

**VITAL and HEALTH STATISTICS**  
DATA FROM THE NATIONAL HEALTH SURVEY

# Health Insurance Coverage

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**United States - July 1962 - June 1963**

Statistics on the proportion of the population covered by health insurance according to selected demographic characteristics. Based on data collected in household interviews during the period July 1962-June 1963.

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Washington, D.C.

August 1964

U.S. DEPARTMENT OF  
HEALTH, EDUCATION, AND WELFARE  
Anthony J. Celebrezze  
Secretary

Public Health Service  
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Surgeon General



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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-----	.*

# HEALTH INSURANCE COVERAGE

Carolanne H. Hoffmann, *Division of Health Interview Statistics*

## SELECTED FINDINGS

Data collected in the Health Interview Survey during the period July 1962-June 1963 indicate that 70.3 percent of the total civilian, noninstitutional population had hospital insurance coverage, and 65.2 percent had surgical insurance coverage. The percent of noninstitutionalized persons covered by health insurance ranged from 34.1 for persons with a family income less than \$2,000 to 87.9 for persons with a family income of \$10,000 or more. Fifty-four (54.0) percent of the persons over 65 years of age had hospital insurance coverage, while 71.9 percent of the persons under 65 years of age had hospital insurance coverage.

The white population had a hospital insurance coverage rate of 73.6 percent and the nonwhite population had a rate of 45.5 percent.

Of the persons in a household in which the head of the household had less than 5 years of education, only 36.8 percent had hospital insurance. As the education of the head of the household increased the hospital insurance coverage rate increased, so that persons in a household in which the head of the family had completed 13 or more years of school had a health insurance coverage rate of 84.7 percent.

Among persons with chronic conditions which did not cause any limitation of activity 75.1 percent had hospital insurance coverage, a rate similar to that for persons with no chronic conditions (70.8 percent). However, persons with chronic conditions that limited their ability to work, keep house, or go to school had a much lower health insurance coverage rate (55.4 percent) than those without such limitation.

Urban dwellers were more frequently covered by hospital insurance than rural-nonfarm persons, who were more frequently covered than those living in rural-farm areas. Persons in the Northeast Region had a hospital insurance coverage rate of 78.0 percent; in the North Central Region, 76.4 percent; in the West Region, 66.3 percent; and in the South Region, 60.2 percent.

## SOURCE AND LIMITATIONS OF THE DATA

The information contained in this report was obtained by analyzing the responses given in the household interviews of the Health Interview Survey. These interviews were conducted in a probability sample of the civilian, noninstitutional population of the United States. Each week a representative sample of the Nation's households is interviewed by trained personnel of the Bureau of the Census, acting in cooperation with the National Health Survey of the National Center for Health Statistics. During the period from July 1962-June 1963, the cumulative weekly samples totaled about 42,000 households, with approximately 138,000 persons living at the time of the interview.

A description of the statistical design of the survey, of the methods of estimation, and of the general qualifications of the data obtained from the surveys is presented in Appendix I. Since estimates shown in this report are based on a sample of the population rather than on the entire population, they are subject to sampling error. Therefore, particular attention should be directed to the section entitled "Reliability of Estimates."

While the sampling errors for most of the estimates are of relatively low magnitude, where an estimated number or the numerator or the 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 presented in Appendix I.

Certain terms are defined in Appendix II. Because many of the terms have specialized meanings to serve the purpose of the survey, the reader is advised to familiarize himself with these definitions.

The questions used to obtain data on insurance coverage during the period July 1962-June 1963 are illustrated in Appendix III. These questions were asked during an interview which included many other questions about the health, medical care, and basic demographic characteristics of all persons in the household. Readers who are interested in the entire questionnaire will find it reproduced in the report, *Current Estimates From the Health Interview Survey*, Series 10, No. 5.

Appendix IV contains an explanation of the differences between the data collection methods used for this report and for the *Interim Report on Health Insurance*, Series B, No. 26, December 1960.

Another set of general limitations to all data obtained by household interview is that the data are no better than the respondent's knowledge of and willingness to discuss his own affairs. The respondent may be unwilling to answer, he may not know the answer, or he may unwittingly give incorrect information. Only 1 percent of the households scheduled for interview resulted in respondents refusing to give any information. Of the persons with whom the regular interview was completed, 0.6 percent did not know if they had hospital insurance coverage and 1.6 percent did not know if they had surgical insurance coverage.

## INTRODUCTION

Protection against the high cost of medical care is provided by many forms of health insurance. Although the estimates of the number of persons covered by health insurance vary, depending on the source of the data, the population included, and the definition of what constitutes health insurance, it is generally acknowledged that

at least 70 percent of the population have some kind of protection.

In this report, protection (or health insurance coverage) is defined as any plan, group or individual, specifically designed to pay all or part of the medical expenses of the insured individual. Excluded are the following kinds of plans: (1) plans limited to the "dread diseases," such as cancer and polio; (2) free care such as public assistance or public welfare, care given free of charge to veterans, care given under Uniformed Services Dependents Medical Care Program, care given under the Crippled Children or similar programs, and care of persons admitted for research purposes; (3) insurance which pays bills only for accidents, such as liability insurance held by a car or property owner, insurance that covers children for accidents at school or camp, and insurance for a worker that covers him only for accidents, injuries, or diseases incurred on the job; and (4) insurance which pays only for loss of income.

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

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

The following discussion is centered around four variables felt to be influential in determining whether or not a person had health insurance coverage. Each of the variables is discussed in turn with reference to a number of secondary factors. Although the decision as to which variable is most important is rather subjective and, for this reason, not completely resolved, the variables are discussed in the following order: family income, age, geographic regions, and employment.

## FAMILY INCOME

Table 1 shows that the coverage rates of hospital and surgical insurance vary markedly by family income groups. Starting with the lowest income group shown in the table (under \$2,000), the hospital insurance coverage rate was 34.1 percent. This rate increased steadily to 87.9 percent for those with family incomes of \$10,000 or more. The same type of increase by family income was evidenced in the surgical insurance rates.

Within each income group, there was a divergence of hospital and surgical insurance coverage rates by age. These divergences by age were approximately the same within each income

group as were found in the total population. However, the two lowest income groups had disproportionately large numbers of elderly persons. Because this fact was confounded in the data for all ages in each income group, the income totals were adjusted to remove the influence of age. Because it was known that there was a disproportionately large number of low incomes in certain age groups, it was decided to adjust the age totals to remove the influence of income.

The result of adjusting each income group by age and each age group by income is shown in tables A and B. The hospital and surgical insurance coverage rates were only slightly affected when adjusted by age, but quite noticeably affected

Table A. The effect of age adjustment on the percent of persons with health insurance, by family income: United States, July 1962-June 1963

Family income	Hospital insurance		Surgical insurance	
	Unadjusted	Adjusted	Unadjusted	Adjusted
Total-----	70.3	...	65.2	...
Under \$2,000-----	34.1	31.6	28.8	26.8
\$2,000-3,999-----	51.9	51.6	46.8	46.7
\$4,000-6,999-----	79.0	78.3	73.9	72.9
\$7,000-9,999-----	87.3	85.9	83.2	81.6
\$10,000+-----	87.9	86.7	82.6	81.2
Unknown-----	58.7	58.3	50.9	50.9

Table B. The effect of family-income adjustment on the percent of persons with health insurance, by age: United States, July 1962-June 1963

Age	Hospital insurance		Surgical insurance	
	Unadjusted	Adjusted	Unadjusted	Adjusted
All ages-----	70.3	...	65.2	...
Under 15 years-----	68.7	66.7	64.8	62.7
15-24 years-----	66.1	67.1	60.6	61.6
25-34 years-----	74.7	71.2	70.6	66.9
35-44 years-----	77.7	72.5	73.0	67.7
45-54 years-----	77.5	74.9	72.2	69.5
55-64 years-----	73.2	76.2	66.7	69.7
65+ years-----	54.0	62.0	45.7	52.9



Table C. Number and percent distribution of the total population, by family income according to race: United States, July 1962-June 1963

Family income	White	Nonwhite	White	Nonwhite
	Number in thousands		Percent distribution	
All incomes-----	161,744	21,402	100.0	100.0
Under \$2,000-----	16,341	6,249	10.1	29.2
\$2,000-3,999-----	26,133	6,352	16.2	29.7
\$4,000-6,999-----	56,394	5,281	34.9	24.7
\$7,000-9,999-----	31,171	1,481	19.3	6.9
\$10,000+-----	23,576	854	14.6	4.0
Unknown-----	8,128	1,186	5.0	5.5

when adjusted by income. Thus, it seems that income is a more important factor than age in determining health insurance coverage.

The white population, regardless of family income, had much higher health insurance coverage rates than the nonwhite population. However, that is somewhat confounded by the fact that the nonwhite population has a larger proportion of its population living in low income families (see table C). This disproportionate distribution by family income results in a greater difference in hospital insurance coverage by race for persons in all income groups than in any one of the family income intervals shown in table 2.

And even though the differential between white and nonwhite coverage rates decreases somewhat when the family income reaches \$7,000, there is still a difference. One reason for this persistent inequality, even at high family income levels, may be a difference between the races in terms of family size dependent on the total family income.

Table 4 shows that in groups with a family income less than \$4,000, there was a discernible pattern of health insurance coverage by size of family. As the size of the family increased, within a given income group, the coverage rate decreased. This is readily understandable since the more members the family income has to feed and clothe, the less will be available for the items considered less immediate such as health insurance. For "individuals" (one-member families) with an income less than \$2,000, the hospital insurance coverage rate was 47.0 percent, but for

families of 7 or more members: in this income interval, the hospital insurance coverage was 15.4 percent.

The above pattern was not true of persons with a family income over \$7,000. In fact, families had better coverage than individuals (one-member families) in the higher income groups. One possible explanation is that married persons in this income bracket can afford health insurance and recognize the need for coverage for maternity and other added risks of hospitalizations. Because most insurance companies write family policies which cover all dependents regardless of number, family size may not reduce the coverage rate in higher income families.

The coverage rates for hospital and surgical insurance increased markedly with the educational attainment of the head of the household, but this effect of educational level was also considerably modified by the family income (table 5.). When both educational achievement and family income were low, the hospital insurance coverage rate was extremely low (26.9 percent coverage for persons with a family income of less than \$4,000 and a head of family with less than 5 years of education). When these factors are considered independently, persons living in families in which the educational attainment was less than 5 years had a coverage rate of 36.8 percent regardless of income level and those persons with a family income of less than \$4,000 regardless of educational level had a coverage rate of 44.6 percent.

The combined effect of income and education is also noted at the other extreme. Persons with a family income of \$7,000 or more, irrespective of the educational level of the head of the household, had a hospital insurance coverage rate of 87.6 percent, and all those in families of which the head had received some college education, irrespective of family income, had a hospital insurance coverage rate of 84.7 percent. When both of these two characteristics are present, the result was 90.5 percent coverage rate for hospital insurance.

## AGE

There was no appreciable difference between the percent of males and females covered by insurance (table 6). For the United States as a whole, 70.8 percent of the males and 69.8 percent of the females were covered by hospital insurance. The highest coverage rates for both males and females occurred in the age groups 35-44 and 45-54 years. This may be due to the fact that these years are the most stable in terms of employment. The coverage rates were lowest for both males and females in the 75 and over age group.

Several factors contribute to this lack of coverage among elderly people: (1) many of these persons who had insurance coverage before re-

tirement were unable to retain the coverage after retirement, either because the policy was available to employed persons only, or because the retired person could not pay the premiums due to a decreased income, an increase in premium rates, or loss of employer's contribution to the premiums, (2) low income, which is associated with low insurance in all ages, is much more prevalent among the aged, and (3) the high prevalence of chronic illness, which usually causes extensive hospitalization, creates substantially higher premium rates.

Table 7 shows that regardless of age, persons without chronic conditions had hospital insurance coverage rates similar to those with chronic conditions. However, 75.1 percent of persons with one or more chronic conditions causing no activity limitation (see Appendix II for definition) had hospital insurance coverage, while only 55.4 percent of those with a chronic condition causing activity limitation had hospital insurance coverage. Absolute differences in percentages of coverage are shown by age in table D. The estimates shown in the table indicate that the presence of chronic illness affects the rate of insurance coverage only in the age groups 45 years and over. However, the differences in coverage rates between those with no limitation of activity and those with limitation are progressively greater with age.

Table D. Percent of persons with hospital insurance coverage, by age and degree of chronic illness: United States, July 1962-June 1963

Age	Persons with--		Differ- ence between columns (1) and (2)	Persons with 1+ chronic conditions--		Differ- ence between columns (4) and (5)
	No chronic con- ditions  (1)	1+ chronic con- ditions  (2)		Causing no activity limita- tion  (4)	Causing activity limita- tion  (5)	
All ages-----	70.8	69.6	+1.2	75.1	55.4	+19.7
Under 17 years-----	68.8	69.2	-0.4	70.2	60.3	+9.9
17-24 years-----	63.6	66.4	-2.8	68.4	54.6	+13.8
25-44 years-----	76.6	76.0	+0.6	79.2	62.3	+16.9
45-64 years-----	78.8	74.0	+4.8	80.0	61.2	+18.8
65+ years-----	57.7	53.1	+4.6	64.8	45.5	+19.3

Hospital utilization varies predictably with age. The rate of episodes rises steadily with age. An exception is the increased rate for women 25-44 years, the age group where deliveries account for a major part of the hospitalizations. The differential in the average number of hospital days during the year between the insured and the uninsured is consistent in each of the age groups with the exception of those 75 years and over where the average number of days per year is about the same regardless of insurance coverage.

Persons with hospital insurance have a somewhat higher rate of hospital episodes than those without insurance (table 8). Of all the persons with hospital insurance, 10.5 percent were hospitalized during the reference year, while only 8.6 percent of all persons without hospital insurance were hospitalized. However, table 9 shows that the average number of hospital days per person per year without insurance is longer, regardless of the number of episodes, than for those with insurance. This may indicate that those with insurance are more often hospitalized for diagnosis or for less serious illnesses than are the uninsured.

The rate of insurance coverage was higher in urban areas than in the rural-nonfarm and -farm sectors among persons of all ages, as well as for each age category shown in table 10. The highest coverage rates in all types of residence areas were found in the 35-44 and 45-54 year age groups. This fact is probably due to the increased stability of the employed population in these age groups.

The hospital insurance coverage rate for all ages in the urban population was 74.5 percent; in the rural-nonfarm population, 63.8 percent; and in the rural-farm population, 50.8 percent. These differences probably reflect the patterns of urban and rural-nonfarm employment which make it possible to obtain health insurance coverage with a minimum of individual effort and at a comparatively low cost. (See Appendix IV for an explanation of the changes in the definition of rural and urban areas and the effect these have on the comparison of such data in this report with that in the earlier report, Series B, No. 26.)

Table 11 shows that the rate of health insurance coverage was highest among married persons, regardless of age. There are several

factors that may contribute to this high coverage rate: (1) married persons tend to be a healthy segment of the population and would therefore have little difficulty in obtaining health insurance, (2) concern about medical costs which would place a financial burden on family members, should extensive medical care be required, might motivate a married wage earner to obtain insurance, and (3) many insurance plans are designed so that whole families can be covered at little additional cost to the basic policy of the insured persons. The last factor is probably also responsible for the high rate of coverage among persons under 17 years of age.

The percentage of never married persons with health insurance was next highest of all the marital status groups. Of the never married persons between 17-64 years of age, the rate of hospital insurance coverage was consistently about 64 percent (surgical insurance coverage was about 58 percent). However, among persons 65 years and over, the percentage dropped to 54 percent and 48 percent, respectively. This decrease in coverage among persons 65 years and over was characteristic of all marital status groups.

Widowed persons under 45 years of age had less health insurance coverage than divorced persons in the same age group. However, this pattern was reversed for widowed and divorced persons 45 years or older.

Separated persons had the lowest health insurance coverage rates. This is due in part to the fact that of all the marital status groups, the "separated" group had the largest percent of its population with family income less than \$4,000 (61.6 percent) as compared with only 26.2 percent of the "married" population.

However, table E shows that regardless of the amount of family income, there is a discernible pattern of coverage by marital status. Some other factor then, besides age and income, may be responsible for the significantly low coverage rates for separated persons.

## GEOGRAPHIC REGIONS

Within each of the four major geographic regions shown in table 12, the percentage of per-

Table E. Percent of persons with hospital insurance coverage, by marital status and family income: United States, July 1962-June 1963

Marital status	All incomes	Under \$4,000	\$4,000-7,000	\$7,000+	Unknown
All persons-17+ years-----	70.3	44.6	79.0	87.6	58.7
Married-----	75.9	50.1	82.7	90.4	65.0
Never married-----	63.7	48.6	69.4	79.8	54.4
Divorced-----	57.8	44.2	73.5	75.5	49.4
Widowed-----	53.8	47.7	62.5	68.5	51.7
Separated-----	43.9	33.4	62.4	68.7	*

sons with hospital and surgical insurance coverage increased with the amount of family income. In each of the regions, the greatest percentage of increase in coverage was between the income intervals \$2,000-3,999 and \$4,000-6,999.

Coverage rates for all persons in the several regions were greatly influenced by the distribution of residents by family income. The coverage rates for persons of all incomes were higher in the Northeast than in the North Central Region, yet the rates of coverage in individual income categories were either equivalent to or lower than those in the North Central Region. With the exception of the lowest income group, this same situation was noted in comparing the South Region with the West, where the total rate for the West was higher but the rates for each income group were lower than in the South. Regional rates which have been adjusted to remove the influence of income differences (shown in table F) give some measure of the influence of the income factor on the levels of regional coverage rates.

The industrial and highly urbanized Northeast had the highest proportion of the population covered by hospital insurance (78.0 percent). The North Central Region had 76.4 percent of its population covered, while the West had 66.3 percent and the South only 60.2 percent. It is interesting to note that almost without exception, regional differences in coverage rates for the total populations were consistently present in each of the age groups shown by region (table 13). This is an indication that the differences in coverage among regions were not merely due to a difference in the age compositions of the several regions.

However, figure 1 shows a difference in the residence compositions of the four regions. The South had the largest rural population and the North Central Region the next largest. Characteristically low coverage rates found in rural areas as described earlier probably account somewhat for the overall lower coverage rates in the South and North Central Regions. As figure 1 shows, however, the Northeast and the West are

Table F. The effect of family-income adjustment on the percent of the population with hospital and surgical insurance coverage, by region: United States, July 1962-June 1963

Region	Hospital insurance		Surgical insurance	
	Unadjusted	Adjusted	Unadjusted	Adjusted
Northeast-----	78.0	74.8	71.5	68.1
North Central-----	76.4	75.7	70.6	70.0
South-----	60.2	65.3	55.9	61.0
West-----	66.3	62.8	66.3	59.8

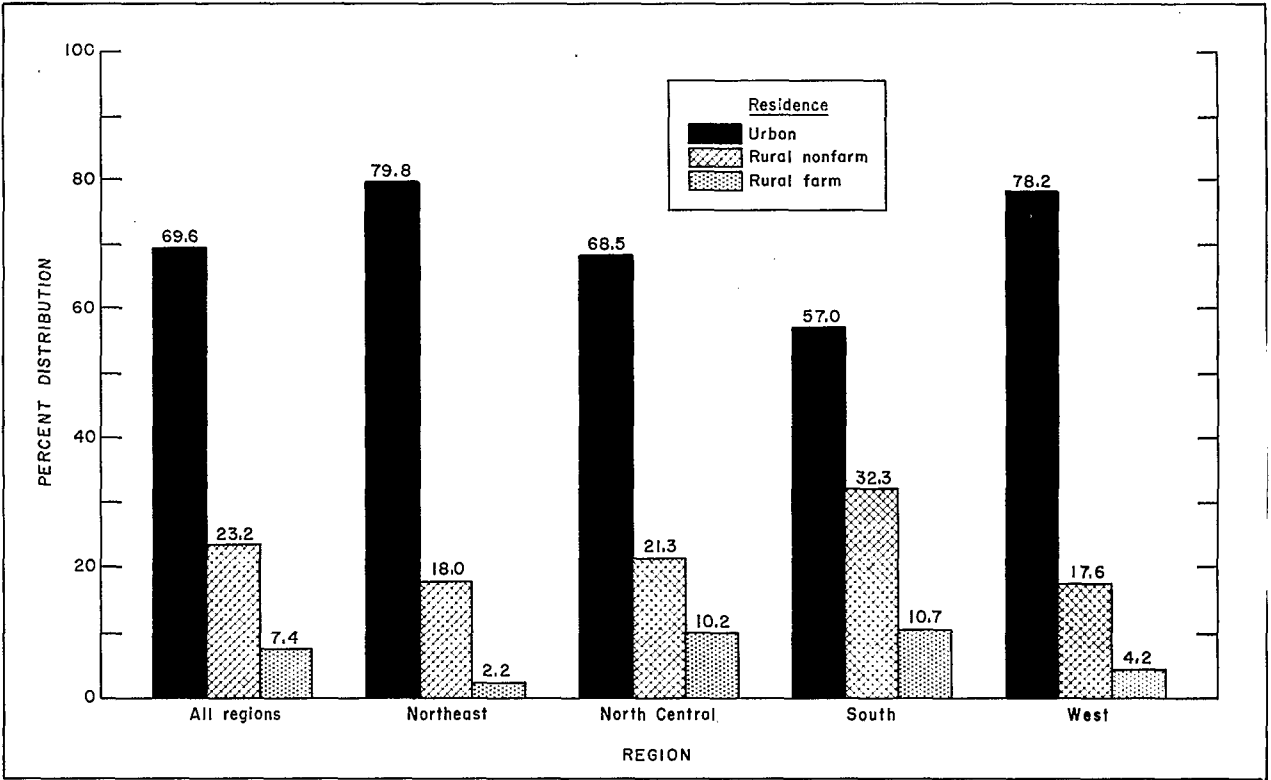


Figure 1. Percent distribution of the population in the four regions of the United States, by residence.

similar in residence composition. Hence, the difference between regional coverage rates (as shown in table F) cannot be explained by a difference in residence composition.

Table G shows that there are definite differences among regions regardless of the effect of residence or family income. Although there was variability in health insurance coverage rates due to differences among regions in their income and residence distributions, there were persistent differences in coverage rates not explainable by the above or by the age differences shown in table 13.

After further investigation, two additional characteristics were found which were felt to have some bearing on the differences among regions in health insurance coverage. For the sake of simplicity, these two characteristics will be discussed in relation to the Northeast and West

because by age, residence, and income distributions, these regions are quite similar but their health insurance coverage rates are quite dissimilar. This is not to say however that these factors do not contribute to the differences among the other regions.

One difference is that the West had more uniformed services personnel and dependents, percentage wise, than the Northeast. The West had 27.3 percent of the total U.S. uniformed services personnel and the Northeast had 9.6 percent. Of the total claims under the Uniformed Services Dependents Medical Care Program, the West had 24.4 percent and the Northeast only 16.3 percent. However, the Northeast had 24.6 percent of the total U.S. population, while the West had only 16.3 percent. Because uniformed services dependents are covered by the Dependents Medical Care Program, they are not likely to have any other

Table G. Percent of the population with hospital insurance coverage, by region, residence, and family income: United States, July 1962-June 1963

Residence and family income	Region				
	All regions	North-east	North Central	South	West
<u>All residences</u>					
All incomes-----	70.3	78.0	76.4	60.2	66.3
Under \$4,000-----	44.6	50.5	52.5	39.5	36.8
\$4,000-6,999-----	79.0	83.5	84.6	73.0	70.5
\$7,000+-----	87.6	90.8	90.7	84.0	82.5
Unknown-----	58.7	68.4	63.7	45.5	46.3
<u>Urban</u>					
All incomes-----	74.5	78.4	80.2	67.0	69.7
Under \$4,000-----	47.6	50.3	53.9	45.2	37.8
\$4,000-6,999-----	81.4	84.0	87.3	76.0	73.4
\$7,000+-----	88.8	90.7	92.6	85.3	84.8
Unknown-----	61.3	67.0	66.8	50.2	50.6
<u>Rural nonfarm</u>					
All incomes-----	63.8	77.2	71.7	55.4	54.8
Under \$4,000-----	41.6	50.8	50.0	37.4	34.7
\$4,000-6,999-----	75.1	82.1	82.0	70.3	61.7
\$7,000+-----	85.3	92.4	87.1	84.4	71.1
Unknown-----	56.9	73.4	64.1	42.8	32.3
<u>Rural farm</u>					
All incomes-----	50.8	68.6	60.4	38.8	51.9
Under \$4,000-----	37.4	53.7	51.4	27.2	33.5
\$4,000-6,999-----	65.3	77.6	68.5	60.0	60.6
\$7,000+-----	71.2	81.2	75.1	64.5	67.1
Unknown-----	46.7	70.5	52.4	33.0	18.6

health insurance and since this type of program is excluded from health insurance rates shown in this report, the population with the largest unformed services personnel and dependents will appear to have the lowest health insurance coverage.

The second difference is in the size of the working establishments. In the West, the average size of the establishments in 1962 was 11.9 persons, while in the Northeast it was 14.5 persons.

Two percent of the Northeast establishments are over 100 persons in size while only 1.3 percent of the establishments in the West are as large. Because larger establishments tend to have better organized labor practices and more fringe benefits, it is possible for this reason that the rate of health insurance coverage in the Northeast was slightly superior to that in the West.

The 21 largest standard metropolitan statistical areas (according to the 1960 Census figures)

are shown in table 14 with their respective rates for hospital and surgical insurance coverage. This table shows quite a range in coverage among areas which would be expected to have similar rates because they are all large urban areas. Some of the differences in coverage, however, may be indications of population differences in age and family income.

## EMPLOYMENT

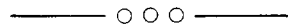
Of all persons 17 years of age and over in the labor force, 76.4 percent had hospital insurance, and 71.0 percent had surgical insurance; of those of the same age not in the labor force, 62.9 percent had hospital insurance, and 56.8 percent had surgical insurance. Of all the employed, 77.7 percent had hospital insurance and 72.3 percent had surgical insurance, but of the unemployed in the labor force, only 50.8 percent had hospital insurance and 45.8 percent had surgical insurance (table 15).

It is not surprising that the rate of insurance coverage for persons not in the labor force is higher than that for the unemployed in the labor force. Most of the persons 17 years and older not included in the labor force are dependents of working persons and are covered by a family policy. Furthermore, unemployed persons in the

labor force not only comprise a low economic group, but because of their unemployed status have little opportunity to obtain insurance through business-sponsored group plans.

The rate of hospital and surgical insurance coverage was significantly higher for persons in clerical and sales positions and in professional and managerial classifications than in any of the other occupational groups shown in table 16. The persons in the farm laborer and private household occupation groups had the lowest health insurance coverage. This lower coverage rate is probably due to the fact that these workers are likely to have irregular work patterns, and because they work in small or poorly organized employment groups which do not offer the less expensive group insurance plans. The more costly individual plans may often be beyond the economic level of persons in these occupational groups.

In most occupational groups there appears to be approximately a 20 percent lower coverage rate for those persons who were unemployed as compared with the employed. Surprisingly this differential in the coverage rates between the employed and the unemployed remained constant regardless of the level of the coverage rate for the occupational group.



## DETAILED TABLES

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### FAMILY INCOME

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Table 1. Number and percent distribution of persons in total population, by hospital and surgical insurance coverage according to family income and age: United States, July 1962-June 1963

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

Family income and age	Total population	Hospital insurance		Surgical insurance		Total population	Hospital insurance		Surgical insurance		
		Insured	Not insured	Insured	Not insured		Insured	Not insured	Insured	Not insured	
<u>Under \$2,000</u>		Number of persons in thousands					Percent distribution				
All ages-----	22,590	7,708	14,726	6,502	15,704	100.0	34.1	65.2	28.8	69.5	
Under 15 years-----	5,260	1,152	4,076	972	4,204	100.0	21.9	77.5	18.5	79.9	
15-24 years-----	3,580	1,488	2,011	1,274	2,131	100.0	41.6	56.2	35.6	59.5	
25-34 years-----	1,481	474	997	398	1,055	100.0	32.0	67.3	26.9	71.2	
35-44 years-----	1,573	471	1,094	408	1,147	100.0	30.0	69.5	25.9	73.0	
45-54 years-----	1,933	670	1,252	580	1,331	100.0	34.7	64.8	30.0	68.8	
55-64 years-----	2,723	1,097	1,620	934	1,761	100.0	40.3	59.5	34.3	64.7	
65+ years-----	6,040	2,356	3,677	1,936	4,075	100.0	39.0	60.9	32.0	67.5	
65-74 years-----	3,528	1,521	2,001	1,248	2,255	100.0	43.1	56.7	35.4	63.9	
75+ years-----	2,512	834	1,675	688	1,819	100.0	33.2	66.7	27.4	72.4	
<u>\$2,000-3,999</u>		Number of persons in thousands					Percent distribution				
All ages-----	32,485	16,844	15,499	15,219	16,845	100.0	51.9	47.7	46.8	51.9	
Under 15 years-----	10,220	4,370	5,814	4,008	6,103	100.0	42.8	56.9	39.2	59.7	
15-24 years-----	5,013	2,474	2,503	2,191	2,697	100.0	49.4	49.9	43.7	53.8	
25-34 years-----	3,418	1,754	1,635	1,625	1,738	100.0	51.3	47.8	47.5	50.8	
35-44 years-----	3,114	1,689	1,412	1,536	1,549	100.0	54.3	45.4	49.3	49.7	
45-54 years-----	3,152	1,928	1,212	1,772	1,345	100.0	61.2	38.4	56.2	42.7	
55-64 years-----	3,180	2,068	1,105	1,878	1,269	100.0	65.0	34.8	59.1	39.9	
65+ years-----	4,388	2,561	1,818	2,209	2,144	100.0	58.4	41.4	50.3	48.9	
65-74 years-----	3,134	2,007	1,119	1,739	1,366	100.0	64.0	35.7	55.5	43.6	
75+ years-----	1,254	555	698	469	778	100.0	44.2	55.7	37.4	62.0	
<u>\$4,000-6,999</u>		Number of persons in thousands					Percent distribution				
All ages-----	61,675	48,711	12,691	45,588	15,180	100.0	79.0	20.6	73.9	24.6	
Under 15 years-----	22,265	17,401	4,761	16,509	5,470	100.0	78.2	21.4	74.1	24.6	
15-24 years-----	8,161	6,016	2,077	5,564	2,447	100.0	73.7	25.5	68.2	30.0	
25-34 years-----	8,916	7,257	1,626	6,899	1,879	100.0	81.4	18.2	77.4	21.1	
35-44 years-----	8,473	6,960	1,486	6,523	1,815	100.0	82.1	17.5	77.0	21.4	
45-54 years-----	6,531	5,420	1,093	5,033	1,406	100.0	83.0	16.7	77.1	21.5	
55-64 years-----	4,399	3,711	669	3,405	933	100.0	84.4	15.2	77.4	21.2	
65+ years-----	2,931	1,946	979	1,654	1,229	100.0	66.4	33.4	56.4	41.9	
65-74 years-----	2,083	1,550	530	1,355	695	100.0	74.4	25.4	65.1	33.4	
75+ years-----	848	396	450	299	534	100.0	46.7	53.0	35.2	63.0	
<u>\$7,000-9,999</u>		Number of persons in thousands					Percent distribution				
All ages-----	32,652	28,500	4,024	27,177	5,110	100.0	87.3	12.3	83.2	15.7	
Under 15 years-----	11,087	9,730	1,319	9,324	1,667	100.0	87.8	11.9	84.1	15.0	
15-24 years-----	4,240	3,451	755	3,266	893	100.0	81.4	17.8	77.0	21.1	
25-34 years-----	4,462	3,988	455	3,830	570	100.0	89.4	10.2	85.8	12.8	
35-44 years-----	5,357	4,876	476	4,686	637	100.0	91.0	8.9	87.5	11.9	
45-54 years-----	4,021	3,612	392	3,442	529	100.0	89.8	9.7	85.6	13.1	
55-64 years-----	2,279	2,022	246	1,910	340	100.0	88.7	10.8	83.8	14.9	
65+ years-----	1,206	821	380	719	475	100.0	68.1	31.5	59.6	39.3	
65-74 years-----	825	618	202	556	260	100.0	74.9	24.4	67.4	31.6	
75+ years-----	381	203	178	163	214	100.0	53.2	46.8	42.8	56.1	
<u>\$10,000+</u>		Number of persons in thousands					Percent distribution				
All ages-----	24,430	21,475	2,859	20,187	3,888	100.0	87.9	11.7	82.6	15.9	
Under 15 years-----	6,906	6,027	858	5,701	1,140	100.0	87.3	12.4	82.6	16.5	
15-24 years-----	3,438	2,891	528	2,697	658	100.0	84.1	15.4	78.4	19.1	
25-34 years-----	2,336	2,049	268	1,936	344	100.0	87.7	11.5	82.9	14.7	
35-44 years-----	4,302	3,898	393	3,696	562	100.0	90.6	9.1	85.9	13.1	
45-54 years-----	4,092	3,797	288	3,601	454	100.0	92.8	7.0	88.0	11.1	
55-64 years-----	2,238	2,002	225	1,858	331	100.0	89.4	10.1	83.0	14.8	
65+ years-----	1,118	812	299	698	399	100.0	72.6	26.7	62.4	35.7	
65-74 years-----	763	605	152	335	210	100.0	79.3	19.9	70.1	27.5	
75+ years-----	355	207	147	163	190	100.0	58.2	41.4	45.8	53.4	
<u>Unknown</u>		Number of persons in thousands					Percent distribution				
All ages-----	9,314	5,464	3,614	4,739	4,125	100.0	58.7	38.8	50.9	44.3	
Under 15 years-----	2,503	1,351	1,097	1,230	1,187	100.0	54.0	43.8	49.1	47.4	
15-24 years-----	1,268	660	562	571	615	100.0	52.0	44.3	45.0	48.5	
25-34 years-----	829	505	301	442	333	100.0	60.9	36.3	53.4	40.1	
35-44 years-----	1,093	680	384	604	437	100.0	62.2	35.1	55.2	40.0	
45-54 years-----	1,263	851	377	724	471	100.0	67.4	29.8	57.3	37.3	
55-64 years-----	1,175	807	341	676	437	100.0	68.7	29.1	57.6	37.2	
65+ years-----	1,183	611	552	492	645	100.0	51.6	46.7	41.6	54.6	
65-74 years-----	728	421	296	354	353	100.0	57.9	40.6	48.6	48.5	
75+ years-----	455	189	257	158	292	100.0	41.6	56.4	30.4	64.3	

Includes persons of unknown insurance status.

Table 2. Number of persons in total population, by hospital and surgical insurance coverage, family income, and race: United States, July 1962-June 1963

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

Family income and race	Total population <sup>1</sup>	Hospital insurance		Surgical insurance	
		Insured	Not insured	Insured	Not insured
All incomes					
Number of persons in thousands					
Total-----	183,146	128,703	53,414	119,413	60,852
White-----	161,744	118,973	41,913	110,817	48,388
Nonwhite-----	21,402	9,731	11,500	8,596	12,465
Under \$2,000					
Total-----	22,590	7,708	14,726	6,502	15,704
White-----	16,341	6,175	10,049	5,311	10,766
Nonwhite-----	6,249	1,533	4,678	1,191	4,938
\$2,000-3,999					
Total-----	32,485	16,844	15,499	15,219	16,845
White-----	26,133	14,381	11,645	13,081	12,714
Nonwhite-----	6,352	2,463	3,854	2,138	4,131
\$4,000-6,999					
Total-----	61,675	48,711	12,691	45,588	15,180
White-----	56,394	45,206	10,960	42,407	13,149
Nonwhite-----	5,281	3,505	1,730	3,181	2,032
\$7,000-9,999					
Total-----	32,652	28,500	4,024	27,177	5,110
White-----	31,171	27,401	3,661	26,120	4,713
Nonwhite-----	1,481	1,099	363	1,057	398
\$10,000+					
Total-----	24,430	21,475	2,859	20,187	3,888
White-----	23,576	20,787	2,695	19,531	3,697
Nonwhite-----	854	688	164	657	191
Unknown					
Total-----	9,314	5,464	3,614	4,739	4,125
White-----	8,128	5,022	2,903	4,367	3,350
Nonwhite-----	1,186	442	711	373	776

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

Table 3. Percent distribution of total population, by hospital and surgical insurance coverage, according to family income and race: United States, July 1962-June 1963

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

Family income and race	Total population <sup>1</sup>	Hospital insurance		Surgical insurance	
		Insured	Not insured	Insured	Not insured
<u>All incomes</u>		Percent distribution			
Total-----	100.0	70.3	29.2	65.2	33.2
White-----	100.0	73.6	25.9	68.5	29.9
Nonwhite-----	100.0	45.5	53.7	40.2	58.2
<u>Under \$2,000</u>					
Total-----	100.0	34.1	65.2	28.8	69.5
White-----	100.0	37.8	61.5	32.5	65.9
Nonwhite-----	100.0	24.5	74.9	19.1	79.0
<u>\$2,000-3,999</u>					
Total-----	100.0	51.9	47.7	46.8	51.9
White-----	100.0	55.0	44.6	50.1	48.7
Nonwhite-----	100.0	38.8	60.7	33.7	65.0
<u>\$4,000-6,999</u>					
Total-----	100.0	79.0	20.6	73.9	24.6
White-----	100.0	80.2	19.4	75.2	23.3
Nonwhite-----	100.0	66.4	32.8	60.2	38.5
<u>\$7,000-9,999</u>					
Total-----	100.0	87.3	12.3	83.2	15.7
White-----	100.0	87.9	11.7	83.8	15.1
Nonwhite-----	100.0	74.2	24.5	71.4	26.8
<u>\$10,000+</u>					
Total-----	100.0	87.9	11.7	82.6	15.9
White-----	100.0	88.2	11.4	82.8	15.7
Nonwhite-----	100.0	80.6	19.2	76.9	22.4
<u>Unknown</u>					
Total-----	100.0	58.7	38.8	50.9	44.3
White-----	100.0	61.8	35.7	53.7	41.2
Nonwhite-----	100.0	37.3	60.0	31.4	65.4

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

Table 4. Number and percent distribution of persons in total population, by hospital and surgical insurance coverage according to family income and size: United States, July 1962-June 1963

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

Family income and size	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	
<u>All incomes</u>		Number of persons in thousands					Percent distribution				
All sizes-----	183,146	128,703	53,414	119,413	60,852	100.0	70.3	29.2	65.2	33.2	
1 member-----	12,012	7,241	4,667	6,459	5,285	100.0	60.3	38.9	53.8	44.0	
2 members-----	31,608	22,479	8,951	20,477	10,572	100.0	71.1	28.3	64.8	33.4	
3 members-----	28,919	20,702	8,038	19,187	9,204	100.0	71.6	27.8	66.3	31.8	
4 members-----	36,509	27,978	8,366	26,163	9,822	100.0	76.6	22.9	71.7	26.9	
5 members-----	29,568	22,382	7,046	20,937	8,146	100.0	75.7	23.8	70.8	27.6	
6 members-----	18,659	13,164	5,405	12,265	6,151	100.0	70.6	29.0	65.7	33.0	
7+ members-----	25,872	14,757	10,941	13,924	11,672	100.0	57.0	42.3	53.8	45.1	
<u>Under \$2,000</u>		Number of persons in thousands					Percent distribution				
All sizes-----	22,590	7,708	14,726	6,502	15,704	100.0	34.1	65.2	28.8	69.5	
1 member-----	6,045	2,839	3,134	2,416	3,461	100.0	47.0	51.8	40.0	57.3	
2 members-----	5,667	2,149	3,493	1,808	3,807	100.0	37.9	61.6	31.9	67.2	
3 members-----	2,597	824	1,750	691	1,855	100.0	31.7	67.4	26.6	71.4	
4 members-----	2,001	565	1,433	474	1,512	100.0	28.2	71.6	23.7	75.6	
5 members-----	1,798	513	1,283	399	1,358	100.0	28.5	71.4	22.2	75.5	
6 members-----	1,383	340	1,039	285	1,093	100.0	24.6	75.1	20.6	79.0	
7+ members-----	3,098	478	2,594	429	2,616	100.0	15.4	83.7	13.8	84.4	
<u>\$2,000-3,999</u>		Number of persons in thousands					Percent distribution				
All sizes-----	32,485	16,844	15,499	15,219	16,845	100.0	51.9	47.7	46.8	51.9	
1 member-----	2,605	1,819	781	1,663	912	100.0	69.8	30.0	63.8	35.0	
2 members-----	7,308	4,591	2,692	4,078	3,130	100.0	62.8	36.8	55.8	42.8	
3 members-----	5,256	2,834	2,394	2,575	2,588	100.0	53.9	45.5	49.0	49.2	
4 members-----	5,200	2,733	2,438	2,460	2,685	100.0	52.6	46.9	47.3	51.6	
5 members-----	3,980	1,883	2,064	1,683	2,203	100.0	47.3	51.9	42.3	55.4	
6 members-----	2,751	1,272	1,469	1,191	1,541	100.0	46.2	53.4	43.3	56.0	
7+ members-----	5,385	1,712	3,662	1,570	3,786	100.0	31.8	68.0	29.2	70.3	
<u>\$4,000-6,999</u>		Number of persons in thousands					Percent distribution				
All sizes-----	61,675	48,711	12,691	45,588	15,180	100.0	79.0	20.6	73.9	24.6	
1 member-----	1,968	1,604	361	1,492	452	100.0	81.5	18.3	75.8	23.0	
2 members-----	8,915	7,389	1,487	6,801	1,938	100.0	82.9	16.7	76.3	21.7	
3 members-----	9,903	7,766	2,083	7,218	2,530	100.0	78.4	21.0	72.9	25.5	
4 members-----	13,849	11,299	2,510	10,604	3,064	100.0	81.6	18.1	76.6	22.1	
5 members-----	11,190	9,114	2,029	8,646	2,369	100.0	81.4	18.1	77.3	21.2	
6 members-----	7,151	5,404	1,713	5,045	2,003	100.0	75.6	24.0	70.5	28.0	
7+ members-----	8,699	6,136	2,509	5,782	2,824	100.0	70.5	28.8	66.5	32.5	
<u>\$7,000+</u>		Number of persons in thousands					Percent distribution				
All sizes-----	57,082	49,975	6,883	47,364	8,998	100.0	87.5	12.1	83.0	15.8	
1 member-----	827	688	136	647	175	100.0	83.2	16.4	78.2	21.2	
2 members-----	7,801	7,107	663	6,741	944	100.0	91.1	8.5	86.4	12.1	
3 members-----	9,580	8,285	1,249	7,874	1,556	100.0	86.5	13.0	82.2	16.2	
4 members-----	13,958	12,381	1,534	11,736	2,039	100.0	88.7	11.0	84.1	14.6	
5 members-----	11,316	10,098	1,197	9,554	1,657	100.0	89.2	10.6	84.4	14.6	
6 members-----	6,474	5,639	807	5,284	1,098	100.0	87.1	12.5	81.6	17.0	
7+ members-----	7,125	5,777	1,296	5,529	1,530	100.0	81.1	18.2	77.6	21.5	
<u>Unknown</u>		Number of persons in thousands					Percent distribution				
All sizes-----	9,314	5,464	3,614	4,739	4,125	100.0	58.7	38.8	50.9	44.3	
1 member-----	566	291	255	241	284	100.0	51.4	45.1	42.6	50.2	
2 members-----	1,916	1,244	616	1,050	753	100.0	64.9	32.2	54.8	39.3	
3 members-----	1,582	992	562	829	675	100.0	62.7	35.5	52.4	42.7	
4 members-----	1,500	999	451	889	522	100.0	66.6	30.1	59.3	34.8	
5 members-----	1,284	775	474	655	560	100.0	60.4	36.9	51.0	43.6	
6 members-----	900	509	377	460	416	100.0	56.6	41.9	51.1	46.2	
7+ members-----	1,566	654	880	615	915	100.0	41.8	56.2	39.3	58.4	

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

Table 5. Number and percent distribution of persons in total population, by hospital and surgical insurance coverage according to family income and education of head of family: United States, July 1962-June 1963

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

Family income and education of head of family	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
<u>All incomes</u>	Number of persons in thousands					Percent distribution				
All education levels-	183,146	128,703	53,414	119,413	60,852	100.0	70.3	29.2	65.2	33.2
Under 5 years-----	11,622	4,276	7,264	3,704	7,768	100.0	36.8	62.5	31.9	66.8
5-8 years-----	48,209	29,150	18,776	26,760	20,761	100.0	60.5	38.9	55.5	43.1
9-12 years-----	84,603	63,660	20,531	59,531	23,789	100.0	75.2	24.3	70.4	28.1
13+ years-----	35,017	29,666	5,173	27,797	6,624	100.0	84.7	14.8	79.4	18.9
Unknown <sup>2</sup> -----	3,695	1,951	1,669	1,622	1,910	100.0	52.8	45.2	43.9	51.7
<u>Under \$4,000</u>	Number of persons in thousands					Percent distribution				
All education levels-	55,075	24,552	30,226	21,722	32,549	100.0	44.6	54.9	39.4	59.1
Under 5 years-----	7,865	2,116	5,724	1,767	6,030	100.0	26.9	72.8	22.5	76.7
5-8 years-----	22,006	9,383	12,515	8,400	13,390	100.0	42.6	56.9	38.2	60.8
9-12 years-----	19,871	10,110	9,674	8,969	10,554	100.0	50.9	48.7	45.1	53.1
13+ years-----	3,938	2,449	1,440	2,205	1,605	100.0	62.2	36.6	56.0	40.8
Unknown <sup>2</sup> -----	1,395	493	873	381	969	100.0	35.3	62.6	27.3	69.5
<u>\$4,000-6,999</u>	Number of persons in thousands					Percent distribution				
All education levels-	61,675	48,711	12,691	45,588	15,180	100.0	79.0	20.6	73.9	24.6
Under 5 years-----	2,128	1,316	804	1,172	924	100.0	61.8	37.8	55.1	43.4
5-8 years-----	15,523	11,626	3,811	10,805	4,458	100.0	74.9	24.5	69.6	28.7
9-12 years-----	34,097	27,615	6,353	25,991	7,650	100.0	81.0	18.6	76.2	22.4
13+ years-----	8,921	7,463	1,423	7,016	1,779	100.0	83.7	16.0	78.6	19.9
Unknown <sup>2</sup> -----	1,007	692	299	603	370	100.0	68.7	29.7	59.9	36.7
<u>\$7,000+</u>	Number of persons in thousands					Percent distribution				
All education levels-	57,082	49,975	6,883	47,364	8,998	100.0	87.6	12.1	83.0	15.8
Under 5 years-----	810	537	265	491	310	100.0	66.3	32.7	60.6	38.2
5-8 years-----	8,172	6,699	1,427	6,337	1,710	100.0	82.0	17.5	77.5	20.9
9-12 years-----	26,705	23,451	3,156	22,353	4,078	100.0	87.8	11.8	83.7	15.3
13+ years-----	20,791	18,813	1,917	17,773	2,748	100.0	90.5	9.2	85.5	13.2
Unknown <sup>2</sup> -----	603	476	118	409	153	100.0	78.9	19.6	67.8	25.4
<u>Unknown</u>	Number of persons in thousands					Percent distribution				
All education levels-	9,314	5,464	3,614	4,739	4,125	100.0	58.7	38.8	50.9	44.3
Under 5 years-----	819	307	471	274	504	100.0	37.4	57.5	33.4	61.5
5-8 years-----	2,508	1,442	1,024	1,217	1,204	100.0	57.5	40.8	48.5	48.0
9-12 years-----	3,930	2,485	1,348	2,217	1,506	100.0	63.2	34.3	56.4	38.3
13+ years-----	1,366	941	393	802	492	100.0	68.8	28.8	58.7	36.0
Unknown <sup>2</sup> -----	690	290	379	229	419	100.0	42.0	54.9	33.2	60.7

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

<sup>2</sup>Includes heads of families under 17 years of age

Table 6. Number and percent distribution of persons in total population, by hospital and surgical insurance coverage according to sex and age: United States, July 1962-June 1963

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

Sex 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
<u>Both sexes</u>		Number of persons in thousands				Percent distribution				
All ages-----	183,146	128,703	53,414	119,413	60,852	100.0	70.3	29.2	65.2	33.2
Under 15 years-----	58,241	40,030	17,925	37,744	19,772	100.0	68.7	30.8	64.8	33.9
15-24 years-----	25,700	16,979	8,437	15,564	9,441	100.0	66.1	32.8	60.6	36.7
25-34 years-----	21,441	16,027	5,281	15,132	5,918	100.0	74.7	24.6	70.6	27.6
35-44 years-----	23,912	18,574	5,245	17,452	6,148	100.0	77.7	21.9	73.0	25.7
45-54 years-----	20,992	16,277	4,613	15,152	5,535	100.0	77.5	22.0	72.2	26.4
55-64 years-----	15,994	11,708	4,207	10,662	5,072	100.0	73.2	26.3	66.7	31.7
65+ years-----	16,866	9,107	7,705	7,707	8,967	100.0	54.0	45.7	45.7	53.2
65-74 years-----	11,060	6,723	4,299	5,787	5,139	100.0	60.8	38.9	52.3	46.5
75+ years-----	5,806	2,384	3,405	1,920	3,828	100.0	41.1	58.7	33.1	65.9
<u>Male</u>										
All ages-----	88,833	62,856	25,401	58,490	28,847	100.0	70.8	28.6	65.8	32.5
Under 15 years-----	29,608	20,393	9,052	19,218	9,998	100.0	68.9	30.6	64.9	33.8
15-24 years-----	12,195	8,013	4,019	7,330	4,522	100.0	65.7	33.0	60.1	37.1
25-34 years-----	10,177	7,722	2,379	7,276	2,685	100.0	75.9	23.4	71.5	26.4
35-44 years-----	11,458	8,986	2,418	8,451	2,835	100.0	78.4	21.1	73.8	24.7
45-54 years-----	10,210	7,938	2,213	7,423	2,636	100.0	77.7	21.7	72.7	25.8
55-64 years-----	7,676	5,705	1,934	5,245	2,292	100.0	74.3	25.2	68.3	29.9
65+ years-----	7,510	4,100	3,387	3,547	3,877	100.0	54.6	45.1	47.2	51.6
65-74 years-----	5,038	3,056	1,964	2,693	2,283	100.0	60.7	39.0	53.5	45.3
75+ years-----	2,472	1,043	1,422	853	1,594	100.0	42.2	57.5	34.5	64.5
<u>Female</u>										
All ages-----	94,313	65,847	28,012	60,922	32,006	100.0	69.8	29.7	64.6	33.9
Under 15 years-----	28,634	19,638	8,873	18,526	9,774	100.0	68.6	31.0	64.7	34.1
15-24 years-----	13,506	8,966	4,418	8,233	4,919	100.0	66.4	32.7	61.0	36.4
25-34 years-----	11,265	8,305	2,902	7,856	3,233	100.0	73.7	25.8	69.7	28.7
35-44 years-----	12,454	9,589	2,827	9,001	3,312	100.0	77.0	22.7	72.3	26.6
45-54 years-----	10,782	8,339	2,400	7,728	2,898	100.0	77.3	22.3	71.7	26.9
55-64 years-----	8,318	6,003	2,273	5,418	2,780	100.0	72.2	27.3	65.1	33.4
65+ years-----	9,356	5,007	4,318	4,160	5,089	100.0	53.5	46.2	44.5	54.4
65-74 years-----	6,022	3,667	2,335	3,093	2,856	100.0	60.9	38.8	51.4	47.4
75+ years-----	3,334	1,341	1,983	1,067	2,234	100.0	40.2	59.5	32.0	67.0

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

Table 7. Number of persons in total population, by hospital and surgical insurance coverage according to age, chronic conditions, and limitation of activity: United States, July 1962-June 1963

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

Age, chronic condition, and limitation of activity	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	
<u>All ages</u>		Number of persons in thousands					Percent distribution				
All persons-----	183,146	128,703	53,414	119,413	60,852	100.0	70.3	29.2	65.2	33.2	
Persons with no chronic conditions-----	101,662	71,970	29,002	66,892	33,059	100.0	70.8	28.5	65.8	32.5	
Persons with 1+ chronic conditions-----	81,484	56,733	24,412	52,521	27,794	100.0	69.6	30.0	64.5	34.1	
No limitation of activity-----	58,751	44,148	14,338	41,191	16,615	100.0	75.1	24.4	70.1	28.3	
With limitation of activity-----	22,733	12,585	10,074	11,330	11,179	100.0	55.4	44.3	49.8	49.2	
<u>Under 17 years</u>											
All persons-----	65,012	44,772	19,903	42,145	22,031	100.0	68.9	30.6	64.8	33.9	
Persons with no chronic conditions-----	51,924	35,723	15,916	33,568	17,687	100.0	68.8	30.7	64.6	34.1	
Persons with 1+ chronic conditions-----	13,087	9,050	3,987	8,577	4,344	100.0	69.2	30.5	65.5	33.2	
No limitation of activity-----	11,683	8,202	3,438	7,769	3,763	100.0	70.2	29.4	66.5	32.2	
With limitation of activity-----	1,405	847	549	808	581	100.0	60.3	39.1	57.5	41.4	
<u>17-24 years</u>											
All persons-----	18,930	12,237	6,459	11,163	7,182	100.0	64.6	34.1	59.0	37.9	
Persons with no chronic conditions-----	11,795	7,498	4,139	6,799	4,639	100.0	63.6	35.1	57.6	39.3	
Persons with 1+ chronic conditions-----	7,135	4,740	2,320	4,364	2,544	100.0	66.4	32.5	61.2	35.6	
No limitation of activity-----	6,127	4,189	1,872	3,863	2,066	100.0	68.4	30.6	63.0	33.7	
With limitation of activity-----	1,008	551	448	501	478	100.0	54.6	44.5	49.7	47.4	
<u>25-44 years</u>											
All persons-----	45,353	34,602	10,526	32,584	12,065	100.0	76.3	23.2	71.8	26.6	
Persons with no chronic conditions-----	21,571	16,525	4,906	15,409	5,753	100.0	76.6	22.7	71.4	26.7	
Persons with 1+ chronic conditions-----	23,782	18,076	5,620	17,175	6,313	100.0	76.0	23.6	72.2	26.5	
No limitation of activity-----	19,356	15,321	3,963	14,538	4,558	100.0	79.2	20.5	75.1	23.5	
With limitation of activity-----	4,426	2,755	1,657	2,637	1,754	100.0	62.3	37.4	59.6	39.6	
<u>45-64 years</u>											
All persons-----	36,986	27,985	8,821	25,814	10,607	100.0	75.7	23.8	69.8	28.7	
Persons with no chronic conditions-----	13,194	10,390	2,713	9,553	3,407	100.0	78.8	20.6	72.4	25.8	
Persons with 1+ chronic conditions-----	23,792	17,594	6,108	16,261	7,199	100.0	74.0	25.7	68.3	30.3	
No limitation of activity-----	16,143	12,912	3,163	11,983	3,899	100.0	80.0	19.6	74.2	24.2	
With limitation of activity-----	7,649	4,683	2,944	4,278	3,300	100.0	61.2	38.5	55.9	43.1	
<u>65+ years</u>											
All persons-----	16,866	9,107	7,705	7,707	8,967	100.0	54.0	45.7	45.7	53.2	
Persons with no chronic conditions-----	3,178	1,834	1,328	1,563	1,573	100.0	57.7	41.8	49.2	49.5	
Persons with 1+ chronic conditions-----	13,688	7,273	6,377	6,144	7,394	100.0	53.1	46.6	44.9	54.0	
No limitation of activity-----	5,442	3,524	1,901	3,038	2,329	100.0	64.8	34.9	55.8	42.8	
With limitation of activity-----	8,246	3,749	4,475	3,106	5,065	100.0	45.5	54.3	37.7	61.4	

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

Table 8. Number and percent distribution of total population, by number of short-stay hospital episodes during the year, according to hospital insurance coverage and age: United States, July 1962-June 1963

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

Hospital insurance coverage and age	Total population	Persons with no hospital episodes	Persons with short-stay hospital episodes			
			All episodes	1 episode	2 episodes	3+ episodes
<u>All persons</u>						
Number of persons in thousands						
All ages-----	183,146	164,993	18,153	15,656	2,007	490
Under 25 years-----	83,942	77,519	6,422	5,721	575	126
25-44 years-----	45,353	39,574	5,779	5,016	613	149
45-64 years-----	36,986	33,122	3,864	3,208	514	141
65-74 years-----	11,060	9,705	1,355	1,111	193	50
75+ years-----	5,806	5,073	733	600	111	23
<u>Persons with insurance</u>						
All ages-----	128,703	115,240	13,463	11,641	1,475	346
Under 25 years-----	57,010	52,439	4,571	4,084	407	80
25-44 years-----	34,602	30,072	4,530	3,939	471	120
45-64 years-----	27,985	24,854	3,131	2,596	425	109
65-74 years-----	6,723	5,818	905	750	131	*
75+ years-----	2,384	2,058	326	272	*	*
<u>Persons without insurance<sup>1</sup></u>						
All ages-----	54,443	49,753	4,690	4,015	532	144
Under 25 years-----	26,932	25,080	1,852	1,637	169	*
25-44 years-----	10,751	9,502	1,249	1,078	142	*
45-64 years-----	9,001	8,268	733	612	89	*
65-74 years-----	4,337	3,887	450	361	62	*
75+ years-----	3,422	3,015	408	327	70	*
<u>All persons</u>						
Percent distribution						
All ages-----	100.0	90.1	9.9	8.5	1.1	0.3
Under 25 years-----	100.0	92.3	7.7	6.8	0.7	0.2
25-44 years-----	100.0	87.3	12.7	11.1	1.4	0.3
45-64 years-----	100.0	89.6	10.4	8.7	1.4	0.4
65-74 years-----	100.0	87.7	12.3	10.0	1.7	0.5
75+ years-----	100.0	87.4	12.6	10.3	1.9	0.4
<u>Persons with insurance</u>						
All ages-----	100.0	89.5	10.5	9.0	1.1	0.3
Under 25 years-----	100.0	92.0	8.0	7.2	0.7	0.1
25-44 years-----	100.0	86.9	13.1	11.4	1.4	0.3
45-64 years-----	100.0	88.8	11.2	9.3	1.5	0.4
65-74 years-----	100.0	86.5	13.5	11.2	1.9	*
75+ years-----	100.0	86.3	13.7	11.4	*	*
<u>Persons without insurance<sup>1</sup></u>						
All ages-----	100.0	91.4	8.6	7.4	1.0	0.3
Under 25 years-----	100.0	93.1	6.9	6.1	0.6	*
25-44 years-----	100.0	88.4	11.6	10.0	1.3	*
45-64 years-----	100.0	91.9	8.1	6.8	1.0	*
65-74 years-----	100.0	89.6	10.4	8.3	1.4	*
75+ years-----	100.0	88.1	11.9	9.6	2.0	*

<sup>1</sup>In this tabulation, persons uncertain of their insurance status were included with persons not having insurance.



Table 9. Number of hospital days and average number of hospital days per person per year hospitalized, by number of short-stay hospital episodes, hospital insurance coverage, and age: United States, July 1962-June 1963

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

Hospital insurance coverage and age	Short-stay hospital episodes			
	All episodes	1 episode	2 episodes	3+ episodes
<u>All persons</u>				
Number of hospital days in thousands				
All ages-----	170,345	117,141	35,353	17,851
Under 25 years-----	41,414	30,558	6,850	4,006
25-44 years-----	46,365	31,632	9,631	5,102
45-64 years-----	48,978	32,350	11,279	5,349
65-74 years-----	22,298	14,911	4,922	2,465
75+ years-----	11,290	7,691	2,671	929
<u>Persons with insurance</u>				
All ages-----	115,968	78,905	24,933	12,131
Under 25 years-----	25,971	18,866	4,610	2,494
25-44 years-----	34,744	23,705	7,020	4,019
45-64 years-----	36,575	23,616	8,997	3,963
65-74 years-----	13,784	9,153	3,443	*
75+ years-----	4,895	3,565	*	*
<u>Persons without insurance<sup>1</sup></u>				
All ages-----	54,376	38,236	10,420	5,720
Under 25 years-----	15,443	11,692	2,240	*
25-44 years-----	11,621	7,927	2,610	*
45-64 years-----	12,403	8,734	2,283	*
65-74 years-----	8,513	5,758	1,479	*
75+ years-----	6,396	4,126	1,808	*
Average number of hospital days per person hospitalized per year				
All ages-----	9.4	7.5	17.6	36.4
Under 25 years-----	6.4	5.3	11.9	31.8
25-44 years-----	8.0	6.3	15.7	34.2
45-64 years-----	12.7	10.1	21.9	37.9
65-74 years-----	16.5	13.4	25.5	49.3
75+ years-----	15.4	12.8	24.1	40.4
<u>Persons with insurance</u>				
All ages-----	8.6	6.8	16.9	35.1
Under 25 years-----	5.7	4.6	11.3	31.2
25-44 years-----	7.7	6.0	14.9	33.5
45-64 years-----	11.7	9.1	21.2	36.4
65-74 years-----	15.2	12.2	26.3	*
75+ years-----	15.0	13.1	*	*
<u>Persons without insurance<sup>1</sup></u>				
All ages-----	11.6	9.5	19.6	39.7
Under 25 years-----	8.3	7.1	13.3	*
25-44 years-----	9.3	7.4	18.4	*
45-64 years-----	16.9	14.3	25.7	*
65-74 years-----	18.9	16.0	23.9	*
75+ years-----	15.7	12.6	25.8	*

<sup>1</sup>In this tabulation, persons uncertain of their insurance status were included with persons not having insurance

Table 10. Number and percent distribution of persons in total population, by hospital and surgical insurance coverage according to residence and age: United States, July 1962-June 1963

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

Residence 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	
<u>Urban</u>		Number of persons in thousands					Percent distribution				
All ages-----	127,077	94,682	31,698	87,911	37,294	100.0	74.5	24.9	69.2	29.3	
Under 15 years-----	39,183	28,848	10,152	27,243	11,520	100.0	73.6	25.9	69.5	29.4	
15-24 years-----	17,868	12,531	5,144	11,507	5,898	100.0	70.1	28.8	64.4	33.0	
25-34 years-----	15,303	11,850	3,362	11,200	3,839	100.0	77.4	22.0	73.2	25.1	
35-44 years-----	16,944	13,781	3,098	12,982	3,766	100.0	81.3	18.3	76.6	22.2	
45-54 years-----	14,871	12,158	2,638	11,304	3,353	100.0	81.8	17.7	76.0	22.5	
55-64 years-----	11,243	8,754	2,431	7,993	3,073	100.0	77.9	21.6	71.1	27.3	
65+ years-----	11,666	6,760	4,873	5,683	5,845	100.0	57.9	41.8	48.7	50.1	
65-74 years-----	7,726	5,036	2,667	4,315	3,314	100.0	65.2	34.5	55.9	42.9	
75+ years-----	3,940	1,724	2,206	1,369	2,531	100.0	43.8	56.0	34.7	64.2	
<u>Rural nonfarm</u>											
All ages-----	42,511	27,136	15,106	25,184	16,480	100.0	63.8	35.5	59.2	38.8	
Under 15 years-----	14,620	9,016	5,524	8,474	5,884	100.0	61.7	37.8	58.0	40.2	
15-24 years-----	5,923	3,581	2,266	3,275	2,447	100.0	60.5	38.3	55.3	41.3	
25-34 years-----	4,980	3,547	1,395	3,344	1,520	100.0	71.2	28.0	67.1	30.5	
35-44 years-----	5,380	3,892	1,466	3,647	1,635	100.0	72.3	27.2	67.8	30.4	
45-54 years-----	4,293	3,051	1,223	2,869	1,361	100.0	71.1	28.5	66.8	31.7	
55-64 years-----	3,389	2,226	1,145	2,011	1,312	100.0	65.7	33.8	59.3	38.7	
65+ years-----	3,925	1,825	2,085	1,564	2,321	100.0	46.5	53.1	39.8	59.1	
65-74 years-----	2,504	1,296	1,198	1,121	1,357	100.0	51.8	47.8	44.8	54.2	
75+ years-----	1,421	529	887	442	964	100.0	37.2	62.4	31.1	67.8	
<u>Rural farm</u>											
All ages-----	13,558	6,885	6,609	6,317	7,079	100.0	50.8	48.7	46.6	52.2	
Under 15 years-----	4,439	2,167	2,249	2,027	2,368	100.0	48.8	50.7	45.7	53.3	
15-24 years-----	1,909	868	1,026	782	1,097	100.0	45.5	53.7	41.0	57.5	
25-34 years-----	1,158	630	524	588	558	100.0	54.4	45.3	50.8	48.2	
35-44 years-----	1,587	902	680	824	747	100.0	56.8	42.8	51.9	47.1	
45-54 years-----	1,828	1,068	752	978	821	100.0	58.4	41.1	53.5	44.9	
55-64 years-----	1,361	728	631	658	687	100.0	53.5	46.4	48.3	50.5	
65+ years-----	1,275	522	747	460	800	100.0	40.9	58.6	36.1	62.7	
65-74 years-----	830	391	435	351	468	100.0	47.1	52.4	42.3	56.4	
75+ years-----	445	131	312	109	333	100.0	29.4	70.1	24.5	74.8	

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

Table 11. Number and percent distribution of persons in total population, by hospital and surgical insurance coverage according to age and marital status: United States, July 1962-June 1963

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

Age and marital status	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	
<u>All ages</u>		Number of persons in thousands					Percent distribution				
Total-----	183,146	128,703	53,414	119,413	60,852	100.0	70.3	29.2	65.2	33.2	
Under 17 years-----	65,012	44,772	19,903	42,145	22,031	100.0	68.9	30.6	64.8	33.9	
Married-----	84,701	64,259	20,134	59,777	23,740	100.0	75.9	23.8	70.6	28.0	
Never married-----	17,877	11,388	6,217	10,259	7,005	100.0	63.7	34.8	57.4	39.2	
Widowed-----	10,133	5,456	4,624	4,652	5,351	100.0	53.8	45.6	45.9	52.8	
Separated-----	2,224	977	1,218	861	1,301	100.0	43.9	54.8	38.7	58.5	
Divorced-----	3,200	1,851	1,317	1,719	1,425	100.0	57.8	41.2	53.7	44.5	
<u>17-24 years</u>											
Total-----	18,930	12,237	6,459	11,163	7,182	100.0	64.6	34.1	59.0	37.9	
Married-----	7,434	4,910	2,480	4,539	2,727	100.0	66.1	33.4	61.1	36.7	
Never married-----	11,033	7,145	3,704	6,459	4,166	100.0	64.8	33.6	58.5	37.8	
Widowed-----	*	*	*	*	*	*	*	*	*	*	
Separated-----	248	83	163	70	172	100.0	33.5	65.4	28.3	69.4	
Divorced-----	196	94	100	90	103	100.0	47.8	50.9	45.9	52.8	
<u>25-44 years</u>											
Total-----	45,353	34,602	10,526	32,584	12,065	100.0	76.3	23.2	71.8	26.6	
Married-----	38,840	30,770	7,952	29,103	9,255	100.0	79.2	20.5	74.9	23.8	
Never married-----	3,551	2,242	1,241	2,007	1,387	100.0	63.1	34.9	56.5	39.1	
Widowed-----	535	291	239	268	257	100.0	54.3	44.7	50.0	48.0	
Separated-----	1,060	477	565	429	599	100.0	45.0	53.3	40.4	56.5	
Divorced-----	1,367	823	530	778	568	100.0	60.2	38.8	56.9	41.5	
<u>45-64 years</u>											
Total-----	36,986	27,985	8,821	25,814	10,607	100.0	75.7	23.8	69.8	28.7	
Married-----	29,552	23,334	6,088	21,634	7,480	100.0	79.0	20.6	73.2	25.3	
Never married-----	2,162	1,391	755	1,255	866	100.0	64.3	34.9	58.0	40.1	
Widowed-----	3,230	2,110	1,106	1,878	1,309	100.0	65.3	34.3	58.2	40.5	
Separated-----	713	350	356	311	385	100.0	49.1	49.9	43.6	54.0	
Divorced-----	1,329	799	515	735	566	100.0	60.1	38.7	55.3	42.6	
<u>65+ years</u>											
Total-----	16,866	9,107	7,705	7,707	8,967	100.0	54.0	45.7	45.7	53.2	
Married-----	8,876	5,245	3,615	4,501	4,278	100.0	59.1	40.7	50.7	48.2	
Never married-----	1,131	610	518	537	586	100.0	53.9	45.8	47.5	51.8	
Widowed-----	6,349	3,050	3,266	2,502	3,771	100.0	48.0	51.4	39.4	59.4	
Separated-----	202	67	134	51	144	100.0	33.1	66.3	25.4	71.4	
Divorced-----	308	135	173	115	188	100.0	43.9	56.1	37.4	60.8	

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

Table 12. Number and percent distribution of persons in total population, by hospital and surgical insurance coverage according to region and family income: United States, July 1962-June 1963

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

Region and family income	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>Northeast</b>		Number of persons in thousands					Percent distribution				
All incomes-----	45,716	35,649	9,885	32,688	12,586	100.0	78.0	21.6	71.5	27.5	
Under \$2,000-----	3,489	1,374	2,101	1,076	2,390	100.0	39.4	60.2	30.8	68.5	
\$2,000-3,999-----	6,534	3,687	2,826	3,222	3,257	100.0	56.4	43.3	49.3	49.8	
\$4,000-6,999-----	16,608	13,865	2,700	12,786	3,706	100.0	83.5	16.3	77.0	22.3	
\$7,000-9,999-----	9,026	8,157	847	7,751	1,214	100.0	90.4	9.4	85.9	13.5	
\$10,000+-----	7,344	6,710	602	6,249	983	100.0	91.4	8.2	85.1	13.4	
Unknown-----	2,716	1,856	808	1,604	1,036	100.0	68.4	29.8	59.1	38.1	
<b>North Central</b>		Number of persons in thousands					Percent distribution				
All incomes-----	52,703	40,255	12,120	37,219	14,448	100.0	76.4	23.0	70.6	27.4	
Under \$2,000-----	5,658	2,495	3,131	2,188	3,371	100.0	44.1	55.3	38.7	59.6	
\$2,000-3,999-----	8,779	5,089	3,638	4,594	4,042	100.0	58.0	41.4	52.3	46.0	
\$4,000-6,999-----	18,836	15,935	2,791	14,891	3,538	100.0	84.6	14.8	79.1	18.8	
\$7,000-9,999-----	9,633	8,690	905	8,185	1,334	100.0	90.2	9.4	85.0	13.9	
\$10,000+-----	6,518	5,957	535	5,566	862	100.0	91.4	8.2	85.4	13.2	
Unknown-----	3,278	2,088	1,120	1,795	1,299	100.0	63.7	34.2	54.7	39.6	
<b>South</b>		Number of persons in thousands					Percent distribution				
All incomes-----	55,685	33,544	21,745	31,130	23,576	100.0	60.2	39.1	55.9	42.3	
Under \$2,000-----	10,851	3,015	7,741	2,512	8,141	100.0	27.8	71.3	23.1	75.0	
\$2,000-3,999-----	12,834	6,339	6,439	5,771	6,886	100.0	49.4	50.2	45.0	53.7	
\$4,000-6,999-----	16,871	12,311	4,480	11,606	5,004	100.0	73.0	26.6	68.8	29.7	
\$7,000-9,999-----	7,607	6,401	1,170	6,160	1,353	100.0	84.1	15.4	81.0	17.8	
\$10,000+-----	5,364	4,497	844	4,229	1,044	100.0	83.8	15.7	78.8	19.5	
Unknown-----	2,157	981	1,071	852	1,149	100.0	45.5	49.6	39.5	53.2	
<b>West</b>		Number of persons in thousands					Percent distribution				
All incomes-----	29,043	19,256	9,663	18,376	10,243	100.0	66.3	33.3	63.3	35.3	
Under \$2,000-----	2,592	824	1,753	727	1,801	100.0	31.8	67.7	28.1	69.5	
\$2,000-3,999-----	4,338	1,729	2,596	1,632	2,660	100.0	39.9	59.8	37.6	61.3	
\$4,000-6,999-----	9,360	6,600	2,719	6,304	2,932	100.0	70.5	29.0	67.4	31.3	
\$7,000-9,999-----	6,386	5,252	1,102	5,080	1,209	100.0	82.2	17.3	79.6	18.9	
\$10,000+-----	5,205	4,312	878	4,144	998	100.0	82.8	16.9	79.6	19.2	
Unknown-----	1,163	539	616	488	642	100.0	46.3	52.9	42.0	55.2	

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

Table 13. Number and percent distribution of total population, by hospital and surgical insurance coverage according to region and age: United States, July 1962-June 1963

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

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		Insured	Not insured	Insured	Not insured	
<u>Northeast</u>		Number of persons in thousands					Percent distribution				
All ages-----	45,716	35,649	9,885	32,688	12,586	100.0	78.0	21.6	71.5	27.5	
Under 15 years-----	13,468	10,605	2,812	9,924	3,432	100.0	78.7	20.9	73.7	25.5	
15-24 years-----	6,063	4,436	1,587	4,033	1,938	100.0	73.2	26.2	66.5	32.0	
25-34 years-----	5,502	4,428	1,041	4,155	1,267	100.0	80.5	18.9	75.5	23.0	
35-44 years-----	6,438	5,417	1,004	5,057	1,328	100.0	84.1	15.6	78.5	20.6	
45-54 years-----	5,558	4,656	892	4,277	1,251	100.0	83.8	16.1	76.9	22.5	
55-64 years-----	4,313	3,500	794	3,150	1,120	100.0	81.2	18.4	73.0	26.0	
65+ years-----	4,373	2,606	1,756	2,093	2,250	100.0	59.6	40.2	47.9	51.4	
<u>North Central</u>		Number of persons in thousands					Percent distribution				
All ages-----	52,703	40,255	12,120	37,219	14,448	100.0	76.4	23.0	70.6	27.4	
Under 15 years-----	16,895	13,050	3,744	12,232	4,399	100.0	77.2	22.2	72.4	26.0	
15-24 years-----	7,327	5,402	1,838	4,940	2,149	100.0	73.7	25.1	67.4	29.3	
25-34 years-----	5,980	4,760	1,181	4,486	1,367	100.0	79.6	19.8	75.0	22.9	
35-44 years-----	6,597	5,437	1,133	5,064	1,427	100.0	82.4	17.2	76.8	21.6	
45-54 years-----	5,990	4,885	1,078	4,510	1,361	100.0	81.5	18.0	75.3	22.7	
55-64 years-----	4,683	3,650	1,006	3,339	1,230	100.0	77.9	21.5	71.3	26.3	
65+ years-----	5,230	3,071	2,140	2,647	2,514	100.0	58.7	40.9	50.6	48.1	
<u>South</u>		Number of persons in thousands					Percent distribution				
All ages-----	55,685	33,544	21,745	31,130	23,576	100.0	60.2	39.1	55.9	42.3	
Under 15 years-----	18,123	10,098	7,925	9,555	8,333	100.0	55.7	43.7	52.7	46.0	
15-24 years-----	8,336	4,734	3,482	4,333	3,740	100.0	56.8	41.8	52.0	44.9	
25-34 years-----	6,534	4,394	2,097	4,143	2,269	100.0	67.3	32.1	63.4	34.7	
35-44 years-----	6,932	4,782	2,115	4,524	2,310	100.0	69.0	30.5	65.3	33.3	
45-54 years-----	6,264	4,318	1,898	4,035	2,119	100.0	68.9	30.3	64.4	33.8	
55-64 years-----	4,686	2,953	1,703	2,628	1,975	100.0	63.0	36.3	56.1	42.1	
65+ years-----	4,810	2,264	2,525	1,911	2,830	100.0	47.1	52.5	39.7	58.8	
<u>West</u>		Number of persons in thousands					Percent distribution				
All ages-----	29,043	19,256	9,663	18,376	10,243	100.0	66.3	33.3	63.3	35.3	
Under 15 years-----	9,755	6,277	3,444	6,033	3,608	100.0	64.3	35.3	61.8	37.0	
15-24 years-----	3,974	2,407	1,530	2,258	1,614	100.0	60.6	38.5	56.8	40.6	
25-34 years-----	3,426	2,445	962	2,348	1,014	100.0	71.4	28.1	68.5	29.6	
35-44 years-----	3,944	2,938	992	2,807	1,082	100.0	74.5	25.2	71.2	27.4	
45-54 years-----	3,179	2,418	746	2,330	803	100.0	76.1	23.5	73.3	25.3	
55-64 years-----	2,312	1,604	705	1,544	748	100.0	69.4	30.5	66.8	32.3	
65+ years-----	2,454	1,165	1,284	1,056	1,373	100.0	47.5	52.3	43.0	56.0	

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

Table 14. Number and percent distribution of total population, by hospital and surgical insurance coverage according to 21 standard metropolitan statistical areas: United States, July 1962-June 1963

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

Standard metropolitan statistical areas	Total population <sup>1</sup>	Hospital insurance		Surgical insurance	
		Insured	Not insured	Insured	Not insured
Number of persons in thousands					
All areas-----	64,226	49,157	14,695	45,319	17,927
Boston, Mass-----	2,731	2,195	523	2,121	586
New York, N.Y-----	15,167	11,484	3,596	10,541	4,452
Philadelphia, Pa-----	4,251	3,352	896	3,008	1,227
Pittsburgh, Pa-----	2,557	2,126	426	1,834	702
Detroit, Mich-----	3,695	3,030	650	2,985	693
Chicago, Ill-----	7,156	5,585	1,508	5,110	1,870
Los Angeles, Calif-----	7,044	5,070	1,927	4,872	2,001
San Francisco, Calif-----	2,911	2,148	748	2,069	816
Baltimore, Md-----	1,661	1,292	348	1,074	557
Atlanta, Ga-----	1,124	792	318	751	358
Buffalo, N.Y-----	1,404	1,172	221	1,106	275
Cleveland, Ohio-----	1,812	1,525	282	1,272	516
Minneapolis, Minn-----	1,804	1,548	240	1,337	399
Milwaukee, Wis-----	1,163	949	202	913	213
Kansas City, Mo-----	1,063	830	229	745	281
St. Louis, Mo-----	2,075	1,591	478	1,397	662
Houston, Tex-----	1,376	878	498	836	534
Dallas, Tex-----	1,020	673	332	645	350
Washington, D.C-----	2,104	1,505	584	1,371	703
Seattle, Wash-----	1,150	872	278	801	317
San Diego, Calif-----	960	539	411	532	414
Percent distribution					
All areas-----	100.0	76.5	22.9	70.6	27.9
Boston, Mass-----	100.0	80.4	19.2	77.7	21.5
New York, N.Y-----	100.0	75.7	23.7	69.5	29.4
Philadelphia, Pa-----	100.0	78.9	21.1	70.8	28.9
Pittsburgh, Pa-----	100.0	83.1	16.7	71.7	27.4
Detroit, Mich-----	100.0	82.0	17.6	80.8	18.8
Chicago, Ill-----	100.0	78.0	21.1	71.4	26.1
Los Angeles, Calif-----	100.0	72.0	27.4	69.2	28.4
San Francisco, Calif-----	100.0	73.8	25.7	71.1	28.0
Baltimore, Md-----	100.0	77.8	20.9	64.6	33.5
Atlanta, Ga-----	100.0	70.4	28.2	66.8	31.8
Buffalo, N.Y-----	100.0	83.4	15.8	78.8	19.6
Cleveland, Ohio-----	100.0	84.1	15.6	70.2	28.5
Minneapolis, Minn-----	100.0	85.8	13.3	74.1	22.1
Milwaukee, Wis-----	100.0	81.6	17.4	78.5	18.3
Kansas City, Mo-----	100.0	78.1	21.5	70.1	26.4
St. Louis, Mo-----	100.0	76.7	23.0	67.3	31.9
Houston, Tex-----	100.0	63.8	36.2	60.7	38.8
Dallas, Tex-----	100.0	66.0	32.5	63.2	34.4
Washington, D.C-----	100.0	71.6	27.8	65.2	33.4
Seattle, Wash-----	100.0	75.8	24.2	69.7	27.6
San Diego, Calif-----	100.0	56.2	42.9	55.4	43.1

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

Table 15. Number and percent distribution of persons in total population, by hospital and surgical insurance coverage according to age and employment status: United States, July 1962-June 1963

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

Age and employment status	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	
<u>All persons-17+ years</u>		Number of persons in thousands					Percent distribution				
Total-----	118,135	83,931	33,510	77,268	38,821	100.0	71.0	28.4	65.4	32.9	
Not in labor force-----	46,547	29,266	17,067	26,457	19,414	100.0	62.9	36.7	56.8	41.7	
In labor force-----	71,588	54,664	16,444	50,811	19,407	100.0	76.4	23.0	71.0	27.1	
Currently employed---	67,954	52,818	14,685	49,147	17,493	100.0	77.7	21.6	72.3	25.7	
Currently unemployed-	3,634	1,846	1,759	1,663	1,914	100.0	50.8	48.4	45.8	52.7	
<u>17-24 years</u>		Number of persons in thousands					Percent distribution				
Total-----	18,930	12,237	6,459	11,163	7,182	100.0	64.6	34.1	59.0	37.9	
Not in labor force-----	7,175	4,530	2,573	4,146	2,822	100.0	63.1	35.9	57.8	39.3	
In labor force-----	11,755	7,707	3,886	7,017	4,360	100.0	65.6	33.1	59.7	37.1	
Currently employed---	10,509	7,085	3,274	6,453	3,701	100.0	67.4	31.2	61.4	35.2	
Currently unemployed-	1,246	622	612	564	659	100.0	49.9	49.1	45.3	52.9	
<u>25-44 years</u>		Number of persons in thousands					Percent distribution				
Total-----	45,353	34,602	10,526	32,584	12,065	100.0	76.3	23.2	71.8	26.6	
Not in labor force-----	14,149	10,164	3,937	9,580	4,399	100.0	71.8	27.8	67.7	31.1	
In labor force-----	31,204	24,438	6,589	23,004	7,666	100.0	78.3	21.1	73.7	24.6	
Currently employed---	29,849	23,793	5,894	22,412	6,930	100.0	79.7	19.7	75.1	23.2	
Currently unemployed-	1,355	645	695	592	736	100.0	47.6	51.3	43.7	54.3	
<u>45-64 years</u>		Number of persons in thousands					Percent distribution				
Total-----	36,986	27,985	8,821	25,814	10,607	100.0	75.7	23.8	69.8	28.7	
Not in labor force-----	11,689	7,712	3,923	6,988	4,539	100.0	66.0	33.6	59.8	38.8	
In labor force-----	25,296	20,273	4,898	18,825	6,068	100.0	80.1	19.4	74.4	24.0	
Currently employed---	24,373	19,764	4,486	18,378	5,598	100.0	81.1	18.4	75.4	23.0	
Currently unemployed-	924	509	412	447	470	100.0	55.1	44.5	48.4	50.9	
<u>65+ years</u>		Number of persons in thousands					Percent distribution				
Total-----	16,866	9,107	7,705	7,707	8,967	100.0	54.0	45.7	45.7	53.2	
Not in labor force-----	13,533	6,861	6,634	5,743	7,654	100.0	50.7	49.0	42.4	56.6	
In labor force-----	3,333	2,246	1,071	1,964	1,312	100.0	67.4	32.1	58.9	39.4	
Currently employed---	3,223	2,176	1,031	1,904	1,264	100.0	67.5	32.0	59.1	39.2	
Currently unemployed-	109	70	*	60	*	100.0	64.0	*	54.9	*	

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

Table 16. Number and percent distribution of persons in the labor force, by hospital and surgical insurance coverage according to occupation and employment status: United States, July 1962-June 1963

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

Occupation and employment status	Total labor force	Hospital insurance		Surgical insurance		Total labor force	Hospital insurance		Surgical insurance	
		Insured	Not insured	Insured	Not insured		Insured	Not insured	Insured	Not insured
<u>All occupations</u>	Number of persons in thousands					Percent distribution				
All persons-----	71,588	54,664	16,444	50,811	19,407	100.0	76.4	23.0	71.0	27.1
Employed-----	67,954	52,818	14,685	49,147	17,493	100.0	77.7	21.6	72.3	25.7
Unemployed-----	3,634	1,846	1,759	1,663	1,914	100.0	50.8	48.4	45.8	52.7
<u>Professional and managers</u>										
All persons-----	16,153	13,601	2,446	12,696	3,141	100.0	84.2	15.1	78.6	19.4
Employed-----	15,842	13,403	2,334	12,516	3,017	100.0	84.6	14.7	79.0	19.0
Unemployed-----	312	198	111	180	124	100.0	63.5	35.7	57.7	39.8
<u>Clerical and sales</u>										
All persons-----	14,828	12,576	2,154	11,760	2,760	100.0	84.8	14.5	79.3	18.6
Employed-----	14,218	12,168	1,960	11,393	2,534	100.0	85.6	13.8	80.1	17.8
Unemployed-----	610	407	194	367	226	100.0	66.8	31.8	60.2	37.1
<u>Farmers and farm managers</u>										
All persons-----	12,129	9,012	3,057	8,406	3,526	100.0	74.3	25.2	69.3	29.1
Employed-----	11,768	8,827	2,882	8,241	3,333	100.0	75.0	24.5	70.0	28.3
Unemployed-----	361	184	175	165	194	100.0	51.1	48.6	45.7	53.6
<u>Operative and service workers</u>										
All persons-----	20,427	15,377	4,929	14,277	5,779	100.0	75.3	24.1	69.9	28.3
Employed-----	19,169	14,775	4,279	13,736	5,074	100.0	77.1	22.3	71.7	26.5
Unemployed-----	1,257	603	651	542	705	100.0	47.9	51.8	43.1	56.1
<u>Farm laborers</u>										
All persons-----	1,514	413	1,092	355	1,143	100.0	27.3	72.2	23.5	75.5
Employed-----	1,432	400	1,025	344	1,073	100.0	27.9	71.5	24.0	74.9
Unemployed-----	81	14	68	11	70	100.0	*	83.1	*	86.2
<u>Private household</u>										
All persons-----	2,252	1,158	1,081	1,020	1,204	100.0	51.4	48.0	45.3	53.5
Employed-----	2,128	1,124	993	993	1,108	100.0	52.8	46.6	46.6	52.1
Unemployed-----	124	34	89	28	96	100.0	*	71.9	*	77.7
<u>Laborers, except farm and mine</u>										
All persons-----	3,608	2,154	1,414	1,966	1,554	100.0	59.7	39.2	54.5	43.1
Employed-----	3,213	2,008	1,170	1,836	1,296	100.0	62.5	36.4	57.1	40.3
Unemployed-----	395	145	244	130	257	100.0	36.7	61.7	32.8	65.0
<u>All other occupations</u>										
All persons-----	677	375	270	330	299	100.0	55.3	39.9	48.7	44.2
Employed-----	183	113	43	89	58	100.0	61.9	23.7	48.4	31.5
Unemployed-----	494	261	227	241	241	100.0	52.9	45.9	48.8	48.9



## APPENDIX I

### TECHNICAL NOTES ON METHODS

#### Background of This Report

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

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

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

#### Statistical Design of the Health Interview Survey

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

With no loss in general understanding, the remaining stages can be combined and treated in this discussion as an ultimate stage. Within PSU's then, ultimate stage units called segments are defined in such a manner that each segment contains an expected nine households. A segment consists of a cluster of neighboring households or addresses. Each week a random sample of about 90 segments is drawn. In the approximately 800 households in those segments, household members are interviewed concerning factors related to health.

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

Sample size and geographic detail.—The national sample plan for the 12-month period ending June 1963 included about 134,000 persons from 42,000 households in about 4,700 segments. The overall sample was designed in such a fashion that tabulations can be provided for each of the major geographic regions and for urban and rural sectors of the United States.

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

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

Later, ratios of sample-produced estimates of the population to official Bureau of the Census figures for current population in about 60 age-sex-color classes are computed and serve as second-stage factors for ratio estimating.

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

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

### General Qualifications

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

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

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

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

Population figures.—Some of the published tables include population figures for specified categories. Except for certain overall totals by age and sex, which are adjusted to independent official estimates, these figures are based on the sample of households in the National Health Survey. These population data 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

are other population data that may be available. With the exception of the overall totals by age and sex, mentioned above, the population figures differ from corresponding figures (which are derived from different sources) published in reports of the Bureau of the Census. For population data for general use, official estimates are presented in Bureau of the Census reports in the P-20, P-25, and P-60 series.

### Reliability of Estimates

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

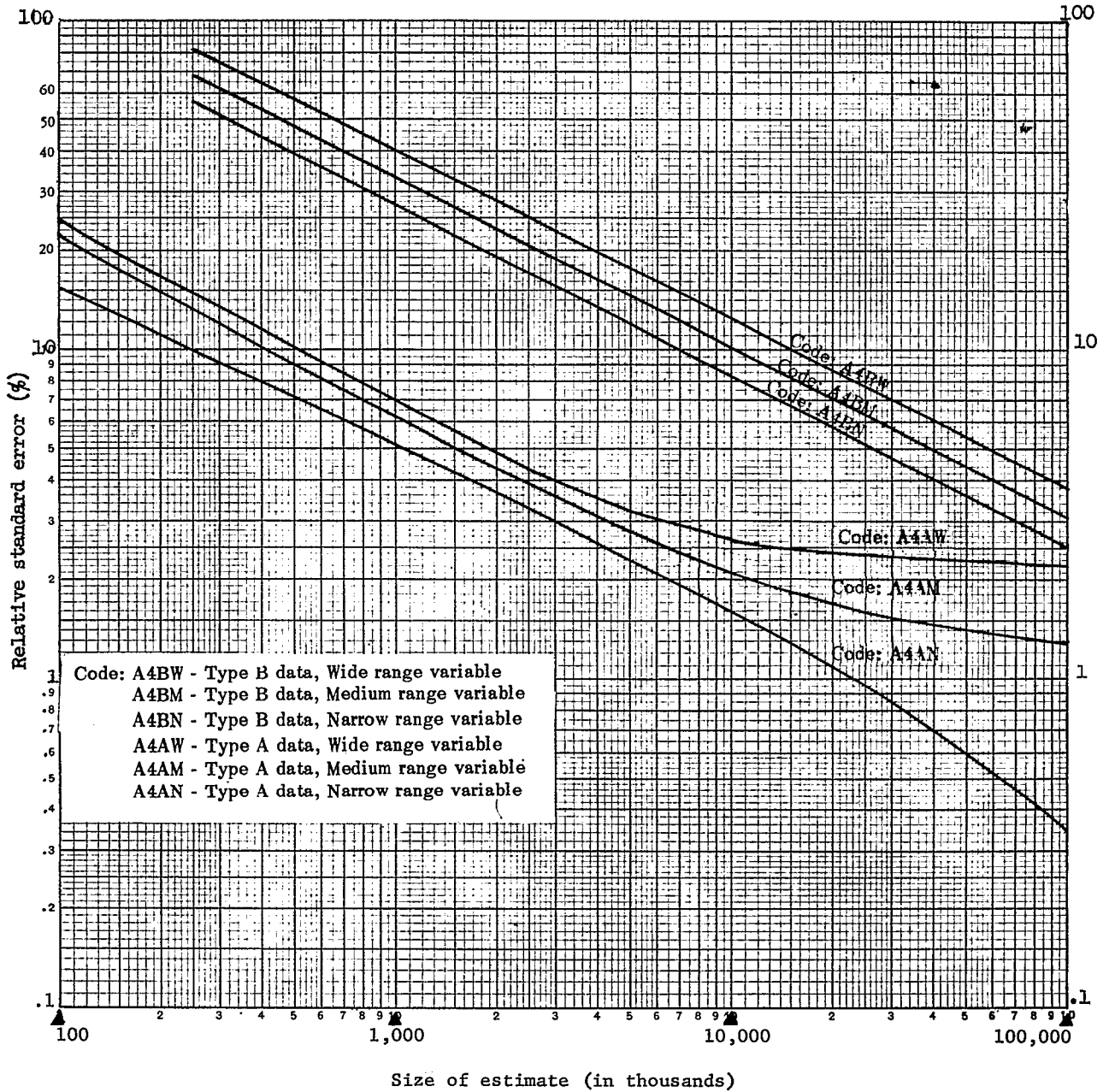
The standard error is primarily a measure of sampling variability, that is, the variations that might occur by chance because only a sample of the population is surveyed. As calculated for this report, the standard error also reflects part of the variation which arises in the measurement process. It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

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

Although the Health Interview Survey has identified several classes of statistics for the purposes of obtaining approximate standard errors, this report made use of only one class of data (i.e., narrow range-type A). Data classified as narrow range-type A consist of those statistics which estimate a population attribute.

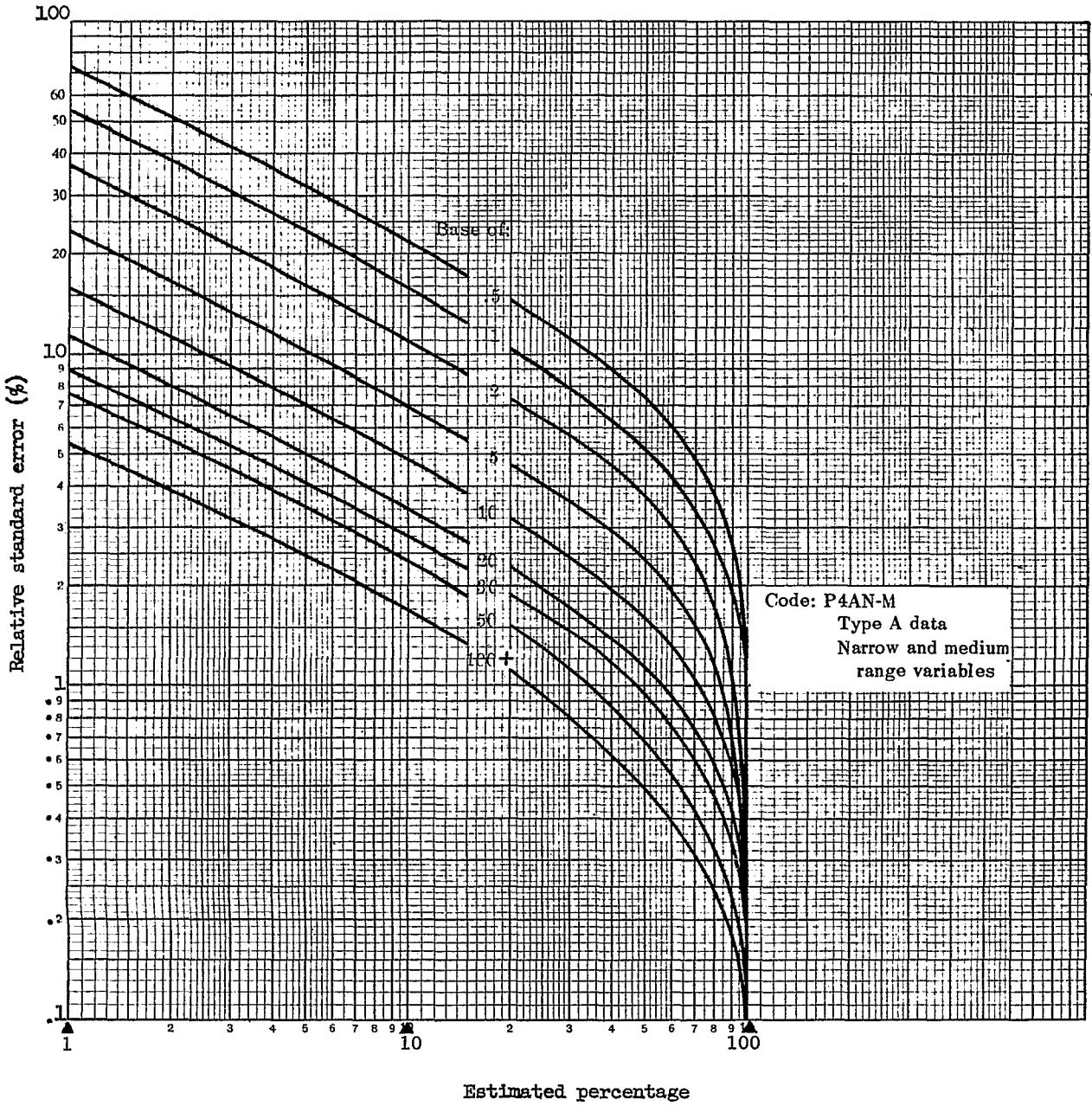
The standard errors appropriate for the estimates of the number of persons with a certain population attribute, e.g., the number of persons with hospital insurance coverage, are found on page 30 as curve A4AN. Standard errors appropriate for the percent of persons with a certain population attribute, e.g., the number of persons with surgical insurance coverage, are found on page 31 as curve P4AN-M.

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



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

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



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

## APPENDIX II

### DEFINITIONS OF CERTAIN TERMS USED IN THIS REPORT

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

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

#### Kind of Coverage

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

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

#### Terms Relating to Hospitalization

Hospital episode.—A hospital episode is any continuous period of stay of 1 or more nights in a hospital as an inpatient, except the period of stay of a well, newborn infant.

Hospital.—A hospital is defined as any institution meeting one of the following criteria: (1) named in the listing of hospitals in the current Guide Issue of Hospitals, the Journal of the American Hospital Association; (2) named in the listing of hospitals in the Directories of the American Osteopathic Hospital Association; or (3) named in the annual inventory of hospitals and related facilities submitted by the States to the Division of Hospital and Medical Facilities of the Public Health Service in conjunction with the Hill-Burton program.

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

Hospital day.—A hospital day is a day on which a person is confined to a hospital. The day is counted as a hospital day only if the patient stays overnight.

Estimates of the total number of hospital days are derived by summing the days for all completed hospital episodes.

Average number of hospital days per person per year.—The average number of hospital days per person per year is computed by dividing the total number of hospital days within a given year for a specified group by the total number of persons with completed hospital episodes in that same group.

#### Demographic and Economic Terms

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

Race.—The population is divided into two groups according to race, "white" and "nonwhite." Nonwhite includes Negro, American Indian, Chinese, Japanese, and so forth. Mexican persons are included with white unless definitely known to be Indian or other nonwhite race.

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 spouse. 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 those 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.

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

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

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

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

seasonal workers during the unemployment season.

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

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

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

Residence.—The classification of urban-rural areas used in the Health Interview Survey is the same as that used in the 1960 Census. The detailed definition is explained in Health Survey Procedure: Concepts, Questionnaire Development, and Definitions in the Health Interview Survey, Series 1, No. 2.

Standard metropolitan statistical areas.—The definitions and titles of standard metropolitan statistical areas (SMSA) and consolidated areas (of New York City and Chicago) are established by the U.S. Bureau of the Budget with the advice of the Federal Committee on Standard Metropolitan Statistical Areas. In this report, we have included data on the 21 largest SMSA's according to the 1960 Census.

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 Bureau of the Census, are as follows:

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

#### Family and Related Terms

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

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

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

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

#### Long-term Disability

Chronic activity limitation.—Chronic activity limitation is ascertained for all persons with one or more chronic conditions. These persons are divided into categories according to the extent to which their activities are limited as a result of the conditions.

Since the major activities of housewives and workers and other persons differ, a different set of criteria is used to determine the amount of reduction of major activity for each group. However, there is a general similarity between the criteria as will be seen in the description of the categories that follows:

Limitation of activity.—Inability to carry on major activity, or limited in amount or kind of major activity, or limited in recreational or community activities.

Children:	inability to engage in school or preschool activities, limited in amount or kind of such activities, or otherwise limited.
Housewives:	inability to do any housework, or limited in amount or kind of housework, or limited in recreational or community activities.
Workers and all other adult persons:	inability to work at a job or business, or limited in amount of work or kind of employment, or limited in recreational or community activities.

No limitation of activity.—No limitation as described above.

Chronic condition.—A condition is considered to be chronic if (1) it is described by the respondent in terms of one of the chronic diseases on a "Check List of Chronic Conditions" or in terms of one of the types of impairments on a "Check List of Impairments," or (2) the condition is described by the respondent as having been first noticed more than 3 months before the week of the interview. Conditions included on the check lists are shown in the report, Health Survey Procedure, Series 1, No. 2.

Persons with chronic conditions.—The estimated number of persons with chronic conditions is based on the number of persons who at the time of the interview were reported to have one or more chronic conditions.

—○ ○ ○—

### APPENDIX III

### QUESTIONNAIRE ITEMS REFERRING TO HEALTH INSURANCE

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

NOTE: Complete questionnaire used during interview period July 1962-June 1963 may be found in Series 1C, No. 5.



## APPENDIX IV

### NOTES ON HEALTH INSURANCE DATA

During July-December 1959 information on health insurance coverage was collected on an experimental basis in the Health Interview Survey. The original purpose of this project was to provide information which could be used in determining the form of the questions and procedures to be used in collecting future data on health insurance. However, due to the pressing need for data on the extent of insurance coverage by population characteristics in the country, estimates based on the pilot project were published in Interim Report on Health Insurance, Series B, No. 26.

Because of the exploratory nature of the data collected in 1959, special collection procedures were used which produced estimates that are not strictly comparable to those shown in the present report. The following paragraphs describe some of the factors, most of which are related to methods of collection, that affect the comparability of the two sets of rates.

1. Because the 1963 estimates were based on a year of data collection, while the 1959 estimates comprised only 6 months of data, the more recent figures have, in general, greater stability.

2. In the collection of the 1959 data, only heads of reporting units (see page 63, Series B, No. 26 for definition) were acceptable respondents. If the head of the reporting unit was one of the adults present at the time of interview, the health insurance information was obtained from him by direct interview; if he was not present, the interviewer left Form NHS-3a (fig. 1, page 64, Series B, No. 26) to be completed and submitted by mail. This procedure resulted in some of the data being obtained by direct interview and the remainder by self-enumeration. In the 1963 survey, all health insurance information was obtained by direct interview, since an eligible respondent for the basic questionnaire information was also an acceptable respondent for the insurance coverage questions (see fig. 2, Series 10, No. 2).

3. The percentage of "unknown" insurance coverage status was about the same for both collection periods. However, the 1959 data were subject to an additional source of measurement error introduced by the nonresponse to the self-enumeration forms. In computing this coverage rate, the nonresponse group,

amounting to 3.7 percent of the total sample, together with the "unknowns" in each of the types of insurance coverages, was allocated to the coverage status groups in the same proportion as those for which coverage status was known. In the present report, the number and percent of persons for whom insurance coverage status was unknown can be determined by adding the persons with coverage to those without, and subtracting the sum from the "total persons" column.

The coverage rates for hospital and surgical insurance were higher during the most recent collection period. However, the extent to which the different methods of collection or allocations of unknowns are responsible to some degree for the differences in coverage is unknown.

Another factor, unrelated to the method of collection, affects the comparability of the hospital and surgical insurance coverage rates for the two periods by residence. In 1959, residents of rural-farm areas were defined as those who were reported as living on a farm or ranch. For the 1960 Decennial Census, the Bureau of the Census developed a definition for rural-farm residents based on land usage, i.e., persons living on places comprising 10 or more acres with farm products amounting to at least \$50, or persons living on smaller acreages with farm products amounting to at least \$250. This definition was adapted by the Health Interview Survey in the classification of the population by residence in the processing of health insurance coverage data collected during 1963.

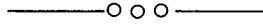
A further change in the data processing that affected the comparability of the insurance coverage was the adjustment of the collected material in 1963 to the urban-rural distribution of the population in accordance with the 1960 Census. Sixty percent of the 1959 population was defined as urban. However, due to growth in the areas that were previously classified as urban, or to the reclassification of formerly rural territory as urban, 69 percent of the 1963 population was defined as urban.

The net result of the definitional changes in residence in relation to population distribution was the classification to nonfarm of a group of persons who in 1959 were classified as farm, and a reclassification

to urban of persons who were living in areas considered prior to 1960 as rural-nonfarm areas.

In relation to the health insurance coverage, the above definitional changes affected the rates in such a way that both the urban- and rural-farm rates went up (as one would expect from 1959 to 1963), but the rural-nonfarm rates went down. This is probably

because many of the older persons do not produce crops on their land and are thus shifted to the rural-nonfarm population. This would add a disproportionate number of older farm people, who have poor coverage, into the rural-nonfarm population and thus reduce the coverage rate.



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Health insurance coverage, United States, July 1962-June 1963. Statistics on the proportion of the population covered by health insurance according to selected demographic characteristics. Based on data collected in household interviews during the period July 1962-June 1963. Washington, U.S. Department of Health, Education, and Welfare, Public Health Service, 1964.

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