2	2.0	1.9	179	21
\$15,000-24,999-----	51,982	88.7	5.4	2.1	2.0	1.8	186	21
\$25,000 or more-----	23,158	87.6	5.6	2.6	2.1	2.1	164	20
Color and family income								
White-----	182,487	88.1	5.0	2.3	2.1	2.6	264	32
Less than \$5,000-----	22,431	89.5	2.9	1.9	2.1	3.7	606	64
\$5,000-9,999-----	35,854	87.5	4.3	2.4	2.3	3.5	300	37
\$10,000 or more-----	109,324	87.9	5.7	2.3	2.0	2.1	198	24
All other-----	27,622	91.9	2.8	1.5	1.7	2.1	258	21
Less than \$5,000-----	7,004	94.1	2.4	*1.1	*1.0	*1.4	286	17
\$5,000-9,999-----	7,055	92.0	3.3	*1.5	*1.2	*2.0	202	16
\$10,000 or more-----	10,233	89.6	3.0	2.0	2.6	2.8	260	27
Education of head of family								
Less than 9 years-----	41,569	88.8	3.6	2.2	2.1	3.4	327	37
9-11 years-----	33,384	89.8	4.2	1.9	1.6	2.6	315	32
12 years-----	69,103	88.3	5.0	2.4	2.0	2.3	237	28
13 years of more-----	63,254	87.9	5.3	2.1	2.4	2.3	221	27
Place of residence								
SMSA-----	141,885	88.8	4.5	2.2	2.1	2.4	276	31
Central city-----	62,156	89.2	4.1	2.0	2.1	2.6	358	39
Not central city-----	79,729	88.6	4.9	2.3	2.0	2.2	214	24
Outside SMSA-----	68,224	87.9	5.0	2.2	2.1	2.8	239	29
Geographic region								
Northeast-----	47,733	88.7	5.6	1.9	1.8	2.0	260	29
North Central-----	56,993	88.6	5.3	2.3	1.7	2.1	194	22
South-----	68,247	87.8	4.4	2.2	2.4	3.2	305	37
West-----	37,136	89.5	3.2	2.1	2.4	2.8	299	31

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

NOTES: For official population estimates for more general use, see U.S. Bureau of the Census reports on the civilian population of the United States in Current Population Reports, Series P-20, P-25, and P-60.

Relative standard errors of estimates for this table are found in Appendix I.

Table 15. Age-adjusted<sup>1</sup> percent distributions of persons by intervals of annual out-of-pocket hospital expense, age-adjusted<sup>1</sup> average expense for persons with expense and per capita expense, according to selected characteristics: United States, 1975

[Data are based on household interviews of the civilian noninstitutionalized 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]

Characteristic	Total population in thousands	No expense	Hospital expense				Average for persons with expense	Per capita
			Less than \$50	\$50-99	\$100-249	\$250 or more		
Total <sup>2</sup> -----	210,109	88.5	4.7	2.2	2.1	2.5	264	30
Percent distribution								Expense in dollars
<u>Sex</u>								
Male-----	101,376	89.8	4.4	2.0	1.9	2.0	227	25
Female-----	108,733	87.6	5.0	2.3	2.2	3.1	251	34
<u>Family income</u>								
Less than \$3,000-----	13,080	93.2	*	*	*	*	486	41
\$3,000-4,999-----	16,355	90.7	*	*	*	*3.0	394	39
\$5,000-6,999-----	18,781	89.7	*3.7	*	*	*3.2	301	32
\$7,000-9,999-----	24,128	87.4	4.4	*2.8	*2.1	*3.3	240	33
\$10,000-14,999-----	44,416	87.1	5.5	2.6	2.3	2.6	249	35
\$15,000 or more-----	75,141	87.9	5.5	2.4	2.2	2.0	170	22
\$15,000-24,999-----	51,982	88.2	5.3	2.3	2.2	*2.1	182	23
\$25,000 or more-----	23,158	87.3	5.7	*2.7	*2.3	*2.0	151	20
<u>Color and family income</u>								
White-----	182,487	88.2	5.0	2.2	2.1	2.6	241	31
Less than \$5,000-----	22,431	91.1	*2.5	*1.4	*1.9	3.2	483	47
\$5,000-9,999-----	35,854	87.8	4.3	2.3	2.2	3.4	270	34
\$10,000 or more-----	109,324	87.4	5.7	2.5	2.2	2.2	200	27
All other-----	27,622	91.6	*2.8	*	*1.8	*2.3	254	22
Less than \$5,000-----	7,004	94.3	*	*	*	*	265	17
\$5,000-9,999-----	7,055	91.3	*	*	*	*	*201	*20
\$10,000 or more-----	10,233	89.7	*	*	*	*	246	27
<u>Education of head of family</u>								
Less than 9 years-----	41,569	89.7	3.6	*1.8	*1.8	3.1	296	32
9-11 years-----	33,384	89.6	4.3	*1.9	*1.6	*2.5	273	32
12 years-----	69,103	88.0	5.0	2.4	2.1	2.4	237	31
13 years or more-----	63,254	87.6	5.3	2.2	2.5	2.4	222	30
<u>Place of residence</u>								
SMSA-----	141,885	88.9	4.5	2.1	2.1	2.4	253	30
Central city-----	62,156	89.3	4.0	2.0	2.1	2.6	315	37
Not central city-----	79,729	88.6	4.9	2.3	2.0	2.2	202	24
Outside SMSA-----	68,224	87.9	5.0	2.2	2.0	2.8	223	28
<u>Geographic region</u>								
Northeast-----	47,733	88.8	5.6	1.9	1.7	2.0	229	28
North Central-----	56,993	88.7	5.2	2.3	1.7	2.1	182	22
South-----	68,247	87.8	4.4	2.2	2.4	3.2	284	37
West-----	37,136	89.6	3.2	*2.1	2.4	*2.7	278	31

<sup>1</sup>Adjusted by the direct method to the age distribution of the total civilian noninstitutionalized population of the United States.

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

NOTES: For official population estimates for more general use, see U.S. Bureau of the Census reports on the civilian population of the United States, in Current Population Reports, Series P-20, P-25, and P-60.

Relative standard errors of estimates for this table are found in Appendix I.

Table 16. Percent distributions of persons by intervals of annual out-of-pocket doctor expense, average expense for persons with expense, and per capita expense, according to selected characteristics: United States, 1975

[Data are based on household interviews of the civilian noninstitutionalized 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]

Characteristic	Total population in thousands	No expense	Doctor expense					Average for persons with expense	Per capita
			Less than \$50	\$50-99	\$100-249	\$250-499	\$500 or more		
Total <sup>1</sup> -----	210,109	41.7	27.5	13.6	11.7	3.7	1.9	107	63
			Percent distribution					Expense in dollars	
<u>Sex</u>									
Male-----	101,376	46.7	27.0	11.7	10.3	2.8	1.5	99	53
Female-----	108,733	37.1	27.9	15.3	13.0	4.5	2.3	114	72
<u>Family income</u>									
Less than \$3,000-----	13,080	62.4	16.6	8.4	7.2	3.2	2.3	156	59
\$3,000-4,999-----	16,355	53.5	18.9	10.8	10.8	3.4	2.7	141	66
\$5,000-6,999-----	18,781	50.7	21.6	11.9	10.5	3.2	2.1	120	59
\$7,000-9,999-----	24,128	42.3	27.4	12.4	11.8	4.0	2.1	117	68
\$10,000-14,999-----	44,416	36.4	32.2	14.7	11.5	3.5	1.8	96	61
\$15,000 or more-----	75,141	34.9	31.1	15.4	13.2	3.8	1.6	98	64
\$15,000-24,999-----	51,982	36.5	31.6	15.1	11.8	3.5	1.4	91	58
\$25,000 or more-----	23,158	31.3	29.9	16.0	16.3	4.4	2.2	114	78
<u>Color and family income</u>									
White-----	182,487	38.8	29.0	14.3	12.2	3.8	1.9	107	65
Less than \$5,000-----	22,431	52.6	19.4	10.9	10.6	3.7	2.9	154	73
\$5,000-9,999-----	35,854	42.7	26.3	13.1	11.7	3.9	2.3	120	69
\$10,000 or more-----	109,324	34.3	32.5	15.3	12.6	3.7	1.6	95	63
All other-----	27,622	62.2	16.5	8.8	8.2	2.8	1.5	113	43
Less than \$5,000-----	7,004	73.4	13.0	5.7	4.5	*2.2	*1.2	107	29
\$5,000-9,999-----	7,055	64.0	16.8	7.1	8.4	2.7	*1.0	99	36
\$10,000 or more-----	10,233	49.7	19.8	13.0	11.5	3.6	2.4	128	64
<u>Education of head of family</u>									
Less than 9 years-----	41,569	52.1	20.2	10.8	10.7	3.9	2.3	132	63
9-11 years-----	33,384	47.1	24.9	12.2	10.8	3.3	1.6	104	55
12 years-----	69,103	40.7	29.0	14.0	11.2	3.4	1.7	99	59
13 years or more-----	63,254	32.8	32.3	15.7	13.3	4.1	1.9	105	70
<u>Place of residence</u>									
SMSA-----	141,885	41.7	26.0	13.8	12.6	3.9	2.1	115	67
Central city-----	62,156	46.9	22.2	13.0	11.9	4.0	2.0	126	67
Not central city-----	79,729	37.5	29.0	14.4	13.2	3.8	2.1	108	67
Outside SMSA-----	68,224	41.8	30.6	13.2	9.7	3.1	1.5	91	53
<u>Geographic region</u>									
Northeast-----	47,733	41.4	27.2	14.1	12.0	3.5	1.7	109	64
North Central-----	56,993	39.9	31.8	13.4	10.7	3.1	1.1	87	53
South-----	68,247	41.4	26.7	13.9	11.6	4.0	2.4	116	68
West-----	37,136	45.6	22.5	12.6	12.9	4.1	2.3	123	67

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

NOTES: For official population estimates for more general use, see U.S. Bureau of the Census reports on the civilian population of the United States in Current Population Reports, Series P-20, P-25, and P-60.

Relative standard errors of estimates for this table are found in Appendix I.

Table 17. Age-adjusted<sup>1</sup> percent distributions of persons by intervals of annual out-of-pocket doctor expense, age-adjusted average expense for persons with expense and per capita expense, according to selected characteristics: United States, 1975

[Data are based on household interviews of the civilian noninstitutionalized 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]

Characteristic	Total population in thousands	No expense	Doctor expense					Average for persons with expense	Per capita
			Less than \$50	\$50-99	\$100-249	\$250-499	\$500 or more		
Total <sup>2</sup> -----	210,109	41.7	27.5	13.6	11.7	3.7	1.9	107	63
			Percent distribution					Expense in dollars	
<u>Sex</u>									
Male-----	101,376	46.6	26.9	11.8	10.3	2.8	1.6	98	54
Female-----	108,733	37.3	28.2	15.2	12.7	4.3	2.9	109	70
<u>Family income</u>									
Less than \$3,000-----	13,080	67.7	15.8	6.6	5.6	*	*1.4	123	47
\$3,000-4,999-----	16,355	58.3	18.3	9.6	9.0	*2.5	*2.4	118	55
\$5,000-6,999-----	18,781	52.3	21.6	11.4	9.6	*3.2	*1.8	104	53
\$7,000-9,999-----	24,128	42.4	27.4	12.3	11.8	4.0	*2.0	110	67
\$10,000-14,999-----	44,416	35.9	31.5	15.0	11.8	3.8	*1.9	101	65
\$15,000 or more-----	75,141	34.6	30.2	15.7	13.8	4.0	*1.8	101	67
\$15,000-24,999-----	51,982	36.2	30.4	15.6	12.5	3.7	*1.6	94	60
\$25,000 or more-----	23,158	31.2	29.7	16.0	16.2	*4.5	*2.2	116	80
<u>Color and family income</u>									
White-----	182,487	39.0	29.3	14.2	12.0	3.7	1.9	103	64
<u>Less than \$5,000</u>									
Less than \$5,000-----	22,431	58.3	19.3	9.1	8.4	*2.6	*2.2	124	58
\$5,000-9,999-----	35,854	43.8	26.7	12.7	11.1	3.8	2.0	108	63
\$10,000 or more-----	109,324	33.9	31.8	15.7	13.0	3.9	1.8	99	67
<u>All other</u>									
All other-----	27,622	60.9	16.4	9.2	8.8	*3.0	*1.7	111	46
<u>Less than \$5,000</u>									
Less than \$5,000-----	7,004	73.8	12.5	*	*	*	*	90	27
\$5,000-9,999-----	7,055	61.6	*16.2	*7.4	*10.4	*	*	98	41
\$10,000 or more-----	10,233	49.6	19.0	13.4	12.0	*3.7	*	126	65
<u>Education of head of family</u>									
Less than 9 years-----	41,569	55.6	20.7	9.7	8.9	3.4	*1.8	109	52
9-11 years-----	33,384	47.2	24.8	12.2	10.8	3.3	*1.6	100	55
12 years-----	69,103	40.1	28.5	14.3	11.6	3.6	1.9	101	63
13 years or more-----	63,254	32.3	31.6	16.0	13.7	4.3	2.2	111	76
<u>Place of residence</u>									
SMSA-----	141,885	41.7	26.1	13.8	12.5	3.9	2.0	112	67
Central city-----	62,156	47.1	22.3	12.9	11.7	3.9	1.9	119	65
Not central city-----	79,729	37.4	29.0	14.5	13.2	3.9	2.1	107	68
Outside SMSA-----	68,224	41.9	30.7	13.1	9.7	3.1	1.5	88	53
<u>Geographic region</u>									
Northeast-----	47,733	41.6	27.5	14.0	11.8	3.5	1.7	105	62
North Central-----	56,993	39.9	31.8	13.4	10.8	3.0	1.1	86	52
South-----	68,247	41.4	26.8	14.0	11.6	4.0	2.4	112	68
West-----	37,136	45.6	22.6	12.6	12.8	4.1	2.2	119	66

<sup>1</sup>Adjusted by the direct method to the age distribution of the total civilian noninstitutionalized population of the United States.

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

NOTES: For official population estimates for more general use, see U.S. Bureau of the Census reports on the civilian population of the United States in Current Population Reports, Series P-20, P-25, and P-60.

Relative standard errors of estimates for this table are found in Appendix I.

Table 18. Percent distributions of persons by intervals of annual out-of-pocket dental expense, average expense for persons with expense, and per capita expense, according to selected characteristics: United States, 1975

[Data are based on household interviews of the civilian noninstitutionalized 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.]

Characteristic	Total population in thousands	No expense	Dental expense					Average for persons with expense	Per capita
			Less than \$50	\$50-99	\$100-249	\$250-499	\$500 or more		
Total <sup>1</sup> -----	210,109	58.2	23.3	8.1	6.2	2.6	1.6	99	41
<u>Sex</u>									
Male-----	101,376	60.6	22.0	7.7	6.0	2.4	1.4	97	38
Female-----	108,733	56.0	24.5	8.6	6.4	2.7	1.8	101	44
<u>Family income</u>									
Less than \$3,000-----	13,080	80.9	11.9	2.3	3.0	*1.2	*0.7	95	18
\$3,000-4,999-----	16,355	78.3	12.4	3.9	3.0	1.5	*0.9	97	21
\$5,000-6,999-----	18,781	74.2	13.6	4.6	4.4	2.1	1.1	111	29
\$7,000-9,999-----	24,128	65.1	20.9	5.4	5.8	1.9	1.0	87	30
\$10,000-14,999-----	44,416	57.6	24.3	8.0	6.2	2.6	1.4	95	40
\$15,000 or more-----	75,141	43.2	30.9	11.8	8.3	3.5	2.3	103	58
\$15,000-24,999-----	51,982	47.2	29.9	10.8	7.3	2.9	1.9	96	51
\$25,000 or more-----	23,158	34.0	33.2	14.1	10.7	4.8	3.2	114	75
<u>Color and family income</u>									
White-----	182,487	55.4	24.9	8.7	6.6	2.7	1.7	98	44
Less than \$5,000-----	22,431	76.8	13.7	3.7	3.4	1.4	0.9	97	22
\$5,000-9,999-----	35,854	66.7	19.1	5.3	5.6	2.1	1.1	96	32
\$10,000 or more-----	109,324	46.9	29.3	10.8	7.7	3.2	2.0	99	53
All other-----	27,622	78.6	12.0	3.8	3.1	1.6	0.9	105	22
Less than \$5,000-----	7,004	88.0	7.1	*1.8	*1.6	*1.1	*0.4	90	11
\$5,000-9,999-----	7,055	82.2	9.9	3.5	2.7	*1.2	*0.6	94	17
\$10,000 or more-----	10,233	67.6	17.7	5.7	5.2	2.3	*1.5	114	37
<u>Education of head of family</u>									
Less than 9 years-----	41,569	76.3	13.3	4.0	3.9	1.6	1.0	104	25
9-11 years-----	33,384	67.6	17.9	6.5	4.5	2.0	1.5	106	34
12 years-----	69,103	56.7	24.3	8.2	6.7	2.7	1.5	96	42
13 years or more-----	63,254	42.6	31.8	11.8	8.3	3.5	2.1	97	56
<u>Place of residence</u>									
SMSA-----	141,885	56.6	23.0	8.7	6.8	2.9	1.9	107	47
Central city-----	62,156	61.5	19.9	7.7	6.2	2.9	1.9	115	44
Not central city-----	79,729	52.6	25.5	9.5	7.4	3.0	1.9	102	48
Outside SMSA-----	68,224	61.5	23.8	6.9	4.9	1.9	0.9	80	31
<u>Geographic region</u>									
Northeast-----	47,733	56.0	22.4	10.0	6.7	3.0	1.8	109	48
North Central-----	56,993	56.1	27.9	7.4	5.1	2.3	1.2	79	35
South-----	68,247	61.4	21.8	7.2	5.8	2.4	1.5	99	38
West-----	37,136	58.6	19.9	8.5	8.0	3.0	2.0	118	49

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

NOTES: For official population estimates for more general use, see U.S. Bureau of the Census reports on the civilian population of the United States in Current Population Reports, Series P-20, P-25, and P-60.

Relative standard errors of estimates for this table are found in Appendix I.



Table 19. Age-adjusted<sup>1</sup> percent distributions of persons by intervals of annual out-of-pocket dental expense, age-adjusted<sup>1</sup> average expense for persons with expense and per capita expense, according to selected characteristics: United States, 1975

[Data are based on household interviews of the civilian noninstitutionalized 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]

Characteristic	Total population in thousands	No expense	Dental expense					Average for persons with expense	Per capital
			Less than \$50	\$50-99	\$100-249	\$250-499	\$500 or more		
Total <sup>2</sup> -----	210,109	58.2	23.3	8.1	6.2	2.6	1.6	99	41
Percent distribution									
Expense in dollars									
<u>Sex</u>									
Male-----	101,376	60.7	21.8	7.7	5.9	2.4	1.4	97	38
Female-----	108,733	55.8	24.7	8.6	6.4	2.7	1.7	99	44
<u>Family income</u>									
Less than \$3,000-----	13,080	81.6	11.6	*2.4	*3.2	*	*	76	15
\$3,000-4,999-----	16,355	78.6	12.2	*4.2	*2.7	*	*	88	20
\$5,000-6,999-----	18,781	74.5	13.6	*4.5	*4.4	*2.0	*	97	28
\$7,000-9,999-----	24,128	65.1	20.8	5.3	5.8	*1.9	*	86	30
\$10,000-14,999-----	44,416	57.6	23.9	8.2	6.3	2.6	*1.5	95	41
\$15,000 or more-----	75,141	44.0	30.3	11.6	8.2	3.6	2.2	105	58
\$15,000-24,999-----	51,982	47.9	29.2	10.7	7.2	3.1	1.9	98	51
\$25,000 or more-----	23,158	34.9	33.1	13.7	10.4	4.7	3.2	116	74
<u>Color and family income</u>									
White-----	182,487	55.2	25.0	8.7	6.6	2.7	1.6	97	43
Less than \$5,000-----	22,431	77.7	13.4	3.8	*3.3	*	*	83	20
\$5,000-9,999-----	35,854	66.8	19.2	5.3	5.6	*2.0	*	92	31
\$10,000 or more-----	109,324	47.4	28.9	10.8	7.8	3.3	2.0	101	53
All other-----	27,622	78.0	12.2	4.0	*3.2	*1.7	*	103	24
Less than \$5,000-----	7,004	87.1	*7.7	*	*	*	*	*80	*11
\$5,000-9,999-----	7,055	80.6	*10.0	*	*	*	*	*95	*19
\$10,000 or more-----	10,233	69.1	16.8	*5.7	*4.8	*	*	103	35
<u>Education of head of family</u>									
Less than 9 years-----	41,569	75.7	13.5	4.2	4.0	*1.7	*	98	25
9-11 years-----	33,384	67.6	18.0	6.5	4.5	*1.9	*1.5	104	34
12 years-----	69,103	56.7	24.0	8.1	6.8	2.8	*1.5	97	43
13 years or more-----	63,254	42.6	31.6	11.8	8.2	3.5	2.2	98	57
<u>Place of residence</u>									
SMSA-----	141,885	56.7	23.1	8.7	6.8	2.9	1.9	106	46
Central city-----	62,156	61.6	20.0	7.7	6.1	2.8	1.9	111	43
Not central city-----	79,729	52.8	25.5	9.5	7.4	3.0	1.9	102	48
Outside SMSA-----	68,224	61.3	24.0	7.0	4.9	1.9	*0.9	80	31
<u>Geographic region</u>									
Northeast-----	47,733	55.9	22.6	10.0	6.7	2.9	*1.8	107	47
North Central-----	56,993	56.0	28.0	7.4	5.1	2.3	1.2	79	35
South-----	68,247	61.2	21.9	7.2	5.8	2.4	*1.5	99	38
West-----	37,136	58.7	19.9	8.5	8.0	2.9	*2.0	117	49

<sup>1</sup>Adjusted by the direct method to the age distribution of the total civilian noninstitutionalized population of the United States.

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

NOTES: For official population estimates for more general use, see U.S. Bureau of the Census reports on the civilian population of the United States in Current Population Reports, Series P-20, P-25, and P-60.

Relative standard errors of estimates for this table are found in appendix I

Table 20. Percent distributions of persons by intervals of annual out-of-pocket prescription medicine expense, average expense for persons with expense, and per capita expense, according to selected characteristics: United States, 1975

[Data are based on household interviews of the civilian noninstitutionalized 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]

Characteristic	Total population in thousands	No expense	Prescription medicine expense				Average for persons with expense	Per capita
			Less than \$50	\$50-99	\$100-249	\$250 or more		
Total <sup>1</sup> -----	210,109	47.3	34.5	9.1	6.9	2.2	59	31
			Percent distribution				Expense in dollars	
<u>Sex</u>								
Male-----	101,376	52.6	32.7	7.6	5.4	1.6	53	25
Female-----	108,733	42.4	36.1	10.5	8.2	2.8	64	37
<u>Family income</u>								
Less than \$3,000-----	13,080	59.0	23.5	7.1	7.6	2.7	75	31
\$3,000-4,999-----	16,355	53.3	23.6	8.9	9.7	4.4	96	45
\$5,000-6,999-----	18,781	52.0	28.4	9.6	7.6	2.4	69	33
\$7,000-9,999-----	24,128	48.5	31.9	9.5	7.0	3.2	69	35
\$10,000-14,999-----	44,416	43.1	39.9	9.4	6.2	1.5	49	28
\$15,000 or more-----	75,141	43.9	39.1	9.2	6.2	1.7	51	29
\$15,000-24,999-----	51,982	45.4	39.0	8.5	5.6	1.5	49	27
\$25,000 or more-----	23,158	40.3	39.3	10.8	7.5	2.1	57	34
<u>Color and family income</u>								
White-----	182,487	45.2	35.9	9.5	7.1	2.3	59	32
Less than \$5,000-----	22,431	51.4	25.1	9.0	10.0	4.5	91	44
\$5,000-9,999-----	35,854	47.3	31.8	10.3	7.9	2.8	69	36
\$10,000 or more-----	109,324	42.8	40.1	9.3	6.2	1.6	50	29
All other-----	27,622	62.8	24.1	6.6	4.9	1.6	60	22
Less than \$5,000-----	7,004	70.2	18.6	5.2	4.8	*1.2	66	20
\$5,000-9,999-----	7,055	65.5	22.2	5.4	3.5	3.4	74	25
\$10,000 or more-----	10,233	52.6	31.1	8.8	6.3	*1.1	54	25
<u>Education of head of family</u>								
Less than 9 years-----	41,569	53.4	23.9	9.6	9.2	3.9	85	40
9-11 years-----	33,384	53.4	28.7	8.8	6.9	2.2	65	30
12 years-----	69,103	47.4	35.7	8.9	6.3	1.8	55	29
13 years or more-----	63,254	39.9	43.5	9.3	5.8	1.5	47	28
<u>Place of residence</u>								
SMSA-----	141,885	47.3	34.9	9.0	6.6	2.1	57	30
Central city-----	62,156	50.6	31.7	8.5	7.0	2.2	61	30
Not central city-----	79,729	44.7	37.6	9.4	6.3	2.0	55	30
Outside SMSA-----	68,224	47.3	33.6	9.3	7.3	2.4	64	34
<u>Geographic region</u>								
Northeast-----	47,733	48.2	34.5	9.1	6.3	1.9	56	29
North Central-----	56,993	49.3	35.1	8.2	5.5	1.9	53	27
South-----	68,247	44.7	33.6	10.3	8.5	2.9	68	38
West-----	37,136	47.9	35.2	8.4	6.7	1.9	56	29

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

NOTES: For official population estimates for more general use, see U.S. Bureau of the Census reports on the civilian population of the United States in Current Population Reports, Series P-20, P-25, and P-60.

Relative standard errors of estimates for this table are found in Appendix I.

Table 21. Age-adjusted<sup>1</sup> percent distributions of persons by intervals of annual out-of-pocket prescription medicine expense, age-adjusted<sup>1</sup> average expense for persons with expense and per capita expense, according to selected characteristics: United States, 1975

[Data are based on household interviews of the civilian noninstitutionalized 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]

Characteristic	Total population in thousands	No expense	Prescription medicine expense				Average for persons with expense	Per capita
			Less than \$50	\$50-99	\$100-249	\$250 or more		
Total <sup>2</sup> -----	210,109	47.3	Percent distribution				Expense in dollars	
			34.5	9.1	6.9	2.2	\$59	\$31
<u>Sex</u>								
Male-----	101,376	52.4	32.6	7.7	5.6	1.7	50	26
Female-----	108,733	42.9	36.4	10.3	7.8	2.6	58	35
<u>Family income</u>								
Less than \$3,000-----	13,080	65.1	22.3	*5.3	*5.6	*1.8	53	22
\$3,000-4,999-----	16,355	59.3	23.5	7.3	6.7	*3.1	65	33
\$5,000-6,999-----	18,781	54.0	28.9	8.8	6.3	*2.0	57	29
\$7,000-9,999-----	24,128	48.7	31.8	9.4	7.0	*3.1	63	35
\$10,000-14,999-----	44,416	42.2	39.3	9.7	6.9	*1.8	50	30
\$15,000 or more-----	75,141	43.1	38.4	9.4	6.9	2.1	53	32
\$15,000-24,999-----	51,982	44.5	38.2	8.7	6.6	*2.0	52	30
\$25,000 or more-----	23,158	40.2	39.0	10.7	7.7	*2.4	57	35
<u>Color and family income</u>								
White-----	182,487	45.5	36.2	9.3	6.9	2.2	55	32
Less than \$5,000-----	22,431	59.1	24.6	6.6	6.7	*3.0	64	31
\$5,000-9,999-----	35,854	48.6	32.3	9.7	7.1	*2.3	58	32
\$10,000 or more-----	109,324	42.0	39.5	9.6	6.9	2.0	52	32
All other-----	27,622	60.9	24.5	7.1	5.7	*2.0	57	25
Less than \$5,000-----	7,004	71.0	18.5	*	*4.3	*	*45	*17
\$5,000-9,999-----	7,055	61.8	22.5	*	*	*	72	34
\$10,000 or more-----	10,233	52.1	30.8	*8.9	*6.9	*	53	27
<u>Education of head of family</u>								
Less than 9 years-----	41,569	58.8	24.0	8.1	6.4	*2.7	63	30
9-11 years-----	33,384	53.6	28.8	8.7	6.8	*2.1	58	30
12 years-----	69,103	46.5	35.1	9.3	7.0	2.1	55	32
13 years or more-----	63,254	39.2	42.6	9.7	6.7	1.9	50	32
<u>Place of residence</u>								
SMSA-----	141,885	47.5	35.0	8.9	6.6	2.1	53	30
Central city-----	62,156	51.1	31.8	8.3	6.7	2.1	55	29
Not central city-----	79,729	44.7	37.5	9.5	6.4	2.1	52	31
Outside SMSA-----	68,224	47.4	33.8	9.3	7.2	2.3	58	33
<u>Geographic region</u>								
Northeast-----	47,733	48.5	34.8	8.9	6.0	*1.8	51	28
North Central-----	56,993	49.4	35.2	8.2	5.5	1.9	49	27
South-----	68,247	44.7	33.7	10.3	8.4	2.8	63	37
West-----	37,136	48.0	35.1	8.3	6.7	*1.9	52	29

<sup>1</sup>Adjusted by the direct method to the age distribution to the total civilian noninstitutionalized population of the United States.

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

NOTES: For official population estimates for more general use, see U.S. Bureau of the Census reports on the civilian population of the United States in Current Population Reports, Series P-20, P-25, and P-60.

Relative standard errors of estimates for this table are found in Appendix I.

Table 22. Percent distributions by intervals of annual out-of-pocket optical expense, average expense for persons with expense, and per capita expense, according to selected Characteristics: United States, 1975

[Data are based on household interviews of the civilian noninstitutionalized 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]

Characteristic	Total population in thousands	No expense	Optical expense			Average for persons with expense	Per capita
			Less than \$50	\$50-99	\$100 or more		
Total <sup>1</sup> -----	210,109	78.1	8.5	9.7	3.7	\$67	\$15
		Percent distribution				Expense in dollars	
<u>Sex</u>							
Male-----	101,376	79.8	7.8	9.0	3.4	67	14
Female-----	108,733	76.5	9.2	10.4	3.9	67	16
<u>Family income</u>							
Less than \$3,000-----	13,080	82.0	7.0	8.0	3.0	66	12
\$3,000-4,999-----	16,355	81.3	7.7	8.1	2.9	64	12
\$5,000-6,999-----	18,781	82.0	7.1	8.2	2.7	66	12
\$7,000-9,999-----	24,128	79.9	7.8	9.7	2.7	62	12
\$10,000-14,999-----	44,416	79.1	8.1	10.0	2.8	63	13
\$15,000 or more-----	75,141	74.0	10.1	11.0	5.0	70	18
\$15,000-24,999-----	51,982	76.0	9.6	10.2	4.2	67	16
\$25,000 or more-----	23,158	69.3	11.1	12.8	6.8	75	23
<u>Color and family income</u>							
White-----	182,487	76.9	9.0	10.2	3.9	67	16
Less than \$5,000-----	22,431	79.7	8.4	8.5	3.3	66	13
\$5,000-9,999-----	35,854	79.1	8.1	9.8	2.9	64	13
\$10,000 or more-----	109,324	75.4	9.5	10.8	4.3	68	17
All other-----	27,622	86.6	4.9	6.6	1.9	67	9
Less than \$5,000-----	7,004	87.9	4.0	6.6	*1.5	62	7
\$5,000-9,999-----	7,055	90.2	3.8	4.8	*1.2	62	6
\$10,000 or more-----	10,233	81.3	6.9	8.9	2.9	70	13
<u>Education of head of family</u>							
Less than 9 years-----	41,569	80.0	7.8	9.7	2.5	63	13
9-11 years-----	33,384	80.9	6.7	9.1	3.3	67	13
12 years-----	69,103	78.3	8.3	10.0	3.5	67	14
13 years or more-----	63,254	75.2	10.2	9.9	4.8	70	17
<u>Place of residence</u>							
SMSA-----	141,885	77.6	9.0	9.4	4.0	68	15
Central city-----	62,156	78.6	8.6	8.8	4.0	69	15
Not central city-----	79,729	76.8	9.2	9.9	4.0	68	16
Outside SMSA-----	68,224	79.2	7.6	10.4	2.9	65	14
<u>Geographic region</u>							
Northeast-----	47,733	76.4	10.5	9.8	3.4	63	15
North Central-----	56,993	76.5	9.2	11.0	3.2	64	15
South-----	68,247	80.4	6.9	9.2	3.5	69	14
West-----	37,136	78.5	7.9	8.7	4.9	75	16

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

NOTES: For official population estimates for more general use, see U.S. Bureau of the Census reports on the civilian population of the United States in Current Population Reports, Series P-20, P-25, and P-60.

Relative standard errors of estimates for this table are found in Appendix I.

Table 23. Age-adjusted<sup>1</sup> percent distributions of persons by intervals of annual out-of-pocket optical expense, age-adjusted average expense for persons with expense and per capita expense, according to selected characteristics: United States, 1975

[Data are based on household interviews of the civilian noninstitutionalized 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.]

Characteristic	Total population in thousands	No expense	Optical expense			Average for persons with expense	Per capita
			Less than \$50	\$50-99	\$100 or more		
Total <sup>2</sup> -----	210,109	78.1	8.5	9.7	3.7	67	15
		Percent distribution				Expense in dollars	
<u>Sex</u>							
Male-----	101,376	79.6	7.8	9.1	3.4	65	14
Female-----	108,733	77.0	9.0	10.2	3.8	66	15
<u>Family income</u>							
Less than \$3,000-----	13,080	84.9	6.0	6.3	*2.7	64	10
\$3,000-4,999-----	16,355	84.5	6.4	6.8	*2.4	60	10
\$5,000-6,999-----	18,781	83.4	6.4	7.8	*2.4	65	11
\$7,000-9,999-----	24,128	79.9	7.8	9.7	2.7	59	12
\$10,000-14,999-----	44,416	78.6	8.3	10.2	*2.9	61	14
\$15,000 or more-----	75,141	73.2	10.4	11.3	5.2	68	19
\$15,000-24,999-----	51,982	74.6	10.1	10.9	4.3	66	17
\$25,000 or more-----	23,158	69.9	11.0	12.3	6.8	73	22
<u>Color and family income</u>							
White-----	182,487	77.3	8.9	10.0	3.9	65	15
Less than \$5,000-----	22,431	83.7	6.8	6.7	*2.8	64	11
\$5,000-9,999-----	35,854	80.3	7.6	9.4	2.7	61	12
\$10,000 or more-----	109,324	74.9	9.8	10.9	4.4	66	17
All other-----	27,622	85.5	5.2	7.3	*2.1	64	10
Less than \$5,000-----	7,004	87.9	*	*6.5	*	*	*
\$5,000-9,999-----	7,053	88.5	*	*	*	*	*
\$10,000 or more-----	10,233	79.5	*7.0	*10.5	*	*67	*15
<u>Education of head of family</u>							
Less than 9 years-----	41,569	83.4	6.5	8.0	2.1	63	11
9-11 years-----	33,384	81.3	6.6	8.9	3.2	64	13
12 years-----	69,103	77.5	8.7	10.2	3.7	64	15
13 years or more-----	63,254	74.3	10.4	10.2	5.1	70	18
<u>Place of residence</u>							
SMSA-----	141,885	77.8	8.9	9.3	3.9	66	15
Central city-----	62,156	79.0	8.5	8.6	3.9	65	14
Not central city-----	79,729	76.8	9.2	9.9	4.0	65	16
Outside SMSA-----	68,224	79.3	7.6	10.3	2.9	64	14
<u>Geographic region</u>							
Northeast-----	47,733	77.0	10.3	9.5	3.3	61	14
North Central-----	56,993	76.5	9.2	11.0	3.3	63	15
South-----	68,247	80.5	6.9	9.1	3.5	67	13
West-----	37,136	78.7	7.9	8.6	4.8	71	16

<sup>1</sup>Adjusted by the direct method to the age distribution of the total civilian noninstitutionalized population of the United States.

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

NOTES: For official population estimates for more general use, see U.S. Bureau of the Census reports on the civilian population of the United States in Current Population Reports, Series P-20, P-25, and P-60.

Relative standard errors of estimates for this table are found in Appendix I.

Table 24. Percent distributions of persons by intervals of annual out-of-pocket health insurance premiums, average expense for persons with expense, and per capita expense, according to selected characteristics: United States, 1975

[Data are based on household interviews of the civilian noninstitutionalized 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]

Characteristic	Total population in thousands	No expense	Health insurance premium				Average for persons with expense	Per capita
			Less than \$50	\$50-99	\$100-249	\$250 or more		
Total <sup>1</sup> -----	210,109	41.8	17.2	17.1	19.4	4.6	108	63
Percent distribution								Expense in dollars
<u>Sex</u>								
Male-----	101,376	42.3	17.4	17.0	19.1	4.1	105	61
Female-----	108,733	41.3	17.0	17.2	19.6	5.0	111	65
<u>Family income</u>								
Less than \$3,000-----	13,080	63.5	6.6	13.1	12.6	4.2	127	46
\$3,000-4,999-----	16,355	52.9	11.1	14.3	16.0	5.7	130	61
\$5,000-6,999-----	18,781	50.2	15.8	10.8	18.1	5.1	117	58
\$7,000-9,999-----	24,128	42.0	17.4	17.5	18.4	4.8	108	63
\$10,000-14,999-----	44,416	38.1	18.6	19.6	19.5	4.2	103	64
\$15,000 or more-----	75,141	35.2	20.6	18.4	21.6	4.1	102	66
\$15,000-24,999-----	51,982	36.9	21.2	19.0	20.3	2.7	92	58
\$25,000 or more-----	23,158	31.5	19.3	17.2	24.5	7.4	122	83
<u>Color and family income</u>								
White-----	182,487	40.0	16.9	17.7	20.5	4.9	111	66
Less than \$5,000-----	22,431	54.3	8.4	15.2	16.2	6.0	136	62
\$5,000-9,999-----	35,854	44.8	15.7	14.5	19.7	5.3	118	65
\$10,000 or more-----	109,324	35.9	19.5	19.1	21.2	4.3	103	66
All other-----	27,622	54.2	19.1	13.0	11.3	2.3	84	38
Less than \$5,000-----	7,004	68.4	11.6	9.1	9.1	*1.9	93	29
\$5,000-9,999-----	7,055	49.7	22.4	15.3	10.1	*2.5	74	37
\$10,000 or more-----	10,233	41.2	23.9	16.3	15.8	2.8	86	50
<u>Education of head of family</u>								
Less than 9 years-----	41,569	45.6	14.9	17.0	17.4	5.1	114	62
9-11 years-----	33,384	48.2	17.3	14.0	16.4	4.2	106	55
12 years-----	69,103	43.2	16.2	17.0	20.2	3.4	105	60
13 years or more-----	63,254	34.2	19.7	19.0	21.4	5.7	108	71
<u>Place of residence</u>								
SMSA-----	141,885	43.5	17.0	16.4	18.7	4.4	109	61
Central city-----	62,156	45.3	16.5	16.4	17.5	4.2	109	59
Not central city-----	79,729	42.0	17.4	16.3	19.7	4.6	109	63
Outside SMSA-----	68,224	38.4	17.4	18.6	20.7	4.8	107	66
<u>Geographic region</u>								
Northeast-----	47,733	45.4	17.3	15.5	18.0	3.9	104	57
North Central-----	56,993	45.9	16.6	14.9	18.1	4.4	107	58
South-----	68,247	34.2	17.8	20.9	22.2	4.9	109	71
West-----	37,136	44.1	16.9	16.0	18.0	5.0	113	63

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

NOTES: For official population estimates for more general use, see U.S. Bureau of the Census reports on the civilian population of the United States in Current Population Reports, Series P-20, P-25, and P-60.

Relative standard errors of estimates for this table are found in Appendix I.

Table 25. Age-adjusted<sup>1</sup> percent distributions of persons by intervals of annual out-of-pocket health insurance premiums, age-adjusted average expense for persons with expense and per capita expense, according to selected characteristics: United States, 1975

[Data are based on household interviews of the civilian noninstitutionalized 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]

Characteristic	Total population in thousands	No expense	Health insurance premiums				Average for persons with expense	Per capita
			Less than \$50	\$50-99	\$100-249	\$250 or more		
Total <sup>2</sup> -----	210,109	41.8	17.2	17.1	19.4	4.6	108	63
		Percent distribution					Expense in dollars	
<u>Sex</u>								
Male-----	101,376	41.9	17.3	17.1	19.4	4.2	102	62
Female-----	108,733	41.9	17.3	17.0	19.1	4.7	104	63
<u>Family income</u>								
Less than \$3,000-----	13,080	71.3	*7.3	8.5	9.6	*3.1	108	35
\$3,000-4,999-----	16,355	61.8	11.3	10.1	12.2	*4.7	108	47
\$5,000-6,999-----	18,781	53.7	16.5	9.4	15.7	4.6	100	51
\$7,000-9,999-----	24,128	42.2	17.5	17.4	18.1	*4.7	99	62
\$10,000-14,999-----	44,416	36.6	18.1	19.9	20.3	5.2	104	69
\$15,000 or more-----	75,141	33.9	20.1	18.4	22.8	4.9	104	71
\$15,000-24,999-----	51,982	35.4	20.3	19.3	21.8	*3.2	95	63
\$25,000 or more-----	23,158	30.4	19.3	17.1	25.2	8.1	121	86
<u>Color and family income</u>								
White-----	182,487	40.4	17.1	17.6	20.2	4.7	105	65
Less than \$5,000-----	22,431	65.2	8.8	10.1	11.4	*4.6	114	45
\$5,000-9,999-----	35,854	47.2	16.3	13.9	17.8	4.8	103	59
\$10,000 or more-----	109,324	34.5	19.0	19.4	22.1	5.1	104	71
All other-----	27,622	52.7	19.0	13.4	12.2	*2.7	83	41
Less than \$5,000-----	7,004	70.2	*11.5	*7.3	*8.9	*	87	28
\$5,000-9,999-----	7,055	46.2	22.5	*15.6	*12.3	*	76	45
\$10,000 or more-----	10,233	39.2	23.5	15.3	18.3	*	90	57
<u>Education of head of family</u>								
Less than 9 years-----	41,569	51.8	16.2	14.1	14.1	3.8	96	49
9-11 years-----	33,384	48.4	17.5	14.0	16.1	4.0	97	54
12 years-----	69,103	41.8	15.9	17.0	21.4	4.0	104	64
13 years or more-----	63,254	32.7	18.9	19.1	22.6	6.8	111	77
<u>Place of residence</u>								
SMSA-----	141,885	43.6	17.1	16.4	18.5	4.3	103	61
Central city-----	62,156	45.9	16.7	16.3	17.1	4.0	102	58
Not central city-----	79,729	41.9	17.4	16.4	19.7	4.7	104	63
Outside SMSA-----	68,224	38.7	17.5	18.6	20.6	4.7	102	65
<u>Geographic region</u>								
Northeast-----	47,733	45.9	17.5	15.3	17.6	3.7	98	56
North Central-----	56,993	46.0	16.7	14.8	18.1	4.4	102	58
South-----	68,247	34.3	17.8	20.8	22.2	4.9	105	71
West-----	37,136	44.1	16.9	16.0	18.0	5.0	108	63

<sup>1</sup> Adjusted by the direct method to the age of the total civilian noninstitutionalized population of the United States.

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

NOTES: For official population estimates for more general use, see U.S. Bureau of the Census reports on the civilian population of the United States in Current Population Reports, Series P-20, P-25, and P-60.

Relative standard errors of estimates for this table are found in Appendix I.

Table 26. Percent distributions of persons by intervals of annual out-of-pocket other medical expenses, average expense for persons with expense, and per capita expense, according to selected characteristics: United States, 1975

[Data are based on household interviews of the civilian noninstitutionalized 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]

Characteristic	Total population in thousands	Other medical expense					Average for persons with expense	Per capita
		No expense	Less than \$50	\$50-99	\$100-249	\$250 or more		
Total <sup>1</sup> -----	210,109	94.5	2.9	1.2	0.9	0.5	113	6
		Percent distribution					Expense in dollars	
<u>Sex</u>								
Male-----	101,376	95.0	2.7	1.0	0.9	0.4	124	6
Female-----	108,733	94.0	3.0	1.4	1.0	0.6	104	6
<u>Family income</u>								
Less than \$3,000-----	13,080	95.1	2.8	*1.0	*0.7	*0.4	108	5
\$3,000-4,999-----	16,355	94.3	2.6	1.0	1.6	*0.5	142	8
\$5,000-6,999-----	18,781	93.8	2.7	1.7	*0.9	*0.9	118	7
\$7,000-9,999-----	24,128	93.7	3.3	1.6	0.9	*0.4	86	5
\$10,000-14,999-----	44,416	95.1	2.7	1.1	0.8	*0.3	87	4
\$15,000 or more-----	75,141	94.7	2.9	1.0	1.0	0.4	105	6
\$15,000-24,999-----	51,982	94.9	2.8	0.9	0.9	0.4	113	6
\$25,000 or more-----	23,158	94.2	3.0	1.3	1.0	*0.5	88	5
<u>Color and family income</u>								
White-----	182,487	94.0	3.1	1.3	1.1	0.5	108	6
Less than \$5,000-----	22,431	93.5	3.2	1.2	1.5	*0.6	128	8
\$5,000-9,999-----	35,854	93.2	3.3	1.7	1.0	0.7	103	7
\$10,000 or more-----	109,324	94.6	3.0	1.1	0.9	0.4	88	5
All other-----	27,622	97.9	1.0	*0.6	*0.2	*0.3	195	4
Less than \$5,000-----	7,004	98.5	*0.9	*0.4	*0.1	*0.1	*126	*2
\$5,000-9,999-----	7,055	96.9	*1.4	*1.3	*0.3	*0.1	*61	*2
\$10,000 or more-----	10,233	97.6	*1.0	*0.4	*0.4	*0.6	357	9
<u>Education of head of family</u>								
Less than 9 years-----	41,569	94.6	2.4	1.4	1.0	0.6	156	8
9-11 years-----	33,384	94.7	2.8	1.2	0.8	0.6	111	6
12 years-----	69,103	94.5	2.9	1.2	1.0	0.5	103	6
13 years or more-----	63,254	94.4	3.1	1.2	1.0	0.4	98	6
<u>Place of residence</u>								
SMSA-----	141,885	94.6	2.7	1.2	1.0	0.5	118	6
Central city-----	62,156	95.2	2.3	1.2	0.9	0.4	123	6
Not central city-----	79,729	94.1	3.1	1.3	1.0	0.5	114	7
Outside SMSA-----	68,224	94.3	3.1	1.2	0.9	0.5	103	6
<u>Geographic region</u>								
Northeast-----	47,733	94.2	3.1	1.5	0.8	0.5	88	5
North Central-----	56,993	94.2	3.2	1.1	0.9	0.5	107	6
South-----	68,247	95.4	2.2	1.0	0.8	0.5	159	7
West-----	37,136	93.7	3.1	1.4	1.4	*0.4	88	6

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

NOTES: For official population estimates for more general use, see U.S. Bureau of the Census reports on the civilian population of the United States in Current Population Reports, Series P-20, P-25, and P-60.

Relative standard errors of estimates for this table are found in Appendix I.



Table 27. Age-adjusted<sup>1</sup> percent distribution of persons by intervals of annual out-of-pocket other medical expenses, age-adjusted average expense for persons with expense and per capita expense, according to selected characteristics: United States, 1975

[Data are based on household interviews of the civilian noninstitutionalized 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]

Characteristic	Total population in thousands	No expense	Other medical expense				Average for persons with expense	Per capita
			Less than \$50	\$50-99	\$100-249	\$250 or more		
Total <sup>2</sup> -----	210,109	94.5	2.9	1.2	0.9	0.5	113	6
			Percent distribution				Expense in dollars	
<u>Sex</u>								
Male-----	101,376	94.9	2.8	1.0	0.9	*0.4	96	6
Female-----	108,733	94.4	2.8	1.3	1.0	*0.5	90	6
<u>Family income</u>								
Less than \$3,000-----	13,080	96.6	*2.1	*	*	*	*69	*3
\$3,000-4,999-----	16,355	95.9	*1.9	*	*	*	*89	*5
\$5,000-6,999-----	18,781	94.6	*2.4	*1.4	*	*	96	6
\$7,000-9,999-----	24,128	93.7	3.3	*	*	*	77	5
\$10,000-14,999-----	44,416	94.6	2.9	*1.2	*	*	79	6
\$15,000 or more-----	75,141	93.9	3.0	*1.4	1.1	*	100	8
\$15,000-24,999-----	51,982	94.1	2.9	*1.2	*1.1	*	110	9
\$25,000 or more-----	23,158	93.7	*3.0	*	*	*	86	6
<u>Color and family income</u>								
White-----	182,487	94.2	3.1	1.2	1.0	*0.5	88	6
Less than \$5,000-----	22,431	95.6	*2.3	*0.8	*1.0	*	*79	*4
\$5,000-9,999-----	35,854	93.8	3.1	*1.5	*	*	87	6
\$10,000 or more-----	109,324	94.0	3.1	1.4	1.0	*	83	6
All other-----	27,622	97.7	*	*	*	*	*157	*5
Less than \$5,000-----	7,004	98.5	*	*	*	*	*	*
\$5,000-9,999-----	7,055	96.1	*	*	*	*	*	*
\$10,000 or more-----	10,233	97.3	*	*	*	*	*535	*23
<u>Education of head of family</u>								
Less than 9 years-----	41,569	96.0	*1.9	*1.1	*0.7	*0.3	91	5
9-11 years-----	33,384	94.7	*2.8	*	*	*	98	6
12 years-----	69,103	93.9	3.2	*1.3	*1.0	*	93	7
13 years or more-----	63,254	93.6	3.4	1.4	*1.1	*	85	7
<u>Place of residence</u>								
SMSA-----	141,885	94.6	2.7	1.2	1.0	*0.4	91	6
Central city-----	62,156	95.3	2.3	*1.2	*0.9	*	95	6
Not central city-----	79,729	94.1	3.1	1.3	*1.0	*0.6	89	7
Outside SMSA-----	68,224	94.4	3.1	1.1	*0.9	*	89	6
<u>Geographic region</u>								
Northeast-----	47,733	94.3	3.0	*1.4	*	*	80	5
North Central-----	56,993	94.2	3.2	1.1	*0.9	*	84	6
South-----	68,247	95.5	2.2	1.0	*	*0.5	120	7
West-----	37,136	93.8	3.1	*1.4	*1.4	*	76	5

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

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

NOTES: For official population estimates for more general use, see U.S. Bureau of the Census reports on the civilian population of the United States in Current Population Reports, Series P-20, P-25, and P-60.

Relative standard errors of estimates for this table are found in Appendix I.

# APPENDIXES

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## APPENDIX I

### TECHNICAL NOTES ON METHODS

#### Background of This Report

This report is one of a series of statistical reports prepared by the National Center for Health Statistics (NCHS). It is based on information collected in a continuing nationwide sample of households in the Health Interview Survey (HIS).

The Health Interview Survey utilizes a questionnaire which obtains information on personal and demographic characteristics, illness, injuries, impairments, chronic conditions, 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 population covered by the sample for the Health Interview Survey is the civilian non-institutionalized population of the United States living at the time of the interview. The sample does not include members of the Armed Forces or U.S. nationals living in foreign countries. It should also be noted that the estimates shown do not represent a complete measure of any given topic during the specified calendar period since data are not collected in the interview for persons who died during the reference period. For many types of statistics collected in the survey, the reference period covers the 2 weeks prior to the interview week. For such a short period, the contribution by decedents to a total inventory of conditions or services should be very small. However, the contribution by decedents during a long reference period (e.g., 1 year) might be sizable, especially for older persons.

#### 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 noninstitutionalized population of the United States. The sample is designed in such a way that the sample of households interviewed each week is representative of the target population and that weekly samples are additive over time. This feature of the design permits both continuous measurement of characteristics of samples and more detailed analysis of less common characteristics and smaller categories of health-related items. The continuous collection has administrative and operational advantages as well as technical assets since it permits fieldwork to be handled with an experienced, stable staff.

The overall sample was designed so that tabulations can be provided for each of the four major geographic regions and for selected places of residence in the United States.

The first stage of the sample design consists of drawing a sample of 376 primary sampling units (PSU's) from approximately 1,900 geographically defined PSU's. A PSU consists of a county, a small group of contiguous counties, or a standard metropolitan statistical area. The PSU's collectively cover the 50 States and the District of Columbia.

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 four households. Three general types of segments are used.

Area segments which are defined geographically.

List segments, using 1970 census registers as the frame.

Permit segments, using updated lists of building permits issued in sample PSU's since 1970.

Census address listings were used for all areas of the country where addresses were well defined and could be used to locate housing units. In general the list frame included the larger urban areas of the United States from which about two-thirds of the HIS sample was selected.

The usual HIS sample consists of approximately 12,000 segments containing about 50,000 assigned households, of which 9,000 were vacant, demolished, or occupied by persons not in the scope of the survey. The 41,000 eligible occupied households yield a probability sample of about 120,000 persons.

Descriptive material on data collection, field procedures, and questionnaire development in the HIS has been published<sup>1,2</sup> as well as a detailed description of the sample design<sup>3</sup> and a report on the estimation procedure and the method used to calculate sampling errors of estimates derived from the survey.<sup>4</sup>

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<sup>1</sup>National Center for Health Statistics: Health survey procedure: concepts, questionnaire development, and definitions in the Health Interview Survey. *Vital and Health Statistics*. PHS Pub. No. 1000-Series 1-No. 2. Public Health Service. Washington. U.S. Government Printing Office, May 1964.

<sup>2</sup>National Center for Health Statistics: Health Interview Survey procedure, 1957-1974. *Vital and Health Statistics*. Series 1-No. 11. DHEW Pub. No. (HRA) 75-1311. Health Resources Administration. Washington. U.S. Government Printing Office, April 1975.

<sup>3</sup>U.S. National Health Survey: The statistical design of the health household interview survey. *Health Statistics*. PHS Pub. No. 584-A2. Public Health Service. Washington, D.C., July 1958.

<sup>4</sup>National Center for Health Statistics: Estimation and sampling variance in the Health Interview Survey. *Vital and Health Statistics*. PHS Pub. No. 1000-Series 2-No. 38. Public Health Service. Washington. U.S. Government Printing Office, June 1970.

*Collection of data.*—Field operations for the 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 participates in survey planning, selects the sample, and conducts the field interviewing as an agent of NCHS. The data are coded, edited, and tabulated by NCHS.

*Estimating procedures.*—Since the design of the HIS is a complex multistage probability sample, it is necessary to use complex procedures in the derivation of estimates. Four basic operations are involved:

1. *Inflation by the reciprocal of the probability of selection.*—The probability of selection is the product of the probabilities of selection from each step of selection in the design (PSU, segment, and household).
2. *Nonresponse adjustment.*—The estimates are inflated by a multiplication factor which has as its numerator the number of sample households in a given segment and as its denominator the number of households interviewed in that segment.
3. *First-stage ratio adjustment.*—Sampling theory indicates that the use of auxiliary information which is highly correlated with the variables being estimated improves the reliability of the estimates. To reduce the variability between PSU's within a region, the estimates are ratio adjusted to the 1970 populations within 12 color-residence classes.
4. *Poststratification by age-sex-color.*—The estimates are ratio adjusted within each of 60 age-sex-color cells to an independent estimate of the population of each cell for the survey period. These independent estimates are prepared by the Bureau of the Census. Both the first-stage and poststratified ratio adjustments take the form of multiplication factors applied to the weight of each elementary unit (person, household, condition, and hospitalization).

The effect of the ratio-estimating process is to make the sample more closely representative of the civilian, noninstitutionalized population by age, sex, color, and residence, which thereby reduces sampling variance.

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

For prevalence statistics, such as number of persons with speech impairments or number of persons classified by time interval since last physician visit, figures are first calculated for each calendar quarter by averaging estimates for all weeks of interviewing in the quarter. Prevalence data for a year are then obtained by averaging the four quarterly figures.

For other types of statistics—namely those measuring the number of occurrences during a specified time period—such as incidence of acute conditions, number of disability days, or number of visits to a doctor or dentist, a similar computational procedure is used, but the statistics are interpreted differently. For these items, the questionnaire asks for the respondent's experience over the 2 calendar weeks prior to the week of interview. In such instances the estimated quarterly total for the statistic is 6.5 times the average 2-week estimate produced by the 13 successive samples taken during the period. The annual total is the sum of the four quarters. Thus the experience of persons *interviewed during a year*—experience which actually occurred for each person in a 2-calendar-week interval prior to week of interview—is treated as though it measured the total of such experience *during the year*. Such interpretation leads to no significant bias.

## General Qualifications

*Nonresponse.*—Data were adjusted for nonresponse by a procedure which imputes to persons in a household who were not interviewed the characteristics of persons in households in the same segment which were interviewed.

*The interview process.*—The statistics presented in this report are based on replies obtained in interviews with persons in the sample households. Each person 19 years of age and over present at the time of interview was interviewed individually. For children and for adults not present in the home at the time of the interview, the information was obtained from a related household member such as a spouse or the mother of a child.

There are limitations to the accuracy of diagnostic and other information collected in household interviews. For diagnostic information, the household respondent can usually 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. Devised statistics such as rates and percent distributions are computed after the estimates on which these are based have been rounded to the nearest thousand.

*Population figures.*—Some of the published tables include population figures for specified categories. Except for certain overall totals by age, sex, and color, which are adjusted to independent estimates, these figures are based on the sample of households in the HIS. 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, sex, and color mentioned above, the population figures differ from figures (which are derived from different

sources) published in reports of the Bureau of the Census. Official population estimates are presented in Bureau of the Census reports in Series P-20, P-25, and P-60.

### Reliability of Estimates

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

As in any survey, the results are also subject to reporting and processing errors and errors due to nonresponse. To the extent possible, these types of errors were kept to a minimum by methods built into survey procedures.<sup>5</sup> Although it is very difficult to measure the extent of bias in the Health Interview Survey, a number of studies have been conducted to study this problem. The results have been published in several reports.<sup>6-9</sup>

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<sup>5</sup>National Center for Health Statistics: Quality control and measurement of nonsampling error in the Health Interview Survey. *Vital and Health Statistics*. Series 2-No. 54. DHEW Pub. No. (HSM) 73-1328. Health Services and Mental Health Administration. Washington. U.S. Government Printing Office, Mar. 1973.

<sup>6</sup>National Center for Health Statistics: Health interview responses compared with medical records. *Vital and Health Statistics*. PHS Pub. No. 1000-Series 2-No. 7. Public Health Service. Washington. U.S. Government Printing Office, July 1965.

<sup>7</sup>National Center for Health Statistics: Comparison of hospitalization reporting in three survey procedures. *Vital and Health Statistics*. PHS Pub. No. 1000-Series 2-No. 8. Public Health Service. Washington. U.S. Government Printing Office, July 1965.

<sup>8</sup>National Center for Health Statistics: Interview data on chronic conditions compared with information derived from medical records. *Vital and Health Statistics*. PHS Pub. No. 1000-Series 2-No. 23. Public Health Service. Washington. U.S. Government Printing Office, May 1967.

<sup>9</sup>National Center for Health Statistics: The influence of interviewer and respondent psychological and behavioral variables on the reporting in household interviews. *Vital and Health Statistics*. PHS Pub. No. 1000-Series 2-No. 26. Public Health Service. Washington. U.S. Government Printing Office, Mar. 1968.

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. However, it does not include systematic biases which might be in the data. The chances are about 68 out of 100 that an estimate from the sample would differ from a complete census by less than the standard error. The chances are about 95 out of 100 that the difference would be less than twice the standard error and about 99 out of 100 that it would be less than 2½ times as large.

*Standard error charts.*—The relative standard error of an estimate is obtained by dividing the standard error of the estimate by the estimate itself and is expressed as a percentage of the estimate. For this report, asterisks are shown for any cell with more than a 30-percent relative standard error. Included in this appendix are charts from which the relative standard errors can be determined for estimates shown in the report. In order to derive relative errors which would be applicable to a wide variety of health statistics and which could be prepared at a moderate cost, a number of approximations were required. As a result, the charts provide an estimate of the approximate relative standard error rather than the precise error for any specific aggregate or percentage.

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

1. *Narrow range.*—This class consists of (1) statistics which estimate a population attribute, e.g., the number of persons in a particular income group, and (2) statistics for which the measure for a single individual during the reference period used in data collection is usually either 0 or 1 on occasion may take on the value 2 or very rarely 3.
2. *Medium range.*—This class consists of other statistics for which the measure for a single individual during the reference period used in data collection will rarely lie outside the range 0 to 5.

3. *Wide range.*—This class consists of statistics for which the measure for a single individual during the reference period used in data collection can range from 0 to a number in excess of 5, e.g., the number of days of bed disability.

In addition to classifying variables according to whether they are narrow-, medium-, or wide-range, statistics in the survey are further classified as to whether they are based on a reference period of 2 weeks, 6 months, or 12 months.

*General rules for determining relative standard errors.*—The following rules will enable the reader to determine approximate relative standard errors from the charts for estimates presented in this report. These charts represent standard errors of HIS data.

Rule 1. *Estimates of aggregates:* Approximate relative standard errors for estimates of aggregates such as the number of persons with a given characteristic are obtained from appropriate curves in figure I. The number of persons in the total U.S. population or in an age-sex-color class of the total population is adjusted to official Bureau of the Census figures and is not subject to sampling error.

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

Rule 3. *Estimates of rates where the numerator is a subclass of the denominator:* This rule applies for prevalence rates or where a unit of the numerator occurs, with few exceptions, only once in the year for any one unit in the denominator. For example, in computing the rate of visual impairments per 1,000 population, the numerator consisting of persons with the

impairment is a subclass of the denominator, which includes all persons in the population. Such rates if converted to rates per 100 may be treated as though they were percentages and the relative standard errors obtained from the percentage charts for population estimates. Rates per 1,000, or on any other base, must first be converted to rates per 100; then the percentage chart will provide the relative standard error per 100.

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

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

Rule 5. *Estimates of difference between two statistics (mean, rate, total, etc.):* The standard error of a difference is approximately the square root of the sum of

the squares of each standard error considered separately. A formula for the standard error of a difference,

$$d = X_1 - X_2$$

is

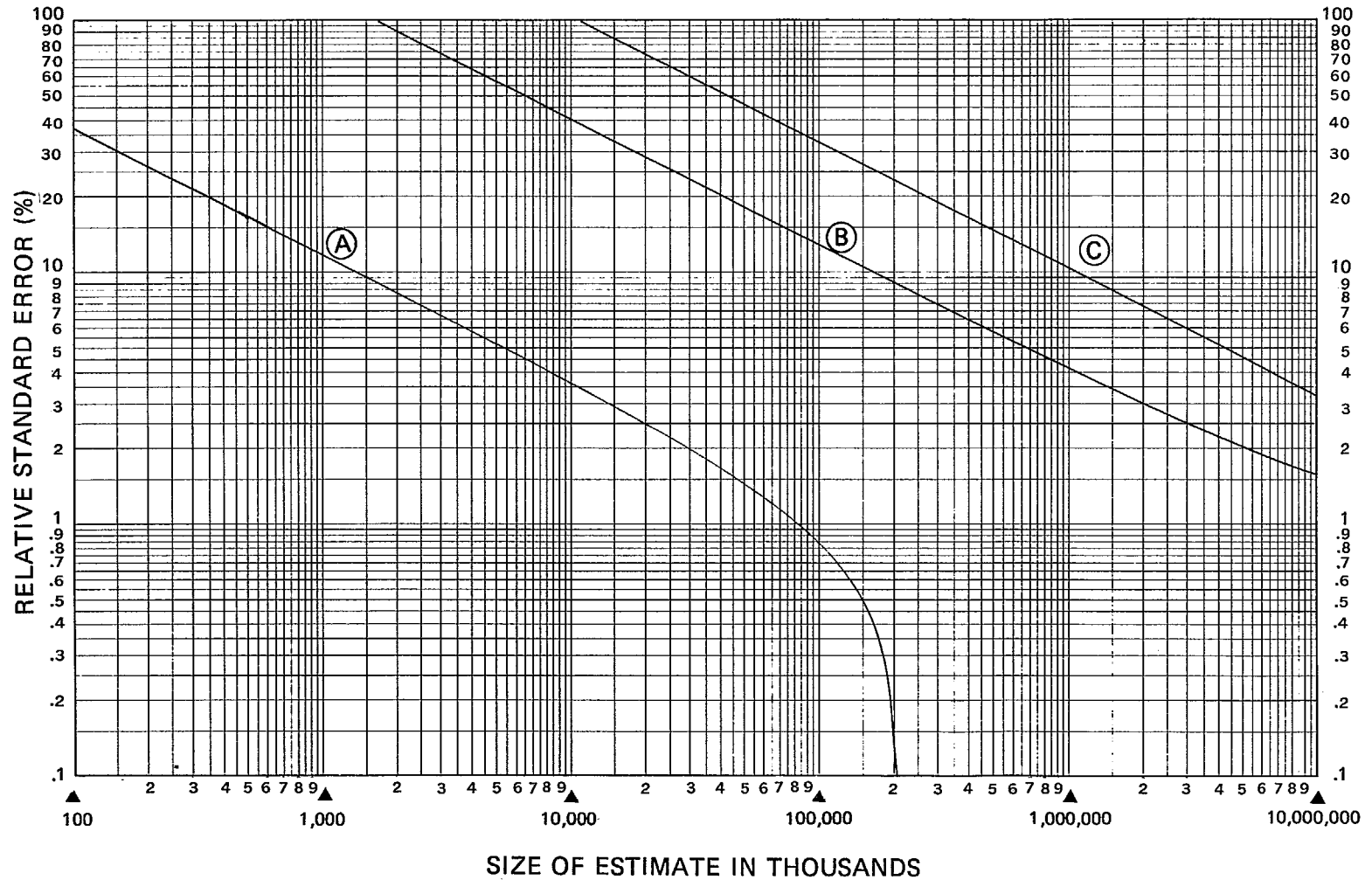
$$\sigma_d = \sqrt{(X_1 V_{x_1})^2 + (X_2 V_{x_2})^2}$$

where  $X_1$  is the estimate for class 1,  $X_2$  is the estimate for class 2, and  $V_{x_1}$  and

$V_{x_2}$  are the relative errors of  $X_1$  and  $X_2$  respectively. This formula will represent the actual standard error quite accurately for the difference between separate and uncorrelated characteristics although it is only a rough approximation in most other cases. The relative standard error of each estimate involved in such a difference can be determined by one of the four rules above, whichever is appropriate.

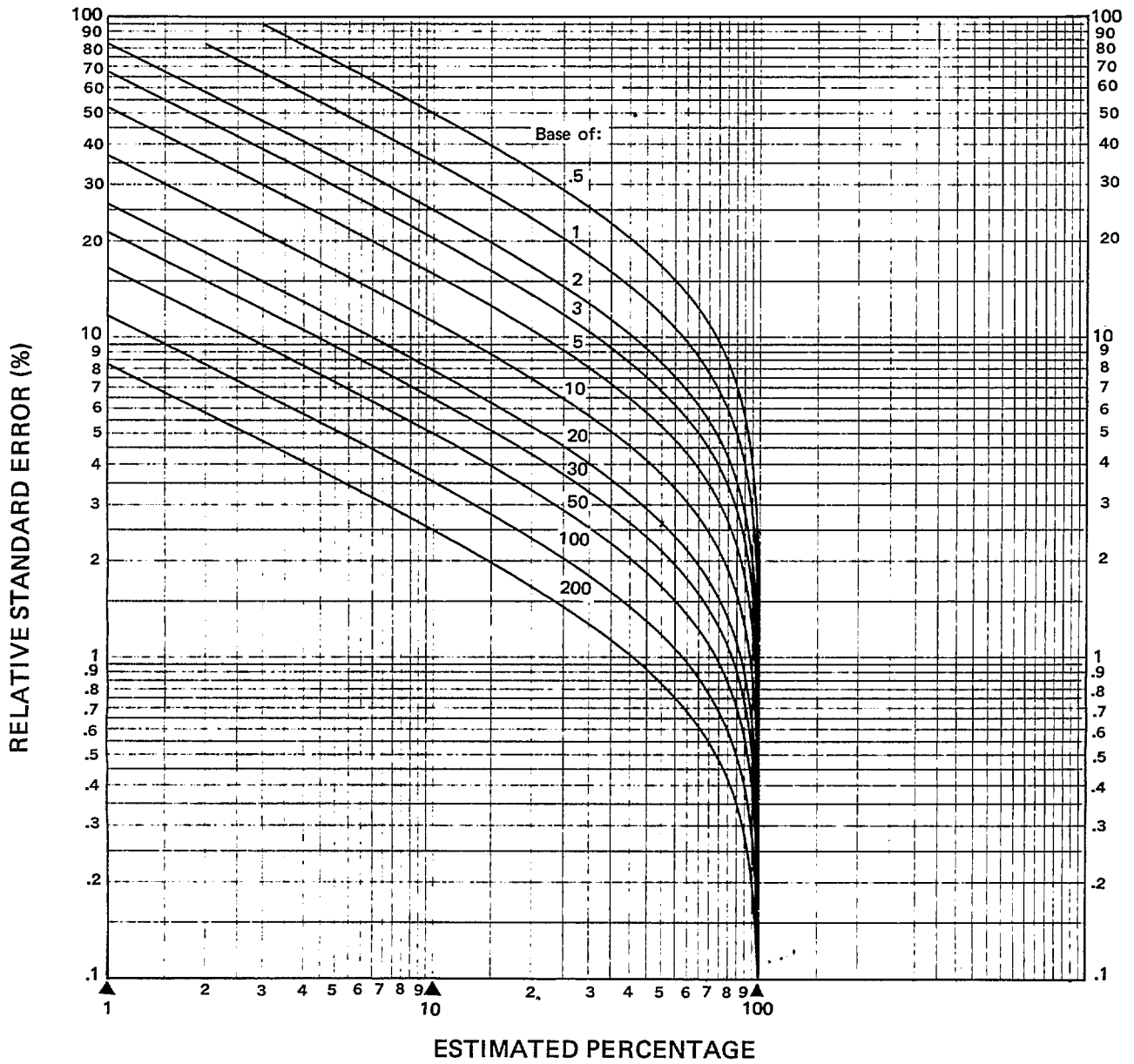


Figure 1. RELATIVE STANDARD ERRORS FOR AGGREGATES BASED ON ONE QUARTER OF DATA FOR NUMBER OF PERSONS (A), INDIVIDUAL TYPE OF EXPENSE (B), AND TOTAL EXPENSE (C)



*Example of use of chart:* An aggregate of 60,000,000 (on scale at bottom of chart) for (C) curve has a relative standard error of 42.4 percent, read from scale at left side of chart, or a standard error of 24,440,000 (42.4 percent of 60,000,000).

**Figure II. RELATIVE STANDARD ERRORS FOR PERCENTAGES BASED ON ONE QUARTER OF DATA COLLECTION FOR NUMBER OF PERSONS (TYPE A DATA, NARROW AND MEDIUM RANGE)**  
 (Base of percentage shown on curves in millions)



*Example of use of chart:* An estimate of 50 percent (on scale at bottom of chart) based on an estimate of 1,000,000 has a relative standard error of 11.7 percent (read from the scale at the left side of the chart), the point at which the curve for a base of 1,000,000 intersects the vertical line for 50 percent. The standard error in percentage points is equal to 50 percent  $\times$  11.7 percent or 5.9 percentage points.

## APPENDIX II

### DEFINITIONS OF CERTAIN TERMS USED IN THIS REPORT

#### Terms Relating to Out-of-Pocket Health Expenses

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

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

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

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

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

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

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

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

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

#### Demographic Terms

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

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

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

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

*Education.*—The categories of education status show the years of school completed. Only years completed in regular schools, where persons are given a formal education, are included. A "regular" school is one that advances a person toward an elementary or high school diploma or a college, university, or professional school degree. Thus education in vocational,

trade, or business schools outside the regular school system is not counted in determining the highest grade of school completed.

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

*Geographic region.*—For the purpose of classifying the population by geographic area, the States are grouped into four regions. These regions, which correspond to those used by the U.S. Bureau of the Census, are shown in figure III.

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

*Standard metropolitan statistical areas.*—The definitions and titles of SMSA's are established by the U.S. Office of Management and Budget with the advice of the Federal Committee on Standard Metropolitan Statistical Areas.

The definition of an individual SMSA involves two considerations: first, a city or cities of specified population that constitute the central city and identify the county in which it is located as the central county; second, economic and social relationships with contiguous counties (except in New England) that are metropolitan in character so that the periphery of the specific metropolitan area may be determined. SMSA's are not limited by State boundaries. In New England SMSA's consist of towns and cities, rather than counties. The metropolitan population in this report is based on SMSA's as defined in the 1970 census and does not include any subsequent additions or changes.

*Central cities.*—Each SMSA must include at least one central city. The complete title of an SMSA

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

Figure III. Geographic regions.

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

APPENDIX III

FAMILY MEDICAL EXPENSES QUESTIONNAIRE

FORM HIS-1B (a) (FM)



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

NATIONAL CENTER FOR HEALTH STATISTICS

Dear Friend:

Your household has just taken part in a health interview conducted by the Bureau of the Census for the U.S. Public Health Service. We greatly appreciate your cooperation in providing us with this information.

Another area of great concern today is the cost of health care in our country. We, therefore, ask you to provide us with information about the amount of money you, your family, and other relatives living with you spent for medical care during 1975 by answering the few questions on this form. Please use any records such as bills, receipts, or check stubs, that would help you in answering the questions. If you cannot supply the exact amounts from your records, give the best estimate you can.

We would appreciate your completing the attached questionnaire within FIVE DAYS, and returning it in the enclosed preaddressed envelope which requires no postage. If a delay cannot be avoided and you cannot answer and return your form during this time, please fill in the information and return it as soon as possible. Since this study is based on a scientific sample of the total population, it is important that each household return a completed questionnaire.

Please be assured that the Bureau of the Census and the U.S. Public Health Service hold as confidential all the information you provide. Thus, the results of this voluntary survey will be issued only in the form of statistical totals from which no individual can be identified.

Thank you for your cooperation.

Sincerely yours,

Robert R. Fuchsberg

Robert R. Fuchsberg
Director
Division of Health Interview Statistics

ASSURANCE OF CONFIDENTIALITY: All information which would permit identification of the individual will be held in strict confidence, will be used only by persons engaged in and for the purposes of the survey, and will not be disclosed or released to others for any purposes.

FOR INTERVIEWER USE ONLY:

Table with 5 columns: a. PSU, b. Segment, c. Serial, d. Col. of head, e. Interviewer's name, Code

Please answer the following questions for \_\_\_\_\_

Person No.      

**DENTAL BILLS PAID**

1. How much did THIS FAMILY spend on dental bills for this person during 1975, that is, from January 1, 1975, to December 31, 1975?

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

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

**DOCTORS' BILLS PAID**

2. How much did THIS FAMILY spend on doctor bills for this person during 1975?

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

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

**HOSPITAL BILLS PAID**

3. How much did THIS FAMILY spend on hospital bills for this person during 1975?

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

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

**PAYMENTS MADE FOR PRESCRIPTION MEDICINE**

4. About how much did THIS FAMILY spend on medicine for this person during 1975 that was purchased on a DOCTOR'S OR DENTIST'S PRESCRIPTION?

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

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

**PAYMENTS MADE FOR EYEGASSES, CONTACT LENSES OR OPTOMETRIST'S BILLS**

5. During 1975 how much did THIS FAMILY spend on eyeglasses, contact lenses, or optometrists' fees for this person?

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

**PAYMENTS MADE FOR "OTHER" MEDICAL BILLS**

6a. How much did THIS FAMILY spend on other medical expenses for this person during 1975?

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

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

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

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

\_\_\_\_\_ Type of Medical Expense

**REFERRED TO RECORDS**

7. Check one of the following boxes:

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

1	<input type="checkbox"/>	All
2	<input type="checkbox"/>	Some
3	<input type="checkbox"/>	None

**HEALTH INSURANCE**

1. During 1975, how much did THIS FAMILY spend on health insurance premiums for plans that pay for any part of a hospital bill or a doctor's bill?

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

Include:

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

Do not include:

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

**PAYMENTS MADE FOR PERSONS NOT LISTED ON THIS QUESTIONNAIRE**

2. During 1975, did THIS FAMILY pay any medical expenses for anyone whose name does NOT appear on this questionnaire?

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

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

No

(Check one box)

Yes

TYPE OF MEDICAL EXPENSE

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Amount This Family Paid

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

3. Please print below the name of the person or persons who completed this form.

Name \_\_\_\_\_

Name \_\_\_\_\_

NOTE: Before returning this questionnaire, please check to see that you have filled in an answer for EACH question for EACH person listed on the questionnaire, even though the person did not have any medical or dental expenses during 1975.

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