

# **Hospital and Surgical Insurance Coverage**

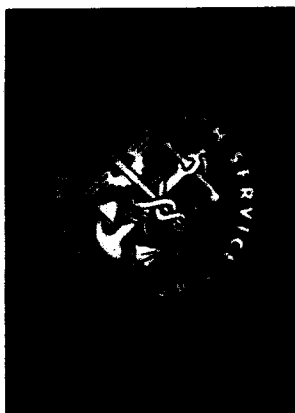
## **United States—1974**

Statistics are presented on the number of persons in the civilian noninstitutionalized population with hospital and surgical insurance coverage. Private hospital and surgical insurance coverage of persons under 65 years of age is distributed by selected demographic characteristics. Statistics on the number of hospital insurance plans per person, how the plans were obtained, and type of insurance organization are shown for this age group. Reasons for not having hospital insurance also are given for persons under 65 years. Based on data collected in health interviews during 1974.

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

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

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

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### SYMBOLS

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

# HOSPITAL AND SURGICAL INSURANCE COVERAGE

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

## INTRODUCTION

In 1974 the questionnaire for the Health Interview Survey (HIS) included an inquiry into the private health insurance coverage of all persons in the civilian noninstitutionalized population of the United States. Also included were questions about Medicare (as administered by the Social Security Administration) coverage of persons 65 years and over in the population. Information was obtained about the number of private health insurance plans carried, the type of insuring organization, and how the plan was obtained (whether through a group or an individual policy). Persons reporting no hospital insurance were asked why they had no health insurance coverage.

An estimated 79.7 percent of persons of all ages reported hospital insurance coverage and 78.1 percent reported surgical insurance coverage in 1974 (tables A and B). About 77.8 percent of persons under 65 years of age had private hospital insurance and 76.3 percent had surgical insurance. (Health insurance status was not reported for 2.1 percent of persons under 65 years of age.) Among persons 65 years and over, 96.7 percent had hospital insurance and 94.2 percent had surgical insurance. An estimated 39.0 percent of persons 65 years and over had Medicare hospital insurance alone, 53.8 percent had both Medicare and private hospital insurance, and 3.8 percent had private insurance alone (table C).

Because almost all persons aged 65 years and over are covered by health insurance through Medicare or a private health insurance plan, the

primary emphasis of this report is on the private health insurance status of persons under 65 years of age. Tables 1-12 show variations in health insurance coverage by demographic characteristics of persons under 65 years of age. For instance, as family income or education of the head of the family increases, the percent with health insurance coverage also increases. Tables 13 and 14 show the use of short-stay hospital by insurance coverage.

An estimated 13.0 percent of persons under 65 years of age had more than one hospital insurance plan (table 15). About 90.4 percent of persons with hospital insurance obtained insurance through a group enrollment (table 16). About 44.5 percent of persons under 65 years with hospital insurance were covered under a Blue Cross or Blue Shield plan (tables 17 and 18). An estimated 2.7 percent of persons covered by private hospital insurance belonged to prepaid group practice plans.<sup>a</sup>

Of the 37.5 million persons under age 65 years who had no private hospital insurance coverage (20.1 percent of this population), about 40.2 percent reported that they could not afford insurance and 31.9 percent said that some other type of aid was available to pay for hospitalization (table 19).

Earlier reports presenting estimates of health insurance coverage from the Health Interview

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<sup>a</sup>In 1975 a supplement to the Health Interview Survey questionnaire was used to obtain information on health insurance coverage under health maintenance organizations (HMO) or prepaid group practice. An estimated 6,124,000 persons under 65 years of age were reported to belong to either type of plan.

Table A. Number and percent distribution of persons by hospital insurance coverage,<sup>1</sup> according to sex and age: United States, 1974

Sex and age	Total population	Insured	Not insured	Unknown	Total population	In-sured	Not in-sured	Un-known
<u>Both sexes</u>		Number of persons in thousands			Percent distribution			
All ages .....	207,344	165,209	37,936	4,199	100.0	79.7	18.3	2.0
Under 65 years .....	186,603	145,159	37,498	3,945	100.0	77.8	20.1	2.1
65 years and over .....	20,741	20,049	438	254	100.0	96.7	2.1	1.2
<u>Male</u>								
All ages .....	100,030	80,373	17,728	1,928	100.0	80.3	17.7	1.9
Under 65 years .....	91,452	72,063	17,556	1,833	100.0	78.8	19.2	2.0
65 years and over .....	8,578	8,310	173	96	100.0	96.9	2.0	1.1
<u>Female</u>								
All ages .....	107,314	84,836	20,208	2,271	100.0	79.1	18.8	2.1
Under 65 years .....	95,151	73,096	19,943	2,112	100.0	76.8	21.0	2.2
65 years and over .....	12,163	11,740	265	158	100.0	96.5	2.2	1.3

<sup>1</sup>Includes private insurance for persons of all ages and Social Security Medicare coverage of persons 65 years and over.

Table B. Number and percent distribution of persons by surgical insurance coverage,<sup>1</sup> according to sex and age: United States, 1974

Sex and age	Total population	Insured	Not insured	Unknown	Total population	In-sured	Not in-sured	Un-known
<u>Both sexes</u>		Number of persons in thousands			Percent distribution			
All ages .....	207,344	161,880	40,889	4,575	100.0	78.1	19.7	2.2
Under 65 years .....	186,603	142,350	40,308	3,945	100.0	76.3	21.6	2.1
65 years and over .....	20,741	19,530	581	630	100.0	94.2	2.8	3.0
<u>Male</u>								
All ages .....	100,030	78,765	19,174	2,090	100.0	78.7	19.2	2.1
Under 65 years .....	91,452	70,667	18,952	1,833	100.0	77.3	20.7	2.0
65 years and over .....	8,578	8,099	222	257	100.0	94.4	2.6	3.0
<u>Female</u>								
All ages .....	107,314	83,115	21,714	2,485	100.0	77.5	20.2	2.3
Under 65 years .....	95,151	71,683	21,356	2,112	100.0	75.3	22.4	2.2
65 years and over .....	12,163	11,432	358	373	100.0	94.0	2.9	3.1

<sup>1</sup>Includes private insurance for persons of all ages and Social Security Medicare—Part B coverage of persons 65 years and over.

Table C. Hospital insurance coverage of persons 65 years and over, by source of insurance: United States, 1974

Insurance status	Number of persons in thousands	Percent of total
Persons 65 years and over .....	20,741	100.0
With hospital insurance .....	20,049	96.7
Medicare .....	19,251	92.8
Private hospital insurance .....	11,960	57.7
Medicare alone .....	8,089	39.0
Medicare and private hospital insurance .....	11,161	53.8
Private hospital insurance alone .....	798	3.8
Not covered by hospital insurance .....	438	2.1
Unknown if covered .....	254	1.2

Survey are Series 10, Numbers 11, 16, 42, and 66. Supplements to the *Monthly Vital Statistics Report* presented insurance data for July-December 1967, 1968, 1970, and 1974 (Vol. 18, Nos. 3 and 11; Vol. 21, No. 9; Vol. 25, No. 2).

### SOURCE AND LIMITATIONS OF THE DATA

The estimates presented in this report were derived from responses to household interviews conducted each week in a continuing nationwide survey of the civilian noninstitutionalized population. Each week a probability sample of households was interviewed by trained personnel of the U.S. Bureau of the Census to obtain information about the health and other characteristics of the target population. During 1974 the sample was composed of approximately 40,000 households containing about 116,000 persons living 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 this survey is presented in appendix I. Since the estimates show in this report are based on a sample of the population, they are subject to sampling error. Therefore, particular attention

should be paid to the section entitled "Reliability of Estimates." Sampling errors for 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. Charts of relative sampling errors and instructions for their use are shown in appendix I.

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 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 that 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 that pays only for loss of income.

The portions of the questionnaire used in 1974 to obtain information about health insurance coverage or reasons for not having insurance are illustrated in appendix III. The entire questionnaire is illustrated in the *Current Estimates* report for 1974 (Series 10, No. 100).

### HEALTH INSURANCE COVERAGE OF THE POPULATION

In 1974 an estimated 165,209,000 persons in the civilian, noninstitutionalized population, or 79.7 percent of the population, were insured by some form of hospital insurance (table A). About 157,119,000 persons had private hospital insurance. This number was obtained by adding the 145,159,000 persons under 65 years of age with private hospital insurance (table A) and the



11,960,000 persons aged 65 years and over with private hospital insurance (table C). Thus about 75.8 percent of the population reported being covered by private hospital insurance in 1974. About 19,251,000 persons aged 65 years and over reported having hospital insurance under Medicare. The extent of duplication of coverage for this age group is shown in table C—11,161,000 persons had both Medicare and private hospital insurance.

About 4,199,000 persons, or 2.0 percent of the population, did not report whether they had any hospital insurance coverage. If it is assumed that these persons have coverage to the same extent as the persons with known coverage, the percentage with coverage would rise from 79.7 percent to 81.3 percent. Similarly, the estimate of 75.8 percent covered by a private hospital insurance plan would rise to 77.4 percent. If the persons with unknown coverage were distributed in this manner, the number of persons with private hospital insurance may have been about 160,462,000.<sup>b</sup>

The question may be asked: "How does this estimate compare with that from other sources?" The primary source of comparable data on private hospital insurance is that from the Health Insurance Association of America (HIAA). For 1974 the number of persons protected by hospital insurance was estimated to be 171,760,000 persons of all ages—160,483,000 persons under 65 and 11,277,000 persons aged 65 years and over.<sup>c</sup>

Using the estimate from the Health Interview Survey data of 160,462,000 protected persons, after distributing the unknowns, it is seen that the Health Interview Survey estimate is 11,298,000 under that of the HIAA. If unknowns for the two age groups are distributed

for the Health Interview Survey data, the estimate for persons under 65 years of age is 148,349,000 (79.5 percent of this population) and for those 65 years and over 12,113,000 (58.4 percent). Thus the difference for persons under 65 rises to 12,134,000. However, for persons 65 years and over the HIS estimate is 836,000 over that from HIAA.

The differences in these estimates from the two sources may be accounted for in several ways. HIAA makes an adjustment for multiple coverage to arrive at the net coverage of persons with health insurance. It is possible that an underestimate of multiple coverage may result in the large discrepancy. For instance, in HIS data 13.0 percent of the population under age 65 had multiple coverage. (Table 15 shows an estimate of 17,726,000 persons with two plans and 1,096,000 with three plans or more.) Also, there may be underreporting of coverage in HIS, especially among persons under 65 years of age. It is quite possible for a household respondent to fail to report an insurance plan or to specify incorrectly the persons covered under a plan. The reversal in estimates for persons aged 65 years and over may result from an overreporting of private hospital insurance or an improper distribution of unknowns. For instance, if none of the unknowns were covered it would be improper to assume that 58.4 percent had private hospital insurance, and that the proportion should have been 57.7 percent as shown in table C.

Information on health insurance coverage (either private insurance or Medicare) was collected in 1968, 1970, 1972, and 1974. Figure 1 shows the percent of persons reporting hospital insurance coverage for all ages, under age 65 years, and age 65 years and over. Because data on Medicare coverage was not collected for persons under 65 years of age, the percents in this age group represent private insurance alone. The figure shows that estimates from the four survey periods are quite similar. The lower proportions for 1972 may have resulted from a change in collection procedure for that year that was more difficult for interviewers to follow and that made it more difficult to process the data. It should be noted that the percents of unknowns for all ages for the four time periods were 1.3 percent for 1968, 1.1 for 1970, 0.6 for

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<sup>b</sup>The report, "Private Health Insurance in 1974: A Review of Coverage, Enrollment, and Financial Experience," by M. S. Mueller and P. A. Piro in the *Social Security Bulletin*, March 1976, pp. 3-20 uses provisional estimates from the Health Interview Survey as one of its sources of data. Differences between percentages shown on page 20 of that paper and of those presented in this report result from changes made in the provisional estimates after complete editing and processing of the health insurance records.

<sup>c</sup>Source *Book of Health Insurance Data 1975-76*, Health Insurance Institute, New York, p. 22.

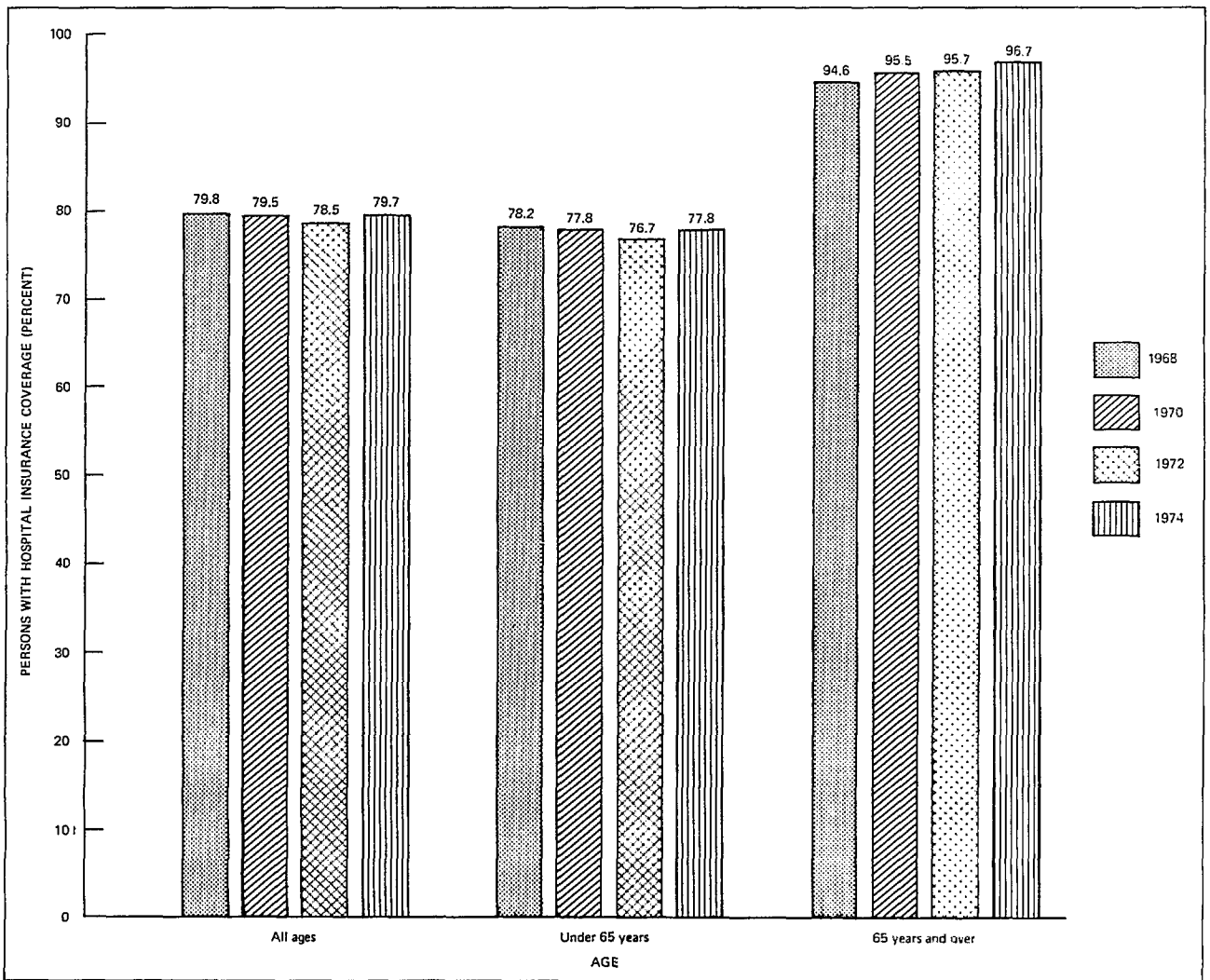


Figure 1. Percent of persons reporting hospital insurance coverage, by age: United States, selected years

1972, and 2.0 for 1974. Thus if the unknowns were distributed in the same manner as were the known cases, the estimates for the four time periods would be 80.8 percent for 1968, 80.3 for 1970, 79.0 for 1972, and 81.3 for 1974.

## INSURANCE COVERAGE OF PERSONS UNDER 65 YEARS OF AGE

### Demographic Characteristics

In 1974 among persons under 65 years of age, about 77.8 percent reported hospital insurance coverage, 20.1 percent reported no such

coverage, and 2.1 percent did not report whether or not they were covered (table 1). Persons under 25 years of age reported lower percents of coverage than did older persons. The same pattern was present for hospital insurance coverage in each of the 3 earlier years when health insurance information was collected in the Health Interview Survey (table D). Males reported a higher rate of hospital insurance coverage than females had.

As family income rose, so did the percent of persons protected by hospital and surgical insurance (table 2). When examining trends of hospital insurance coverage shown in table D, the reader should keep in mind the effects of

Table D. Percent of persons under 65 years of age with private hospital insurance, by selected characteristics: United States, selected years

Characteristic	1974	1972	1970	1968
	Percent of persons			
All persons .....	77.8	76.7	77.8	78.2
<u>Sex</u>				
Male .....	78.8	77.3	78.7	78.7
Female .....	76.8	76.1	76.9	77.8
<u>Age</u>				
Under 17 years .....	73.8	73.1	74.4	75.0
17-24 years .....	72.4	70.3	72.9	74.0
25-44 years .....	81.9	81.2	81.9	82.6
45-64 years .....	82.3	81.2	81.6	81.1
<u>Color</u>				
White .....	80.9	79.7	80.4	81.4
All other .....	57.7	56.4	59.9	56.0
<u>Family income</u>				
Less than \$3,000 .....	37.2	34.2	39.3	36.3
\$3,000-\$4,999 .....	41.0	46.3	53.1	56.8
\$5,000-\$6,999 .....	59.8	65.7	74.5	78.5
\$7,000-\$9,999 .....	76.2	81.7	84.3	89.3
\$10,000-\$14,999 .....	87.8	89.4	90.1	91.9
\$15,000 or more .....	91.8	91.8	90.2	93.0
<u>Education of head of family</u>				
Less than 9 years .....	62.4	60.0	62.3	63.7
9-11 years .....	70.1	70.3	73.3	74.3
12 years .....	81.3	81.4	83.8	84.2
13 years or more .....	87.9	87.3	87.3	89.5
<u>Marital status</u>				
Married .....	84.7	83.5	84.0	83.7
Widowed .....	69.1	69.1	69.5	69.9
Separated .....	49.1	47.7	50.8	48.1
Divorced .....	63.5	62.2	67.5	67.8
Never married .....	72.2	70.0	71.2	74.0
<u>Usual activity status</u>				
Usually working (17-64 years) .....	84.7	83.6	83.8	84.2
Usually keeping house (17-64 years) .....	73.3	73.5	75.7	75.7
Retired (45-64 years) .....	60.1	58.2	51.7	58.0
Other activity (17-64 years) .....	70.5	67.2	70.7	71.5
<u>Current employment status</u>				
Currently employed .....	85.3	83.9	84.3	84.4
Currently unemployed .....	64.0	60.9	63.5	63.9
Not in labor force .....	70.1	70.0	72.3	73.0
<u>Geographic region</u>				
Northeast .....	81.8	81.1	81.7	83.9
North Central .....	83.6	82.1	84.0	84.2
South .....	72.5	71.3	71.6	70.3
West .....	73.0	71.9	73.6	74.7
<u>Place of residence</u>				
All SMSA .....	79.3	78.6	80.3	81.3
Outside SMSA—nonfarm .....	74.3	73.8	73.5	74.4
Outside SMSA—farm .....	75.0	67.4	66.8	61.9

inflation on income groups and remember that the composition of the income groups has changed radically since 1968. Changes in the population probably account for the apparent decline in proportions covered by insurance.

White persons had substantially higher rates of insurance coverage than other persons had (table 3). When family income was also considered, the differential between the color groups was relatively small for family incomes of \$10,000 or more.

There is a direct relationship between educational attainment of the head of the family and health insurance coverage. As education level rose, the percent of persons with health insurance rose correspondingly (table 4). Families headed by a college graduate, that is, one with 16 years or more of formal education, reported 91.2 percent of persons with hospital insurance contrasted with 62.4 percent for families whose head had less than 9 years of schooling.

Among persons 17-64 years of age, health insurance coverage was highest among married persons and lowest among separated persons (table 5). Only about half (49.1 percent) of the 2.8 million separated persons in this age group had hospital insurance.

As might be expected, persons 17-64 years of age who were usually working reported high proportions of hospital and surgical insurance—84.7 percent and 83.0 percent, respectively (table 6). Among the usual activity status groups, persons who were not working, keeping house, or going to school reported the lower coverage (46.6 percent). It is of great interest that of persons aged 45-64 years who retired for health reasons only about half (50.3 percent) were covered by hospital insurance.

Persons living in the Northeast and North Central Regions reported considerably higher percents of health insurance coverage than did persons residing in the South and West Regions (table 7). The proportion of persons carrying health insurance was somewhat higher for residents of standard metropolitan statistical areas (SMSA's) than that for persons living outside these areas (table 8). It is of interest that farm and nonfarm residents outside metropolitan

areas reported about the same level of insurance coverage. Within SMSA's, residents of central cities had considerably less insurance coverage (72.7 percent) than residents outside central cities had (84.2 percent).

A notable change occurred over time in the proportion of the farm population reporting hospital insurance coverage. In 1968 61.9 percent had this coverage; the proportion increased to 75.0 percent in 1974 (table D).

The currently employed population had substantially higher percents of health insurance coverage than the unemployed group or persons not in the labor force had (table 9). It is of interest that this pattern remained stable during the four time periods shown in table D even though unemployed rates began climbing in the latter part of 1974.

Private paid workers and employees of Federal, State, and local governments had higher rates of insurance coverage than self-employed and other workers had (table 10). There was some variation in insurance coverage according to occupation and industry groups as shown in table 11. Farm laborers and farm foremen reported the lowest rate of coverage—about half of 936,000 workers. Farmers and farm managers had much higher coverage than other farm labor had.

Table 12 shows that persons who were unable to carry on the major activity of working, keeping house, or going to school were relatively less likely to be covered by health insurance. Persons limited in activity had somewhat lower proportions of insurance coverage than the not-limited group had.

### **Hospitalization of Insured and Not-Insured Persons**

Information about hospitalization is collected in the Health Interview Survey during the year prior to interview. During 1974 about 10.0 percent of all persons under 65 years of age experienced at least one hospital episode of inpatient care of one night or more in a short-stay hospital during the year prior to interview. The percent of persons with one or more short-stay hospital episodes during the

year prior to interview in 1974 was about the same for persons with or without hospital insurance coverage at the time of interview (table 13). There was also relatively little variation in this finding by age and family income level.

Although the rate of usage of short-stay hospitals for the insured and not-insured populations was about the same, the average number of days of hospitalization during the year prior to interview was somewhat greater for the not-insured population (table 14). For instance, among persons with annual family income under \$3,000, the not-insured persons reported 14.6 days of hospitalization compared to 8.5 days reported by the insured group.

### **Multiple Coverage, How Obtained, and Type of Plan**

During 1974 about 87.0 percent of persons with private hospital insurance reported carrying only one plan (table 15). An estimated 12.2 percent reported coverage under two plans, and about 0.8 percent (about 1 million persons) were covered by three or more plans. Persons with an annual family income of \$15,000 or more tended to have more multiple coverage than persons with lower income had. There was some variation in multiple coverage by geographic region. Persons residing in the North Central and West Regions had lesser proportions of multiple coverage than residents of the Northeast and South Regions had.

Respondents in the interview who reported a health insurance plan were asked: "Was this \_\_\_\_\_ plan obtained through an employer, union, or some other group?" Each affirmative response was classified as a group plan and each negative response was classified as an individual plan, that is obtained directly by some family member from an agent to insure that person himself or the family.

An estimated 87.1 percent of persons with private hospital insurance had policies obtained under group coverage only, and 3.3 percent had policies obtained under both group and individual plans (table 16). About 9.1 percent of persons carried individual plan only. There was considerable variation by family income as to how plans were obtained. Lower income groups

had a higher proportion of individual plans than persons with more income had. Persons living in the South Region showed the lowest proportion of group coverage.

Tables 17 and 18 present information on the type of hospital insurance carried in 1974. An estimated 44.5 percent of persons under 65 years of age with private hospital insurance had Blue plans sponsored by the Blue Cross and Blue Shield organizations. About 2.7 percent (about 3,977,000 persons) reported a prepaid plan, that is membership in a prepaid group practice plan.<sup>d</sup>

Blue Cross and Blue Shield coverage was much more pronounced in the Northeast Region (about 62.9 percent of persons had a Blue Cross and Blue Shield plan) than elsewhere. Blue Cross-Blue Shield coverage was lowest in the West Region where about 28.4 percent of persons were covered.

An estimated 2.6 million persons in the West Region had membership in a prepaid group practice. Thus about two-thirds (65.1 percent) of all persons reporting a prepaid plan resided in the West Region.

### **Reasons for Not Having Hospital Insurance**

Respondents in the health interview who were not covered by health insurance were shown Card N (see appendix III), and the following statement was read to them: "Many people do not carry health insurance for various reasons. Which of these statements describes why \_\_\_\_\_ is not covered by any health insur-

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<sup>d</sup>As mentioned in footnote a an estimated 6,124,000 persons under 65 years of age belonged to a health maintenance organization (HMO) or a prepaid group practice in 1975. The article on private health insurance in 1974 in the *Social Security Bulletin* referred to in footnote b showed that coverage under independent group practice prepayment plans in 1974 varied considerably by type of care provided. Hospital care was provided for 4,976,000 persons and physicians' services were provided in offices, clinics, or health centers for 6,174,000 persons. If this same relationship held for the approximately 4 million persons with hospital insurance, about 4.9 million people in 1974 would have been covered for physicians' services. The information on HMO or prepaid plans collected in 1975 did not specify type of care provided and are in line with the Social Security Administration data for 1974.

ance plan? Any other reasons? What is the main reason \_\_\_\_\_ is not covered by any health insurance plan?" Table 19 shows the main reason for not having private hospital insurance for persons under 65 years of age. The primary reason given by about two of each five persons was that they could not afford insurance. When this segment of the population was examined by annual family income, a steady decline in the proportion giving this reason was noted as income rose—about 47.8 percent of persons with an income less than \$3,000 and about 20.6 percent of persons with an income of \$15,000

or more. The second leading reason for not having private hospital insurance was that some other type of aid was available—for example, Medicare available to certain persons under 65. Other public programs providing care are Medicaid or welfare, Veterans Administration, and the care provided dependents of uniformed services personnel. An estimated 10.5 percent of persons did not believe in insurance or reported good health as the reason for not having coverage. The proportion increased with rise in family income so that 15.7 percent of persons in the highest income group gave these reasons.



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Table 1. Number and percent distribution of persons under 65 years of age by private hospital and surgical insurance coverage, according to sex and age: United States, 1974

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

Sex and age	Total population	Hospital insurance			Surgical insurance		
		Insured	Not insured	Un-known	Insured	Not insured	Un-known
<u>Both sexes</u>		Number of persons in thousands					
All ages under 65 years .....	186,603	145,159	37,498	3,945	142,350	40,308	3,945
Under 17 years .....	62,957	46,482	15,045	1,431	45,814	15,712	1,431
17-24 years .....	29,564	21,415	7,420	729	20,840	7,995	729
25-44 years .....	51,218	41,967	8,281	969	41,230	9,019	969
45-64 years .....	42,864	35,295	6,752	817	34,466	7,581	817
<u>Male</u>							
All ages under 65 years .....	91,452	72,063	17,556	1,833	70,667	18,952	1,833
Under 17 years .....	32,080	23,837	7,526	716	23,510	7,853	716
17-24 years .....	14,254	10,420	3,467	367	10,104	3,783	367
25-44 years .....	24,699	20,711	3,560	428	20,336	3,935	428
45-64 years .....	20,420	17,096	3,002	322	16,716	3,382	322
<u>Female</u>							
All ages under 65 years .....	95,151	73,096	19,943	2,112	71,683	21,356	2,112
Under 17 years .....	30,878	22,645	7,519	715	22,304	7,859	715
17-24 years .....	15,310	10,995	3,953	362	10,736	4,212	362
25-44 years .....	26,519	21,257	4,721	541	20,893	5,085	541
45-64 years .....	22,444	18,199	3,749	495	17,749	4,200	495
<u>Both sexes</u>		Percent distribution					
All ages under 65 years .....	100.0	77.8	20.1	2.1	76.3	21.6	2.1
Under 17 years .....	100.0	73.8	23.9	2.3	72.8	25.0	2.3
17-24 years .....	100.0	72.4	25.1	2.5	70.5	27.0	2.5
25-44 years .....	100.0	81.9	16.2	1.9	80.5	17.6	1.9
45-64 years .....	100.0	82.3	15.8	1.9	80.4	17.7	1.9
<u>Male</u>							
All ages under 65 years .....	100.0	78.8	19.2	2.0	77.3	20.7	2.0
Under 17 years .....	100.0	74.3	23.5	2.2	73.3	24.5	2.2
17-24 years .....	100.0	73.1	24.3	2.6	70.9	26.5	2.6
25-44 years .....	100.0	83.9	14.4	1.7	82.3	15.9	1.7
45-64 years .....	100.0	83.7	14.7	1.6	81.9	16.6	1.6
<u>Female</u>							
All ages under 65 years .....	100.0	76.8	21.0	2.2	75.3	22.4	2.2
Under 17 years .....	100.0	73.3	24.4	2.3	72.2	25.5	2.3
17-24 years .....	100.0	71.8	25.8	2.4	70.1	27.5	2.4
25-44 years .....	100.0	80.2	17.8	2.0	78.8	19.2	2.0
45-64 years .....	100.0	81.1	16.7	2.2	79.1	18.7	2.2

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

The approximate relative standard errors of the estimates shown in this table are found on pages 38 and 39.

Table 2. Number and percent distribution of persons under 65 years of age by private hospital and surgical insurance coverage, according to family income and age: United States, 1974

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

Family income and age	Total population <sup>1</sup>	Hospital insurance		Surgical insurance		Total population <sup>1</sup>	Hospital insurance		Surgical insurance		
		Insured	Not insured	Insured	Not insured		In-sured	Not in-sured	In-sured	Not in-sured	
<u>All incomes<sup>2</sup></u>		Number of persons in thousands					Percent distribution				
All ages under 65 years .....	186,603	145,159	37,498	142,350	40,308	100.0	77.8	20.1	76.3	21.6	
Under 17 years .....	62,957	46,482	15,045	45,814	15,712	100.0	73.8	23.9	72.8	25.0	
17-24 years .....	29,564	21,415	7,420	20,840	7,995	100.0	72.4	25.1	70.5	27.0	
25-44 years .....	51,218	41,967	8,281	41,230	9,019	100.0	81.9	16.2	80.5	17.6	
45-64 years .....	42,864	35,295	6,752	34,466	7,581	100.0	82.3	15.8	80.4	17.7	
<u>Less than \$3,000</u>											
All ages under 65 years .....	10,643	3,958	6,435	3,725	6,669	100.0	37.2	60.5	35.0	62.7	
Under 17 years .....	3,140	717	2,349	684	2,383	100.0	22.8	74.8	21.8	75.9	
17-24 years .....	3,046	1,693	1,246	1,603	1,336	100.0	55.6	40.9	52.6	43.9	
25-44 years .....	1,725	510	1,185	466	1,228	100.0	29.6	68.7	27.0	71.2	
45-64 years .....	2,731	1,038	1,656	971	1,722	100.0	38.0	60.6	35.6	63.1	
<u>\$3,000-\$4,999</u>											
All ages under 65 years .....	12,942	5,304	7,422	5,056	7,670	100.0	41.0	57.3	39.1	59.3	
Under 17 years .....	4,603	1,266	3,253	1,216	3,304	100.0	27.5	70.7	26.4	71.8	
17-24 years .....	2,592	1,174	1,378	1,108	1,444	100.0	45.3	53.2	42.7	55.7	
25-44 years .....	2,570	1,014	1,513	966	1,561	100.0	39.5	58.9	37.6	60.7	
45-64 years .....	3,177	1,850	1,277	1,768	1,361	100.0	58.2	40.2	55.6	42.8	
<u>\$5,000-\$6,999</u>											
All ages under 65 years .....	17,071	10,213	6,479	9,869	6,824	100.0	59.8	38.0	57.8	40.0	
Under 17 years .....	6,084	3,029	2,896	2,934	2,991	100.0	49.8	47.6	48.2	49.2	
17-24 years .....	3,240	1,954	1,227	1,874	1,308	100.0	60.3	37.9	57.8	40.4	
25-44 years .....	3,899	2,397	1,418	2,320	1,495	100.0	61.5	36.4	59.5	38.3	
45-64 years .....	3,849	2,833	938	2,741	1,030	100.0	73.6	24.4	71.2	26.8	
<u>\$7,000-\$9,999</u>											
All ages under 65 years .....	25,037	19,077	5,500	18,695	5,881	100.0	76.2	22.0	74.7	23.5	
Under 17 years .....	8,519	6,048	2,292	5,968	2,373	100.0	71.0	26.9	70.1	27.9	
17-24 years .....	4,205	3,076	1,064	3,004	1,135	100.0	73.2	25.3	71.4	27.0	
25-44 years .....	6,918	5,428	1,365	5,326	1,467	100.0	78.5	19.7	77.0	21.2	
45-64 years .....	5,394	4,524	779	4,397	906	100.0	83.9	14.4	81.5	16.8	
<u>\$10,000-\$14,999</u>											
All ages under 65 years .....	49,293	43,294	5,115	42,544	5,865	100.0	87.8	10.4	86.3	11.9	
Under 17 years .....	17,612	15,338	1,956	15,102	2,192	100.0	87.1	11.1	85.7	12.4	
17-24 years .....	6,590	5,386	1,067	5,287	1,166	100.0	81.7	16.2	80.2	17.7	
25-44 years .....	15,296	13,774	1,264	13,534	1,503	100.0	90.0	8.3	88.5	9.8	
45-64 years .....	9,796	8,796	827	8,621	1,003	100.0	89.8	8.4	88.0	10.2	
<u>\$15,000 or more</u>											
All ages under 65 years .....	60,698	55,727	3,817	55,060	4,484	100.0	91.8	6.3	90.7	7.4	
Under 17 years .....	19,621	17,922	1,266	17,759	1,429	100.0	91.3	6.5	90.5	7.3	
17-24 years .....	8,315	7,180	923	7,058	1,045	100.0	86.3	11.1	84.9	12.6	
25-44 years .....	18,228	16,983	964	16,794	1,152	100.0	93.2	5.3	92.1	6.3	
45-64 years .....	14,533	13,643	664	13,449	858	100.0	93.9	4.6	92.5	5.9	

<sup>1</sup>Includes persons of unknown insurance status.  
<sup>2</sup>Includes unknown income.

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

The approximate relative standard errors of the estimates shown in this table are found on pages 38 and 39.

Table 3. Number and percent distribution of persons under 65 years of age by private hospital and surgical insurance coverage, according to color, family income, and age: United States, 1974

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

Color, family income, and age	Total population <sup>1</sup>	Hospital insurance		Surgical insurance		Total population <sup>1</sup>	Hospital insurance		Surgical insurance	
		Insured	Not insured	Insured	Not insured		In-sured	Not in-sured	In-sured	Not in-sured
<b>WHITE</b>										
<u>All incomes<sup>2</sup></u>										
All ages under 65 years .....	161,859	130,895	27,788	128,566	30,117	100.0	80.9	17.2	79.4	18.6
Under 17 years .....	52,942	41,480	10,353	40,942	10,891	100.0	78.3	19.6	77.3	20.6
17-24 years .....	25,466	19,229	5,656	18,731	6,155	100.0	75.5	22.2	73.6	24.2
25-44 years .....	44,936	37,670	6,480	37,090	7,060	100.0	83.8	14.4	82.5	15.7
45-64 years .....	38,515	32,516	5,298	31,803	6,010	100.0	84.4	13.8	82.6	15.6
<u>Less than \$5,000</u>										
All ages under 65 years .....	16,188	7,218	8,667	6,907	8,977	100.0	44.6	53.5	42.7	55.5
Under 17 years .....	4,416	1,338	2,994	1,300	3,031	100.0	30.3	67.8	29.4	68.6
17-24 years .....	4,345	2,442	1,791	2,309	1,924	100.0	56.2	41.2	53.1	44.3
25-44 years .....	2,931	1,104	1,784	1,063	1,824	100.0	37.7	60.9	36.3	62.2
45-64 years .....	4,496	2,334	2,098	2,235	2,197	100.0	51.9	46.7	49.7	48.9
<u>\$5,000-\$9,999</u>										
All ages under 65 years .....	35,193	25,231	9,336	24,632	9,936	100.0	71.7	26.5	70.0	28.2
Under 17 years .....	11,683	7,586	3,846	7,452	3,979	100.0	64.9	32.9	63.8	34.1
17-24 years .....	6,292	4,409	1,802	4,265	1,936	100.0	70.1	28.6	67.9	30.8
25-44 years .....	9,068	6,622	2,294	6,484	2,432	100.0	73.0	25.3	71.5	26.8
45-64 years .....	8,151	6,615	1,395	6,421	1,589	100.0	81.2	17.1	78.8	19.5
<u>\$10,000 or more</u>										
All ages under 65 years .....	101,562	91,923	7,876	90,652	9,146	100.0	90.5	7.8	89.3	9.0
Under 17 years .....	34,236	30,753	2,833	30,399	3,188	100.0	89.8	8.3	88.8	9.3
17-24 years .....	13,606	11,589	1,719	11,396	1,912	100.0	85.2	12.6	83.8	14.1
25-44 years .....	30,810	28,355	1,990	27,978	2,367	100.0	92.0	6.5	90.8	7.7
45-64 years .....	22,911	21,225	1,334	20,879	1,679	100.0	92.6	5.8	91.1	7.3
<b>ALL OTHER</b>										
<u>All incomes<sup>2</sup></u>										
All ages under 65 years .....	24,744	14,265	9,710	13,783	10,192	100.0	57.7	39.3	55.7	41.2
Under 17 years .....	10,015	5,002	4,692	4,872	4,821	100.0	49.9	46.8	48.6	48.1
17-24 years .....	4,098	2,186	1,764	2,109	1,840	100.0	53.3	43.0	51.5	44.9
25-44 years .....	6,282	4,298	1,801	4,140	1,959	100.0	68.4	28.7	65.9	31.2
45-64 years .....	4,349	2,779	1,454	2,662	1,571	100.0	63.9	33.4	61.2	36.1
<u>Less than \$5,000</u>										
All ages under 65 years .....	7,397	2,045	5,190	1,873	5,362	100.0	27.6	70.2	25.3	72.5
Under 17 years .....	3,328	646	2,609	600	2,655	100.0	19.4	78.4	18.0	79.8
17-24 years .....	1,293	426	832	402	856	100.0	32.9	64.3	31.1	66.2
25-44 years .....	1,364	420	914	369	965	100.0	30.8	67.0	27.1	70.7
45-64 years .....	1,412	554	835	502	886	100.0	39.2	59.1	35.6	62.7
<u>\$5,000-\$9,999</u>										
All ages under 65 years .....	6,915	4,059	2,642	3,932	2,769	100.0	58.7	38.2	56.9	40.0
Under 17 years .....	2,920	1,491	1,343	1,450	1,384	100.0	51.1	46.0	49.7	47.4
17-24 years .....	1,153	621	489	603	507	100.0	53.9	42.4	52.3	44.0
25-44 years .....	1,749	1,203	489	1,163	530	100.0	68.8	28.0	66.5	30.3
45-64 years .....	1,092	743	322	717	348	100.0	68.0	29.5	65.7	31.9
<u>\$10,000 or more</u>										
All ages under 65 years .....	8,429	7,098	1,056	6,952	1,202	100.0	84.2	12.5	82.5	14.3
Under 17 years .....	2,997	2,506	389	2,462	433	100.0	83.6	13.0	82.1	14.4
17-24 years .....	1,299	977	271	949	299	100.0	75.2	20.9	73.1	23.0
25-44 years .....	2,715	2,401	238	2,350	289	100.0	88.4	8.8	85.6	10.6
45-64 years .....	1,418	1,214	158	1,191	181	100.0	85.6	11.1	84.0	12.8

<sup>1</sup>Includes persons of unknown insurance status.  
<sup>2</sup>Includes unknown income.

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

The approximate relative standard errors of the estimates shown in this table are found on pages 38 and 39.

Table 4. Number and percent distribution of persons under 65 years of age by private hospital and surgical insurance coverage, according to education of head of family and age: United States, 1974

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

Education of head of family and age	Total population <sup>1</sup>	Hospital insurance		Surgical insurance		Total population <sup>1</sup>	Hospital insurance		Surgical insurance		
		Insured	Not insured	Insured	Not insured		In-sured	Not in-sured	In-sured	Not in-sured	
<u>All education groups<sup>2</sup></u>		Number of persons in thousands					Percent distribution				
All ages under 65 years .....	186,603	145,159	37,498	142,350	40,308	100.0	77.8	20.1	76.3	21.6	
Under 17 years .....	62,957	46,482	15,045	45,814	15,712	100.0	73.8	23.9	72.8	25.0	
17-24 years .....	29,564	21,415	7,420	20,840	7,995	100.0	72.4	25.1	70.5	27.0	
25-44 years .....	51,218	41,967	8,281	41,230	9,019	100.0	81.9	16.2	80.5	17.6	
45-64 years .....	42,864	35,295	6,752	34,466	7,581	100.0	82.3	15.8	80.4	17.7	
<u>Less than 9 years</u>											
All ages under 65 years .....	33,775	21,092	11,944	20,499	12,536	100.0	62.4	35.4	60.7	37.1	
Under 17 years .....	10,622	5,751	4,648	5,631	4,768	100.0	54.1	43.8	53.0	44.9	
17-24 years .....	4,457	2,415	1,909	2,341	1,983	100.0	54.2	42.8	52.5	44.5	
25-44 years .....	6,598	4,315	2,154	4,192	2,277	100.0	65.4	32.6	63.5	34.5	
45-64 years .....	12,098	8,611	3,233	8,335	3,509	100.0	71.2	26.7	68.9	29.0	
<u>9-11 years</u>											
All ages under 65 years .....	31,769	22,283	8,708	21,860	9,131	100.0	70.1	27.4	68.8	28.7	
Under 17 years .....	11,640	7,301	3,997	7,197	4,100	100.0	62.7	34.3	61.8	35.2	
17-24 years .....	5,080	3,223	1,726	3,148	1,801	100.0	63.4	34.0	62.0	35.5	
25-44 years .....	7,672	5,690	1,805	5,583	1,912	100.0	74.2	23.5	72.8	24.9	
45-64 years .....	7,376	6,069	1,179	5,931	1,317	100.0	82.3	16.0	80.4	17.9	
<u>12 years</u>											
All ages under 65 years .....	63,194	51,393	10,604	50,443	11,554	100.0	81.3	16.8	79.8	18.3	
Under 17 years .....	21,986	17,197	4,355	16,945	4,608	100.0	78.2	19.8	77.1	21.0	
17-24 years .....	10,423	7,895	2,307	7,664	2,537	100.0	75.7	22.1	73.5	24.3	
25-44 years .....	17,884	15,004	2,569	14,755	2,818	100.0	83.9	14.4	82.5	15.8	
45-64 years .....	12,901	11,297	1,373	11,079	1,590	100.0	87.6	10.6	85.9	12.3	
<u>13-15 years</u>											
All ages under 65 years .....	26,258	22,106	3,666	21,745	4,027	100.0	84.2	14.0	82.8	15.3	
Under 17 years .....	8,286	6,971	1,172	6,904	1,239	100.0	84.1	14.1	83.3	15.0	
17-24 years .....	5,501	4,353	1,010	4,231	1,132	100.0	79.1	18.4	76.9	20.6	
25-44 years .....	7,988	6,895	961	6,808	1,048	100.0	86.3	12.0	85.2	13.1	
45-64 years .....	4,485	3,887	523	3,802	608	100.0	86.7	11.7	84.8	13.6	
<u>16 years or more</u>											
All ages under 65 years .....	29,578	26,971	2,026	26,540	2,457	100.0	91.2	6.8	89.7	8.3	
Under 17 years .....	9,717	8,834	640	8,720	753	100.0	90.9	6.6	89.7	7.7	
17-24 years .....	3,825	3,359	396	3,293	461	100.0	87.8	10.4	86.1	12.1	
25-44 years .....	10,618	9,763	677	9,615	826	100.0	91.9	6.4	90.6	7.8	
45-64 years .....	5,419	5,015	313	4,911	417	100.0	92.5	5.8	90.6	7.7	

<sup>1</sup>Includes persons of unknown insurance status.

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

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

The approximate relative standard errors of the estimates shown in this table are found on pages 38 and 39.

Table 5. Number and percent distribution of persons 17-64 years of age by private hospital and surgical insurance coverage, according to marital status and age: United States, 1974  
 Data are based on household interviews of the civilian, noninstitutionalized population. The survey design, general qualifications, and information on the reliability of the estimates are given in appendix I. Definitions of terms are given in appendix III]

Marital status and age	Total population <sup>1</sup>	Hospital insurance		Surgical insurance		Total population <sup>1</sup>	Hospital insurance		Surgical insurance		
		In-sured	Not in-sured	In-sured	Not in-sured		In-sured	Not in-sured	In-sured	Not in-sured	
<b>All marital statuses</b>		Number of persons in thousands					Percent distribution				
All ages 17-64 years .....	123,645	98,678	22,453	96,535	24,596	100.0	79.8	18.2	78.1	19.9	
17-24 years .....	29,564	21,415	7,420	20,840	7,995	100.0	72.4	25.1	70.5	27.0	
25-44 years .....	51,218	41,967	8,281	41,230	9,019	100.0	81.9	16.2	80.5	17.6	
45-64 years .....	42,864	35,295	6,752	34,466	7,581	100.0	82.3	15.8	80.4	17.7	
<b>Married</b>											
All ages 17-64 years .....	85,228	72,198	11,508	70,892	12,813	100.0	84.7	13.5	83.2	15.0	
17-24 years .....	9,831	7,241	2,424	7,069	2,596	100.0	73.7	24.7	71.9	26.4	
25-44 years .....	41,316	35,554	5,051	35,010	5,594	100.0	86.1	12.2	84.7	13.5	
45-64 years .....	34,081	29,403	4,033	28,812	4,623	100.0	86.3	11.8	84.5	13.6	
<b>Formerly married</b>											
All ages 17-64 years .....	12,427	7,706	4,490	7,428	4,768	100.0	62.0	36.1	59.8	38.4	
17-24 years .....	858	374	459	363	471	100.0	43.6	53.5	42.3	54.9	
25-44 years .....	4,943	2,926	1,920	2,845	2,002	100.0	59.2	38.8	57.6	40.5	
45-64 years .....	6,627	4,406	2,110	4,220	2,296	100.0	66.5	31.8	63.7	34.6	
<b>Widowed</b>											
All ages 17-64 years .....	3,954	2,734	1,134	2,617	1,251	100.0	69.1	28.7	66.2	31.6	
17-24 years .....	*	*	*	*	*	100.0	*	*	*	*	
25-44 years .....	459	285	163	277	171	100.0	62.1	35.5	60.3	37.3	
45-64 years .....	3,467	2,438	958	2,329	1,067	100.0	70.3	27.6	67.2	30.8	
<b>Separated</b>											
All ages 17-64 years .....	2,809	1,378	1,365	1,319	1,444	100.0	49.1	49.3	47.0	51.4	
17-24 years .....	392	146	236	140	242	100.0	37.2	60.2	35.7	61.7	
25-44 years .....	1,479	742	713	706	749	100.0	50.2	48.2	47.7	50.6	
45-64 years .....	937	489	435	472	453	100.0	52.2	46.4	50.4	48.3	
<b>Divorced</b>											
All ages 17-64 years .....	5,664	3,594	1,971	3,492	2,074	100.0	63.5	34.8	61.7	36.6	
17-24 years .....	437	217	211	212	216	100.0	49.7	48.3	48.5	49.4	
25-44 years .....	3,004	1,899	1,044	1,861	1,081	100.0	63.2	34.8	62.0	36.0	
45-64 years .....	2,223	1,478	717	1,419	776	100.0	66.5	32.3	63.8	34.9	
<b>Never married</b>											
All ages 17-64 years .....	25,990	18,773	6,456	18,215	7,014	100.0	72.2	24.8	70.1	27.0	
17-24 years .....	18,875	13,800	4,536	13,408	4,929	100.0	73.1	24.0	71.0	26.1	
25-44 years .....	4,959	3,487	1,311	3,374	1,424	100.0	70.3	26.4	68.0	28.7	
45-64 years .....	2,155	1,487	609	1,434	662	100.0	69.0	28.3	66.5	30.7	

<sup>1</sup>Includes persons of unknown insurance status.

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

The approximate relative standard errors of the estimates shown in this table are found on pages 38 and 39.

Table 6. Number and percent distribution of persons under 65 years of age by private hospital and surgical insurance coverage, according to usual activity status and age: United States, 1974

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

Usual activity status and age	Total population <sup>1</sup>	Hospital insurance		Surgical insurance		Total population <sup>1</sup>	Hospital insurance		Surgical insurance		
		Insured	Not insured	Insured	Not insured		In-insured	Not insured	In-insured	Not insured	
		Number of persons in thousands					Percent distribution				
All ages under 65 years .....	186,603	145,159	37,498	142,350	40,308	100.0	77.8	20.1	76.3	21.6	
<u>All activities</u>											
Under 17 years .....	62,957	46,482	15,045	45,814	15,712	100.0	73.8	23.9	72.8	25.0	
17-24 years .....	29,564	21,415	7,420	20,840	7,995	100.0	72.4	25.1	70.5	27.0	
25-44 years .....	51,218	41,967	8,281	41,230	9,019	100.0	81.9	16.2	80.5	17.6	
45-64 years .....	42,864	35,295	6,752	34,466	7,581	100.0	82.3	15.8	80.4	17.7	
<u>Preschool</u>											
Under 6 years .....	19,783	14,026	5,336	13,806	5,557	100.0	70.9	27.0	69.8	28.1	
<u>School-age</u>											
6-16 years .....	43,174	32,456	9,709	32,009	10,156	100.0	75.2	22.5	74.1	23.5	
<u>Usually working</u>											
All ages 17-64 years .....	77,029	65,227	10,281	63,900	11,608	100.0	84.7	13.3	83.0	15.1	
17-24 years .....	14,203	10,540	3,281	10,247	3,573	100.0	74.2	23.1	72.1	25.2	
25-44 years .....	35,348	30,317	4,366	29,802	4,881	100.0	85.8	12.4	84.3	13.8	
45-64 years .....	27,477	24,371	2,633	23,851	3,153	100.0	88.7	9.6	86.8	11.5	
<u>Usually keeping house (female)</u>											
All ages 17-64 years .....	29,392	21,550	7,247	21,060	7,736	100.0	73.3	24.7	71.7	26.3	
17-24 years .....	3,669	1,994	1,600	1,946	1,648	100.0	54.3	43.6	53.0	44.9	
25-44 years .....	13,850	10,620	2,986	10,419	3,187	100.0	76.7	21.6	75.2	23.0	
45-64 years .....	11,873	8,935	2,661	8,695	2,902	100.0	75.3	22.4	73.2	24.4	
<u>Retired—health reasons</u>											
45-64 years .....	1,478	744	705	698	751	100.0	50.3	47.7	47.2	50.8	
<u>Retired—other</u>											
45-64 years .....	795	622	160	612	170	100.0	78.2	20.1	77.0	21.4	
<u>Going to school</u>											
All ages 17-64 years .....	11,363	8,863	2,231	8,634	2,460	100.0	78.0	19.6	76.0	21.6	
17-24 years .....	10,482	8,249	1,988	8,034	2,203	100.0	78.7	19.0	76.6	21.0	
25-44 years .....	804	555	224	543	237	100.0	69.0	27.9	67.5	29.5	
45-64 years .....	77	59	*	57	*	100.0	76.6	*	74.0	*	
<u>Other activity</u>											
All ages 17-64 years .....	3,589	1,673	1,829	1,631	1,871	100.0	46.6	51.0	45.4	52.1	
17-24 years .....	1,210	632	552	613	571	100.0	52.2	45.6	50.7	47.2	
25-44 years .....	1,216	476	705	466	714	100.0	39.1	58.0	38.3	58.7	
45-64 years .....	1,164	565	573	553	585	100.0	48.5	49.2	47.5	50.3	

<sup>1</sup>Includes persons of unknown insurance status.

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

The approximate relative standard errors of the estimates shown in this table are found on pages 38 and 39.

Table 7. Number and percent distribution of persons under 65 years of age by private hospital and surgical insurance coverage, according to geographic region and age: United States, 1974

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

Geographic region and age	Total population <sup>1</sup>	Hospital insurance		Surgical insurance		Total population <sup>1</sup>	Hospital insurance		Surgical insurance		
		Insured	Not insured	Insured	Not insured		In-sured	Not in-sured	In-sured	Not in-sured	
<b>All regions</b>		Number of persons in thousands					Percent distribution				
All ages under 65 years .....	186,603	145,159	37,498	142,350	40,308	100.0	77.8	20.1	76.3	21.6	
Under 17 years .....	62,957	46,482	15,045	45,814	15,712	100.0	73.8	23.9	72.8	25.0	
17-24 years .....	29,564	21,415	7,420	20,840	7,995	100.0	72.4	25.1	70.5	27.0	
25-44 years .....	51,218	41,967	8,281	41,230	9,019	100.0	81.9	16.2	80.5	17.6	
45-64 years .....	42,864	35,295	6,752	34,466	7,581	100.0	82.3	15.8	80.4	17.7	
<b>Northeast</b>		Number of persons in thousands					Percent distribution				
All ages under 65 years .....	43,558	35,638	7,048	34,782	7,903	100.0	81.8	16.2	79.9	18.1	
Under 17 years .....	14,016	10,930	2,799	10,728	3,001	100.0	78.0	20.0	76.5	21.4	
17-24 years .....	6,890	5,244	1,466	5,072	1,638	100.0	76.1	21.3	73.6	23.8	
25-44 years .....	11,656	9,861	1,597	9,659	1,799	100.0	84.6	13.7	82.9	15.4	
45-64 years .....	10,996	9,603	1,186	9,323	1,465	100.0	87.3	10.8	84.8	13.3	
<b>North Central</b>		Number of persons in thousands					Percent distribution				
All ages under 65 years .....	50,616	42,338	7,240	41,598	7,980	100.0	83.6	14.3	82.2	15.8	
Under 17 years .....	17,412	14,042	2,954	13,877	3,118	100.0	80.6	17.0	79.7	17.9	
17-24 years .....	8,254	6,596	1,477	6,401	1,672	100.0	79.9	17.9	77.6	20.3	
25-44 years .....	13,791	12,003	1,541	11,822	1,723	100.0	87.0	11.2	85.7	12.5	
45-64 years .....	11,159	9,698	1,268	9,498	1,468	100.0	86.9	11.4	85.1	13.2	
<b>South</b>		Number of persons in thousands					Percent distribution				
All ages under 65 years .....	58,878	42,682	14,771	41,776	15,677	100.0	72.5	25.1	71.0	26.6	
Under 17 years .....	20,206	13,653	6,042	13,425	6,270	100.0	67.6	29.9	66.4	31.0	
17-24 years .....	9,180	6,190	2,733	6,033	2,889	100.0	67.4	29.8	65.7	31.5	
25-44 years .....	16,128	12,643	3,127	12,379	3,391	100.0	78.4	19.4	76.8	21.0	
45-64 years .....	13,363	10,197	2,869	9,939	3,127	100.0	76.3	21.5	74.4	23.4	
<b>West</b>		Number of persons in thousands					Percent distribution				
All ages under 65 years .....	33,551	24,501	8,440	24,194	8,747	100.0	73.0	25.2	72.1	26.1	
Under 17 years .....	11,324	7,857	3,251	7,784	3,324	100.0	69.4	28.7	68.7	29.4	
17-24 years .....	5,239	3,385	1,745	3,334	1,796	100.0	64.6	33.3	63.6	34.3	
25-44 years .....	9,643	7,461	2,016	7,370	2,107	100.0	77.4	20.9	76.4	21.9	
45-64 years .....	7,346	5,798	1,429	5,705	1,522	100.0	78.9	19.5	77.7	20.7	

<sup>1</sup>Includes persons of unknown insurance status.

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

The approximate relative standard errors of the estimates shown in this table are found on pages 38 and 39.

Table 8. Number and percent distribution of persons under 65 years of age by private hospital and surgical insurance coverage, according to place of residence and age: United States, 1974

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

Place of residence and age	Total population <sup>1</sup>	Hospital insurance		Surgical insurance		Total population <sup>1</sup>	Hospital insurance		Surgical insurance	
		Insured	Not insured	Insured	Not insured		In-sured	Not in-sured	In-sured	Not in-sured
<b>All areas</b>										
Number of persons in thousands										
All ages under 65 years .....	186,603	145,159	37,498	142,350	40,308	100.0	77.8	20.1	76.3	21.6
Under 17 years .....	62,957	46,482	15,045	45,814	15,712	100.0	73.8	23.9	72.8	25.0
17-24 years .....	29,564	21,415	7,420	20,840	7,995	100.0	72.4	25.1	70.5	27.0
25-44 years .....	51,218	41,967	8,281	41,230	9,019	100.0	81.9	16.2	80.5	17.6
45-64 years .....	42,864	35,295	6,752	34,466	7,581	100.0	82.3	15.8	80.4	17.7
<b>All SMSA</b>										
All ages under 65 years .....	129,862	102,951	24,176	100,820	26,308	100.0	79.3	18.6	77.6	20.3
Under 17 years .....	43,083	32,421	9,704	31,895	10,229	100.0	75.3	22.5	74.0	23.7
17-24 years .....	20,907	15,409	4,963	14,968	5,404	100.0	73.7	23.7	71.6	25.8
25-44 years .....	36,277	30,166	5,422	29,611	5,977	100.0	83.2	14.9	81.6	16.5
45-64 years .....	29,595	24,956	4,088	24,346	4,698	100.0	84.3	13.8	82.3	15.9
<b>Central city</b>										
All ages under 65 years .....	55,866	40,616	13,976	39,753	14,840	100.0	72.7	25.0	71.2	26.6
Under 17 years .....	18,122	11,890	5,820	11,696	6,014	100.0	65.6	32.1	64.5	33.2
17-24 years .....	9,625	6,558	2,808	6,369	2,997	100.0	68.1	29.2	66.2	31.1
25-44 years .....	15,048	11,710	3,026	11,485	3,251	100.0	77.8	20.1	76.3	21.6
45-64 years .....	13,072	10,458	2,323	10,203	2,578	100.0	80.0	17.8	78.1	19.7
<b>Not central city</b>										
All ages under 65 years .....	73,995	62,335	10,200	61,067	11,468	100.0	84.2	13.8	82.5	15.5
Under 17 years .....	24,961	20,530	3,884	20,199	4,215	100.0	82.2	15.6	80.9	16.9
17-24 years .....	11,282	8,851	2,154	8,599	2,407	100.0	78.5	19.1	76.2	21.3
25-44 years .....	21,229	18,456	2,396	18,126	2,726	100.0	86.9	11.3	85.4	12.8
45-64 years .....	16,523	14,498	1,765	14,143	2,120	100.0	87.7	10.7	85.6	12.8
<b>Outside SMSA—nonfarm</b>										
All ages under 65 years .....	50,147	37,265	11,728	36,665	12,328	100.0	74.3	23.4	73.1	24.6
Under 17 years .....	17,604	12,396	4,752	12,273	4,875	100.0	70.4	27.0	69.7	27.7
17-24 years .....	7,819	5,411	2,223	5,283	2,351	100.0	69.2	28.4	67.6	30.1
25-44 years .....	13,429	10,641	2,526	10,477	2,689	100.0	79.2	18.8	78.0	20.0
45-64 years .....	11,295	8,817	2,228	8,631	2,413	100.0	78.1	19.7	76.4	21.4
<b>Outside SMSA—farm</b>										
All ages under 45 years .....	6,595	4,943	1,595	4,865	1,673	100.0	75.0	24.2	73.8	25.4
Under 17 years .....	2,271	1,665	590	1,647	608	100.0	73.3	26.0	72.5	26.8
17-24 years .....	838	595	235	589	240	100.0	71.0	28.0	70.3	28.6
25-44 years .....	1,512	1,161	334	1,141	354	100.0	76.8	22.1	75.5	23.4
45-64 years .....	1,974	1,523	436	1,488	471	100.0	77.2	22.1	75.4	23.9

<sup>1</sup>Includes persons of unknown insurance status.

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

The approximate relative standard errors of the estimates shown in this table are found on pages 38 and 39.



Table 9. Number and percent distribution of persons 17-64 years of age by private hospital and surgical insurance coverage, according to current employment status and age: United States, 1974

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

Current employment status and age	Total population <sup>1</sup>	Hospital insurance		Surgical insurance		Total population <sup>1</sup>	Hospital insurance		Surgical insurance		
		In-sured	Not in-sured	In-sured	Not in-sured		In-sured	Not in-sured	In-sured	Not in-sured	
<u>All statuses</u>		Number of persons in thousands					Percent distribution				
All ages 17-64 years .....	123,645	99,678	22,453	96,535	24,596	100.0	79.8	18.2	78.1	19.9	
17-24 years .....	29,564	21,415	7,420	20,840	7,995	100.0	72.4	25.1	70.5	27.0	
25-44 years .....	51,218	41,967	8,281	41,230	9,019	100.0	81.9	16.2	80.5	17.6	
45-64 years .....	42,864	35,295	6,752	34,466	7,581	100.0	82.3	15.8	80.4	17.7	
<u>Currently employed</u>											
All ages 17-64 years .....	81,306	69,382	10,329	67,942	11,770	100.0	85.3	12.7	83.6	14.5	
17-24 years .....	18,294	14,257	3,575	13,862	3,970	100.0	77.9	19.5	75.8	21.7	
25-44 years .....	35,787	30,923	4,198	30,406	4,714	100.0	86.4	11.7	85.0	13.2	
45-64 years .....	27,225	24,203	2,556	23,674	3,085	100.0	88.9	9.4	87.0	11.3	
<u>Currently unemployed</u>											
All ages 17-64 years .....	6,100	3,907	2,095	3,808	2,194	100.0	64.0	34.3	62.4	36.0	
17-24 years .....	2,526	1,463	1,006	1,414	1,055	100.0	57.9	39.8	36.0	41.8	
25-44 years .....	2,196	1,381	786	1,351	816	100.0	62.9	35.8	61.5	37.2	
45-64 years .....	1,379	1,063	303	1,043	323	100.0	77.1	22.0	75.6	23.4	
<u>Not in labor force</u>											
All ages 17-64 years .....	36,239	25,389	10,029	24,786	10,632	100.0	70.1	27.7	68.4	29.3	
17-24 years .....	8,744	5,695	2,840	5,565	2,970	100.0	65.1	32.5	63.6	34.0	
25-44 years .....	13,235	9,664	3,297	9,472	3,489	100.0	73.0	24.9	71.6	26.4	
45-64 years .....	14,260	10,030	3,892	9,749	4,173	100.0	70.3	27.3	68.4	29.3	

<sup>1</sup>Includes persons of unknown insurance status.

NOTE: For official population estimates for more general use, see U.S. Bureau of the Census reports on the civilian population of the United States in *Current Population Reports*, Series P-20, P-25, and P-60; and Bureau of Labor Statistics monthly report, *Employment and Earnings*.

The approximate relative standard errors of the estimates shown in this table are found on pages 38 and 39.

Table 10. Number and percent distribution of currently employed persons 17-64 years of age by private hospital and surgical insurance coverage, according to class of worker and age: United States, 1974

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

Class of worker and age	Total population <sup>1</sup>	Hospital insurance		Surgical insurance		Total population <sup>1</sup>	Hospital insurance		Surgical insurance	
		In-sured	Not in-sured	In-sured	Not in-sured		In-sured	Not in-sured	In-sured	Not in-sured
<b>All classes of workers</b>										
Number of persons in thousands										
All ages 17-64 years .....	81,306	69,382	10,329	67,942	11,770	100.0	85.3	12.7	83.6	14.5
17-24 years .....	18,294	14,257	3,575	13,862	3,970	100.0	77.9	19.5	75.8	21.7
25-44 years .....	35,787	30,923	4,198	30,406	4,714	100.0	86.4	11.7	85.0	13.2
45-64 years .....	27,225	24,203	2,556	23,674	3,085	100.0	88.9	9.4	87.0	11.3
<b>Private paid workers<sup>2</sup></b>										
Number of persons in thousands										
All ages 17-64 years .....	59,982	51,403	7,345	50,345	8,404	100.0	85.7	12.2	83.9	14.0
17-24 years .....	15,276	11,973	2,926	11,646	3,253	100.0	78.4	19.2	76.2	21.3
25-44 years .....	26,197	22,804	2,884	22,418	3,270	100.0	87.0	11.0	85.6	12.5
45-64 years .....	18,509	16,626	1,535	16,281	1,880	100.0	89.8	8.3	88.0	10.2
<b>Federal Government workers</b>										
Number of persons in thousands										
All ages 17-64 years .....	2,997	2,642	312	2,590	364	100.0	88.2	10.4	86.4	12.1
17-24 years .....	352	277	68	264	80	100.0	78.7	19.3	75.0	22.7
25-44 years .....	1,355	1,194	137	1,171	160	100.0	88.1	10.1	86.4	11.8
45-64 years .....	1,290	1,172	107	1,154	124	100.0	90.9	8.3	89.5	9.6
<b>State government workers</b>										
Number of persons in thousands										
All ages 17-64 years .....	3,337	3,040	236	2,975	301	100.0	91.1	7.1	89.2	9.0
17-24 years .....	738	614	103	598	119	100.0	83.2	14.0	81.0	16.1
25-44 years .....	1,545	1,422	93	1,393	122	100.0	92.0	6.0	90.2	7.9
45-64 years .....	1,053	1,004	40	984	60	100.0	95.3	3.8	93.4	5.7
<b>Local government workers</b>										
Number of persons in thousands										
All ages 17-64 years .....	6,902	6,293	486	6,203	576	100.0	91.2	7.0	89.9	8.3
17-24 years .....	1,104	892	181	874	199	100.0	80.8	16.4	79.2	18.0
25-44 years .....	3,292	3,049	185	3,019	216	100.0	92.6	5.6	91.7	6.6
45-64 years .....	2,507	2,352	119	2,310	161	100.0	93.8	4.7	92.1	6.4
<b>Self-employed workers</b>										
Number of persons in thousands										
All ages 17-64 years .....	6,720	4,971	1,665	4,819	1,818	100.0	74.0	24.8	71.7	27.1
17-24 years .....	489	275	206	263	218	100.0	56.2	42.1	53.8	44.6
25-44 years .....	2,857	2,040	786	1,999	827	100.0	71.4	27.5	70.0	28.9
45-64 years .....	3,374	2,656	672	2,556	772	100.0	78.7	19.9	75.8	22.9
<b>Other class of worker</b>										
Number of persons in thousands										
All ages 17-64 years .....	1,368	1,032	285	1,010	307	100.0	75.4	20.8	73.8	22.4
17-24 years .....	335	226	91	216	101	100.0	67.5	27.2	64.5	30.1
25-44 years .....	541	413	112	407	118	100.0	76.3	20.7	75.2	21.8
45-64 years .....	492	393	82	388	87	100.0	79.9	16.7	78.9	17.7

<sup>1</sup>Includes persons of unknown insurance status.

<sup>2</sup>Includes self-employed persons whose business (other than farm) is incorporated (see appendix II).

NOTE: For official population estimates for more general use, see U.S. Bureau of the Census reports on the civilian population of the United States in *Current Population Reports*, Series P-20, P-25, and P-60; and Bureau of Labor Statistics monthly report, *Employment and Earnings*.

The approximate relative standard errors of the estimates shown in this table are found on pages 38 and 39.

Table 11. Number and percent distribution of currently employed persons 17-64 years of age by private hospital and surgical insurance coverage, according to occupation and industry: United States, 1974

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

Occupation and industry	Cur- rently em- ployed popu- lation <sup>1</sup>	Hospital insurance		Surgical insurance		Cur- rently em- ployed popu- lation <sup>1</sup>	Hospital insurance		Surgical insurance	
		In- sured	Not in- sured	In- sured	Not in- sured		In- sured	Not in- sured	In- sured	Not in- sured
	Number of persons in thousands					Percent distribution				
Total <sup>2</sup> .....	81,306	69,382	10,329	67,942	11,770	100.0	85.3	12.7	83.6	14.5
<u>Occupation</u>										
Professional, technical, and kindred workers .....	12,035	11,087	723	10,897	914	100.0	92.1	6.0	90.5	7.6
Managers and administrators, except farm .....	8,612	7,707	789	7,561	935	100.0	89.5	9.2	87.3	10.9
Sales workers .....	4,807	4,103	588	3,999	693	100.0	85.4	12.2	83.2	14.4
Clerical and kindred workers .....	14,441	12,907	1,239	12,696	1,450	100.0	89.4	8.6	87.9	10.0
Craftsmen and kindred workers .....	11,273	9,631	1,448	9,440	1,639	100.0	85.4	12.8	83.7	14.5
Operatives, except transport .....	10,100	8,762	1,119	8,586	1,294	100.0	86.8	11.1	85.0	12.8
Transport equipment operatives .....	3,193	2,643	491	2,584	550	100.0	82.8	15.4	80.9	17.2
Laborers, except farm .....	3,548	2,626	847	2,536	936	100.0	74.0	23.9	71.5	26.4
Farmers and farm managers .....	1,360	1,034	318	994	358	100.0	76.0	23.4	73.1	26.3
Farm laborers and farm foremen .....	936	483	436	466	453	100.0	51.6	46.6	49.8	48.4
Private household workers .....	945	569	353	539	383	100.0	60.2	37.4	57.0	40.5
Service workers, except private household .....	9,190	7,132	1,850	6,969	2,013	100.0	77.6	20.1	75.8	21.9
<u>Industry</u>										
Agriculture .....	2,705	1,795	876	1,725	946	100.0	66.4	32.4	63.8	35.0
Forestry and fisheries .....	94	69	*	66	*	100.0	73.4	*	70.2	*
Mining .....	615	542	63	540	65	100.0	88.1	10.2	87.8	10.6
Construction .....	5,531	4,197	1,231	4,077	1,351	100.0	75.9	22.3	73.7	24.4
Manufacturing .....	20,109	18,443	1,279	18,134	1,589	100.0	91.7	6.4	90.2	7.9
Transportation and public utilities .....	5,578	5,038	440	4,961	517	100.0	90.3	7.9	88.9	9.3
Wholesale and retail trade .....	15,020	12,196	2,486	11,895	2,787	100.0	81.2	16.6	79.2	18.6
Finance, insurance, and real estate .....	4,406	3,942	385	3,897	429	100.0	89.5	8.7	88.4	9.7
Services and miscellaneous .....	21,392	17,904	3,054	17,487	3,470	100.0	83.7	14.3	81.7	16.2
Public administration .....	5,040	4,575	386	4,508	453	100.0	90.8	7.7	89.4	9.0

<sup>1</sup>Includes persons of unknown insurance status.

<sup>2</sup>Includes unknown occupation or industry.

NOTE: For official population estimates for more general use, see U.S. Bureau of the Census reports on the civilian population of the United States in *Current Population Reports*, Series P-20, P-25, and P-60; and Bureau of Labor Statistics monthly report, *Employment and Earnings*.

The approximate relative standard errors of the estimates shown in this table are found on pages 38 and 39.

Table 12. Number and percent distribution of persons under 65 years of age by private hospital and surgical insurance coverage, according to chronic activity limitation status and age: United States, 1974

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

Chronic activity limitation status and age	Total population <sup>1</sup>	Hospital insurance		Surgical insurance		Total population <sup>1</sup>	Hospital insurance		Surgical insurance	
		Insured	Not insured	Insured	Not insured		Insured	Not insured	Insured	Not insured
<b>All limitation statuses</b>										
Number of persons in thousands										
All ages under 65 years .....	186,603	145,159	37,498	142,350	40,308	100.0	77.8	20.1	76.3	21.6
Under 17 years .....	62,957	46,482	15,045	45,814	15,712	100.0	73.8	23.9	72.8	25.0
17-24 years .....	29,564	21,415	7,420	20,840	7,995	100.0	72.4	25.1	70.5	27.0
25-44 years .....	51,218	41,967	8,281	41,230	9,019	100.0	81.9	16.2	80.5	17.6
45-64 years .....	42,864	35,295	6,752	34,466	7,581	100.0	82.3	15.8	80.4	17.7
Percent distribution										
<b>With limitation in activity</b>										
All ages under 65 years .....	19,781	13,327	6,101	12,955	6,473	100.0	67.4	30.8	65.5	32.7
Under 17 years .....	2,305	1,578	676	1,557	697	100.0	68.5	29.3	67.5	30.2
17-24 years .....	1,914	1,202	673	1,171	704	100.0	62.8	35.2	61.2	36.8
25-44 years .....	5,234	3,489	1,654	3,405	1,738	100.0	66.7	31.6	65.1	33.2
45-64 years .....	10,327	7,058	3,098	6,822	3,334	100.0	68.3	30.0	66.1	32.3
<b>Unable to carry on major activity<sup>2</sup></b>										
All ages under 65 years .....	3,367	1,544	1,766	1,477	1,833	100.0	45.9	52.5	43.9	54.4
Under 17 years .....	135	77	56	74	60	100.0	57.0	41.5	54.8	44.4
17-24 years .....	197	85	110	87	109	100.0	43.1	55.8	44.2	55.3
25-44 years .....	641	222	408	212	418	100.0	34.6	63.7	33.1	65.2
45-64 years .....	2,393	1,159	1,192	1,105	1,246	100.0	48.4	49.8	46.2	52.1
<b>Limited in amount or kind of major activity<sup>2</sup></b>										
All ages under 65 years .....	10,484	7,218	3,079	7,025	3,272	100.0	68.8	29.4	67.0	31.2
Under 17 years .....	1,064	694	354	682	366	100.0	65.2	33.3	64.1	34.4
17-24 years .....	817	489	306	480	315	100.0	59.9	37.5	58.8	32.6
25-44 years .....	2,887	1,934	908	1,888	954	100.0	67.0	31.5	65.4	33.0
45-64 years .....	5,715	4,102	1,511	3,975	1,638	100.0	71.8	26.4	69.6	28.7
<b>Limited, but not in major activity</b>										
All ages under 65 years .....	5,931	4,565	1,256	4,452	1,368	100.0	77.0	21.2	75.1	23.1
Under 17 years .....	1,106	808	265	801	271	100.0	73.1	24.0	72.4	24.5
17-24 years .....	900	627	258	604	281	100.0	69.7	28.7	67.1	31.2
25-44 years .....	1,706	1,333	338	1,305	366	100.0	78.1	19.8	76.5	21.5
45-64 years .....	2,219	1,797	395	1,742	450	100.0	81.0	17.8	78.5	20.3
<b>Not limited in activity</b>										
All ages under 65 years .....	166,822	131,833	31,397	129,395	33,835	100.0	79.0	18.8	77.6	20.3
Under 17 years .....	60,652	44,903	14,369	44,257	15,015	100.0	74.0	23.7	73.0	24.8
17-24 years .....	27,650	20,214	6,747	19,670	7,291	100.0	73.1	24.4	71.1	26.4
25-44 years .....	45,983	38,478	6,627	37,824	7,281	100.0	83.7	14.4	82.3	15.8
45-64 years .....	32,536	28,238	3,654	27,644	4,248	100.0	86.8	11.2	85.0	13.1

<sup>1</sup>Includes persons of unknown insurance status.

<sup>2</sup>Major activity refers to ability to work, keep house, or engage in school or preschool activities.

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

The approximate relative standard errors of the estimates shown in this table are found on pages 38 and 39.

Table 13. Number and percent of persons under 65 years of age with short-stay hospital episodes in past year, by private hospital insurance status, family income, and age: United States, 1974

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

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	Per cent		Number in thousands	Per cent
<u>All incomes<sup>1</sup></u>						
All ages under 65 years	145,159	14,367	9.9	37,498	3,991	10.6
Under 17 years	46,482	2,600	5.6	15,045	899	6.0
17-24 years	21,415	2,265	10.6	7,420	1,019	13.7
25-44 years	41,967	5,070	12.1	8,281	1,159	14.0
45-64 years	35,295	4,432	12.6	6,752	914	13.5
<u>Less than \$3,000</u>						
All ages under 65 years	3,958	527	13.3	6,435	887	13.8
Under 17 years	717	93	13.0	2,349	174	7.4
17-24 years	1,693	178	10.5	1,246	207	16.6
25-44 years	510	89	17.5	1,185	230	19.4
45-64 years	1,038	168	16.2	1,656	275	16.6
<u>\$3,000-\$4,999</u>						
All ages under 65 years	5,304	617	11.6	7,422	862	11.6
Under 17 years	1,266	52	4.1	3,253	217	6.7
17-24 years	1,174	108	9.2	1,378	203	14.7
25-44 years	1,014	149	14.7	1,513	269	17.8
45-64 years	1,850	309	16.7	1,277	173	13.5
<u>\$5,000-\$6,999</u>						
All ages under 65 years	10,213	1,197	11.7	6,479	662	10.2
Under 17 years	3,029	211	7.0	2,896	126	4.4
17-24 years	1,954	273	14.0	1,227	181	14.8
25-44 years	2,397	343	14.3	1,418	228	16.1
45-64 years	2,833	370	13.1	938	126	13.4
<u>\$7,000-\$9,999</u>						
All ages under 65 years	19,077	2,152	11.3	5,500	562	10.2
Under 17 years	6,048	403	6.7	2,292	130	5.7
17-24 years	3,076	449	14.6	1,064	163	15.3
25-44 years	5,428	678	12.5	1,365	162	11.9
45-64 years	4,524	623	13.8	779	106	13.6
<u>\$10,000-\$14,999</u>						
All ages under 65 years	43,294	4,356	10.1	5,115	453	8.9
Under 17 years	15,338	910	5.9	1,956	131	6.7
17-24 years	5,386	610	11.3	1,067	121	11.3
25-44 years	13,774	1,738	12.6	1,264	122	9.7
45-64 years	8,796	1,098	12.5	827	78	9.4
<u>\$15,000 or more</u>						
All ages under 65 years	55,727	4,771	8.6	3,817	315	8.3
Under 17 years	17,922	821	4.6	1,266	61	4.8
17-24 years	7,180	541	7.5	923	80	8.7
25-44 years	16,983	1,880	11.1	964	86	8.9
45-64 years	13,643	1,530	11.2	664	88	13.3

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

NOTE: The approximate relative standard errors of the estimates shown in this table are found on pages 38 and 39.

Table 14. Number of persons under 65 years of age with one or more short-stay hospital episodes in past year, number of short-stay hospital days associated with these episodes, and average number of days per person with an episode, by private hospital insurance status, family income, and age: United States, 1974

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

Family income and age	With hospital insurance			Without hospital insurance		
	Persons with short-stay hospital episode in past year	Hospital days in past year for episodes	Average number of days per person with episode	Persons with short-stay hospital episode in past year	Hospital days in past year for episodes	Average number of days per person with episode
<u>All incomes<sup>1</sup></u>	Number in thousands			Number in thousands		
All ages under 65 years .....	14,367	118,306	8.2	3,991	45,459	11.4
Under 17 years .....	2,600	15,426	5.9	899	7,107	7.9
17-24 years .....	2,265	13,520	6.0	1,019	7,090	7.0
25-44 years .....	5,070	39,280	7.7	1,159	13,677	11.8
45-64 years .....	4,432	50,080	11.3	914	17,584	19.2
<u>Less than \$3,000</u>						
All ages under 65 years .....	527	4,502	8.5	887	12,979	14.6
Under 17 years .....	93	565	6.1	174	1,866	10.7
17-24 years .....	178	868	4.9	207	2,011	9.7
25-44 years .....	89	753	8.5	230	3,112	13.5
45-64 years .....	168	2,316	13.8	275	5,989	21.8
<u>\$3,000-\$4,999</u>						
All ages under 65 years .....	617	7,768	12.6	862	10,219	11.9
Under 17 years .....	52	368	7.1	217	1,801	8.3
17-24 years .....	108	729	6.8	203	1,460	7.2
25-44 years .....	149	1,625	10.9	269	3,530	13.1
45-64 years .....	309	5,046	16.3	173	3,428	19.8
<u>\$5,000-\$6,999</u>						
All ages under 65 years .....	1,197	10,778	9.0	662	6,826	10.3
Under 17 years .....	211	1,305	6.2	126	804	6.4
17-24 years .....	273	1,637	6.0	181	1,066	5.9
25-44 years .....	343	3,013	8.8	228	2,465	10.8
45-64 years .....	370	4,823	13.0	126	2,490	19.8
<u>\$7,000-\$9,999</u>						
All ages under 65 years .....	2,152	18,128	8.4	562	5,339	9.5
Under 17 years .....	403	2,620	6.5	130	823	6.3
17-24 years .....	449	2,104	4.7	163	853	5.2
25-44 years .....	678	5,808	8.6	162	1,454	9.0
45-64 years .....	623	7,596	12.2	106	2,208	20.8
<u>\$10,000-\$14,999</u>						
All ages under 65 years .....	4,356	34,125	7.8	453	4,977	11.0
Under 17 years .....	910	5,626	6.2	131	873	6.7
17-24 years .....	610	4,268	7.0	121	1,003	8.3
25-44 years .....	1,738	13,280	7.6	122	1,393	11.4
45-64 years .....	1,098	10,951	10.0	78	1,708	21.9
<u>\$15,000 or more</u>						
All ages under 65 years .....	4,771	36,107	7.6	315	2,449	7.8
Under 17 years .....	821	4,307	5.2	61	478	7.8
17-24 years .....	541	3,306	6.1	80	379	4.7
25-44 years .....	1,880	13,147	7.0	86	752	8.7
45-64 years .....	1,530	15,346	10.0	88	840	9.5

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

NOTE: The approximate relative standard errors of the estimates shown in this table are found on pages 38 and 39.

Table 15. Number and percent distribution of persons under 65 years of age with private hospital insurance by number of insurance plans, according to geographic region and family income: United States, 1974

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

Geographic region and family income	Persons with hospital insurance	Number of plans			Persons with hospital insurance	Number of plans		
		1 plan	2 plans	3 plans or more		1 plan	2 plans	3 plans or more
<u>All regions</u>		Number of persons in thousands			Percent distribution			
All incomes <sup>1</sup> .....	145,159	126,338	17,726	1,096	100.0	87.0	12.2	0.8
Less than \$5,000 .....	9,263	8,232	960	71	100.0	88.9	10.4	0.8
\$5,000-\$9,999 .....	29,290	26,414	2,716	160	100.0	90.2	9.3	0.5
\$10,000-\$14,999 .....	43,294	38,268	4,777	250	100.0	88.4	11.0	0.6
\$15,000 or more .....	55,727	46,643	8,498	585	100.0	83.7	15.2	1.0
<u>Northeast</u>		Number of persons in thousands			Percent distribution			
All incomes <sup>1</sup> .....	35,638	30,329	4,908	401	100.0	85.1	13.8	1.1
Less than \$5,000 .....	1,495	1,366	119	*	100.0	91.4	8.0	*
\$5,000-\$9,999 .....	6,607	6,014	564	*	100.0	91.0	8.5	*
\$10,000-\$14,999 .....	10,801	9,307	1,391	102	100.0	86.2	12.9	0.9
\$15,000 or more .....	14,510	11,642	2,617	250	100.0	80.2	18.0	1.7
<u>North Central</u>		Number of persons in thousands			Percent distribution			
All incomes <sup>1</sup> .....	42,338	37,629	4,507	202	100.0	88.9	10.6	0.5
Less than \$5,000 .....	2,523	2,253	260	*	100.0	89.3	10.3	*
\$5,000-\$9,999 .....	8,120	7,456	632	*	100.0	91.8	7.8	*
\$10,000-\$14,999 .....	13,215	12,014	1,162	38	100.0	90.9	8.8	0.3
\$15,000 or more .....	16,835	14,410	2,313	113	100.0	85.6	13.7	0.7
<u>South</u>		Number of persons in thousands			Percent distribution			
All incomes <sup>1</sup> .....	42,682	36,852	5,474	357	100.0	86.3	12.8	0.8
Less than \$5,000 .....	4,031	3,502	483	46	100.0	86.9	12.0	1.1
\$5,000-\$9,999 .....	10,240	8,987	1,172	81	100.0	87.8	11.4	0.8
\$10,000-\$14,999 .....	12,044	10,388	1,571	85	100.0	86.3	13.0	0.7
\$15,000 or more .....	13,734	11,624	1,971	139	100.0	84.6	14.4	1.0
<u>West</u>		Number of persons in thousands			Percent distribution			
All incomes <sup>1</sup> .....	24,501	21,528	2,837	136	100.0	87.9	11.6	0.6
Less than \$5,000 .....	1,213	1,112	98	*	100.0	91.7	8.1	*
\$5,000-\$9,999 .....	4,323	3,957	348	*	100.0	91.5	8.0	*
\$10,000-\$14,999 .....	7,235	6,558	653	*	100.0	90.6	9.0	*
\$15,000 or more .....	10,647	8,967	1,597	83	100.0	84.2	15.0	0.8

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

NOTE: The approximate relative standard errors of the estimates shown in this table are found on pages 38 and 39.

Table 16. Number and percent distribution of persons under 65 years of age with private hospital insurance by how plan was obtained, according to geographic region and family income: United States, 1974

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

Geographic region and family income	Persons with hospital insurance <sup>1</sup>	How plan obtained			Persons with hospital insurance <sup>1</sup>	How plan obtained		
		Group only	Individual only	Both group and individual		Group only	Individual only	Both group and individual
<u>All regions</u>		Number of persons in thousands			Percent distribution			
All incomes <sup>2</sup> .....	145,159	126,441	13,225	4,824	100.0	87.1	9.1	3.3
Less than \$5,000 .....	9,263	6,280	2,378	406	100.0	67.8	25.7	4.4
\$5,000-\$9,999 .....	29,290	24,584	3,469	1,145	100.0	83.9	11.8	3.9
\$10,000-\$14,999 .....	43,294	39,214	2,679	1,340	100.0	90.6	6.2	3.1
\$15,000 or more .....	55,727	50,228	3,596	1,714	100.0	90.1	6.5	3.1
<u>Northeast</u>		Number of persons in thousands			Percent distribution			
All incomes <sup>2</sup> .....	35,638	31,666	2,930	875	100.0	88.9	8.2	2.5
Less than \$5,000 .....	1,495	1,065	365	37	100.0	71.2	24.4	2.5
\$5,000-\$9,999 .....	6,607	5,658	803	141	100.0	85.6	12.2	2.1
\$10,000-\$14,999 .....	10,801	9,945	582	259	100.0	92.1	5.4	2.4
\$15,000 or more .....	14,510	13,206	839	394	100.0	91.0	5.8	2.7
<u>North Central</u>		Number of persons in thousands			Percent distribution			
All incomes <sup>2</sup> .....	42,338	37,188	3,831	1,226	100.0	87.8	9.0	2.9
Less than \$5,000 .....	2,523	1,843	570	82	100.0	73.0	22.6	3.3
\$5,000-\$9,999 .....	8,120	6,796	1,020	288	100.0	83.7	12.6	3.5
\$10,000-\$14,999 .....	13,215	12,071	779	357	100.0	91.3	5.9	2.7
\$15,000 or more .....	16,835	15,114	1,229	457	100.0	89.8	7.3	2.7
<u>South</u>		Number of persons in thousands			Percent distribution			
All incomes <sup>2</sup> .....	42,682	35,569	4,678	2,114	100.0	83.3	11.0	5.0
Less than \$5,000 .....	4,031	2,427	1,227	252	100.0	60.2	30.4	6.3
\$5,000-\$9,999 .....	10,240	8,320	1,260	596	100.0	81.3	12.3	5.8
\$10,000-\$14,999 .....	12,044	10,545	914	557	100.0	87.6	7.6	4.6
\$15,000 or more .....	13,734	12,150	898	628	100.0	88.5	6.5	4.6
<u>West</u>		Number of persons in thousands			Percent distribution			
All incomes <sup>2</sup> .....	24,501	22,018	1,786	609	100.0	89.9	7.3	2.5
Less than \$5,000 .....	1,213	946	217	35	100.0	78.0	17.9	2.9
\$5,000-\$9,999 .....	4,323	3,810	385	121	100.0	88.1	8.9	2.8
\$10,000-\$14,999 .....	7,235	6,653	404	166	100.0	92.0	5.6	2.3
\$15,000 or more .....	10,647	9,758	629	236	100.0	91.7	5.9	2.2

<sup>1</sup>Includes persons whose type of plan is unknown.

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

NOTE: The approximate relative standard errors of the estimates shown in this table are found on pages 38 and 39.



Table 17. Number of persons under 65 years of age with private hospital insurance, by type of plan, geographic region, and family income: United States, 1974

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

Geographic region and family income	Persons with hospital insurance	Blue plan			Pre-paid plan	Other plan	Insurance, unknown type only
		Blue only	Blue and pre-paid	Blue and other			
Number of persons in thousands							
<u>All regions</u>							
All incomes <sup>1</sup> .....	145,159	54,384	412	9,728	3,565	56,859	20,212
Less than \$5,000 .....	9,263	3,267	*	423	172	3,643	1,737
\$5,000-\$9,999 .....	29,290	11,244	56	1,243	602	11,920	4,224
\$10,000-\$14,999 .....	43,294	16,377	83	2,603	1,105	17,072	6,054
\$15,000 or more .....	55,727	20,461	239	5,076	1,493	21,766	6,691
<u>Northeast</u>							
All incomes <sup>1</sup> .....	35,638	18,509	257	3,667	502	8,956	3,747
Less than \$5,000 .....	1,495	844	*	74	41	330	192
\$5,000-\$9,999 .....	6,607	3,727	46	363	60	1,667	743
\$10,000-\$14,999 .....	10,801	5,600	52	1,073	165	2,730	1,181
\$15,000 or more .....	14,510	7,090	136	2,022	192	3,778	1,293
<u>North Central</u>							
All incomes <sup>1</sup> .....	42,338	16,626	*	2,465	376	17,174	5,668
Less than \$5,000 .....	2,523	1,002	*	126	*	899	481
\$5,000-\$9,999 .....	8,120	3,334	*	292	71	3,264	1,157
\$10,000-\$14,999 .....	13,215	5,356	*	599	123	5,511	1,613
\$15,000 or more .....	16,835	6,226	*	1,368	155	6,916	2,157
<u>South</u>							
All incomes <sup>1</sup> .....	42,682	13,399	*	2,610	214	20,067	6,386
Less than \$5,000 .....	4,031	1,145	*	207	*	1,894	774
\$5,000-\$9,999 .....	10,240	3,121	*	459	*	5,128	1,500
\$10,000-\$14,999 .....	12,044	3,683	*	738	80	5,614	1,926
\$15,000 or more .....	13,734	4,597	*	1,086	95	6,321	1,634
<u>West</u>							
All incomes <sup>1</sup> .....	24,501	5,851	117	987	2,474	10,663	4,410
Less than \$5,000 .....	1,213	276	*	*	107	521	291
\$5,000-\$9,999 .....	4,323	1,062	*	130	443	1,861	823
\$10,000-\$14,999 .....	7,235	1,738	*	193	737	3,216	1,334
\$15,000 or more .....	10,647	2,548	88	601	1,052	4,752	1,608

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

NOTE: The approximate relative standard errors of the estimates shown in this table are found on pages 38 and 39.

Table 18. Percent distribution of persons under 65 years of age with private hospital insurance by type of plan, according to geographic region, and family income: United States, 1974

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

Geographic region and family income	Persons with hospital insurance	Blue plan			Pre-paid plan	Other plan	Insurance, unknown type only
		Blue only	Blue and pre-paid	Blue and other			
<u>All regions</u>		Percent distribution					
All incomes <sup>1</sup> .....	100.0	37.5	0.3	6.7	2.5	39.2	13.9
Less than \$5,000 .....	100.0	35.3	*	4.6	1.9	39.3	18.8
\$5,000-\$9,999 .....	100.0	38.4	0.2	4.2	2.1	40.7	14.4
\$10,000-\$14,999 .....	100.0	37.8	0.2	6.0	2.6	39.4	14.0
\$15,000 or more .....	100.0	36.7	0.4	9.1	2.7	39.1	12.0
<u>Northeast</u>							
All incomes <sup>1</sup> .....	100.0	51.9	0.7	10.3	1.4	25.1	10.5
Less than \$5,000 .....	100.0	56.5	*	4.9	2.7	22.1	12.8
\$5,000-\$9,999 .....	100.0	56.4	0.7	5.5	0.9	25.2	11.2
\$10,000-\$14,999 .....	100.0	51.8	0.5	9.9	1.5	25.3	10.9
\$15,000 or more .....	100.0	48.9	0.9	13.9	1.3	26.0	8.9
<u>North Central</u>							
All incomes <sup>1</sup> .....	100.0	39.3	*	5.8	0.9	40.6	13.4
Less than \$5,000 .....	100.0	39.7	*	5.0	*	35.6	19.1
\$5,000-\$9,999 .....	100.0	41.1	*	3.6	0.9	40.2	14.2
\$10,000-\$14,999 .....	100.0	40.5	*	4.5	0.9	41.7	12.2
\$15,000 or more .....	100.0	37.0	*	8.1	0.9	41.1	12.8
<u>South</u>							
All incomes <sup>1</sup> .....	100.0	31.4	*	6.1	0.5	47.0	15.0
Less than \$5,000 .....	100.0	28.4	*	5.1	*	47.0	19.2
\$5,000-\$9,999 .....	100.0	30.5	*	4.5	*	50.1	14.6
\$10,000-\$14,999 .....	100.0	30.6	*	6.1	0.7	46.6	16.0
\$15,000 or more .....	100.0	33.5	*	7.9	0.7	46.0	11.9
<u>West</u>							
All incomes <sup>1</sup> .....	100.0	23.9	0.5	4.0	10.1	43.5	18.0
Less than \$5,000 .....	100.0	22.8	*	*	8.8	43.0	24.0
\$5,000-\$9,999 .....	100.0	24.6	*	3.0	10.2	43.0	19.0
\$10,000-\$14,999 .....	100.0	24.0	*	2.7	10.2	44.5	18.4
\$15,000 or more .....	100.0	23.9	0.8	5.6	9.9	44.6	15.1

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

NOTE: The approximate relative standard errors of the estimates shown in this table are found on pages 38 and 39.

Table 19. Number and percent distribution of persons under 65 years of age with no private hospital insurance by reason for having no coverage, according to family income and age: United States, 1974

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

Family income and age	Persons with no hospital insurance		Reason for having no hospital insurance						Un-known
	Number in thousands	Per-cent	Can-not afford insurance	Other type of aid available	Insur-ance not avail-able or not obtain-able	Does not believe in insurance or has good health	Dis-satisfied with previous insurance	Other	
<u>All incomes<sup>1</sup></u>		Percent distribution							
All ages under 65 years .....	37,498	100.0	40.2	31.9	2.0	10.5	2.2	11.3	1.9
Under 17 years .....	15,045	100.0	39.9	40.1	0.7	7.6	2.0	8.3	1.3
17-24 years .....	7,420	100.0	40.3	23.6	1.1	14.0	1.9	16.8	2.3
25-44 years .....	8,281	100.0	40.5	27.3	1.9	12.3	2.4	13.4	2.3
45-64 years .....	6,752	100.0	40.4	28.3	6.1	10.8	2.6	9.5	2.2
<u>Less than \$3,000</u>									
All ages under 65 years .....	6,435	100.0	47.8	34.9	2.2	7.0	1.1	6.0	1.1
Under 17 years .....	2,349	100.0	47.6	43.0	*	4.2	*	3.1	*
17-24 years .....	1,246	100.0	47.1	24.3	*	14.3	*	10.6	*
25-44 years .....	1,185	100.0	47.0	34.5	*	7.0	*	6.6	*
45-64 years .....	1,656	100.0	49.0	31.8	5.6	5.5	*	6.2	*
<u>\$3,000-\$4,999</u>									
All ages under 65 years .....	7,422	100.0	44.6	36.2	2.3	8.1	1.9	6.0	0.9
Under 17 years .....	3,253	100.0	42.0	46.0	*	5.6	1.5	3.7	*
17-24 years .....	1,378	100.0	45.2	27.1	*	12.7	*	9.6	*
25-44 years .....	1,513	100.0	47.3	32.0	*	10.1	*	5.8	*
45-64 years .....	1,277	100.0	47.6	26.0	7.6	7.4	2.7	7.9	*
<u>\$5,000-\$6,999</u>									
All ages under 65 years .....	6,479	100.0	45.0	30.5	2.2	9.2	1.9	10.0	1.2
Under 17 years .....	2,896	100.0	44.6	37.3	*	6.5	1.8	7.9	*
17-24 years .....	1,227	100.0	47.4	24.4	*	11.7	*	12.6	*
25-44 years .....	1,418	100.0	46.2	23.8	*	11.5	2.5	12.7	*
45-64 years .....	938	100.0	41.4	27.3	8.3	10.7	*	8.5	*
<u>\$7,000-\$9,999</u>									
All ages under 65 years .....	5,500	100.0	42.7	27.3	1.5	11.2	2.6	13.5	1.2
Under 17 years .....	2,292	100.0	45.2	30.9	*	9.8	2.6	10.6	*
17-24 years .....	1,064	100.0	36.3	23.5	*	13.5	*	20.6	*
25-44 years .....	1,365	100.0	45.6	21.4	*	12.0	*	16.6	*
45-64 years .....	779	100.0	39.0	32.0	6.0	10.7	*	6.9	*
<u>\$10,000-\$14,999</u>									
All ages under 65 years .....	5,115	100.0	31.4	31.1	1.6	13.6	2.1	17.9	2.3
Under 17 years .....	1,956	100.0	29.4	41.5	*	9.8	2.2	15.5	*
17-24 years .....	1,067	100.0	33.8	20.0	*	16.2	*	25.0	*
25-44 years .....	1,264	100.0	31.2	28.2	*	15.1	*	18.7	*
45-64 years .....	827	100.0	33.3	25.4	5.1	17.0	*	13.3	*
<u>\$15,000 or more</u>									
All ages under 65 years .....	3,817	100.0	20.6	34.5	1.8	15.7	3.9	20.3	3.3
Under 17 years .....	1,266	100.0	17.3	45.8	*	13.1	3.7	15.9	3.0
17-24 years .....	923	100.0	24.7	23.6	*	16.9	4.1	26.5	*
25-44 years .....	964	100.0	20.6	28.5	*	17.7	4.4	22.7	3.9
45-64 years .....	664	100.0	20.8	36.7	*	16.1	*	16.4	*

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

NOTE: The approximate relative standard errors of the estimates shown in this table are found on pages 38 and 39.

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## APPENDIX I

### TECHNICAL NOTES ON METHODS

#### Background of This Report

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

The Health Interview Survey utilizes a questionnaire which obtains information on personal and demographic characteristics, 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 1974.

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

#### Statistical Design of the Health Interview Survey

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

The overall sample was designed so that tabulations can be provided for each of the four major geographic regions and for 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 four 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 1970.

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

The usual HIS sample consists of approximately 12,000 segments containing 50,000 assigned households, of which 9,000 were vacant, demolished, or occupied by persons not in the scope of the survey. The 41,000 eligible occupied households yield a probability sample of about 116,000 persons in 40,000 interviewed households in a year.

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

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

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

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

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

*Collection of data.*—Field operations for the survey are performed by the U.S. Bureau of the Census under specifications established by the National Center for Health Statistics. In accordance with these specifications the Bureau of the Census participates in survey planning, selects the sample, and conducts the field interviewing as an agent of NCHS. The data are coded, edited, and tabulated by NCHS.

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

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

The effect of the ratio-estimating process is to make the sample more closely representative of the civilian, noninstitutionalized population

by age, sex, color, and residence, which thereby reduces sampling variance.

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

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

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

## General Qualifications

*Nonresponse.*—Data were adjusted for nonresponse by a procedure which imputes to persons in a household which was not interviewed the characteristics of persons in households in the same segment which were interviewed. The total noninterview rate was about 3.1 percent—1.5 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 with persons in the sample households. Each person 19 years of age and over present at the time of interview was interviewed individually. For children and for adults not present in the home at the time of the interview, the information was obtained from a related household member such as a spouse or the mother of a child.

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

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

*Population figures.*—Some of the published tables include population figures for specified categories. Except for certain overall totals by age, sex, and color, which are adjusted to independent estimates, these figures are based on the sample of households in the HIS. These are given primarily to provide denominators for rate computation, and for this purpose are more appropriate for use with the accompanying measures of health characteristics than other population data that may be available. With the exception of the overall totals by age, sex, and color

mentioned above, the population figures differ from figures (which are derived from different sources) published in reports of the Bureau of the Census. Official population estimates are presented in Bureau of the Census reports in Series P-20, P-25, and P-60.

### Reliability of Estimates

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

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

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

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

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

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

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

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

The relative standard error of an estimate is obtained by dividing the standard error of the estimate by the estimate itself and is expressed as a percentage of the estimate. For this report, asterisks are shown for any cell with more than a 30-percent relative standard error. Included in this appendix are charts from which the relative standard errors can be determined for estimates shown in the report (figs. I and II). 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 classified as to whether they are based on a reference period of 2 weeks, 6 months, or 12 months.

*General rules for determining relative standard errors.*—The following rules will enable the reader to determine approximate relative standard errors from the charts for estimates presented in this report. These charts represent new and better approximations of the relative standard errors of HIS data. They should be used in preference to the charts which have appeared in all previous Series 10 publications.

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 the appropriate curve in figure I. The number of persons in the total U.S. population or in an age-sex-color class of the total population is adjusted to official Bureau of the Census figures and is not subject to sampling error.

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

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

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

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

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

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

standard error of a difference,

$$d = X_1 - X_2$$

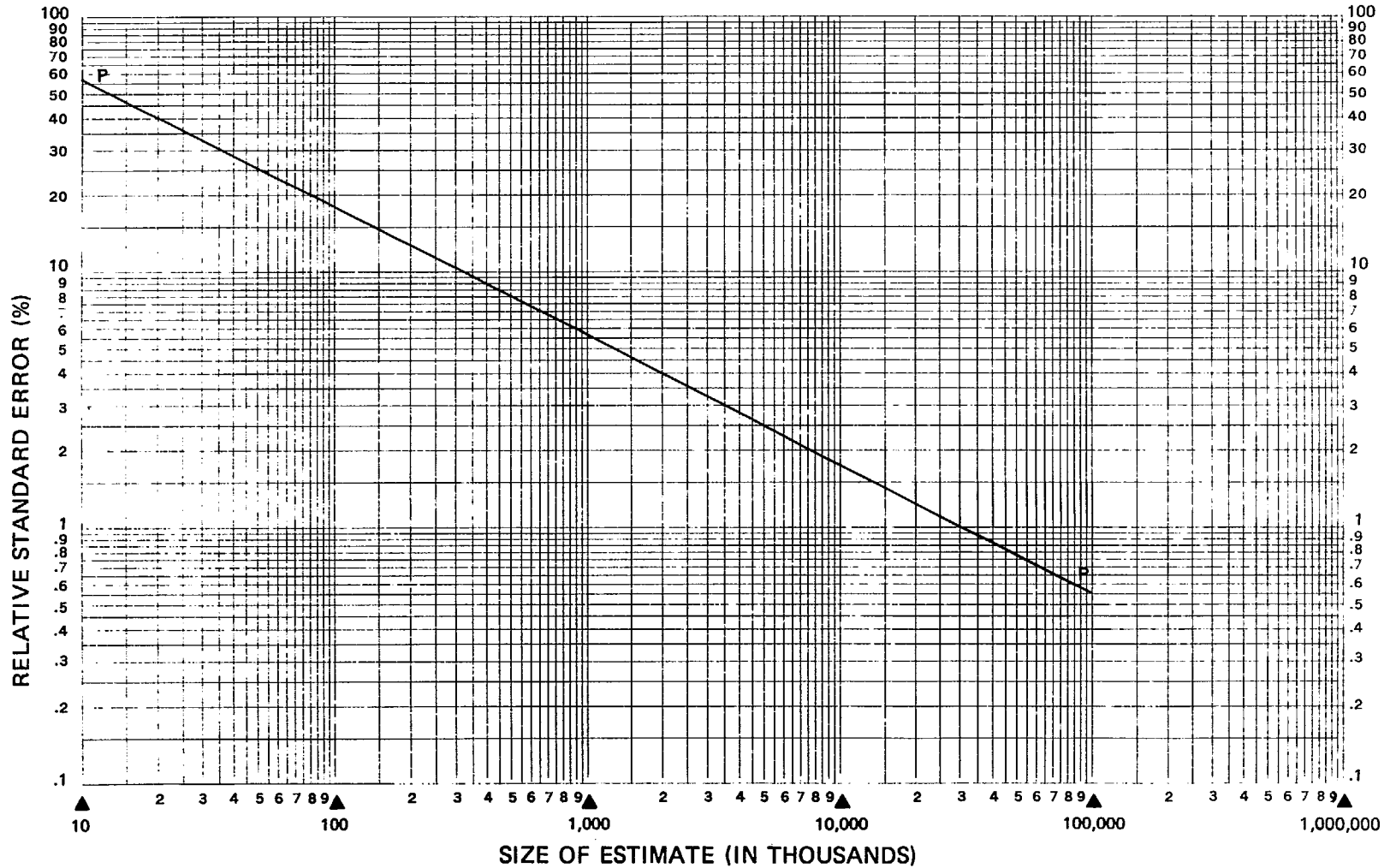
is

$$\sigma_d = \sqrt{(X_1 V_{x1})^2 + (X_2 V_{x2})^2}$$

where  $X_1$  is the estimate for class 1,  $X_2$  is the estimate for class 2, and  $V_{x1}$  and

$V_{x2}$  are the relative errors of  $X_1$  and  $X_2$ , respectively. This formula will represent the actual standard error quite accurately for the difference between separate and uncorrelated characteristics although it is only a rough approximation in most other cases. The relative standard error of each estimate involved in such a difference can be determined by one of the four rules above, whichever is appropriate.

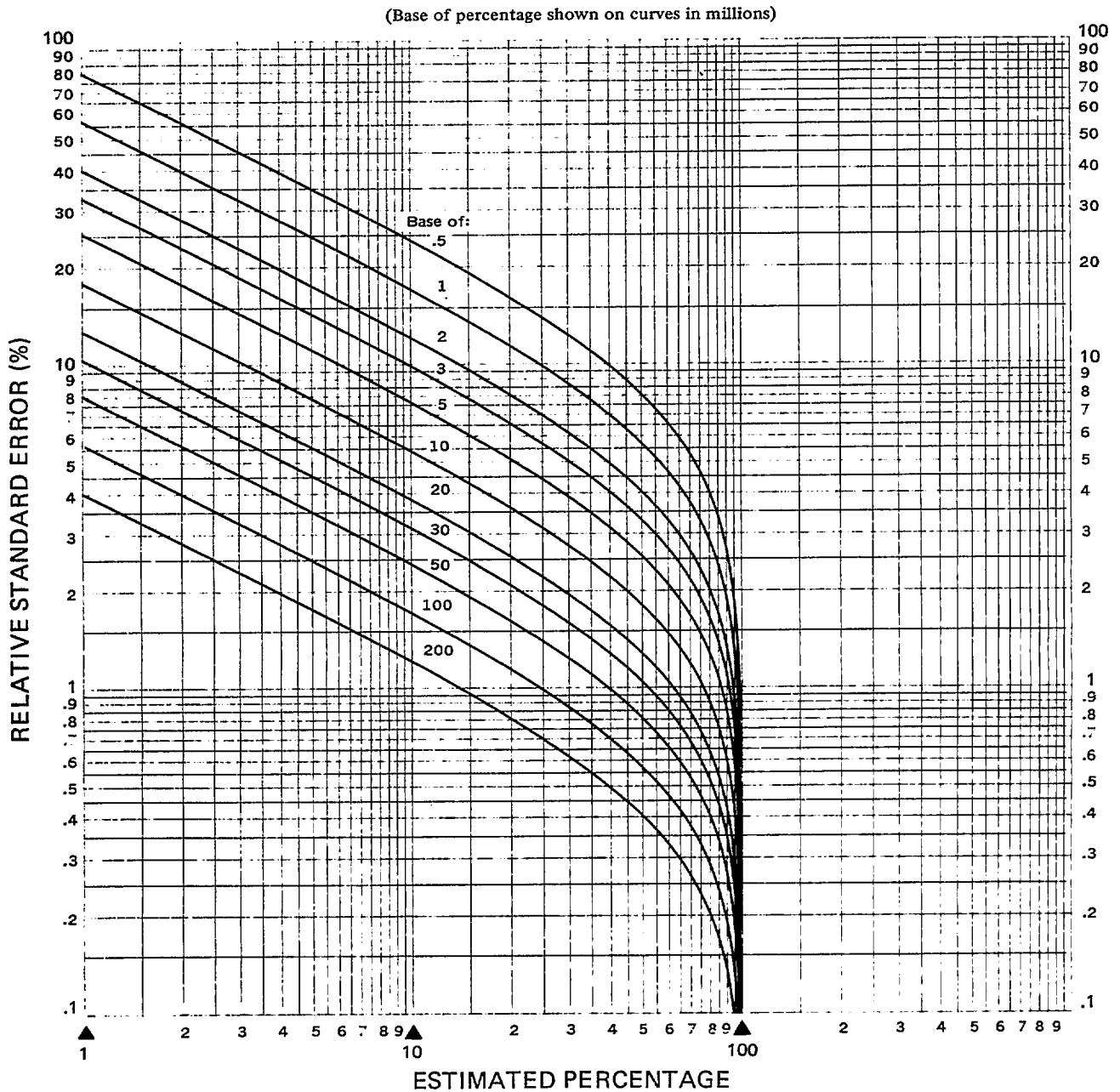
Figure 1. Relative standard errors for population characteristics.<sup>1</sup>



<sup>1</sup>This curve represents estimates of relative standard errors based on 4 quarters of data collection for narrow range estimates of population characteristics or narrow range estimates of aggregates using a 12-month reference period

*Example of use of chart:* An estimate of 10,000,000 persons with annual family income of \$15,000 or more, or 10,000,000 persons who were hospitalized one or more times in the past year (on scale at bottom of chart) has a relative standard error of 1.7 percent (read from scale at left side of chart), or a standard error of 170,000 (1.7 percent of 10,000,000).

Figure II. Relative standard errors of percentages of population characteristics.<sup>1</sup>



<sup>1</sup>These curves represent estimates of relative standard errors of percentages of population characteristics based on 4 quarters of data collection for narrow range estimates.

*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 3.6 percent (read from the scale at the left side of 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  $\times$  3.6 percent or 0.72 percentage points.

## 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 the uniformed services dependents medical care program, 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 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 that pays the cost of visits to a doctor's office for postoperative care is included as surgical insurance.

*How plan was obtained.*—*Group plan* is defined as an insurance plan obtained for a group of persons; that is, a group of employees, a group of union members, or some other type of group of persons. *Individual plan* is one obtained by the person himself solely for himself and/or his family or perhaps for some other person or persons, such as his parents.

*Type of insuring organization.*—Blue plans include any plan which the respondent said was Blue Cross, Blue Shield, or which appeared in the Blue Cross and Blue Shield Directories. Prepaid plans are those issued for a group practice prepayment plan, such as the Health Insurance Plan of Greater New York or the Group Health Association of Washington, D.C.

### Terms Relating to Hospitalization

*Hospital episode.*—A hospital episode is any continuous period of stay of one night or more at a hospital as an inpatient except the period of stay of a well newborn infant. A hospital epi-

sode 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, or (2) found on the Master Facility Inventory List maintained by the National Center for Health Statistics.

*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

*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 engage in school or preschool activities)

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 engage in school or preschool activities)

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, e.g., 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 engage in school or preschool activities)

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 whose activities are not limited in any of the ways described above)

## Demographic Terms

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

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

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

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

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

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

Unrelated individuals are classified according to their own education.

*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.

*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 going to school*, *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 going to school* includes persons 17 years of age or older whose major activity is going to school.

*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 and 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 able to work.

*Other activity* includes all persons 17 years of age or older not classified as "working," "retired," or "going to school," and females 17 years of age or older not classified as "keeping house."

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

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

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

Figure III. States included in the four geographic regions.

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

The definition of an individual SMSA involves two considerations: first, a city or cities of specified population 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 metro-



politan area may be determined. SMSA's are not limited by State boundaries. In New England SMSA's consist of towns and cities, rather than counties. The metropolitan population in this report is based on SMSA's as defined in the 1970 census and does not include any subsequent additions or changes.

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

*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 non-farm 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.

*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 currently employed 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.

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

*Occupation.*—A person's occupation may be defined as his principal job or business. For the purposes of this survey, the principal job or business is defined in 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 shown in figure IV.

*Industry.*—The industry in which a person was reportedly working is classified by the major activity of the establishment in which he worked. The only exceptions, the few establish-

<i>Occupation classification</i>	<i>Census code</i>
<i>White-collar workers</i>	
Professional, technical, and kindred workers.....	001-195, N
Managers and administrators, except farm .....	201-245
Salesworkers .....	260-285
Clerical and kindred workers.....	301-395, P, Q
<i>Blue-collar workers</i>	
Craftsmen and kindred workers .....	401-580, R, S
Operatives, except transport .....	601-696, T
Transport equipment operatives.....	701-785, U
Laborers, except farm .....	740-785, V
<i>Farm workers</i>	
Farm and farm managers.....	801-802, W
Farm laborers and farm foremen.....	821-824
<i>Service workers</i>	
Service workers, except private household .....	901-965, X, Y
Private household workers .....	980-984, Z
Unknown .....	990, 995

Figure IV. Classification of occupations and their census code numbers.

ments classified according to the major activity of the parent organization, are as follows: laboratories, warehouses, repair shops, and storage facilities.

The industry categories presented in this report are shown in figure V with the corre-

<i>Industry classification</i>	<i>Census code</i>	<i>SIC Code</i>
Agriculture.....	017-019, A	01, 07 (except 0713)
Forestry and fisheries...	027-028	08, 09
Mining.....	047-057	10-14
Construction .....	067-077, B	15-17
Manufacturing.....	107-398, C	19-39, 0713
Transportation and public utilities .....	407-479, D	40-49
Wholesale and retail trade .....	507-698, E, F, G	50-59
Finance, insurance, and real estate.....	707-718	60-67
Services and miscellaneous .....	727-897, H, J, K	70-89
Public administration ...	907-937, L, M	91-94
Unknown .....	996-999	99

Figure V. Industry categories and corresponding census and SIC codes.

sponding codes found in the *Classified Index of Occupations and Industries*, U.S. Bureau of the Census, and the *Standard Industrial Classification Manual* (SIC), U.S. Office of Management and Budget.

*Class of worker.*—Currently employed persons are classified according to class of worker as follows:

*Private paid workers* are persons working for a private employer for wages, salary, or commissions. The private employer may be a large corporation or a single individual. 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 working for any branch of the Federal Government, including employees of Government-owned bus lines and electric power utilities, civilian employees of the Armed Forces, and persons elected to Federal offices. Included in this class also are employees of international organizations (e.g., United Nations) and employees of foreign governments.

*State government workers* are employees of State governments. Included are paid State officials, State police, and employees of State universities and colleges.

*Local government workers* are employees of cities, towns, counties, and other local areas. Included are employees of public-owned bus lines, electric power companies, water and sewer services, etc., and employees of public elementary and secondary schools.

*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. If the "own" business is incorporated, these workers are classified as "Incorporated". For this report they are included with self-employed persons. A person who operates a farm for himself, regardless of whether he owns or rents the land, is considered self-employed.

*Nonpaid workers* are persons working without pay on a farm or in a business operated by a relative. The relative need not be a member of the household.

*New workers* include persons who have never worked in the past but have a job or business that will begin in the near future.

*Unknown* includes persons for whom information as to class of worker was unknown or not reported.



APPENDIX III

INSURANCE PAGE AND CARD N

HEALTH INSURANCE PAGE		
These next questions are about health insurance.		<input type="checkbox"/> Und. 65 (NP)
IF 65 OR OVER ASK:	1a. Is --- covered by that part of Social Security Medicare which pays for hospital bills?	1a. <input type="checkbox"/> Y <input type="checkbox"/> N <input type="checkbox"/> DK
	b. Is --- covered by that part of Medicare which pays for doctor's bills, that is, the Medicare plan for which he or some agency must pay a certain amount each month?	b. <input type="checkbox"/> Y <input type="checkbox"/> N <input type="checkbox"/> DK (NP) (NP) (NP)
	For each person with "DK" in 1a or b, ask: 2. May I please see the Social Security Medicare card(s) for --- (and ---) to determine the type of coverage? (Transcribe the information from the card or mark the "Card not seen" box.)	2. <input type="checkbox"/> Hospital <input type="checkbox"/> Medical <input type="checkbox"/> Card not seen } NP
We are interested in all kinds of health insurance plans except those which pay only for accidents.		
3a. (Not counting Medicare) Is anyone in the family covered by hospital insurance, that is, a health insurance plan which pays any part of a hospital bill? Y N (3d)	TABLE H.I.	
	PLAN 1	4. <input type="checkbox"/> Covered (NP) <input type="checkbox"/> Not covered (NP)
	5a. GROUP <input type="checkbox"/> Y <input type="checkbox"/> N <input type="checkbox"/> DK	
	b. HOSPITAL <input type="checkbox"/> Y <input type="checkbox"/> N <input type="checkbox"/> DK	
	c. SURGICAL <input type="checkbox"/> Y <input type="checkbox"/> N <input type="checkbox"/> DK	
d. DR. VISIT <input type="checkbox"/> Y (4) <input type="checkbox"/> N <input type="checkbox"/> DK		
e. DEDUCTIBLE <input type="checkbox"/> Y <input type="checkbox"/> N <input type="checkbox"/> DK		
b. What is the name of the plan? (Record in Table H.I.)		
c. Is anyone in the family covered by any other hospital insurance plan? Y (Reask 3b and c) N		
d. Is anyone in the family covered by any (other) health insurance plan which pays any part of a DOCTOR'S or SURGEON'S bill? Y N (4)		
e. What is the name of the plan? (Record in Table H.I., reask 3d)		
Ask for each Plan listed in Table H.I. If no plans, go to I.	4. Is --- covered under this (name) Plan?	4. <input type="checkbox"/> Covered (NP) <input type="checkbox"/> Not covered (NP)
	5a. Was this (name) Plan obtained through an employer, union, or some other group?	
	b. Does this plan pay any part of hospital expenses?	
	c. Does this plan pay any part of doctor's or surgeon's bills for operations?	
	d. Does this plan pay any part of a doctor's bill for office visits or home calls?	
e. Does this plan pay any part of a doctor's bill for office visits or home calls AFTER A CERTAIN AMOUNT has been paid by the family?		
PLAN 2	4. <input type="checkbox"/> Covered (NP) <input type="checkbox"/> Not covered (NP)	
5a. GROUP <input type="checkbox"/> Y <input type="checkbox"/> N <input type="checkbox"/> DK		
b. HOSPITAL <input type="checkbox"/> Y <input type="checkbox"/> N <input type="checkbox"/> DK		
c. SURGICAL <input type="checkbox"/> Y <input type="checkbox"/> N <input type="checkbox"/> DK		
d. DR. VISIT <input type="checkbox"/> Y (4) <input type="checkbox"/> N <input type="checkbox"/> DK		
e. DEDUCTIBLE <input type="checkbox"/> Y <input type="checkbox"/> N <input type="checkbox"/> DK		
PLAN 3	4. <input type="checkbox"/> Covered (NP) <input type="checkbox"/> Not covered (NP)	
5a. GROUP <input type="checkbox"/> Y <input type="checkbox"/> N <input type="checkbox"/> DK		
b. HOSPITAL <input type="checkbox"/> Y <input type="checkbox"/> N <input type="checkbox"/> DK		
c. SURGICAL <input type="checkbox"/> Y <input type="checkbox"/> N <input type="checkbox"/> DK		
d. DR. VISIT <input type="checkbox"/> Y (4) <input type="checkbox"/> N <input type="checkbox"/> DK		
e. DEDUCTIBLE <input type="checkbox"/> Y <input type="checkbox"/> N <input type="checkbox"/> DK		
I	For each person, review 1 and 2 and 4 for each plan and determine if "Covered" by either Medicare or insurance, or "Not covered."	I <input type="checkbox"/> Covered (NP) <input type="checkbox"/> Not covered (NP)
Ask for each person "Not covered." Many people do not carry health insurance for various reasons (Hand Card N)		
6a. Which of those statements describes why --- is not covered by any health insurance plan? Any other reason? Circle all reasons given	6a. <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6 Other (Specify) →	
Mark box or ask:		
b. What is the MAIN reason --- is not covered by any health insurance plan?	b. <input type="checkbox"/> Only one reason <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6 Other (Specify) →	

**CARD N**

1. CAN'T OBTAIN INSURANCE BECAUSE OF AGE, ILLNESS, OR POOR HEALTH.
2. DON'T BELIEVE IN INSURANCE.
3. DISSATISFIED WITH PREVIOUS INSURANCE.
4. DON'T NEED HEALTH INSURANCE BECAUSE CARE RECEIVED THROUGH MEDICARE, MEDICAID OR WELFARE.
5. HAVE BEEN HEALTHY, NOT MUCH SICKNESS IN THE FAMILY, HAVEN'T NEEDED HEALTH INSURANCE.
6. TOO EXPENSIVE, CAN'T AFFORD HEALTH INSURANCE.
7. OTHER REASON.

**C  
N**



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