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Hospital and Surgical Insurance Coverage United States - 1968

Statistics on the number of persons under 65 years of age covered by hospital and surgical insurance are shown by age, sex, color, family income, education of head of family, marital status, living arrangement, size of family, usual activity, limitation of activity, occupation, employment status, class of worker, and geographic region and place of residence. Selected tables are shown for persons 65 years and older. All tabulations are based on data collected in household interviews during 1968.

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

In accordance with specifications established by the Health Interview Survey, the Bureau of the Census, under a contractual arrangement, participates in most aspects of survey planning, selects the sample, and collects the data.

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SYMBOLS

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HOSPITAL AND SURGICAL INSURANCE COVERAGE

Geraldine A. Gleeson, *Formerly Special Assistant to the Director,
Division of Health Interview Statistics*

INTRODUCTION

Since 1959 information on the extent of health insurance coverage in the United States has been collected periodically in the ongoing Health Interview Survey. Between the years 1959 and 1968, the latter year being the year during which the data presented in this report were collected, modern health insurance has become an integral part of the population's economic and social structure; the highlight was the enactment of the Medicare legislation in July 1966.

According to estimates derived from the interview data, the percentage of persons covered with some form of hospital insurance increased from 67 percent in 1959 to 70 percent in 1963. By 1967, due to the extension of coverage to essentially all persons 65 years and older, the percentage of the civilian, noninstitutional population with insurance that would pay for hospitalization had reached approximately 80 percent. Now that virtually all persons 65 years and older have hospital insurance coverage and well over 90 percent of them also have Medicare insurance (Part B) that pays for surgery and other physician care, the emphasis on extent of coverage has shifted to the insurance status of younger persons. For this reason the major part of this report is devoted to the health insurance coverage and the demographic characteristics of persons under 65 years.

DATA FROM OTHER SOURCES

Since the organization in 1847 of the Massachusetts Health Insurance Company of Boston, the first company in the United States authorized to issue insurance against the costs of medical care, a number of associations consisting of insurance companies have been organized. The earliest of these were the Bureau of Accident and Health Underwriters in 1891 and the Health and Accident Underwriters Conference in 1914, two organizations that were eventually replaced in 1956 by the Health Insurance Association of America (HIAA).

The HIAA is chiefly responsible for the estimates of health insurance coverage produced from gross enrollments dating from the early forties to the present time. According to HIAA estimates, the proportion of the civilian population covered for hospital benefits increased from 9.3 percent in 1940 to 36.5 percent in 1947, the first year that adjustment was made for duplicate coverage.

The household survey conducted by the Health Information Foundation during July 1953, the earliest year for which household survey estimates are available, produced a figure of 57.0 percent of the civilian, noninstitutional population covered by hospital insurance. For the same year the HIAA percent of coverage in the total civilian population had increased to 60.8 percent (table A). Two comparable surveys conducted by the Health

Information Foundation at 5-year intervals following the initial one showed hospital insurance coverage of the civilian, noninstitutional population increasing to 65.0 percent in 1958 and 68.0 percent in 1963 (table A).

Estimates of health insurance coverage produced by the HIAA have been consistently higher than those derived from household interviews. Differences may be due to underestimation of the extent of multiple coverage in the adjustment of gross enrollments to represent the net coverage or inaccuracies in the number of dependents covered in family contracts in the HIAA data, as well as to underreporting of coverage in the household surveys. It is quite possible for a household respondent to be unaware of existing coverage for hospital (or surgical) expenses, particularly if none of the family members have been hospitalized recently.

SOURCE AND LIMITATIONS OF THE DATA

The estimates presented in this report were derived from responses to household interviews conducted in a probability sample of the civilian, noninstitutional population of the United States.

The sample is designed so that interviews are conducted each week throughout the year. During 1968 the sample was composed of approximately 42,000 households in which 134,000 persons were residing at the time of the interview.

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

Certain terms used in this publication are defined in appendix II. For purposes of this report health insurance is defined as any plan specifically designed to pay all or part of the medical or hospital expenses of the insured individual. The following types of programs are specifically excluded from the health insurance data presented: (1) plans limited to the "dread

Table A. Estimates of hospital insurance coverage from the Health Insurance Association of America and from household surveys: United States, selected years, 1950-63

Year	HIAA	Household Surveys			
		Health Information Foundation	Public Health Service	Health Insurance Institute	Health Interview Survey, NCHS
Percent of population ¹ with hospital insurance coverage					
1950-----	50.7	...	...	...	...
1953-----	60.8	57.0	...	...	...
1956-----	68.0	...	63.3	...	...
1957-----	70.0	...	...	67.0	...
1958-----	69.6	65.0	...	...	...
1959-----	71.1	...	...	...	67.1
1962-----	74.9	...	...	...	70.7
1963-----	76.8	68.0	...	...	...

¹HIAA estimates pertain to the total civilian population; the household surveys were conducted in the noninstitutional civilian population.

Source: Social Security Bulletin, Vol. 32, No. 12, December 1969.

Table B. Percent of persons under 65 years with hospital and surgical insurance and percent increase during 5-year interval, by type of coverage and age: United States, 1962-63 and 1968

Type of coverage and age	Percent covered		Percent increase
	1962-63	1968	
Hospital insurance			
All ages under 65 years-----	71.9	78.2	8.8
Under 17 years-----	68.9	75.0	8.9
17-24 years-----	64.6	74.0	14.6
25-44 years-----	76.3	82.6	8.3
45-64 years-----	75.7	81.1	7.1
Surgical insurance			
All ages under 65 years-----	67.2	76.6	14.0
Under 17 years-----	64.8	73.5	13.4
17-24 years-----	59.0	72.3	22.5
25-44 years-----	71.8	81.1	13.0
45-64 years-----	69.8	79.0	13.2

diseases" such as cancer and polio; (2) free care such as public assistance or public welfare, Medicaid, care given under the Uniformed Services Dependents Medical Care Program, care given under the Crippled Children Program or similar programs, and care of persons admitted to a hospital for research purposes; (3) insurance which pays bills only for accidental injury, such as liability insurance held by a property owner, insurance that covers children for accidents at camp or school, and insurance for a worker that covers him only for job-related injuries or diseases; and (4) insurance which pays only for loss of income.

INSURANCE STATUS OF PERSONS UNDER 65 YEARS

Age and Sex

Of the 177,051,000 persons under 65 years of age in the civilian, noninstitutional population in 1968, approximately 138,485,000, or 78.2

percent, had hospital insurance coverage and 135,580,000, or about 76.6 percent had surgical insurance coverage (table 1). The rate of hospital coverage was appreciably higher among persons 25-64 years (81.9 percent) than for persons under 25 years (74.8 percent).

Since July 1962-June 1963, an earlier period during which data on health insurance were collected in the Health Interview Survey, the proportion of the population with hospital insurance coverage increased from 71.9 percent to 78.2 percent in 1968. This relative increase of 8.8 percent was fairly characteristic of all age groups under 65 years with the exception of the group 17-24 years. In this group the rate rose from 64.6 percent to 74.0 percent, a relative increase of 14.6 percent (table B).

The increase in the proportion of persons with surgical insurance coverage between 1963 and 1968 was markedly higher than that of those with hospital coverage. The rate of surgical coverage was 14.0 percent higher in 1968 than in 1963 for all persons under 65 years, with a 22.5-percent increase among those of 17-24

years (table B). This high rate of increase in the proportion of the population with surgical insurance reflects the general trend toward broader coverage including the costs of physician visits, prescribed medicines, and dental and nursing care service offered under health insurance plans.¹

While the percentage of males with hospital and surgical insurance coverage is slightly higher than that of females, the differences for the several age groups are within sampling error with the exception of the age group 25-44 years. The higher rate of coverage among males 25-44 years is probably due to the high rate of employment in this age group (94.9 percent were currently employed) in comparison to the females (44.8 percent currently employed). The greater opportunity for obtaining insurance coverage and group policies at places of employment contributes to the rate of insurance coverage.

Color

Among white persons under 65 years of age, 81.4 percent had hospital insurance coverage compared to 56.0 percent of those of other races (table 2). Even though the difference in coverage rates among white persons and others continued to be high, it had decreased in recent years. In July 1962-June 1963 the coverage rate among white persons was approximately 62 percent higher than that among other people; by 1968 this percent difference had dropped to 45 percent. This decrease occurred because the hospital coverage rate for white persons had risen from 75.4 percent to 81.4 percent in the 5-year interval, an increase of only 8 percent, while the rate for persons of other races had changed from 46.7 to 56.0 percent, an increase of 20 percent (fig. 1).

For both white persons and others the proportion covered by hospital and surgical insurance was highest among those 25-44 years of age. This age group also reflects the greatest difference in coverage for males and females, particularly among other than white persons; the proportion of males of 25-44 years with both hospital and surgical coverage was 10 percentage points higher than that for females in the same age-race group.

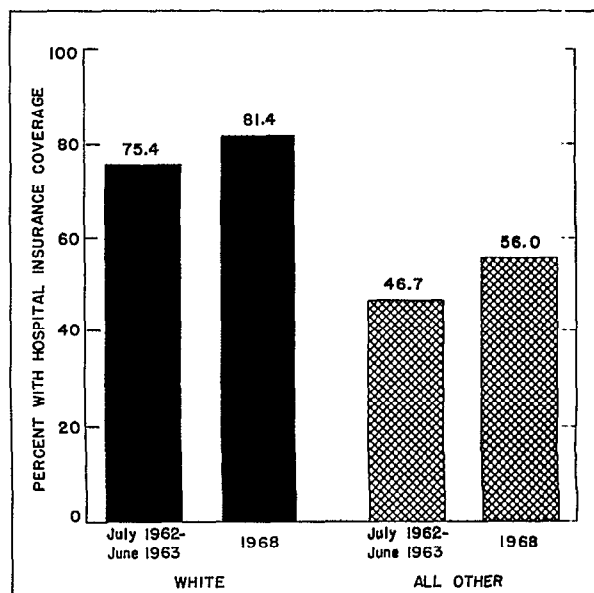


Figure 1. Percent of population under 65 years with hospital insurance coverage, by color: United States, July 1962-June 1963 and 1968

Undercoverage was most serious among children under 17 years in the other than white population, where approximately one-half of those in the population group were covered by hospital insurance. This low coverage rate is probably attributable to a different family structure among other than white persons that precludes obtaining coverage under health insurance plans set up as family policies. (In 1968 the proportion of families that were husband-wife families was 83.9 percent in the white population and 69.1 percent among other families.)²

Family Income and Education of Head of Family

From the data presented in tables 3 and 4 it is apparent that recognition of the importance of having health insurance and the ability to pay for it are two determining factors in the extent of coverage in the population. The influence of income and education on insurance coverage is shown graphically in figure 2.

The 36.3 percent with hospital insurance among those under 65 years living in families with less than \$3,000 annual income does not

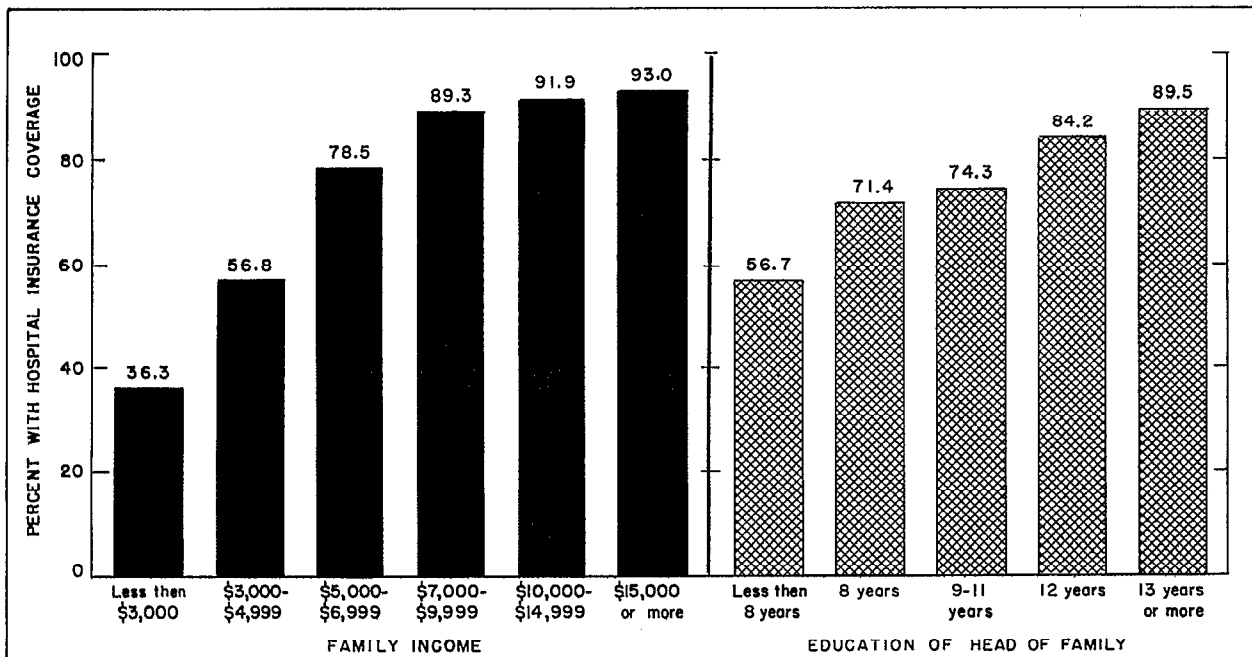


Figure 2. Percent of population under 65 years with hospital insurance coverage, by family income and by education of head of family: United States, 1968

reflect the wide variation in coverage by age group. Only 23.3 percent of those under 17 years of age had coverage while 52.2 percent of those 17-24 years, 31.8 percent of those 25-44 years, and 44.1 percent of those 45-64 years had coverage. The high rate of coverage among those 17-24 years with less than \$3,000 income is due to the inclusion of college students living away from home whose coverage is in the family policy but whose income is on an individual basis since such persons are classified as individuals either living alone or with nonrelatives. However, there was very little variation in the percent of coverage by age in the higher income groups. In all income groups of \$10,000 or more the coverage rates approximated 90 percent or more with the exception of persons 17-24 years. The slightly lower rate among persons in this age group reflects the inclusion of persons who still lived at home but because of age restriction had become ineligible for coverage in family policies and had not yet obtained individual coverage.

The only conspicuous difference in the coverage rate of males and females by family income was among persons 45-64 years in the income groups under \$5,000. Among those living in fam-

ilies with annual income of less than \$3,000, 34.9 percent of the males had hospital insurance coverage compared with 48.8 percent of the females. For those with family income of \$3,000-\$4,999 this difference still persisted with 61.5 percent of the men and 72.2 percent of the women having hospital insurance coverage.

Among persons under 65 years of age, the rate of coverage became consistently higher as the years of education for the head of the family increased (fig. 2). Within each of the education groups there was a sharp upward gradient in coverage with advancing age among those who had not completed high school. In families where the head had 12 years of education or more, the rate of coverage was relatively high for all age groups.

Marital Status and Living Arrangement

Among persons 17-64 years of age the percentages with hospital and surgical insurance were highest among married persons—83.7 percent covered for hospital costs and 82.0 percent for surgical costs (table 5). With the exception of the never-married group, the rate of cover-

age in each of the marital status groups was lowest among persons 17-24 years of age. In the never-married group this pattern was reversed with the highest coverage rate among those 17-24 years of age.

In general, widowed and divorced persons were equally covered by hospital and surgical insurance (table 5). However, persons of 17-64 years described as separated had a much lower rate of coverage than other groups that had been previously married—48.1 percent with hospital insurance (table C) and 46.9 percent with surgical insurance. This difference is due primarily to the very low rate of insurance among separated women, particularly among those under 45 years, probably because of the tentative nature of the separated status, which may discourage or delay definite insurance arrangements.

The pattern of health insurance coverage by type of living arrangement shown in table 6 reflects the influence of marital status. Persons of 17-64 years who are living alone are to a large extent those who have never married. Therefore it is not surprising that the proportion of both groups with hospital insurance coverage approximates 74 percent.

The group described as living with relatives and married is comprised principally of married couples who would be expected to have a hospital coverage rate of approximately 84 percent, equivalent to that shown for married persons in table 5.

Those under 25 years living with relatives and not married are, for the most part, children and young adults living in families; their hospital and surgical coverage rates therefore reflect those for persons in the age groups under 17 years and 17-24 years. However, persons 25-44 years and 45-64 years who are living with relatives but not married are more likely to be widowed, divorced, or separated. These people reflect the substantially lower rate of health insurance coverage among formerly married persons shown in table 5.

Family Size

There is no consistent relationship between the number of family members and the extent of health insurance coverage among persons under 65 years or in any of the age groups shown in

Table C. Percent of previously married persons 17-64 years of age with hospital insurance, by age, marital status, and sex: United States, 1968

Marital status and sex	All ages 17-64 years	17-24 years	25-44 years	45-64 years
Separated				
Both sexes-----	48.1	40.7	50.0	48.0
Male-----	54.3	53.8	63.0	44.9
Female-----	44.9	37.7	43.9	50.1
Divorced				
Both sexes-----	67.8	56.3	68.6	68.9
Male-----	66.6	59.2	73.0	60.2
Female-----	68.5	55.1	66.3	73.4
Widowed				
Both sexes-----	69.9	*	61.6	71.3
Male-----	66.6	*	66.3	66.5
Female-----	70.6	*	60.8	72.2

table 7. The pattern of coverage is more closely related to family composition than to family size.

One-member families, usually referred to as unrelated individuals, consist principally of persons living alone or not with relatives. Therefore the health insurance coverage rates for these persons are quite similar to those for the first two living arrangement categories shown in table 6.

The highest rates of coverage were found in families of two to four members. Approximately 60 percent of the persons under 65 years living in two-member families were 45-64 years of age. The comparatively high rate of coverage among persons of this age, most of whom were married couples, resulted in a composite percentage of 80.3 percent with hospital insurance coverage among all persons living in two-member families.

The low rate of insurance coverage for persons under 17 years living in two-member families (47.9 percent with hospital insurance) repeats the pattern noted in 1963 survey data. Some of the persons under 17 years living in this size family were children living with one parent who by definition was divorced, separated, or widowed; others were children whose father was in the Armed Forces at the time of the interview. Since the Uniformed Services Dependents Medical Care Program is not considered a formal insurance coverage plan in the survey and health insurance rates of coverage are low among those divorced, separated, or widowed, this group of children living in two-member families would be expected to have a lower rate of health insurance coverage than those under 17 years living in normal husband-wife families.

The coverage rates of hospital and surgical insurance reached their highest level in four-member families. This was due primarily to more complete coverage among those under 17 years and 25-44 years, two age groups that comprise about 72 percent of the persons in four-member families (table 7).

In families with 5 members or more the proportion of persons under 65 years with health insurance coverage was lower than for those in families of two to four members. This is due, no doubt, to the less organized structure of the large family, which often does not meet the requirements of a group insurance policy. Also the

frequent presence of widowed, divorced, or separated persons in large families will lower the composite rate since these persons are known to have low rates of insurance coverage.

Usual Activity

A number of factors are responsible for the high proportion of "usually working" persons with health insurance coverage (table 8). Among those aged 17-64 years, 84.2 percent had hospital insurance. The health status of persons in this group that permitted their employment also influenced their eligibility for insurance coverage; with a regular income they could afford to pay for insurance and, most important of all, group policies were easily available to them through their place of employment.

Persons who were usually keeping house had a lower rate of coverage than employed persons because of the generally lower coverage of women compared to that for men (table 1) and also because of the lack of opportunity to obtain coverage, particularly among those unmarried, through a place of employment.

Retired persons in the age group 45-64 years have a very low rate of coverage, 58.0 percent with hospital insurance and 54.6 percent with surgical insurance. Since most of these persons would have retired for health reasons prior to the usual retirement age of 65 years, it would have been difficult for them to have obtained insurance and even more difficult to have maintained such an expenditure after retirement.

The category "other activity" shown in table 8 includes persons at both extremes of the health scale. Since the school population is defined in the Health Interview Survey as persons 6-16 years of age, persons 17 years and older who are going to school are classified in the "other activity" group, which means essentially activity other than working or keeping house. Also in this category are persons 17 years and older who have never been able to carry on a major activity and those who are not working or keeping house but do not consider themselves to be retired. For this reason the insurance coverage rate is comparatively high for the age group 17-24 years, which is composed primarily of students, and quite low for persons 25 years and over because of the in-

clusion of many persons unable to carry on a major activity. With approximately 80 percent of the entire category in the age group 17-24 years, the proportion with hospital insurance coverage for those whose activity is described as "other" amounts to 71.5 percent.

The difficulty experienced by disabled persons in procuring and maintaining health insurance coverage is reflected in the data shown in table 9. Only 47.8 percent of those unable to carry on the major activity for their age-sex group were covered by hospital insurance. Considerably more of those limited in amount or kind of major activity (68.2 percent) had hospital coverage.

Those persons who were limited only in other than major activity or were not limited to any degree approximated the average rates of the total population under 65 years (table 9).

Occupation and Employment Status

Of the 76,614,000 persons 17-64 years in the labor force during 1968 approximately 83.3 percent had hospital insurance coverage and 81.6 percent had surgical insurance coverage (table 10). The proportion of persons in the labor force covered by hospital insurance ranged from 88.7 percent among white-collar workers to 54.5 percent among farmers and farm workers. Because the availability of group coverage is an important factor in obtaining health insurance coverage, the occupational categories in which group policies are readily available had the highest rates of coverage among their members. Professional and technical workers, managers, officials, proprietors, clerical and sales persons, craftsmen and operatives had health insurance rates in excess of 80 percent. Farm laborers, who would usually have to obtain insurance on an individual basis, had a very low rate of coverage (37 percent).

The percent of persons in the labor force 17-24 years of age with hospital insurance coverage (76.1 percent) was about 9 percentage points lower than the proportion covered among those 25-44 years (85.2 percent) and those 45-64 years (85.1 percent). This age differential is apparent for most of the occupational categories. However, laborers (except farm and mine) regardless of age

had a hospital insurance coverage rate approximating 70 percent. Private household workers and farm laborers had the lowest rates of any of the occupational classes, but contrary to the general pattern, persons 17-24 years in these two classes had a considerably higher rate of coverage than older members (table 10).

Among persons 17-64 years in the labor force, 84.4 percent of those currently employed and 63.9 percent of those unemployed had insurance covering hospitalization. Among the employed, those 17-24 years had an appreciably lower rate of coverage than the older groups. For the unemployed the percent with hospital coverage for each of the three age groups shown in table 11 were all below 70 percent, but the rates of coverage by age, while exhibiting an upward trend with advancing age, were within the range of sampling error.

For both the employed and the unemployed members of the labor force, the percent of persons with health insurance coverage was markedly higher among private paid workers and Federal and other government workers than among workers who were classified as self-employed or as "other class of worker" (table 11). This difference again reflects the increased coverage rates resulting from the availability of group health insurance at places of employment.

Geographic Region and Place of Residence

Persons residing in the Northeast and North Central Regions of the country with hospital and surgical insurance approximating 84 percent and 82 percent, respectively, were more adequately covered than those living in the South and West Regions (table 12). While the rates were higher in all age groups in the two former regions, the particularly high rate of insurance coverage for those under 17 years was chiefly responsible for the noted difference for all ages because children make up more than one-third of the population under 65 years in each of the regions.

The proportion of farm residents with hospital insurance coverage (61.9 percent) was about 25 percent less than the proportion of metropolitan area residents (81.3 percent); this difference was consistent for each of the age groups shown in table 13. The hospital insurance coverage rate for nonfarm residents living outside

metropolitan areas (74.4 percent) was somewhat lower than that for metropolitan residents.

From the data shown in table 14 it is obvious that regional differences in health insurance coverage are due primarily to differences in the distribution of the population in the regions by place of residence. Since coverage is normally higher among metropolitan area residents who have a greater opportunity to obtain group policies through places of employment, regions that have a high proportion of such residents have high rates of insurance coverage.

Hospital Experience

The proportion of persons under 65 years with short-stay hospital episodes during 1968 was about the same for those with hospital insurance coverage (9.0 percent with episodes) and those without coverage (8.8 percent) (table 15). However, among persons under 25 years the amount of hospitalization differed by coverage status. Among children under 17 years the proportion with episodes was higher for those covered by hospital insurance (5.3 percent) than for those with no coverage (4.5 percent). For those 17-24 years this pattern was reversed with the higher percentage hospitalized among those with no insurance coverage. This higher proportion with

hospitalization among those with no insurance coverage in the latter age group is attributable primarily to the frequency of episodes among those living in families with less than \$3,000 income and may be due to socioeconomic differences (introduced by survey procedure) between persons 17-24 years with and without coverage. As previously explained, students living away from home usually have insurance coverage in the family policy but are classified in the survey according to their individual income, which is usually under \$3,000. The hospital experience of these persons may be quite different from that of persons in families where the total income is less than \$3,000.

The average number of hospital days per person with one episode or more during the year, as shown in table D, was higher for persons of all ages without insurance than for those with insurance. This pattern persisted for all age groups shown for persons under 65 years and may be indicative of the greater frequency with which persons with hospital insurance coverage are admitted to hospitals for observation, diagnostic tests, or general checkup. The length of hospital stay for these procedures is usually shorter than for episodes involving serious illness or surgery.

Table D. Average number of hospital days per person with short-stay hospital episodes, by hospital insurance status and age: United States, 1968

Age	With hospital insurance			Without hospital insurance		
	Hospital days	Persons with short-stay episodes	Average number of days per person	Hospital days	Persons with short-stay episodes	Average number of days per person
	Number in thousands			Number in thousands		
All ages 17-64 years----	101,524	12,478	8.1	35,941	3,198	11.2
Under 17 years-----	15,430	2,650	5.8	5,936	721	8.2
17-24 years-----	12,464	2,128	5.9	6,354	884	7.2
25-44 years-----	31,581	4,320	7.3	10,455	926	11.3
45-64 years-----	42,048	3,381	12.4	13,195	667	19.8

Multiple Coverage

Of all persons under 65 years who had hospital insurance coverage, 11.4 percent had two plans or more (table 16). This percentage increased with advancing age, ranging from 8.7 percent of those under 17 years to 15.8 percent of those 45-64 years. Multiple coverage occurred more frequently in higher income groups than in lower, but the pattern of increase is not as consistent as that found with advancing age. The middle income groups, particularly those persons living in families with annual income of \$5,000-\$6,999, had a low percentage with multiple coverage. This low percentage is attributable to the small proportion of persons under 25 years with more than one hospital insurance plan. This tendency toward a low rate of multiple coverage in the middle-income groups may be related to the fact that the burden of medical expense is heaviest among those who are not eligible for welfare or other public aid yet do not have sufficient income to afford adequate insurance coverage.

Even though the percentage of the population with basic hospital insurance coverage is markedly lower in the South than in any of the other regions (table 12), the percent of those with coverage who have more than one hospital plan is particularly high, especially among persons 25 years and older. Regional differences in the proportion of persons with multiple coverage may be due to the practice in certain areas of the country of selling policies that provide inadequate coverage, making it necessary for persons to obtain additional insurance coverage. Oftentimes older persons can obtain only plans that provide limited coverage, either because of age restrictions or because of the presence of certain chronic condition. This would account for the comparatively high proportion of persons with multiple coverage among those 45-64 years with hospital insurance.

Reasons for Not Having Health Insurance Coverage

Among the approximately 36 million persons under 65 years with no health insurance, about 15 million, or 4 out of 10, persons reported that

Table E. Percent of persons under 65 years who had no health insurance because they could not afford it, by color and family income: United States, 1968

Family income	Total	White	All other
All incomes----	41.0	36.5	54.0
Less than \$3,000---	56.0	52.5	61.0
\$3,000-\$4,999-----	47.9	43.5	59.2
\$5,000-\$6,999-----	35.9	33.8	45.5
\$7,000-\$9,999-----	27.7	26.7	33.9
\$10,000-\$14,999----	16.0	15.3	25.0
\$15,000 or more----	9.0	8.8	*

they had no insurance because they could not afford it (table 17). About 2 out of 10 reported they could obtain medical care from sources other than insurance. Included among these sources would be public assistance or public welfare, Veterans' Administration Hospitals, Uniformed Services Dependents Medical Care Program, and the Crippled Children Program or similar programs. Approximately 1 person in 10 reported that health insurance was unavailable, unobtainable, or unnecessary because he had good health or did not believe in insurance. The remaining 3 persons in 10 gave some other reason for having no insurance or could give no reason for lack of coverage.

The percent of persons that reported inability to afford insurance grew less with increasing income, ranging from 56 percent among those with family income of less than \$3,000 to 9 percent among those with income of \$15,000 or more.

About 36.5 percent of the white population under 65 years with no health insurance reported inability to afford coverage compared to 54.0 percent of other persons (table E). Even when family income is taken into consideration, the percent of persons in the latter group who felt they could not afford insurance was markedly higher in all income intervals than the percent of white persons who attributed their lack of coverage to economic problems.

Table F. Percent of persons 65 years and over with hospital and surgical insurance coverage, by selected characteristics: United States, 1968

Characteristic	Hospital insurance			Surgical insurance		
	Covered	Not covered	Unknown	Covered	Not covered	Unknown
All persons 65 years and over-----	94.6	4.0	1.4	93.2	5.3	1.5
Age						
65-69 years-----	94.8	3.9	1.3	93.0	5.4	1.5
70-74 years-----	95.9	3.0	*	94.6	4.2	*
75 years and over-----	93.6	4.8	1.6	92.4	6.0	1.7
Sex						
Male-----	94.4	4.3	1.3	92.9	5.6	1.4
Female-----	94.8	3.8	1.4	93.4	5.1	1.5
Family income						
Less than \$3,000-----	93.9	5.2	0.9	91.9	7.2	0.9
\$3,000-\$4,999-----	96.8	2.9	*	95.7	3.9	*
\$5,000-\$6,999-----	96.9	*	*	95.9	*	*
\$7,000-\$9,999-----	96.2	*	*	94.9	*	*
\$10,000-\$14,999-----	96.9	*	*	95.5	*	*
\$15,000 or more-----	97.6	*	*	96.3	*	*
Unknown-----	84.7	6.3	9.0	84.2	7.1	8.7
Color						
White-----	95.4	3.3	1.3	94.0	4.5	1.5
All other-----	85.4	12.3	*	83.5	14.8	*
Marital status						
Never married-----	91.4	6.1	*	89.3	8.2	*
Married-----	96.0	3.1	1.0	94.6	4.2	1.1
Widowed-----	93.9	4.3	1.8	92.6	5.6	1.8
Divorced-----	91.6	*	*	87.4	*	*
Seperated-----	85.7	*	*	83.0	*	*
Region						
Northeast-----	96.6	2.2	1.2	95.7	3.1	1.2
North Central-----	94.8	3.8	1.4	93.4	5.0	1.6
South-----	92.1	6.2	1.7	90.3	7.8	1.9
West-----	95.9	3.3	*	94.3	4.8	*
Education of head of family						
Less than 8 years-----	93.8	5.2	*	92.1	6.8	1.1
9-11 years-----	95.9	3.0	*	94.3	4.4	*
12 years-----	95.4	3.4	*	94.2	4.4	*
13 years or more-----	96.3	2.1	*	95.0	3.4	*
Unknown-----	85.0	*	*	83.2	9.3	*
Living arrangement						
Living alone-----	94.4	4.2	1.3	92.8	5.8	1.4
Living with nonrelatives-----	90.1	*	*	88.0	*	*
Living with relatives-married---	96.0	3.0	0.9	94.7	4.2	1.1
Living with relatives-other-----	91.9	6.0	2.1	90.5	7.3	2.2

HOSPITAL AND SURGICAL INSURANCE COVERAGE OF PERSONS 65 YEARS AND OLDER

Based on data collected in the Health Interview Survey during 1968, about 94.6 percent of the population 65 years and older were estimated to have had hospital insurance coverage and 93.2 percent to have been covered for surgical expenses. These percentages were considerably lower than those estimated from records by the Office of Research and Statistics, Social Security Administration: 99 percent with coverage for hospitalization under Medicare, and 96 percent with coverage for physician services including surgery costs.

The remaining 5.4 percent of the population who did not report coverage in the Health Interview Survey consisted of 4.0 percent who reported no hospital insurance coverage and 1.4 percent who could provide no information on their coverage status (table F). There is little doubt, on the basis of general eligibility for coverage among persons 65 years and over, that many sample persons who reported either

no coverage or unknown if covered by Medicare were actually persons with health insurance coverage provided by the Medicare legislation. Response error in this instance may have been introduced by a number of different factors: (1) inaccurate reporting by a proxy respondent, (2) misunderstanding or confusion caused by the wording of the questions on insurance, and (3) lack of knowledge about insurance coverage status on the part of a self-respondent.

Response Error

Evidence of the effect of the forgoing factors on the reporting in certain population segments is apparent from the data shown in table F. A higher percentage of persons 65 years and over living in families with an annual income of either less than \$3,000 or of unknown amount reported no insurance coverage or unknown coverage status than did persons in other income intervals. This same pattern is present when education of head of family is taken into consideration, with the highest percentage of no coverage or unknown coverage status among those

Table G. Percent distribution of persons 65 years and over by sex and occurrence of hospital episodes, according to hospital insurance coverage: United States, 1968

Sex and occurrence of hospital episodes	Hospital insurance status			
	All persons	Covered	Not covered	Unknown
Both sexes -----	100.0	100.0	100.0	100.0
With no episodes -----	84.5	84.2	90.4	84.0
With 1+ episodes -----	15.5	15.8	9.6	*
Male -----	100.0	100.0	100.0	100.0
With no episodes -----	84.1	83.9	88.3	83.5
With 1+ episodes -----	15.9	16.0	*	*
Female -----	100.0	100.0	100.0	100.0
With no episodes -----	84.7	84.4	92.3	84.4
With 1+ episodes -----	15.3	15.6	*	*

Table H. Percent of persons 65 years and over with two hospital insurance plans or more by geographic region and family income: United States, 1968

Family income	All regions	Northeast	North Central	South	West
All incomes-----	49.4	54.6	54.7	41.1	45.7
Less than \$3,000---	39.5	45.3	45.0	32.1	36.2
\$3,000-\$4,999-----	58.1	70.5	63.1	45.9	49.1
\$5,000-\$6,999-----	58.1	55.7	67.6	51.2	56.1
\$7,000-\$9,999-----	58.0	54.2	62.5	57.0	57.2
\$10,000-\$14,999----	54.7	54.9	57.1	58.0	47.9
\$15,000 or more----	54.0	62.2	50.3	43.8	50.9

with less than 8 years of education or with amount of education unknown. Among white persons 65 years and older, 95.4 percent reported hospital insurance coverage compared to only 85.4 percent of other persons.

The variation in these estimates indicates that persons of low socioeconomic status, as measured by amount of education and family income, are less knowledgeable about their health insurance coverage than are persons of higher social and economic levels. The insurance status of persons of unknown income and education status is not accurately reported; this inaccuracy may be a due to lack of knowledge on the part of a proxy respondent or to a self-respondent's unwillingness or inability to provide correct information.

About 15.8 percent of the persons 65 years and older who reported they had hospital insurance coverage also reported one episode or more of hospitalization during the year. This percentage is markedly higher than the 9.6 percent who had hospital episodes among those who reported no coverage (table G). Many of those who had never had occasion to be admitted

to a hospital were probably not aware of their eligibility for Medicare coverage.

Multiple Coverage

Approximately half of the persons 65 years and older had more than one hospital insurance plan (table H). The percent of persons with multiple plans was considerably higher in the Northeast and North Central Regions than in the South and West Regions. This regional pattern is quite different from the one characteristic of persons under 65 years, where the percent of those with multiple coverage was quite high in the South, particularly among persons of 25-64 years (see table 16).

The percent of persons 65 years and older with more than one hospital plan was highest in the middle-income groups for the entire country and in each of the regions except the Northeast. However, even among older persons living in families with less than \$3,000 income, the percent with multiple plans covering hospitalization approximated 40 percent.

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Table 1. Number and percent distribution of persons under 65 years by hospital and surgical insurance coverage, according to sex and age: United States, 1968

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

Sex and age	Total population ¹	Hospital insurance		Surgical insurance		
		Covered	Not covered	Covered	Not covered	
<u>Both sexes</u>		Number in thousands				
All ages under 65 years-----	177,051	138,485	36,224	135,580	38,753	
Under 17 years-----	67,006	50,263	15,864	49,267	16,692	
17-24 years-----	23,938	17,718	5,724	17,319	6,090	
25-44 years-----	45,953	37,941	7,521	37,288	8,077	
45-64 years-----	40,153	32,563	7,115	31,705	7,894	
<u>Male</u>						
All ages under 65 years-----	86,191	67,822	17,199	66,448	18,393	
Under 17 years-----	34,084	25,464	8,161	24,930	8,604	
17-24 years-----	10,962	8,172	2,557	7,983	2,737	
25-44 years-----	21,987	18,562	3,155	18,264	3,403	
45-64 years-----	19,158	15,624	3,327	15,271	3,643	
<u>Female</u>						
All ages under 65 years-----	90,860	70,662	19,024	69,132	20,359	
Under 17 years-----	32,923	24,799	7,703	24,337	8,083	
17-24 years-----	12,976	9,546	3,167	9,337	3,353	
25-44 years-----	23,966	19,378	4,366	19,024	4,674	
45-64 years-----	20,995	16,939	3,788	16,434	4,243	
<u>Both sexes</u>		Percent distribution				
All ages under 65 years-----	100.0	78.2	20.5	76.6	21.9	
Under 17 years-----	100.0	75.0	23.7	73.5	24.9	
17-24 years-----	100.0	74.0	23.9	72.3	25.4	
25-44 years-----	100.0	82.6	16.4	81.1	17.5	
45-64 years-----	100.0	81.1	17.7	79.0	19.7	
<u>Male</u>						
All ages under 65 years-----	100.0	78.7	20.0	77.1	21.3	
Under 17 years-----	100.0	74.7	23.9	73.1	25.2	
17-24 years-----	100.0	74.5	23.3	72.8	25.0	
25-44 years-----	100.0	84.4	14.3	83.1	15.3	
45-64 years-----	100.0	81.6	17.4	79.7	19.0	
<u>Female</u>						
All ages under 65 years-----	100.0	77.8	20.9	76.1	22.4	
Under 17 years-----	100.0	75.3	23.4	73.9	24.6	
17-24 years-----	100.0	73.6	24.4	72.0	25.8	
25-44 years-----	100.0	80.9	18.2	79.4	19.5	
45-64 years-----	100.0	80.7	18.0	78.3	20.2	

¹Includes persons of unknown coverage status.

Table 2. Number and percent of persons under 65 years with hospital and surgical insurance, by sex, color, and age: United States, 1968

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

Color and age	Both sexes			Male			Female		
	Total population ¹	With hospital insurance	With surgical insurance	Total population ¹	With hospital insurance	With surgical insurance	Total population ¹	With hospital insurance	With surgical insurance
Total	Number in thousands								
All ages under 65 years-----	177,051	138,485	135,580	86,191	67,822	66,448	90,860	70,662	69,132
Under 17 years-----	67,006	50,263	49,267	34,084	25,464	24,930	32,923	24,799	24,337
17-24 years-----	23,938	17,718	17,319	10,962	8,172	7,983	12,976	9,546	9,337
25-44 years-----	45,953	37,941	37,288	21,987	18,562	18,264	23,966	19,378	19,024
45-64 years-----	40,153	32,563	31,705	19,158	15,624	15,271	20,995	16,939	16,434
White	Number in thousands								
All ages under 65 years-----	154,737	125,997	123,530	75,573	61,741	60,579	79,164	64,256	62,951
Under 17 years-----	56,821	45,228	44,404	28,984	22,959	22,520	27,837	22,268	21,884
17-24 years-----	20,864	16,042	15,708	9,557	7,394	7,241	11,306	8,648	8,467
25-44 years-----	40,721	34,496	33,950	19,655	16,898	16,649	21,066	17,598	17,300
45-64 years-----	36,332	30,231	29,468	17,377	14,489	14,169	18,954	15,741	15,299
All other	Number in thousands								
All ages under 65 years-----	22,314	12,488	12,050	10,618	6,081	5,869	11,696	6,406	6,181
Under 17 years-----	10,185	5,035	4,864	5,100	2,504	2,410	5,086	2,531	2,453
17-24 years-----	3,075	1,676	1,611	1,405	778	742	1,670	898	869
25-44 years-----	5,233	3,444	3,338	2,333	1,664	1,615	2,900	1,780	1,723
45-64 years-----	3,821	2,333	2,237	1,780	1,135	1,102	2,041	1,198	1,135
Total	Percent								
All ages under 65 years-----	100.0	78.2	76.6	100.0	78.7	77.1	100.0	77.8	76.1
Under 17 years-----	100.0	75.0	73.5	100.0	74.7	73.1	100.0	75.3	73.9
17-24 years-----	100.0	74.0	72.3	100.0	74.5	72.8	100.0	73.6	72.0
25-44 years-----	100.0	82.6	81.1	100.0	84.4	83.1	100.0	80.9	79.4
45-64 years-----	100.0	81.1	79.0	100.0	81.6	79.7	100.0	80.7	78.3
White	Percent								
All ages under 65 years-----	100.0	81.4	79.8	100.0	81.7	80.2	100.0	81.2	79.5
Under 17 years-----	100.0	79.6	78.1	100.0	79.2	77.7	100.0	80.0	78.6
17-24 years-----	100.0	76.9	75.3	100.0	77.4	75.8	100.0	76.5	74.9
25-44 years-----	100.0	84.7	83.4	100.0	86.0	84.7	100.0	83.5	82.1
45-64 years-----	100.0	83.2	81.1	100.0	83.4	81.5	100.0	83.0	80.7
All other	Percent								
All ages under 65 years-----	100.0	56.0	54.0	100.0	57.3	55.3	100.0	54.8	52.8
Under 17 years-----	100.0	49.4	47.8	100.0	49.1	47.3	100.0	49.8	48.2
17-24 years-----	100.0	54.5	52.4	100.0	55.4	52.8	100.0	53.8	52.0
25-44 years-----	100.0	65.8	63.8	100.0	71.3	69.2	100.0	61.4	59.4
45-64 years-----	100.0	61.1	58.5	100.0	63.8	61.9	100.0	58.7	55.6

¹Includes persons with no health insurance coverage and those of unknown insurance status.

Table 3. Number and percent of persons under 65 years with hospital and surgical insurance, by sex, family income, and age: United States, 1968

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

Family income and age	Both sexes			Male			Female		
	Total population	With hospital insurance	With surgical insurance	Total population	With hospital insurance	With surgical insurance	Total population	With hospital insurance	With surgical insurance
<u>All incomes¹</u>	Number in thousands								
All ages under 65 years-----	177,051	138,485	135,580	86,191	67,822	66,448	90,860	70,662	69,132
Under 17 years-----	67,006	50,263	49,267	34,084	25,464	24,930	32,923	24,799	24,337
17-24 years-----	23,938	17,718	17,319	10,962	8,172	7,983	12,976	9,546	9,337
25-44 years-----	44,953	37,941	37,288	21,987	18,562	18,264	23,966	19,378	19,024
45-64 years-----	40,153	32,563	31,705	19,158	15,624	15,271	20,995	16,939	16,444
<u>Less than \$3,000</u>									
All ages under 65 years-----	16,324	5,933	5,685	7,115	2,444	2,348	9,209	3,489	3,337
Under 17 years-----	5,761	1,342	1,320	2,989	699	677	2,772	643	643
17-24 years-----	3,280	1,711	1,660	1,514	852	827	1,765	859	833
25-44 years-----	2,694	857	819	1,042	346	326	1,651	512	493
45-64 years-----	4,589	2,023	1,886	1,570	548	517	3,020	1,475	1,369
<u>\$3,000-\$4,999</u>									
All ages under 65 years-----	20,792	11,806	11,356	9,586	5,279	5,090	11,206	6,528	6,266
Under 17 years-----	8,341	4,089	3,947	4,188	2,032	1,956	4,153	2,067	1,992
17-24 years-----	3,345	1,948	1,879	1,506	889	862	1,840	1,060	1,017
25-44 years-----	4,266	2,480	2,381	1,882	1,122	1,079	2,384	1,338	1,302
45-64 years-----	4,840	3,279	3,149	2,011	1,236	1,194	2,829	2,043	1,955
<u>\$5,000-\$6,999</u>									
All ages under 65 years-----	34,262	26,880	26,271	16,568	13,003	12,696	17,694	13,877	13,575
Under 17 years-----	13,383	9,989	9,750	6,790	5,057	4,926	6,593	4,932	4,824
17-24 years-----	4,934	3,719	3,629	2,213	1,659	1,612	2,721	2,060	2,008
25-44 years-----	8,889	7,244	7,091	4,247	3,540	3,461	4,642	3,704	3,630
45-64 years-----	7,056	5,928	5,801	3,318	2,747	2,688	3,738	3,181	3,113
<u>\$7,000-\$9,999</u>									
All ages under 65 years-----	41,019	36,621	36,028	20,621	18,414	18,111	20,398	18,207	17,917
Under 17 years-----	16,340	14,443	14,216	8,400	7,382	7,264	7,940	7,060	6,952
17-24 years-----	4,740	3,989	3,922	2,064	1,720	1,685	2,676	2,269	2,238
25-44 years-----	12,009	10,948	10,785	6,080	5,583	5,506	5,929	5,364	5,279
45-64 years-----	7,930	7,242	7,104	4,077	3,728	3,656	3,853	3,514	3,448
<u>\$10,000-\$14,999</u>									
All ages under 65 years-----	36,685	33,729	33,267	18,397	16,985	16,756	18,288	16,744	16,511
Under 17 years-----	13,871	12,684	12,528	7,032	6,437	6,354	6,839	6,247	6,174
17-24 years-----	4,189	3,652	3,584	1,956	1,712	1,674	2,234	1,939	1,910
25-44 years-----	10,985	10,303	10,215	5,343	5,044	5,005	5,642	5,259	5,211
45-64 years-----	7,640	7,090	6,940	4,066	3,792	3,723	3,574	3,298	3,217
<u>\$15,000 or more</u>									
All ages under 65 years-----	18,795	17,484	17,044	9,490	8,831	8,623	9,305	8,653	8,421
Under 17 years-----	6,331	5,861	5,703	3,185	2,948	2,866	3,146	2,913	2,837
17-24 years-----	2,278	2,032	1,989	1,157	1,029	1,012	1,121	1,004	977
25-44 years-----	4,916	4,637	4,539	2,350	2,234	2,193	2,566	2,404	2,349
45-64 years-----	5,269	4,953	4,813	2,797	2,620	2,551	2,472	2,332	2,261

¹Includes persons with unknown family income.

Table 3. Number and percent of persons under 65 years with hospital and surgical insurance, by sex, family income, and age: United States, 1968—Con.

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

Family income and age	Both sexes			Male			Female		
	Total population	With hospital insurance	With surgical insurance	Total population	With hospital insurance	With surgical insurance	Total population	With hospital insurance	With surgical insurance
<u>All incomes</u> ¹	Percent								
All ages under 65 years-----	100.0	78.2	76.6	100.0	78.7	77.1	100.0	77.8	76.1
Under 17 years-----	100.0	75.0	73.5	100.0	74.7	73.1	100.0	75.3	73.9
17-24 years-----	100.0	74.0	72.3	100.0	74.5	72.8	100.0	73.6	72.0
25-44 years-----	100.0	84.4	82.9	100.0	84.4	83.1	100.0	80.9	79.4
45-64 years-----	100.0	81.1	79.0	100.0	81.6	79.7	100.0	80.7	78.3
<u>Less than \$3,000</u>									
All ages under 65 years-----	100.0	36.3	34.8	100.0	34.3	33.0	100.0	37.9	36.2
Under 17 years-----	100.0	23.3	22.9	100.0	23.4	22.6	100.0	23.2	23.2
17-24 years-----	100.0	52.2	50.6	100.0	56.3	54.6	100.0	48.7	47.2
25-44 years-----	100.0	31.8	30.4	100.0	33.2	31.3	100.0	31.0	29.9
45-64 years-----	100.0	44.1	41.1	100.0	34.9	32.9	100.0	48.8	45.3
<u>\$3,000-\$4,999</u>									
All ages under 65 years-----	100.0	56.8	54.6	100.0	55.1	53.1	100.0	58.3	55.9
Under 17 years-----	100.0	49.0	47.3	100.0	48.5	46.7	100.0	49.8	48.0
17-24 years-----	100.0	58.2	56.2	100.0	59.0	57.2	100.0	57.6	55.3
25-44 years-----	100.0	58.1	55.8	100.0	59.6	57.3	100.0	57.0	54.6
45-64 years-----	100.0	67.7	65.1	100.0	61.5	59.4	100.0	72.2	69.1
<u>\$5,000-\$6,999</u>									
All ages under 65 years-----	100.0	78.5	76.7	100.0	78.5	76.6	100.0	78.4	76.7
Under 17 years-----	100.0	74.6	72.9	100.0	74.5	72.5	100.0	74.8	73.2
17-24 years-----	100.0	75.4	73.6	100.0	75.0	73.2	100.0	75.7	73.8
25-44 years-----	100.0	81.5	79.8	100.0	83.4	81.5	100.0	79.8	78.2
45-64 years-----	100.0	84.0	82.2	100.0	82.8	81.0	100.0	85.1	83.3
<u>\$7,000-\$9,999</u>									
All ages under 65 years-----	100.0	89.3	87.8	100.0	89.3	87.8	100.0	89.3	87.8
Under 17 years-----	100.0	88.4	87.0	100.0	87.9	86.5	100.0	88.9	87.6
17-24 years-----	100.0	84.2	82.7	100.0	83.3	81.6	100.0	84.8	83.6
25-44 years-----	100.0	91.2	89.8	100.0	91.8	90.6	100.0	90.5	89.0
45-64 years-----	100.0	91.3	89.6	100.0	91.4	89.7	100.0	91.2	89.5
<u>\$10,000-\$14,999</u>									
All ages under 65 years-----	100.0	91.9	90.7	100.0	92.3	91.1	100.0	91.6	90.3
Under 17 years-----	100.0	91.4	90.3	100.0	91.5	90.4	100.0	91.3	90.3
17-24 years-----	100.0	87.2	85.6	100.0	87.5	85.6	100.0	86.8	85.5
25-44 years-----	100.0	93.8	93.0	100.0	94.4	93.7	100.0	93.2	92.4
45-64 years-----	100.0	92.8	90.8	100.0	93.3	91.6	100.0	92.3	90.0
<u>\$15,000 or more</u>									
All ages under 65 years-----	100.0	93.0	90.7	100.0	93.1	90.9	100.0	93.0	90.5
Under 17 years-----	100.0	92.6	90.1	100.0	92.6	90.0	100.0	92.6	90.2
17-24 years-----	100.0	89.2	87.3	100.0	88.9	87.5	100.0	89.6	87.2
25-44 years-----	100.0	94.3	92.3	100.0	95.1	93.3	100.0	93.7	91.4
45-64 years-----	100.0	94.0	91.3	100.0	93.7	91.2	100.0	94.3	91.5

¹Includes persons with unknown family income.

Table 4. Number and percent distribution of persons under 65 years by hospital and surgical insurance coverage, according to education of head of family and age: United States, 1968

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

Education of head of family and age	Total population ¹	Hospital insurance		Surgical insurance		Total population ¹	Hospital insurance		Surgical insurance	
		Covered	Not covered	Covered	Not covered		Covered	Not covered	Covered	Not covered
<u>All education groups²</u>	Number in thousands					Percent distribution				
All ages under 65 years-----	177,051	138,485	36,224	135,580	38,753	100.0	78.2	20.5	76.6	21.9
Under 17 years-----	67,006	50,263	15,864	49,267	16,692	100.0	75.0	23.7	73.5	24.9
17-24 years-----	23,938	17,718	5,724	17,319	6,090	100.0	74.0	23.9	72.3	25.4
25-44 years-----	45,953	37,941	7,521	37,288	8,077	100.0	82.6	16.4	81.1	17.5
45-64 years-----	40,153	32,563	7,115	31,705	7,894	100.0	81.1	17.7	79.0	19.7
<u>Less than 8 years</u>	Number in thousands					Percent distribution				
All ages under 65 years-----	21,099	11,973	8,797	11,577	9,172	100.0	56.7	41.7	54.9	43.5
Under 17 years-----	7,739	3,741	3,845	3,626	3,947	100.0	48.3	49.7	46.9	51.0
17-24 years-----	2,544	1,263	1,238	1,226	1,270	100.0	49.6	48.7	48.2	49.9
25-44 years-----	4,028	2,480	1,493	2,385	1,585	100.0	61.6	37.1	59.2	39.3
45-64 years-----	6,787	4,489	2,222	4,340	2,370	100.0	66.1	32.7	63.9	34.9
<u>8 years</u>	Number in thousands					Percent distribution				
All ages under 65 years-----	19,265	13,750	5,278	13,443	5,540	100.0	71.4	27.4	69.8	28.8
Under 17 years-----	6,428	4,186	2,172	4,098	2,242	100.0	65.1	33.8	63.8	34.9
17-24 years-----	2,284	1,497	722	1,475	745	100.0	65.5	31.6	64.6	32.6
25-44 years-----	3,928	2,866	1,023	2,810	1,070	100.0	73.0	26.0	71.5	27.2
45-64 years-----	6,625	5,201	1,362	5,060	1,483	100.0	78.5	20.6	76.4	22.4
<u>9-11 years</u>	Number in thousands					Percent distribution				
All ages under 65 years-----	33,366	24,802	8,133	24,312	8,595	100.0	74.3	24.4	72.9	25.8
Under 17 years-----	13,388	9,278	3,924	9,100	4,093	100.0	69.3	29.3	68.0	30.6
17-24 years-----	4,543	3,144	1,314	3,072	1,389	100.0	69.2	28.9	67.6	30.6
25-44 years-----	8,349	6,536	1,718	6,417	1,827	100.0	78.3	20.6	76.9	21.9
45-64 years-----	7,086	5,844	1,177	5,723	1,286	100.0	82.5	16.6	80.8	18.1
<u>12 years</u>	Number in thousands					Percent distribution				
All ages under 65 years-----	55,619	46,804	8,182	45,792	8,964	100.0	84.2	14.7	82.3	16.1
Under 17 years-----	21,639	17,794	3,619	17,422	3,890	100.0	82.2	16.7	80.5	18.0
17-24 years-----	8,196	6,559	1,472	6,397	1,604	100.0	80.0	18.0	78.1	19.6
25-44 years-----	15,387	13,335	1,951	13,114	2,118	100.0	86.7	12.7	85.2	13.8
45-64 years-----	10,396	9,116	1,140	8,859	1,352	100.0	87.7	11.0	85.2	13.0
<u>13 years or more</u>	Number in thousands					Percent distribution				
All ages under 65 years-----	43,685	39,112	4,164	38,420	4,755	100.0	89.5	9.5	87.9	10.9
Under 17 years-----	16,392	14,611	1,634	14,362	1,834	100.0	89.1	10.0	87.6	11.2
17-24 years-----	5,919	5,069	749	4,967	846	100.0	85.6	12.7	83.9	14.3
25-44 years-----	13,367	12,241	1,028	12,077	1,159	100.0	91.6	7.7	90.3	8.7
45-64 years-----	8,007	7,190	754	7,015	916	100.0	89.8	9.4	87.6	11.4

¹Includes persons of unknown coverage status.

²Includes persons for whom education of head of family is unknown.

Table 5. Number and percent distribution of persons 17-64 years of age by hospital and surgical insurance coverage, according to marital status and age: United States, 1968

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

Marital status and age	Total population ¹	Hospital insurance		Surgical insurance		Total population ¹	Hospital insurance		Surgical insurance	
		Covered	Not covered	Covered	Not covered		Covered	Not covered	Covered	Not covered
<u>All marital statuses</u>	Number in thousands					Percent distribution				
All ages 17-64 years-----	110,045	88,222	20,360	86,313	22,061	100.0	80.2	18.5	78.4	20.0
17-24 years-----	23,938	17,718	5,724	17,319	6,090	100.0	74.0	23.9	72.3	25.4
25-44 years-----	45,953	37,941	7,521	37,288	8,077	100.0	82.6	16.4	81.1	17.6
45-64 years-----	40,153	32,563	7,115	31,705	7,894	100.0	81.1	17.7	79.0	19.7
<u>Never married</u>	Number in thousands					Percent distribution				
All ages 17-64 years-----	20,609	15,253	4,849	14,929	5,178	100.0	74.0	23.5	72.4	25.1
17-24 years-----	14,597	10,972	3,282	10,735	3,512	100.0	75.2	22.5	73.5	24.1
25-44 years-----	3,781	2,727	946	2,675	1,000	100.0	72.1	25.0	70.7	26.4
45-64 years-----	2,232	1,555	621	1,519	665	100.0	69.7	27.8	68.1	29.8
<u>Married</u>	Number in thousands					Percent distribution				
All ages 17-64 years-----	79,810	66,817	12,211	65,429	13,384	100.0	83.7	15.3	82.0	16.8
17-24 years-----	8,746	6,456	2,163	6,299	2,291	100.0	73.8	24.7	72.0	26.2
25-44 years-----	38,798	33,154	5,320	32,589	5,786	100.0	85.5	13.7	84.0	14.9
45-64 years-----	32,266	27,207	4,728	26,541	5,307	100.0	84.3	14.7	82.3	16.4
<u>Widowed</u>	Number in thousands					Percent distribution				
All ages 17-64 years-----	3,863	2,701	1,118	2,580	1,232	100.0	69.9	28.9	66.8	31.9
17-24 years-----	*	*	*	*	*	100.0	*	*	*	*
25-44 years-----	505	311	188	302	197	100.0	61.6	37.2	59.8	39.0
45-64 years-----	3,315	2,364	916	2,252	1,021	100.0	71.3	27.6	67.9	30.8
<u>Divorced</u>	Number in thousands					Percent distribution				
All ages 17-64 years-----	3,436	2,331	1,044	2,283	1,100	100.0	67.8	30.4	66.4	32.0
17-24 years-----	256	144	102	140	109	100.0	56.3	39.8	54.7	42.6
25-44 years-----	1,677	1,151	496	1,136	510	100.0	68.6	29.6	67.7	30.4
45-64 years-----	1,503	1,036	446	1,006	481	100.0	68.9	29.7	66.9	32.0
<u>Separated</u>	Number in thousands					Percent distribution				
All ages 17-64 years-----	2,327	1,119	1,138	1,092	1,168	100.0	48.1	48.9	46.9	50.2
17-24 years-----	297	121	163	119	164	100.0	40.7	54.9	40.1	55.2
25-44 years-----	1,193	597	572	586	583	100.0	50.0	47.9	49.1	48.9
45-64 years-----	837	402	404	387	420	100.0	48.0	48.3	46.2	50.2

¹Includes persons of unknown coverage status.

Table 6. Number and percent distribution of persons under 65 years by hospital and surgical insurance coverage, according to living arrangement and age: United States, 1968

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

Living arrangement and age	Total population ¹	Hospital insurance		Surgical insurance		Total population ¹	Hospital insurance		Surgical insurance	
		Covered	Not covered	Covered	Not covered		Covered	Not covered	Covered	Not covered
<u>All living arrangements</u>		Number in thousands					Percent distribution			
All ages under 65 years-----	177,051	138,485	36,224	135,580	38,753	100.0	78.2	20.5	76.6	21.9
Under 17 years-----	67,006	50,263	15,864	49,267	16,692	100.0	75.0	23.7	73.5	24.9
17-24 years-----	23,938	17,718	5,724	17,319	6,090	100.0	74.0	23.9	72.3	25.4
25-44 years-----	45,953	37,941	7,521	37,288	8,077	100.0	82.6	16.4	81.1	17.5
45-64 years-----	40,153	32,563	7,115	31,705	7,894	100.0	81.1	17.7	79.0	19.7
<u>Living alone</u>										
All ages under 65 years-----	6,720	4,997	1,628	4,870	1,751	100.0	74.4	24.2	72.5	26.1
Under 17 years-----	*	*	*	*	*	100.0	*	*	*	*
17-24 years-----	1,386	1,071	294	1,040	315	100.0	77.3	21.2	75.0	22.7
25-44 years-----	1,835	1,406	402	1,388	417	100.0	76.6	21.9	75.6	22.7
45-64 years-----	3,483	2,514	932	2,428	1,018	100.0	72.2	26.8	69.7	29.0
<u>Living with non-relatives</u>										
All ages under 65 years-----	2,318	1,682	542	1,656	579	100.0	72.6	23.4	71.4	25.0
Under 17 years-----	*	*	*	*	*	100.0	*	*	*	*
17-24 years-----	1,161	883	217	865	232	100.0	76.1	18.7	74.5	20.0
25-44 years-----	614	469	131	462	141	100.0	76.4	21.3	75.2	23.0
45-64 years-----	498	307	185	295	196	100.0	61.5	37.1	59.1	39.3
<u>Living with relatives--married</u>										
All ages under 65 years-----	79,254	66,524	11,958	65,142	13,128	100.0	83.9	15.1	82.2	16.6
Under 17 years-----	...	...	...	...	...	100.0	...	...	...	...
17-24 years-----	8,539	6,383	2,030	6,230	2,157	100.0	74.8	23.8	73.0	25.3
25-44 years-----	38,641	33,075	5,250	32,511	5,715	100.0	85.6	13.6	84.1	14.8
45-64 years-----	32,074	27,066	4,678	26,401	5,256	100.0	84.4	14.6	82.3	16.4
<u>Living with relatives--other</u>										
All ages under 65 years-----	88,759	65,283	22,096	63,912	23,295	100.0	73.6	24.9	72.0	26.2
Under 17 years-----	66,946	50,234	15,855	49,220	16,682	100.0	75.0	23.7	73.5	24.9
17-24 years-----	12,852	9,381	3,182	9,183	3,386	100.0	73.0	24.8	71.5	26.3
25-44 years-----	4,863	2,991	1,739	2,928	1,804	100.0	61.5	35.8	60.2	37.1
45-64 years-----	4,097	2,676	1,320	2,581	1,422	100.0	65.3	32.2	63.0	34.7

¹Includes persons of unknown coverage status.

Table 7. Number and percent distribution of persons under 65 years by hospital and surgical insurance coverage, according to size of family and age: United States, 1968

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

Size of family and age	Total population ¹	Hospital insurance		Surgical insurance		Total population ¹	Hospital insurance		Surgical insurance		
		Covered	Not covered	Covered	Not covered		Covered	Not covered	Covered	Not covered	
<u>All family sizes</u>		Number in thousands					Percent distribution				
All ages under 65 years-----	177,051	138,485	36,224	135,580	38,753	100.0	78.2	20.5	76.6	21.9	
Under 17 years-----	67,006	50,263	15,864	49,267	16,692	100.0	75.0	23.7	73.5	24.9	
17-24 years-----	23,938	17,718	5,724	17,319	6,090	100.0	74.0	23.9	72.3	25.4	
25-44 years-----	45,953	37,941	7,521	37,288	8,077	100.0	82.6	16.4	81.1	17.6	
45-64 years-----	40,153	32,563	7,115	31,705	7,894	100.0	81.1	17.7	79.0	19.7	
<u>1 member</u>											
All ages under 65 years-----	9,642	7,072	2,353	6,916	2,515	100.0	73.3	24.4	71.7	26.1	
Under 17 years-----	277	178	76	195	79	100.0	64.3	27.4	70.4	28.5	
17-24 years-----	2,666	2,011	565	1,961	603	100.0	75.4	21.2	73.6	22.6	
25-44 years-----	2,574	1,947	568	1,924	592	100.0	75.6	22.1	74.7	23.0	
45-64 years-----	4,124	2,936	1,144	2,836	1,241	100.0	71.2	27.7	68.8	30.1	
<u>2 members</u>											
All ages under 65 years-----	25,102	20,148	4,639	19,727	5,026	100.0	80.3	18.5	78.6	20.0	
Under 17 years-----	867	415	429	402	443	100.0	47.9	49.5	46.4	51.1	
17-24 years-----	3,485	2,601	832	2,568	873	100.0	74.6	23.9	73.7	25.1	
25-44 years-----	5,015	4,099	858	4,049	906	100.0	81.7	17.1	80.7	18.1	
45-64 years-----	15,735	13,033	2,520	12,709	2,805	100.0	82.8	16.0	80.8	17.8	
<u>3 members</u>											
All ages under 65 years-----	29,180	23,173	5,598	22,671	6,049	100.0	79.4	19.2	77.7	20.7	
Under 17 years-----	7,167	5,240	1,819	5,141	1,900	100.0	73.1	25.4	71.7	26.5	
17-24 years-----	5,628	4,339	1,168	4,211	1,270	100.0	77.1	20.8	74.8	22.6	
25-44 years-----	7,636	6,326	1,234	6,227	1,327	100.0	82.8	16.2	81.5	17.4	
45-64 years-----	8,749	7,268	1,377	7,092	1,551	100.0	83.1	15.7	81.1	17.7	
<u>4 members</u>											
All ages under 65 years-----	37,004	30,493	6,026	29,868	6,536	100.0	82.4	16.3	80.7	17.7	
Under 17 years-----	15,118	12,160	2,733	11,915	2,923	100.0	80.4	18.1	78.8	19.3	
17-24 years-----	4,851	3,725	1,053	3,638	1,136	100.0	76.8	21.7	75.0	23.4	
25-44 years-----	11,587	9,972	1,476	9,796	1,616	100.0	86.1	12.7	84.5	13.9	
45-64 years-----	5,447	4,636	765	4,518	861	100.0	85.1	14.0	82.9	15.8	
<u>5 members or more</u>											
All ages under 65 years-----	76,124	57,600	17,608	56,397	18,626	100.0	75.7	23.1	74.1	24.5	
Under 17 years-----	43,577	32,270	10,807	31,614	11,346	100.0	74.1	24.8	72.5	26.0	
17-24 years-----	7,308	5,043	2,105	4,941	2,208	100.0	69.0	28.8	67.6	30.2	
25-44 years-----	19,141	15,597	3,386	15,293	3,636	100.0	81.5	17.7	79.9	19.0	
45-64 years-----	6,098	4,689	1,310	4,550	1,435	100.0	76.9	21.5	74.6	23.5	

¹Includes persons of unknown coverage status.

Table 8. Number and percent distribution of persons 17-64 years of age by hospital and surgical insurance coverage, according to usual activity and age: United States, 1968

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

Usual activity and age	Total population ¹	Hospital insurance		Surgical insurance		Total population ¹	Hospital insurance		Surgical insurance	
		Covered	Not covered	Covered	Not covered		Covered	Not covered	Covered	Not covered
<u>All activities</u>	Number in thousands					Percent distribution				
All ages 17-64 years-----	110,045	88,222	20,360	86,313	22,061	100.0	80.2	18.5	78.4	20.0
17-24 years-----	23,938	17,718	5,724	17,319	6,090	100.0	74.0	23.9	72.3	25.4
25-44 years-----	45,953	37,941	7,521	37,288	8,077	100.0	82.6	16.4	81.1	7.6
45-64 years-----	40,153	32,563	7,115	31,705	7,894	100.0	81.1	17.7	79.0	9.7
<u>Usually working</u>										
All ages 17-64 years-----	66,298	55,842	9,673	54,770	10,606	100.0	84.2	14.6	82.6	16.0
17-24 years-----	10,019	7,517	2,313	7,349	2,455	100.0	75.0	23.1	73.4	24.5
25-44 years-----	30,126	25,902	3,921	25,498	4,258	100.0	86.0	13.0	84.6	14.1
45-64 years-----	26,152	22,424	3,439	21,923	3,892	100.0	85.7	13.2	83.8	14.9
<u>Usually keeping house</u>										
All ages 17-64 years-----	30,059	22,765	6,965	22,174	7,486	100.0	75.7	23.2	73.8	24.9
17-24 years-----	3,805	2,448	1,292	2,392	1,342	100.0	64.3	34.0	62.9	35.3
25-44 years-----	14,587	11,421	3,031	11,189	3,232	100.0	78.3	20.8	76.7	12.2
45-64 years-----	11,668	8,896	2,642	8,593	2,912	100.0	76.2	22.6	73.6	15.0
<u>Retired</u>										
45-64 years-----	1,270	736	519	694	553	100.0	58.0	40.9	54.6	43.5
<u>Other activity</u>										
All ages 17-64 years-----	12,417	8,878	3,203	8,675	3,416	100.0	71.5	25.8	69.9	27.5
17-24 years-----	10,115	7,753	2,118	7,579	2,293	100.0	76.6	20.9	74.9	22.7
25-44 years-----	1,240	618	569	602	587	100.0	49.8	45.9	48.5	47.3
45-64 years-----	1,062	507	516	494	537	100.0	47.7	48.6	46.5	50.6

¹Includes persons of unknown coverage status.

Table 9. Number and percent distribution of persons under 65 years by hospital and surgical insurance coverage, according to limitation of activity and age: United States, 1968

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

Limitation of activity status and age	Total population ¹	Hospital insurance		Surgical insurance		Total population ¹	Hospital insurance		Surgical insurance	
		Covered	Not covered	Covered	Not covered		Covered	Not covered	Covered	Not covered
<u>All activity groups</u>	Number in thousands					Percent distribution				
All ages under 65 years-----	177,051	138,485	36,224	135,580	38,753	100.0	78.2	20.5	76.6	21.9
Under 17 years-----	67,006	50,263	15,864	49,267	16,692	100.0	75.0	23.7	73.5	24.9
17-24 years-----	23,938	17,718	5,724	17,319	6,090	100.0	74.0	23.9	72.3	25.4
25-44 years-----	45,953	37,941	7,521	37,288	8,077	100.0	82.6	16.4	81.1	17.6
45-64 years-----	40,153	32,563	7,115	31,705	7,894	100.0	81.1	17.7	79.0	19.7
<u>Unable to carry on major activity</u>										
All ages under 65 years-----	2,578	1,233	1,306	1,181	1,359	100.0	47.8	50.7	45.8	52.7
Under 17 years-----	142	61	76	62	77	100.0	43.0	53.5	43.7	54.2
17-24 years-----	155	57	95	56	96	100.0	36.8	61.3	36.1	61.9
25-44 years-----	579	243	330	233	340	100.0	42.0	57.0	40.2	58.7
45-64 years-----	1,702	872	806	830	846	100.0	51.2	47.4	48.8	49.7
<u>Limited in amount or kind of major activity</u>										
All ages under 65 years-----	8,154	5,563	2,478	5,411	2,619	100.0	68.2	30.4	66.4	32.1
Under 17 years-----	683	452	220	452	226	100.0	66.2	32.2	66.2	33.1
17-24 years-----	637	404	219	398	225	100.0	63.4	34.4	62.5	35.3
25-44 years-----	2,323	1,622	662	1,584	699	100.0	69.8	28.5	68.2	30.1
45-64 years-----	4,511	3,086	1,376	2,977	1,469	100.0	68.4	30.5	66.0	32.6
<u>Limited in other activities</u>										
All ages under 65 years-----	2,827	2,218	561	2,171	604	100.0	78.5	19.8	76.8	21.4
Under 17 years-----	602	466	125	459	132	100.0	77.4	20.8	76.2	21.9
17-24 years-----	398	291	101	285	106	100.0	73.1	25.4	71.6	26.6
25-44 years-----	734	601	123	594	129	100.0	81.9	16.8	80.9	17.6
45-64 years-----	1,094	861	212	833	236	100.0	78.7	19.4	76.1	21.6
<u>Not limited in activities</u>										
All ages under 65 years-----	163,492	129,470	31,879	126,817	34,171	100.0	79.2	19.5	77.6	20.9
Under 17 years-----	65,580	49,284	15,443	48,294	16,257	100.0	75.2	23.5	73.6	24.8
17-24 years-----	22,749	16,967	5,309	16,580	5,663	100.0	74.6	23.3	72.9	24.9
25-44 years-----	42,317	35,475	6,406	34,877	6,908	100.0	83.8	15.1	82.4	16.3
45-64 years-----	32,846	27,745	4,721	27,066	5,342	100.0	84.5	14.4	82.4	16.3

¹Includes persons of unknown coverage status.

Table 10. Number and percent distribution of persons 17-64 years of age in the labor force by hospital and surgical insurance coverage, according to employment status, class of worker, and age: United States, 1968

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

Age and occupation	Total population ¹	Hospital insurance		Surgical insurance		
		Covered	Not covered	Covered	Not covered	
<u>All ages 17-64 years</u>		Number in thousands				
All occupations-----	76,614	63,825	11,853	62,509	12,992	
White-collar workers-----	35,914	31,870	3,647	31,275	4,140	
Professional, technical and kindred workers, managers, officials and proprietors, except farm-----	18,978	16,877	1,855	16,532	2,184	
Clerical and kindred workers and sales workers-----	16,937	14,993	1,761	14,743	1,956	
Blue-collar workers-----	28,104	23,320	4,445	22,874	4,839	
Craftsmen, foremen, and kindred workers---	10,191	8,695	1,396	8,560	1,515	
Operatives and kindred workers-----	14,586	12,268	2,140	12,015	2,357	
Laborers, except farm and mine-----	3,326	2,357	909	2,299	968	
Service workers-----	9,193	6,667	2,389	6,468	2,579	
Private household workers-----	1,564	871	667	820	720	
Other service workers-----	7,629	5,796	1,722	5,648	1,859	
Farm workers-----	2,552	1,392	1,132	1,331	1,179	
Farmers and farm managers-----	1,552	1,022	513	978	550	
Farm laborers and foremen-----	1,000	370	619	352	630	
<u>17-24 years</u>						
All occupations-----	15,652	11,917	3,433	11,635	3,686	
White-collar workers-----	6,991	5,789	1,072	5,673	1,169	
Professional, technical and kindred workers, managers, officials and proprietors, except farm-----	2,289	1,875	370	1,834	404	
Clerical and kindred workers and sales workers-----	4,702	3,914	702	3,839	765	
Blue-collar workers-----	5,562	4,105	1,355	4,005	1,450	
Craftsmen, foremen, and kindred workers---	1,217	899	297	879	314	
Operatives and kindred workers-----	3,112	2,331	727	2,273	783	
Laborers, except farm and mine-----	1,233	874	331	853	353	
Service workers-----	2,211	1,506	649	1,460	696	
Private household workers-----	289	173	105	165	114	
Other service workers-----	1,922	1,333	544	1,295	581	
Farm workers-----	436	219	214	209	222	
Farmers and farm managers-----	93	61	*	58	*	
Farm laborers and foremen-----	343	158	185	150	191	

¹Includes persons of unknown coverage status.

Table 10. Number and percent distribution of persons 17-64 years of age in the labor force by hospital and surgical insurance coverage, according to employment status, class of worker, and age: United States, 1968—Con.

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

Age and occupation	Total population ¹	Hospital insurance		Surgical insurance	
		Covered	Not covered	Covered	Not covered
<u>25-44 years</u>		Number in thousands			
All occupations-----	32,892	28,012	4,549	27,538	4,936
White-collar workers-----	15,963	14,447	1,389	14,231	1,549
Professional, technical and kindred workers, managers, officials and proprietors, except farm-----	9,281	8,435	762	8,292	870
Clerical and kindred workers and sales workers-----	6,682	6,013	626	5,939	679
Blue-collar workers-----	12,553	10,550	1,869	10,374	2,019
Craftsmen, foremen, and kindred workers---	4,901	4,208	641	4,162	681
Operatives and kindred workers-----	6,567	5,580	921	5,477	1,004
Laborers, except farm and mine-----	1,086	762	307	735	334
Service workers-----	3,270	2,409	823	2,349	879
Private household workers-----	481	241	233	229	247
Other service workers-----	2,790	2,168	590	2,120	632
Farm workers-----	874	446	416	426	421
Farmers and farm managers-----	534	346	185	331	199
Farm laborers and foremen-----	340	100	231	95	232
<u>45-64 years</u>					
All occupations-----	28,069	23,896	3,870	23,335	4,369
White-collar workers-----	12,960	11,633	1,186	11,371	1,422
Professional, technical and kindred workers, managers, officials and proprietors, except farm-----	7,408	6,567	753	6,406	910
Clerical and kindred workers and sales workers-----	5,552	5,066	433	4,965	512
Blue-collar workers-----	9,988	8,665	1,221	8,495	1,370
Craftsmen, foremen and kindred workers---	4,074	3,588	458	3,519	519
Operatives and kindred workers-----	4,907	4,356	493	4,266	570
Laborers, except farm and mine-----	1,007	721	271	711	281
Service workers-----	3,712	2,753	917	2,659	1,004
Private household workers-----	795	457	329	426	359
Other service workers-----	2,917	2,296	588	2,233	645
Farm workers-----	1,242	726	502	696	526
Farmers and farm managers-----	925	615	299	589	320
Farm laborers and foremen-----	317	111	203	107	206

¹Includes persons of unknown coverage status.

Table 10. Number and percent distribution of persons 17-64 years of age in the labor force by hospital and surgical insurance coverage, according to employment status, class of worker, and age: United States, 1968—Con.

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

Age and occupation	Total population ¹	Hospital insurance		Surgical insurance	
		Covered	Not covered	Covered	Not covered
<u>All ages</u>		Percent distribution			
All occupations-----	100.0	83.3	15.5	81.6	17.0
White-collar workers-----	100.0	88.7	10.2	87.1	11.5
Professional, technical and kindred workers, managers, officials and proprietors, except farm-----	100.0	88.9	9.9	87.1	11.5
Clerical and kindred workers and sales workers-----	100.0	88.5	10.4	87.0	11.5
Blue-collar workers-----	100.0	83.0	15.8	81.4	17.2
Craftsmen, foremen, and kindred workers---	100.0	85.3	13.7	84.0	14.9
Operatives and kindred workers-----	100.0	84.1	14.7	82.4	15.2
Laborers, except farm and mine-----	100.0	70.9	27.3	69.1	29.1
Service workers-----	100.0	72.5	26.0	70.4	23.1
Private household workers-----	100.0	55.7	42.6	52.4	46.0
Other service workers-----	100.0	76.0	22.6	74.0	24.4
Farm workers-----	100.0	54.5	44.4	52.2	46.2
Farmers and farm managers-----	100.0	65.9	33.1	63.0	35.4
Farm laborers and foremen-----	100.0	37.0	61.9	35.2	63.0
<u>17-24 years</u>					
All occupations-----	100.0	76.1	21.9	74.3	23.5
White-collar workers-----	100.0	82.8	15.3	81.1	16.7
Professional, technical and kindred workers, managers, officials and proprietors, except farm-----	100.0	81.9	16.2	80.1	17.6
Clerical and kindred workers and sales workers-----	100.0	83.2	14.9	81.6	16.3
Blue-collar workers-----	100.0	73.8	24.4	72.0	26.1
Craftsmen, foremen, and kindred workers---	100.0	73.9	24.4	72.2	25.8
Operatives and kindred workers-----	100.0	74.9	23.4	73.0	25.2
Laborers, except farm and mine-----	100.0	70.9	26.8	69.2	28.6
Service workers-----	100.0	68.1	29.4	66.0	31.5
Private household workers-----	100.0	59.9	36.3	57.1	39.4
Other service workers-----	100.0	69.4	28.3	67.4	30.2
Farm workers-----	100.0	50.2	49.1	47.9	50.9
Farmers and farm managers-----	100.0	65.6	*	62.4	?
Farm laborers and foremen-----	100.0	46.1	53.9	43.7	55.7

¹Includes persons of unknown coverage status.

Table 10. Number and percent distribution of persons 17-64 years of age in the labor force by hospital and surgical insurance coverage, according to employment status, class of worker, and age: United States, 1968—Con.

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

Age and occupation	Total population ¹	Hospital insurance		Surgical insurance	
		Covered	Not covered	Covered	Not covered
<u>25-44 years</u>		Percent distribution			
All occupations-----	100.0	85.2	13.8	83.7	15.0
White-collar workers-----	100.0	90.5	8.7	89.1	9.7
Professional, technical and kindred workers, managers, officials and proprietors, except farm-----	100.0	90.9	8.2	89.3	9.4
Clerical and kindred workers and sales workers-----	100.0	90.0	9.4	88.9	10.2
Blue-collar workers-----	100.0	84.0	14.9	82.6	16.1
Craftsmen, foremen, and kindred workers---	100.0	85.9	13.1	84.9	13.9
Operatives and kindred workers-----	100.0	85.0	14.0	83.4	15.3
Laborers, except farm and mine-----	100.0	70.2	28.3	67.7	30.8
Service workers-----	100.0	73.7	25.2	71.8	26.9
Private household workers-----	100.0	50.1	48.4	47.6	51.4
Other service workers-----	100.0	77.7	21.1	76.0	22.7
Farm workers-----	100.0	51.0	47.6	48.7	48.2
Farmers and farm managers-----	100.0	64.8	34.6	62.0	37.3
Farm laborers and foremen-----	100.0	29.4	67.9	27.9	68.2
<u>45-64 years</u>					
All occupations-----	100.0	85.1	13.8	83.1	15.6
White-collar workers-----	100.0	89.8	9.2	87.7	11.0
Professional, technical and kindred workers, managers, officials and proprietors, except farm-----	100.0	88.6	10.2	86.5	12.3
Clerical and kindred workers and sales workers-----	100.0	91.2	7.8	89.4	9.2
Blue-collar workers-----	100.0	86.8	12.2	85.1	13.7
Craftsmen, foremen, and kindred workers---	100.0	88.1	11.2	86.4	12.7
Operatives and kindred workers-----	100.0	88.8	10.0	86.9	11.6
Laborers, except farm and mine-----	100.0	71.6	26.9	70.6	27.9
Service workers-----	100.0	74.2	24.7	71.6	27.0
Private household workers-----	100.0	57.5	41.4	53.6	45.2
Other service workers-----	100.0	78.7	20.2	76.6	22.1
Farm workers-----	100.0	58.5	40.4	56.0	42.4
Farmers and farm managers-----	100.0	66.5	32.3	63.7	34.6
Farm laborers and foremen-----	100.0	35.0	64.0	33.8	65.0

¹Includes persons of unknown coverage status.

Table 11. Number and percent of persons 17-64 years of age in the labor force with hospital and surgical insurance, by employment status, class of worker, and age: United States, 1968

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

Class of worker and age	In labor force			Currently employed			Currently unemployed		
	Total population ¹	With hospital insurance	With surgical insurance	Total population ¹	With hospital insurance	With surgical insurance	Total population ¹	With hospital insurance	With surgical insurance
All classes of workers	Number in thousands								
All ages 17-64 years-----	76,614	63,825	62,509	72,700	61,323	60,063	3,913	2,502	2,446
17-24 years-----	15,652	11,917	11,635	14,082	10,959	10,692	1,571	958	944
25-44 years-----	32,892	28,012	27,538	31,064	27,200	26,750	1,289	812	789
45-64 years-----	28,069	23,896	23,335	27,015	23,164	22,621	1,054	732	714
Private paid workers									
All ages 17-64 years-----	56,294	47,356	46,417	53,957	45,888	44,987	2,337	1,467	1,411
17-24 years-----	12,694	9,756	9,513	11,833	9,245	9,012	861	511	501
25-44 years-----	24,551	21,099	20,763	23,732	20,595	20,274	819	504	489
45-64 years-----	19,048	16,501	16,141	18,392	16,049	15,700	656	452	441
Federal Government workers									
All ages 17-64 years-----	2,987	2,630	2,604	2,905	2,578	2,551	81	52	52
17-24 years-----	434	314	305	406	297	288	*	*	*
25-44 years-----	1,326	1,202	1,192	1,292	1,180	1,170	*	*	*
45-64 years-----	1,227	1,114	1,107	1,208	1,101	1,094	*	*	*
Other government workers									
All ages 17-64 years-----	8,177	7,334	7,213	7,916	7,130	7,007	261	203	207
17-24 years-----	1,438	1,154	1,135	1,376	1,116	1,096	61	*	*
25-44 years-----	3,614	3,294	3,250	3,502	3,202	3,154	112	92	96
45-64 years-----	3,125	2,886	2,828	3,038	2,812	2,756	88	74	72
Self-employed workers									
All ages 17-64 years-----	7,263	5,222	5,025	7,119	5,125	4,932	144	97	93
17-24 years-----	287	178	173	276	173	169	*	*	*
25-44 years-----	2,784	1,996	1,930	2,739	1,963	1,899	*	*	*
45-64 years-----	4,192	3,049	2,921	4,103	2,988	2,864	90	60	57
Other class of worker									
All ages 17-64 years-----	1,894	1,284	1,250	803	602	586	1,091	681	654
17-24 years-----	799	516	509	190	128	127	609	388	383
25-44 years-----	617	420	403	338	259	252	279	161	151
45-64 years-----	477	348	338	275	215	207	202	133	131

¹Includes persons of unknown coverage status.

Table 11. Number and percent of persons 17-64 years of age in the labor force with hospital and surgical insurance, by employment status, class of worker, and age: United States, 1968—Con.

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

Class of worker and age	In labor force			Currently employed			Currently unemployed		
	Total population ¹	With hospital insurance	With surgical insurance	Total population ¹	With hospital insurance	With surgical insurance	Total population ¹	With hospital insurance	With surgical insurance
All classes of workers	Percent								
All ages 17-64 years-----	100.0	83.3	81.6	100.0	84.4	82.6	100.0	63.9	62.5
17-24 years-----	100.0	76.1	74.3	100.0	77.8	75.9	100.0	61.0	60.1
25-44 years-----	100.0	85.2	83.7	100.0	86.1	84.6	100.0	63.0	61.2
45-64 years-----	100.0	85.1	83.1	100.0	85.7	83.7	100.0	69.4	67.7
Private paid workers									
All ages 17-64 years-----	100.0	84.1	82.5	100.0	85.0	83.4	100.0	62.8	61.2
17-24 years-----	100.0	76.9	74.9	100.0	78.1	76.2	100.0	59.3	58.2
25-44 years-----	100.0	85.9	84.6	100.0	86.8	85.4	100.0	61.5	59.7
45-64 years-----	100.0	86.6	84.7	100.0	87.3	85.4	100.0	68.9	67.2
Federal Government workers									
All ages 17-64 years-----	100.0	88.0	87.2	100.0	88.7	87.8	100.0	64.2	64.2
17-24 years-----	100.0	72.4	70.3	100.0	73.2	70.9	100.0	60.7	60.7
25-44 years-----	100.0	90.6	89.9	100.0	91.3	90.6	100.0	64.7	64.7
45-64 years-----	100.0	90.8	90.2	100.0	91.1	90.6	100.0	68.4	68.4
Other government workers									
All ages 17-64 years-----	100.0	89.7	88.2	100.0	90.1	88.5	100.0	77.8	79.3
17-24 years-----	100.0	80.3	78.9	100.0	81.1	79.7	100.0	60.7	63.9
25-44 years-----	100.0	91.1	89.9	100.0	91.4	90.1	100.0	82.1	85.7
45-64 years-----	100.0	92.4	90.5	100.0	92.6	90.7	100.0	84.1	81.8
Self-employed workers									
All ages 17-64 years-----	100.0	71.9	69.2	100.0	72.0	69.3	100.0	67.4	64.6
17-24 years-----	100.0	62.0	60.3	100.0	62.7	61.2	100.0	40.0	40.0
25-44 years-----	100.0	71.7	69.3	100.0	71.7	69.3	100.0	72.7	70.5
45-64 years-----	100.0	72.7	69.7	100.0	72.8	69.8	100.0	66.7	63.3
Other class of worker									
All ages 17-64 years-----	100.0	67.8	66.0	100.0	75.0	73.0	100.0	62.4	60.9
17-24 years-----	100.0	64.6	63.7	100.0	67.4	66.8	100.0	63.7	62.9
25-44 years-----	100.0	68.1	65.3	100.0	76.6	74.6	100.0	57.7	54.1
45-64 years-----	100.0	73.0	70.9	100.0	78.2	75.3	100.0	65.8	64.9

¹Includes persons of unknown coverage status.

Table 12. Number and percent distribution of persons under 65 years by hospital and surgical insurance coverage, according to geographic region and age: United States, 1968

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

Geographic region and age	Total population ¹	Hospital insurance		Surgical insurance		Total population ¹	Hospital insurance		Surgical insurance	
		Covered	Not covered	Covered	Not covered		Covered	Not covered	Covered	Not covered
All regions	Number in thousands					Percent distribution				
All ages under 65 years-----	177,051	138,485	36,224	135,580	38,753	100.0	78.2	20.5	76.6	21.9
Under 17 years-----	67,006	50,263	15,864	49,267	16,692	100.0	75.0	23.7	73.5	24.9
17-24 years-----	23,938	17,718	5,724	17,319	6,090	100.0	74.0	23.9	72.3	25.4
25-44 years-----	45,953	37,941	7,521	37,288	8,077	100.0	82.6	16.4	81.1	17.6
45-64 years-----	40,153	32,563	7,115	31,705	7,894	100.0	81.1	17.7	79.0	19.7
Northeast	Number in thousands					Percent distribution				
All ages under 65 years-----	43,233	36,251	6,417	35,491	7,118	100.0	83.9	14.8	82.1	16.5
Under 17 years-----	15,514	12,574	2,709	12,348	2,924	100.0	81.0	17.5	79.6	18.8
17-24 years-----	5,497	4,379	1,018	4,285	1,107	100.0	79.7	18.5	78.0	20.1
25-44 years-----	11,482	9,917	1,439	9,731	1,596	100.0	86.4	12.5	84.8	13.9
45-64 years-----	10,740	9,381	1,250	9,127	1,491	100.0	87.3	11.6	85.0	13.9
North Central	Number in thousands					Percent distribution				
All ages under 65 years-----	49,489	41,669	7,227	40,692	8,046	100.0	84.2	14.6	82.2	16.3
Under 17 years-----	19,137	15,682	3,246	15,313	3,522	100.0	81.9	17.0	80.0	18.4
17-24 years-----	6,522	5,351	1,061	5,226	1,173	100.0	82.0	16.3	80.1	18.0
25-44 years-----	12,676	11,082	1,478	10,877	1,656	100.0	87.4	11.7	85.8	13.1
45-64 years-----	11,154	9,555	1,442	9,276	1,694	100.0	85.7	12.9	83.2	15.2
South	Number in thousands					Percent distribution				
All ages under 65 years-----	54,615	38,384	15,449	37,476	16,231	100.0	70.3	28.3	68.6	29.7
Under 17 years-----	21,075	14,014	6,783	13,702	7,045	100.0	66.5	32.2	65.0	33.4
17-24 years-----	7,827	5,177	2,453	5,040	2,578	100.0	66.1	31.3	64.4	32.9
25-44 years-----	13,901	10,660	3,063	10,455	3,234	100.0	76.7	22.0	75.2	23.3
45-64 years-----	11,813	8,532	3,150	8,279	3,374	100.0	72.2	26.7	70.1	28.6
West	Number in thousands					Percent distribution				
All ages under 65 years-----	29,713	22,181	7,130	21,920	7,358	100.0	74.7	24.0	73.8	24.8
Under 17 years-----	11,281	7,992	3,126	7,905	3,201	100.0	70.8	27.7	70.1	28.4
17-24 years-----	4,093	2,811	1,191	2,768	1,232	100.0	68.7	29.1	67.6	30.1
25-44 years-----	7,894	6,282	1,541	6,225	1,591	100.0	79.6	19.5	78.9	20.2
45-64 years-----	6,445	5,096	1,273	5,023	1,335	100.0	79.1	19.8	77.9	20.7

¹Includes persons of unknown coverage status.

Table 13. Number and percent distribution of persons under 65 years by hospital and surgical insurance coverage, according to place of residence and age: United States, 1968

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

Place of residence and age	Total population ¹	Hospital insurance		Surgical insurance		Total population ¹	Hospital insurance		Surgical insurance	
		Covered	Not covered	Covered	Not covered		Covered	Not covered	Covered	Not covered
<u>All residences</u>	Number in thousands					Percent distribution				
All ages under 65 years-----	177,051	138,485	36,224	135,580	38,753	100.0	78.2	20.5	76.6	21.9
Under 17 years-----	67,006	50,263	15,864	49,267	16,692	100.0	75.0	23.7	73.5	24.9
17-24 years-----	23,938	17,718	5,724	17,319	6,090	100.0	74.0	23.9	72.3	25.4
25-44 years-----	45,953	37,941	7,521	37,288	8,077	100.0	82.6	16.4	81.1	17.6
45-64 years-----	40,153	32,563	7,115	31,705	7,894	100.0	81.1	17.7	79.0	19.7
<u>SMSA</u>	Number in thousands					Percent distribution				
All ages under 65 years-----	114,329	92,908	19,933	90,981	21,641	100.0	81.3	17.4	79.6	18.9
Under 17 years-----	42,479	33,238	8,703	32,583	9,245	100.0	78.2	20.5	76.7	21.8
17-24 years-----	15,343	11,820	3,221	11,553	3,473	100.0	77.0	21.0	75.3	22.6
25-44 years-----	30,666	25,996	4,334	25,569	4,715	100.0	84.8	14.1	83.4	15.4
45-64 years-----	25,841	21,854	3,675	21,276	4,208	100.0	84.6	14.2	82.3	16.3
<u>Outside SMSA-- Nonfarm</u>	Number in thousands					Percent distribution				
All ages under 65 years-----	54,105	40,241	13,117	39,456	13,770	100.0	74.4	24.2	72.9	25.5
Under 17 years-----	21,126	14,994	5,825	14,736	6,039	100.0	71.0	27.6	69.8	28.6
17-24 years-----	7,584	5,329	2,080	5,211	2,182	100.0	70.3	27.4	68.7	28.8
25-44 years-----	13,466	10,749	2,574	10,572	2,710	100.0	79.8	19.1	78.5	20.1
45-64 years-----	11,929	9,169	2,637	8,938	2,839	100.0	76.9	22.1	74.9	23.8
<u>Outside SMSA--Farm</u>	Number in thousands					Percent distribution				
All ages under 65 years-----	8,617	5,337	3,174	5,142	3,342	100.0	61.9	36.8	59.7	38.8
Under 17 years-----	3,402	2,031	1,336	1,948	1,409	100.0	59.7	39.3	57.3	41.4
17-24 years-----	1,011	569	423	555	435	100.0	56.3	41.8	54.9	43.0
25-44 years-----	1,821	1,196	613	1,148	652	100.0	65.7	33.7	63.0	35.8
45-64 years-----	2,383	1,541	802	1,491	846	100.0	64.7	33.7	62.6	35.5

¹Includes persons of unknown coverage status.

Table 14. Number and percent distribution of persons under 65 years by hospital and surgical insurance coverage, according to geographic region and place of residence: United States, 1968

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

Geographic region and place of residence	Total population ¹	Hospital insurance		Surgical insurance		Total population ¹	Hospital insurance		Surgical insurance	
		Covered	Not covered	Covered	Not covered		Covered	Not covered	Covered	Not covered
<u>All regions</u>	Number in thousands					Percent distribution				
All residences--	177,051	138,485	36,224	135,580	38,753	100.0	78.2	20.5	76.6	23.9
SMSA-----	114,329	92,908	19,933	90,981	21,641	100.0	81.3	17.4	79.6	18.9
Outside SMSA										
Nonfarm-----	54,105	40,241	13,117	39,456	13,770	100.0	74.4	24.2	72.9	25.5
Farm-----	8,617	5,337	3,174	5,142	3,342	100.0	61.9	36.8	59.7	38.8
<u>Northeast</u>										
All residences--	43,233	36,251	6,417	35,491	7,118	100.0	83.9	14.8	82.1	16.5
SMSA-----	33,368	27,897	5,009	27,276	5,577	100.0	83.6	15.0	81.7	16.7
Outside SMSA										
Nonfarm-----	9,331	7,936	1,292	7,804	1,419	100.0	85.0	13.8	83.6	15.2
Farm-----	535	418	116	411	122	100.0	78.1	21.7	76.8	22.8
<u>North Central</u>										
All residences--	49,489	41,669	7,227	40,692	8,046	100.0	84.2	14.6	82.2	16.3
SMSA-----	30,620	26,444	3,729	25,784	4,111	100.0	86.4	12.2	84.2	14.0
Outside SMSA										
Nonfarm-----	15,053	12,514	2,420	12,287	2,594	100.0	83.1	16.1	81.6	17.2
Farm-----	3,817	2,711	1,078	2,621	1,151	100.0	71.0	28.2	68.7	30.2
<u>South</u>										
All residences--	54,615	38,384	15,449	37,476	16,231	100.0	70.3	28.3	68.6	29.7
SMSA-----	28,081	21,436	6,304	20,993	6,701	100.0	76.3	22.4	74.8	23.9
Outside SMSA										
Nonfarm-----	22,808	15,099	7,326	14,718	7,642	100.0	66.2	32.1	64.5	33.5
Farm-----	3,726	1,848	1,819	1,766	1,888	100.0	49.6	48.8	47.4	50.7
<u>West</u>										
All residences--	29,713	22,181	7,130	21,920	7,358	100.0	74.7	24.0	73.8	24.8
SMSA-----	22,260	17,130	4,890	16,929	5,063	100.0	77.0	22.0	76.1	22.7
Outside SMSA										
Nonfarm-----	6,913	4,691	2,079	4,647	2,115	100.0	67.9	30.1	67.2	30.6
Farm-----	539	360	161	344	180	100.0	66.8	29.9	63.8	33.4

¹Includes persons of unknown coverage status.

Table 15. Number and percent of persons under 65 years with short-stay hospital episodes, by hospital insurance status, family income, and age: United States, 1968

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

Family income and age	With hospital insurance			Without hospital insurance		
	Total number in thousands	With short-stay episode		Total number in thousands	With short-stay episode	
		Number in thousands	Percent		Number in thousands	Percent
<u>All incomes¹</u>						
All ages under 65 years-----	138,485	12,478	9.0	36,224	3,198	8.8
Under 17 years-----	50,263	2,650	5.3	15,864	721	4.5
17-24 years-----	17,718	2,128	12.0	5,724	884	15.4
25-44 years-----	37,941	4,320	11.4	7,521	926	12.3
45-64 years-----	32,563	3,381	10.4	7,115	667	9.4
<u>Less than \$3,000</u>						
All ages under 65 years-----	5,933	671	11.3	10,163	1,019	10.0
Under 17 years-----	1,342	103	7.7	4,325	210	4.9
17-24 years-----	1,711	180	10.5	1,502	250	16.6
25-44 years-----	857	113	13.2	1,814	251	13.8
45-64 years-----	2,023	275	13.6	2,522	308	12.2
<u>\$3,000-\$4,999</u>						
All ages under 65 years-----	11,806	1,241	10.5	8,771	804	9.2
Under 17 years-----	4,099	220	5.4	4,158	204	4.9
17-24 years-----	1,948	325	16.7	1,341	241	18.0
25-44 years-----	2,480	321	12.9	1,749	242	13.8
45-64 years-----	3,279	375	11.4	1,523	116	7.6
<u>\$5,000-\$6,999</u>						
All ages under 65 years-----	26,880	2,641	9.8	7,167	567	7.9
Under 17 years-----	9,989	519	5.2	3,303	144	4.4
17-24 years-----	3,719	588	15.8	1,181	185	15.7
25-44 years-----	7,244	890	12.3	1,598	163	10.2
45-64 years-----	5,928	643	10.8	1,085	76	7.0
<u>\$7,000-\$9,999</u>						
All ages under 65 years-----	36,621	3,351	9.2	4,202	360	8.6
Under 17 years-----	14,443	823	5.7	1,812	78	4.3
17-24 years-----	3,989	501	12.6	712	102	14.3
25-44 years-----	10,948	1,301	11.9	1,017	125	12.3
45-64 years-----	7,242	725	10.0	661	55	8.3
<u>\$10,000-\$14,999</u>						
All ages under 65 years-----	33,729	2,776	8.2	2,760	202	7.3
Under 17 years-----	12,684	650	5.1	1,127	*	*
17-24 years-----	3,652	319	8.7	485	51	10.5
25-44 years-----	10,303	1,083	10.5	637	66	10.4
45-64 years-----	7,090	724	10.2	511	*	*
<u>\$15,000 or more</u>						
All ages under 65 years-----	17,484	1,315	7.5	1,175	81	6.9
Under 17 years-----	5,861	247	4.2	428	*	*
17-24 years-----	2,032	150	7.4	205	*	*
25-44 years-----	4,637	472	10.2	255	*	*
45-64 years-----	4,953	445	9.0	288	*	*

¹Includes persons with unknown family income.

Table 16. Percent of persons under 65 years with hospital insurance who had two plans or more, by age, geographic region, and family income: United States, 1968

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

Geographic region and income	All ages under 65 years	Under 17 years	17-24 years	25-44 years	45-64 years
<u>All regions</u>					
All incomes ¹ -----	11.4	8.7	10.4	11.6	15.8
Less than \$3,000-----	10.1	7.6	11.8	9.6	10.6
\$3,000-\$4,999-----	10.2	5.9	10.7	8.1	16.2
\$5,000-\$6,999-----	9.2	6.5	6.9	9.5	14.6
\$7,000-\$9,999-----	10.9	8.4	11.2	10.4	16.6
\$10,000-\$14,999-----	13.4	10.7	13.2	14.5	16.7
\$15,000 or more-----	14.3	11.4	10.2	15.2	18.5
<u>Northeast</u>					
All incomes ¹ -----	12.6	11.0	11.0	12.1	16.1
Less than \$3,000-----	11.9	*	23.3	*	*
\$3,000-\$4,999-----	10.5	10.4	*	*	13.4
\$5,000-\$6,999-----	8.7	6.1	*	7.8	15.1
\$7,000-\$9,999-----	11.6	9.8	12.1	10.9	15.5
\$10,000-\$14,999-----	15.1	13.8	10.9	15.8	18.0
\$15,000 or more-----	17.0	15.5	11.7	17.0	21.1
<u>North Central</u>					
All incomes ¹ -----	9.9	7.1	9.8	10.3	14.3
Less than \$3,000-----	9.0	*	11.1	*	*
\$3,000-\$4,999-----	7.4	*	*	*	13.6
\$5,000-\$6,999-----	8.5	6.6	7.2	9.2	11.8
\$7,000-\$9,999-----	9.2	6.4	9.1	8.6	16.4
\$10,000-\$14,999-----	12.4	9.4	14.2	13.3	15.6
\$15,000 or more-----	12.3	9.0	10.8	12.6	16.6
<u>South</u>					
All incomes ¹ -----	12.6	9.5	10.8	13.3	18.2
Less than \$3,000-----	11.2	10.2	8.4	*	14.6
\$3,000-\$4,999-----	12.0	6.8	11.7	9.5	21.4
\$5,000-\$6,999-----	10.5	7.2	7.8	11.5	17.2
\$7,000-\$9,999-----	13.5	11.4	12.2	13.4	19.3
\$10,000-\$14,999-----	15.5	12.0	15.8	18.1	17.4
\$15,000 or more-----	13.0	7.9	*	12.0	21.3
<u>West</u>					
All incomes ¹ -----	9.9	6.7	10.2	10.4	13.9
Less than \$3,000-----	5.2	*	*	*	*
\$3,000-\$4,999-----	9.9	*	*	*	*
\$5,000-\$6,999-----	8.2	4.8	*	8.3	13.6
\$7,000-\$9,999-----	9.3	6.0	12.7	8.0	15.3
\$10,000-\$14,999-----	10.2	7.1	11.5	9.9	15.4
\$15,000 or more-----	14.1	12.0	*	18.9	14.3

¹Includes persons with unknown family income.

Table 17. Number and percent distribution of persons under 65 years with no health insurance by reason for having no coverage, according to family income and age: United States, 1968

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

Family income and age	Number of persons in thousands with no coverage	Reason for having no coverage						
		Total	Cannot afford insurance	Other type of aid available	Insurance not available or not obtainable	Does not believe in insurance or has good health	Other	Unknown
<u>All incomes¹</u>		Percent distribution						
All ages under 65 years----	36,224	100.0	41.0	17.1	5.1	5.2	24.3	7.3
Under 17 years-----	15,864	100.0	45.0	20.6	3.6	4.5	19.9	6.3
17-24 years-----	5,724	100.0	36.8	14.4	5.6	3.7	30.9	8.5
25-44 years-----	7,521	100.0	38.4	14.7	6.6	6.4	26.1	7.8
45-64 years-----	7,115	100.0	38.2	13.8	6.5	6.6	26.9	8.0
<u>Less than \$3,000</u>								
All ages under 65 years----	10,163	100.0	56.0	11.9	3.1	3.2	19.7	6.0
Under 17 years-----	4,325	100.0	62.1	13.3	1.2	2.2	15.7	5.4
17-24 years-----	1,502	100.0	47.5	11.5	3.4	*	26.9	7.6
25-44 years-----	1,814	100.0	55.3	10.4	3.9	3.4	20.9	6.1
45-64 years-----	2,522	100.0	51.0	10.9	5.8	5.0	21.3	5.9
<u>\$3,000-\$4,999</u>								
All ages under 65 years----	8,771	100.0	47.9	16.1	4.5	3.2	21.7	6.6
Under 17 years-----	4,158	100.0	51.8	19.0	3.1	2.2	17.9	6.0
17-24 years-----	1,341	100.0	43.8	15.8	4.2	*	26.9	6.5
25-44 years-----	1,749	100.0	46.7	12.3	6.0	4.2	23.4	7.3
45-64 years-----	1,523	100.0	42.0	12.8	7.1	5.2	25.5	7.3
<u>\$5,000-\$6,999</u>								
All ages under 65 years----	7,167	100.0	35.9	20.1	6.2	6.1	24.1	7.7
Under 17 years-----	3,303	100.0	38.4	25.3	4.7	6.2	19.1	6.4
17-24 years-----	1,181	100.0	35.4	13.6	6.1	*	32.1	9.7
25-44 years-----	1,598	100.0	33.7	18.6	7.8	7.4	25.7	6.7
45-64 years-----	1,085	100.0	32.1	13.2	8.3	7.2	28.4	10.8
<u>\$7,000-\$9,999</u>								
All ages under 65 years----	4,202	100.0	27.7	21.8	9.0	7.1	27.9	6.4
Under 17 years-----	1,812	100.0	29.2	26.5	8.6	7.3	23.6	4.7
17-24 years-----	712	100.0	26.3	16.6	9.8	*	33.7	9.1
25-44 years-----	1,017	100.0	26.3	18.3	10.5	8.8	29.4	6.7
45-64 years-----	661	100.0	27.4	20.0	*	*	31.0	7.9
<u>\$10,000-\$14,999</u>								
All ages under 65 years----	2,760	100.0	16.0	26.1	7.9	8.7	35.2	6.3
Under 17 years-----	1,127	100.0	15.6	32.0	5.9	9.1	32.0	5.2
17-24 years-----	485	100.0	17.1	18.8	*	*	41.2	*
25-44 years-----	637	100.0	14.0	21.5	10.0	10.2	37.5	*
45-64 years-----	511	100.0	18.4	25.4	*	*	33.5	*
<u>\$15,000 or more</u>								
All ages under 65 years----	1,175	100.0	9.0	22.5	5.2	13.5	37.3	12.7
Under 17 years-----	428	100.0	*	26.9	*	12.9	32.9	14.5
17-24 years-----	205	100.0	*	*	*	*	38.0	*
25-44 years-----	255	100.0	*	*	*	*	36.9	*
45-64 years-----	288	100.0	*	22.6	*	*	43.1	*

¹Includes persons with unknown family income.

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, in addition to personal and demographic characteristics, obtains information on illnesses, 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 present report is based on data collected in household interviews during 1968.

The population covered by the sample for the Health Interview Survey is the civilian, noninstitutional population of the United States living at the time of the interview. The sample does not include members of the Armed Forces 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, noninstitutional 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, 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 field work to be handled with an experienced, stable staff.

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

The first stage of the sample design consists of drawing a sample of 357 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 six households. (Prior to July 1, 1968, the expected segment size was nine households.) Three general types of segments are used.

Area segments which are defined geographically.

List segments, using 1960 census registers as the frame.

Permit segments, using updated lists of building permits issued in sample PSU's since 1960.

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 total HIS sample of approximately 8,000 segments yields a probability sample of about 134,000 persons in 42,000 interviewed households in a year.

Descriptive material on data collection, field procedures, and questionnaire development in the HIS has been published³ as well as a detailed description of the sample design,⁴ and a report on the estimation proce-

dures and the method used to calculate sampling errors of estimates derived from the survey.⁵

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 1960 population within six color-residence classes.
4. *Poststratification by age-sex-color.*—Here the estimates are ratio adjusted within each of 60 age-sex-color cells to an independent estimate of the population of the cell for the survey period. These independent estimates are prepared by the Census Bureau. 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, noninstitutional population by age, sex, color, and residence, thus reducing sampling variance.

As noted, each week's sample represents the population living during that week and characteristics of 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 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 simply 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 which was not interviewed the characteristics of persons in households in the same segment which were interviewed. The total noninterview rate was about 5 percent—1 percent was refusal, and the remainder was primarily due to the failure to find an eligible respondent at home after repeated calls.

The interview process.—The statistics presented in this report are based on replies obtained in interviews of persons in the sampled 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 corresponding figures (which are derived from different sources) published in reports of the Bureau of the Census. (For population data for general use, see the official estimates presented in Bureau of the Census reports in the P-20, P-25, and P-60 series.)

Reliability of Estimates

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

As in any survey, the results are also subject to reporting and processing errors and errors due to nonresponse. To the extent possible, these types of errors were kept to a minimum by methods built into survey procedures. Although it is very difficult to measure the extent of bias in the Health Interview Survey, a number of studies have been conducted to study this problem and the results have been published.⁶⁻¹¹

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

The relative standard error of an estimate is obtained by dividing the standard error of the estimate by the estimate itself and is expressed as a percentage of the estimate. 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.

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 or on occasion may take on the value 2 or very rarely 3.

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.

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 defined as:

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

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

Type C. Statistics for which the reference period is 6 months.

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

General rules for determining relative sampling errors.—The "guide" on page 42, together with the following rules, will enable the reader to determine approximate relative standard errors from the charts for estimates presented in this report.

Rule 1. *Estimates of aggregates:* Approximate relative standard errors for estimates of aggregates such as the number of persons with a given characteristic are obtained from appropriate curves on page 44. 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 on page 43. 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 orthopedic 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 chart P4AN-M. 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, $d = X_1 - X_2$,

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

where $X_{1,2}$ 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.

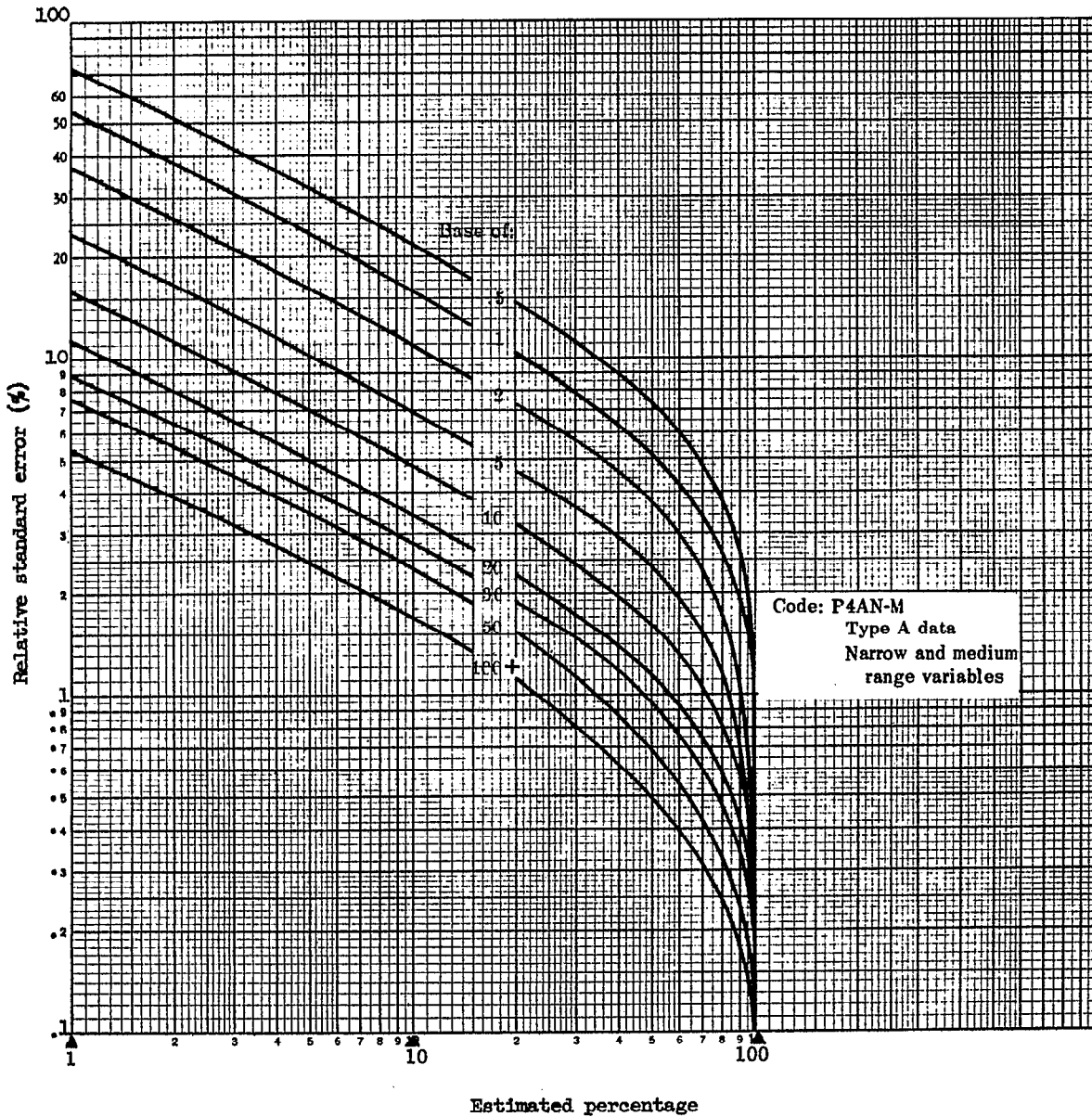
Guide to Use of Relative Standard Error Charts

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

(1) A=aggregate, P=percentage; (2) the number of calendar quarters of data collection; (3) the type of the statistic as described on page 40; and (4) the range of the statistic as described on page 40.

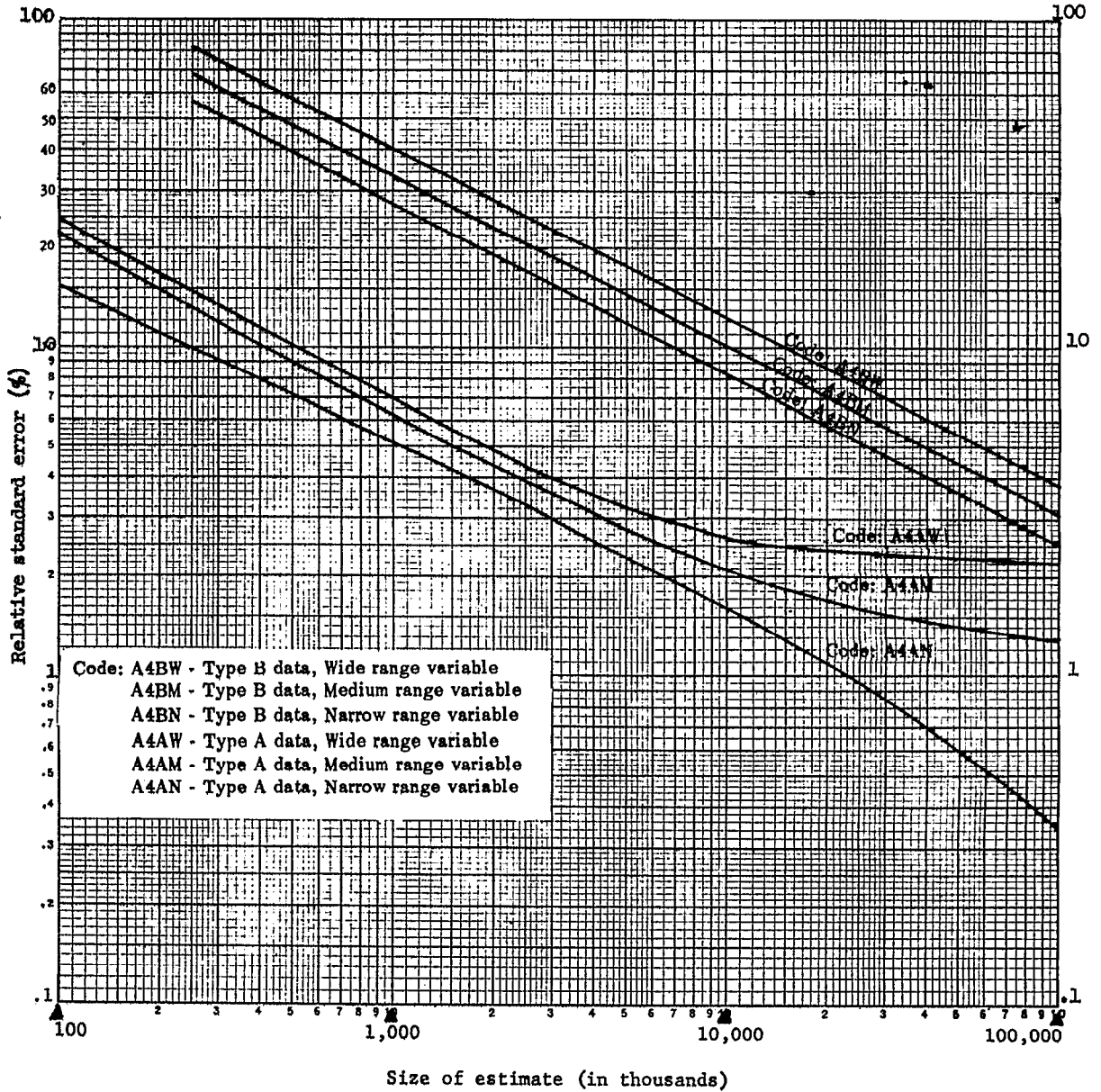
Statistic	Use:			Page
	Rule	Code	on	
Number of: Persons in the U.S. population, or total number in any age-sex category----- Persons in any other population group-----	1	Not subject to sampling error A4AN		44
Percent distribution of: Persons by insurance coverage status-----	2	P4AN-M		43
Persons with no insurance coverage by reason for no insurance-----	2	P4AN-M		43
Percent of: Persons with short-stay hospital episodes-----	2	P4AN-M		43
Persons with two hospital insurance plans or more-----	2	P4AN-M		43

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



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

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



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

APPENDIX II

DEFINITIONS OF CERTAIN TERMS USED IN THIS REPORT

Health Insurance

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

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

Kind of Coverage

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

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

Terms Relating to Hospitalization

Hospital episode.—A hospital episode is any continuous period of stay of one night or more in a hospital as an inpatient except the period of stay of a well newborn infant. A hospital episode is recorded for a family member whenever any part of his hospital stay is included in the 12-month period prior to the interview week.

Hospital.—For this survey a hospital is defined as any institution meeting one of the following criteria: (1) named in the listing of hospitals in the current Guide Issue of *Hospitals*, the Journal of the American Hospital Association; (2) named in the listing of hospitals in the Directories of the American Osteopathic Hospital Association; or (3) named in the annual inventory of non-Federal hospitals submitted by the States to the Health Care Facilities Service, Health Services and Mental Health Administration, in conjunction with the Hill-Burton program.

Short-stay hospital.—A short-stay hospital is one for which the type of service provided by the hospital is general; maternity; eye, ear, nose, and throat; children's; or osteopathic; or it may be the hospital department of an institution.

Terms Relating to Disability

Disability.—Disability is the general term used to describe any temporary or long-term reduction of a person's activity as a result of an acute or chronic condition.

Chronic activity limitation.—Persons are classified into four categories according to the extent to which

their activities are limited at present as a result of chronic conditions. Since the usual activities of preschool children, school-age children, housewives, and workers and other persons differ, a different set of criteria is used for each group. There is a general similarity between them, however, as will be seen in the following descriptions of the four categories:

1. *Persons unable to carry on major activity for their group* (major activity refers to ability to work, keep house, or go to school)

Preschool children: inability to take part in ordinary play with other children.

School-age children: inability to go to school.

Housewives: inability to do any housework.

Workers and all other persons: inability to work at a job or business.

2. *Persons limited in amount or kind of major activity performed* (major activity refers to ability to work, keep house, or go to school)

Preschool children: limited in amount or kind of play with other children, e.g., need special rest periods, cannot play strenuous games or cannot play for long periods at a time.

School-age children: limited to certain types of schools or in school attendance, e.g., need special schools or special teaching or cannot go to school full time or for long periods at a time.

Housewives: limited in amount or kind of housework, i.e., cannot lift children, wash or iron, or do housework for long periods at a time.

Workers and all other persons: limited in amount or kind of work, e.g., need special working aids or special rest periods at work, cannot work full time or for long periods at a time, or cannot do strenuous work.

3. *Persons not limited in major activity but otherwise limited* (major activity refers to ability to work, keep house, or go to school)

Preschool children: not classified in this category.

School-age children: not limited in going to school but limited in participation in athletics or other extracurricular activities.

Housewives: not limited in housework but limited in other activities such as church, clubs, hobbies, civic projects, or shopping.

Workers and all other persons: not limited in regular work activities but limited in other activities such as church, clubs, hobbies, civic projects, sports, or games.

4. *Persons not limited in activities*

Includes persons with chronic conditions whose activities are not limited in any of the ways described above.

Demographic, Social, and Economic 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 groups, "white" and "all other." "All other" includes Negro, American Indian, Chinese, Japanese, and so forth. Mexican persons are included with white unless definitely known to be Indian or of another race.

Income of family or unrelated individuals.—Each member of a family is classified according to the total income of the family of which he is a member. Unrelated individuals are classified according to their own income.

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

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.

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

outside the regular school system is not counted in determining the highest grade of school completed.

Marital status.—Marital status is recorded only for persons 17 years of age or older. The marital status categories in this report are as follows:

Under 17 includes all persons aged 0-16 regardless of their marital status.

Married includes all married persons not separated from their spouses. Persons with common-law marriage are considered as married.

Never married includes persons who were never married and persons whose only marriage was annulled.

Separated includes married persons who have a legal separation or who have parted because of other reasons. This does not include persons separated from their spouses because of the circumstances of their employment or service in the Armed Forces; these persons are considered married.

Widowed and divorced include, respectively, all persons who said they were either widowed or legally divorced.

Living arrangement.—The three categories of living arrangements shown in this report are as follows:

Living alone or with nonrelatives.—Living alone is defined as living in a one-member household. Living with nonrelatives is defined as living in a household with another person or persons none of whom are related to the person by blood, marriage, or adoption.

Living with relatives—married.—This category includes married persons who are living in a household with another person or persons one or more of whom are related to them by blood, marriage, or adoption. Persons with common-law marriages are considered to be married. For purposes of this category "married" excludes widowed, divorced, or separated. Persons whose only marriage was annulled are counted as "never married."

Living with relatives—other.—This category includes children living with parents or relatives; it also includes persons who are widowed, divorced, separated, or never married who are living in a household with another person or persons one or more of whom are related to them by blood marriage, or adoption. Persons whose only marriage was annulled are counted as "never married." "Separated" refers to married persons who have a legal separation or who have parted because of martial discord.

Usual activity.—All persons in the population are classified according to their usual activity during the 12-month period prior to the week of interview. The "usual" activity, in case more than one is reported, is the one at which the person spent the most time during the 12-month period. Children under 6 years of age are classified as "preschool." All persons aged 6-16 years are classified as "school age."

The categories of usual activity used in this report for persons aged 17 years and over are *usually working, usually keeping house, retired, and other activity*. For several reasons these categories are not comparable with somewhat similarly named categories in official Federal labor force statistics. First, the responses concerning usual activity are accepted without detailed questioning since the objective of the question is not to estimate the numbers of persons in labor force categories but to identify crudely certain population groups which may have differing health problems. Second, the figures represent the usual activity status over the period of an entire year, whereas official labor force statistics relate to a much shorter period, usually 1 week. Third, the minimum age for usually working persons is 17 in the Health Interview Survey, and the official labor force categories include all persons aged 14 or older. Finally, in the definitions of specific categories which follow, certain marginal groups are classified differently to simplify procedures.

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

Usually keeping house includes female persons 17 years of age or older whose major activity is described as "keeping house" and who cannot be classified as "working."

Retired includes persons 45 years old or over who consider themselves to be retired. In case of doubt, a person 45 years of age or older is counted as retired if he or she has either voluntarily or involuntarily stopped working, is not looking for work, and is not described as "keeping house." A retired person may or may not be unable to work.

Other activity includes males 17 years of age or older not classified as "working" or "retired" and females 17 years of age or older not classified as "working," "keeping house," or "retired." Persons aged 17 years and over who are going to school are included in this group.

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 as follows.

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

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

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

The definition of an individual SMSA involves two considerations: first, a city or cities of specified population which constitute the central city and identify the county in which it is located as the central county; second, economic and social relationships with contiguous counties (except in New England) which are metropolitan in character so that the periphery of the specific metropolitan area may be determined. SMSA's are not limited by State boundaries.

Farm and nonfarm residence.—The population residing outside SMSA's is subdivided into the farm population, which comprises all non-SMSA residents living on farms, and the nonfarm population, which comprises the remaining outside SMSA population. The farm population includes

persons living on places of 10 acres or more from which sales of farm products amounted to \$50 or more during the previous 12 months or on places of less than 10 acres from which sales of farm products amounted to \$250 or more during the preceding 12 months. Other persons living outside an SMSA were classified as nonfarm if their household paid rent for the house but their rent did not include any land used for farming.

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

Occupation.—A person's occupation may be defined as his principal job or business. For the purposes of this survey, the principal job or business is defined in one of the following ways. If the person worked during the 2-week-reference period of the interview, or had a job or business, the question concerning his occupation (or what kind of work he was doing) applies to his job during that period. If the respondent held more than one job, the question is directed to the one at which he spent the most time. For an unemployed person, this question refers to the last full-time civilian job he had. A person who has a job to which he has not yet reported, and has never had a previous job or business, is classified as a "new worker."

The occupation classes presented in this report and their code numbers as found in the *Classified Index of Occupations and Industries* of the U.S. Bureau of the Census are listed below.

Occupational Category	Census Code
<i>White-collar workers</i>	
Professional, technical, and kindred workers-----	000-195
Managers, officials, and proprietors, except farm-	250-285, R
Clerical and kindred workers-----	301-360, Y, Z
Sales workers-----	380-395, S
<i>Blue-collar workers</i>	
Craftsmen, foremen, and kindred workers-----	401-545, Q
Operatives and kindred workers-----	601-721, T, W
Laborers, except farm and mine-----	960-973, X
<i>Service workers</i>	
Private household workers-----	801-803, P
Other service workers-----	810-890
<i>Farm workers</i>	
Farm and farm managers-----	222, N
Farm laborers and foremen-----	901, 905, U, V
Unknown-----	995

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

Currently employed.—Persons 17 years of age and over who reported that at any time during the 2-week period covered by the interview they either worked at or had a job or business are currently employed. Current employment includes paid work as an employee of someone else; self-employment in business, farming, or professional practice; and unpaid work in a family business or farm. Persons who were temporarily absent from a job or business because of a temporary illness, vacation, strike, or bad weather are considered as currently employed if they expected to work as soon as the particular event causing the absence no longer existed.

Free-lance workers are considered as having a job if they had a definite arrangement with one employer or more to work for pay according to a weekly or monthly schedule, either full time or part time.

Excluded from the currently employed population are persons who have no definite employment schedule but work only when their services are needed. Also excluded from the currently employed population are (1) persons receiving revenue from an enterprise but not participating in its operation, (2) persons doing housework or charity work for which they receive no pay, (3) seasonal workers during the portion of the year they were not working, and (4) persons who were not working, even though having a job or business, but were on layoff or looking for work.

The number of currently employed persons estimated from the Health Interview Survey (HIS) will differ from the estimates prepared from the Current Population Survey (CPS) of the U.S. Bureau of the Census for several reasons. In addition to sampling variability they include three primary conceptual differences, namely: (1) HIS estimates are for persons 17 years of age and over; CPS estimates are for persons 16 years of age and over. (2) HIS uses a 2-week reference period, while CPS uses a 1-week reference period. (3) HIS is a continuing survey with separate samples taken weekly; CPS is a monthly sample taken for the survey week which includes the 12th of the month.

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

Class of worker.—Persons in the labor force are classified according to class of worker as follows:

Private paid workers are persons working for a private employer for wages, salary or commissions. This includes compensation by tips; piece rates or pay in kind; and wages or salary from settlement houses, churches, unions, and other nonprofit organizations.

Federal Government workers are persons who work for any branch of the Federal Government including employees of Government-owned bus lines and utilities, civilian employees of the Armed Forces, and persons elected to Federal offices,

Other government workers are persons who work for any branch of government other than the Federal Government, e.g., State, city, or county. Included in this group are civilian employees of the National Guard, persons elected to paid offices, employees of international organizations such as The United Nations, and employees of foreign governments.

Self-employed workers are persons working for profit or fees in their own business, farm, shop, or office. "Own business" includes persons who have their own tools or equipment and provide services on a contract, subcontract, or job basis. Officers of corporations are not classified as owning their own business, even though they do own all or part of the corporation stock; such persons are considered as "private paid." A person who operates a farm for himself, regardless of whether he owns or rents the land, is considered self-employed.

Other class of worker includes (1) persons not paid for work, (2) persons who have never worked in the past but have a job or business which will begin in the near future, (3) persons who have not worked in the past but are presently looking for work, and (4) persons for whom no information as to class of worker is available.

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