

Family Out-of-Pocket Health Expenses

United States - 1970

Statistics on the annual out-of-pocket health expenses of families and unrelated individuals, by type of expense, type of family unit, proportion of family units with no expense, and intervals of expense. Total family unit expenses are distributed by color and family income. Based on data collected by self-enumeration or personal interview during 1971.

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

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FOREWORD

Since 1929 when the Committee on the Cost of Medical Care collected the first national data on health care expenditures, the total expenditures for health care in the United States has risen from under \$4 billion to over \$100 billion. The need for information on where the health care dollars are spent has resulted in a number of studies of individual or family health expenditures in an effort to determine who spends how much money on what types of care. The Office of Research and Statistics of the Social Security Administration compiles data and makes annual estimates of total national health expenditures by type of medical care. These data do not provide any information on expenditures of individuals or families by socioeconomic characteristics of the population. The Center for Health Administration Studies of the University of Chicago has collected data on expenditures for personal health services in four national surveys in 1953, 1958, 1964, and 1971. These surveys collected data from a sample of households, from the family's providers of health care and from their health insurance companies.

The National Center for Health Statistics, through the Health Interview Survey, has collected data on personal health expenditures in several different forms over the past 15 years. Information was obtained on total personal health expenditures in 1962. With the increase in third party payments, both private and public, it has become increasingly difficult to obtain these data on total expenditures in a household interview. Therefore, in 1971 only out-of-pocket health expenditure data was collected. No attempt was made to verify the data reported by the household respondents with independent data from providers, as was done with the University of Chicago studies. As may be expected estimates of health expenditures based on different sources of data and different methodologies often disagree. The estimates of out-of-pocket costs shown in this report tend to be somewhat higher for most categories of expenditures than the estimates from the Center for Health Administration Studies data for the same year. While the precise reasons for these differences are not known, it is possible that some respondents to the National Center for Health Statistics survey may have included in their responses health expenditures that were later reimbursed by health insurance. In fact, estimates of out-of-pocket costs for types of care not normally covered by health insurance tend to be more similar in the different surveys.

The importance of the differences in estimates of health expenditures depends to some extent on the use to which the data are put. If the data are to be used to make national projections of the total out-of-pocket outlay for health care, the effect of the differences can be quite severe. However, if the data are to be used to investigate differentials in out-of-pocket health expenditures among socio-

economic groups, the discrepancies in the level of reported expenditures are not as critical.

The National Center for Health Statistics and other researchers are continuing to improve the methods by which more accurate expenditure data can be collected, e.g., through the use of repeated contacts with a household to reduce the recall period, the use of diaries, and subsequent contacts with both the providers of care and third party payers.

In the meantime, the data in this report are presented in the belief that they, along with the data from other sources, will shed some light on the complex problems of health care expenditures. However, readers are urged to use caution in interpretation of these data.

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SYMBOLS

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Category not applicable-----	...
Quantity zero-----	-
Quantity more than 0 but less than 0.05-----	0.0
Figure does not meet standards of reliability or precision (more than 30 percent relative standard error)-----	*

FAMILY OUT-OF-POCKET HEALTH EXPENSES

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

INTRODUCTION

During 1971 a study to measure out-of-pocket health expenses of the civilian population not confined to institutions was conducted by the Division of Health Interview Statistics, National Center for Health Statistics. Results of this study have been published on a person basis in *Personal Out-of-Pocket Health Expenses, United States, 1970, Vital and Health Statistics, Series 10, Number 91*. Details of the collection procedure are explained in the section on 'Source of Data.' A self-enumeration questionnaire was mailed to some 11,970 households comprising the same sample as that used for the October-December 1970 Health Interview Survey. Information was requested on out-of-pocket spending in 1970 for hospital, doctor, dental, or optical services; prescribed medicine; and other medical expenses for each family member as well as the total amount of health insurance premiums (including Medicare premiums) paid directly by the family. Also requested were the health expenditures for persons not residing in the household (see appendix I). These would include, for instance, health expenses for students away at school, parents or other persons not living with the family, or unrelated individuals for whom some share of responsibility for medical costs is assumed.

In this report information on out-of-pocket health expenses is presented for families and unrelated individuals. A family is defined as two or more persons related by blood, marriage, or adoption who are living together in the same household. Members of the Armed Forces, ex-

cluded by definition from the civilian noninstitutionalized population, are not counted in classifying the family group even if they live with the family. Thus the number of families presented here will differ from other family statistics in which these persons are considered family members. Unrelated individuals may be living alone, with other unrelated individuals, or with families to which they are not related.

The average annual out-of-pocket health expense for hospital, doctor, dental, or optical services; prescription medicine; and other medical expenses for a family of two or more members was \$469 (tables A and B). When expense for health insurance premiums is added the total becomes \$628, and when expense for persons not living with the family unit is included the grand total of annual out-of-pocket spending for health rose to \$648. Tables C and D show the three sets of totals and the eight expense items for unrelated individuals. The average unrelated individual had an annual grand total expense of \$331 during 1970.

The annual per family estimate of a health expense item was prepared by summing the reported expenditures for which all members of the family responded with a known amount for each type of expense. That is, *each* member had a dollar amount or no expense (zero amount) recorded for the particular type of expense. Then by summing the known expense for all families with known amounts and dividing by the number of such families, the average annual expense per family was obtained.

This procedure was used to obtain the average expense per family unit for each of the three

Table A. Out-of-pocket health expense per family per year, by type of expense and size and composition of the family: United States, 1970

Size and composition of family	All types of expense		
	For family members and persons outside the family unit-including health insurance premiums	For family members only	
		Including health insurance premiums	Excluding health insurance premiums
All families-----	\$648	\$628	\$469
Husband-wife-----	673	657	486
Child under 17 years-----	722	708	543
No child under 17 years-----	615	598	419
Other family group-----	509	465	372
Male head-----	811	683	553
Female head-----	449	423	336
2 person families-----	569	548	387
Husband-wife-----	575	556	385
Other family group-----	539	512	396
Male head-----	438	455	347
Female head-----	567	528	410
3 person families-----	642	620	454
Husband-wife-----	658	641	463
Child under 17 years-----	595	576	417
No child under 17 years-----	762	747	540
Other family group-----	562	513	408
Male head-----	1,489	1,463	1,369
Female head-----	390	347	247
4 person families-----	660	649	495
Husband-wife-----	706	694	530
Child under 17 years-----	705	692	534
No child under 17 years-----	714	706	511
Other family group-----	334	353	260
Male head-----	*	*	*
Female head-----	292	323	253
5 person families or more-----	752	730	574
Husband-wife-----	784	773	600
Child under 17 years-----	798	788	614
No child under 17 years-----	553	534	372
Other family group-----	517	400	369
Male head-----	*	*	*
Female head-----	407	392	365

Table B. Out-of-pocket health expense per family per year, by type of expense and size and composition of the family: United States, 1970

Size and composition of family	Health expenses of family members							Health expenses for persons outside the family unit
	Hospital	Doctor	Dental	Pre-scription medicine	Optical	Health insurance premiums	Other	
All families-----	\$72	\$164	\$105	\$93	\$35	\$159	\$16	\$20
Husband-wife-----	74	168	110	95	37	170	15	15
Child under 17 years-----	85	193	130	92	37	159	12	11
No child under 17 years-----	61	139	86	100	37	182	19	19
Other family group-----	57	136	74	79	22	101	20	47
Male head-----	61	223	87	107	24	113	52	142
Female head-----	57	119	72	73	21	98	14	28
2 person families-----	60	135	70	96	31	165	20	24
Husband-wife-----	62	131	71	97	33	177	19	22
Other family group-----	55	153	69	93	21	112	26	31
Male head-----	54	97	50	108	24	93	36	8
Female head-----	55	169	75	89	21	118	23	38
3 person families-----	62	167	101	85	33	164	17	19
Husband-wife-----	65	164	106	87	35	177	14	15
Child under 17 years-----	70	166	83	72	25	160	8	16
No child under 17 years-----	58	161	141	110	49	202	25	14
Other family group-----	45	178	80	76	24	101	30	39
Male head-----	42	675	205	179	35	110	150	37
Female head-----	46	92	58	58	22	99	10	40
4 person families-----	61	180	123	94	34	148	14	11
Husband-wife-----	64	194	129	100	35	156	15	9
Child under 17 years-----	66	199	131	98	33	151	14	10
No child under 17 years-----	56	169	121	113	50	185	24	4
Other family group-----	36	78	80	47	21	90	7	25
Male head-----	*	*	*	*	*	*	*	*
Female head-----	28	72	80	51	23	69	9	2
5 person families or more-----	103	188	140	94	42	155	12	20
Husband-wife-----	104	199	148	96	45	164	13	9
Child under 17 years-----	106	203	153	97	45	164	13	9
No child under 17 years-----	64	137	70	82	48	158	3	17
Other family group-----	96	94	76	76	19	81	5	109
Male head-----	*	*	*	*	*	*	*	*
Female head-----	94	90	77	78	19	80	5	17

totals shown in tables A and C. Thus, for instance, the grand total for a three-member family consists of known amounts for all eight types of expenses for each of the three members of the family—a total of 24 items of information with dollar or zero amounts. As may be noted in table E, this condition was met for 80.3 percent of the families in the survey for the grand total of family out-of-pocket health expenses.

While it was necessary to exclude the data for a family for which only one or a few items were missing in producing the total expenses per family, it is not necessary to exclude cases of

incomplete reporting when individual types of expenditures are examined. The fact that a family neglected to report any information for dental visits does not imply that the data they reported for the other types of expenses is invalid. Thus when examining a particular type of expense it is legitimate to include the given data for this type of expense. It is also desirable to do so because, as is shown in table F, it makes possible the inclusion of data on between 91.9 and 97.1 percent of the families in the survey for the various types of health expenses. This procedure for obtaining totals by using known

Table C. Out-of-pocket health expense per unrelated individual per year, by type of expense and selected characteristics: United States, 1970

Characteristic	All types of expense		
	For unrelated individuals and persons outside the family unit-including health insurance premiums	For unrelated individuals	
		Including health insurance premiums	Excluding health insurance premiums
All individuals-----	\$331	\$288	\$206
<u>Age</u>			
Under 45 years-----	321	264	198
45-64 years-----	372	320	229
65 years and over-----	312	287	197
<u>Sex</u>			
Male-----	246	220	143
Female-----	376	324	240
<u>Living arrangements</u>			
Living alone-----	329	280	195
Living with nonrelatives-----	341	337	261

Table D. Out-of-pocket health expense per unrelated individual per year, by type of expense and selected characteristics: United States, 1970

Characteristic	Health expenses							Health expenses for persons outside the family unit
	Hospital	Doctor	Dental	Prescription medicine	Optical	Health insurance premiums	Other	
All individuals-----	\$35	\$66	\$42	\$44	\$18	\$80	\$12	\$42
<u>Age</u>								
Under 45 years-----	32	63	54	30	20	61	7	50
45-64 years-----	42	71	55	46	21	95	8	54
65 years and over-----	32	65	21	58	14	86	20	26
<u>Sex</u>								
Male-----	25	40	36	25	17	75	13	26
Female-----	39	80	44	55	19	83	12	50
<u>Living arrangements</u>								
Living alone-----	30	65	40	45	16	82	13	48
Living with nonrelatives-----	61	73	48	40	29	68	7	6

Table E. Percent of family units reporting known amounts of out-of-pocket health expenses for all members, by type of health expense and size of family unit: United States, 1970

Size of family unit	All types of expense		
	For family members and persons outside the family unit-including health insurance premiums	For family members only	
		Including health insurance premiums	Excluding health insurance premiums
	Percent		
All sizes-----	80.3	84.6	88.0
1 person-----	78.2	83.9	89.4
2 persons-----	81.3	85.7	87.8
3 persons-----	80.6	84.9	87.9
4 persons-----	80.5	84.6	87.8
5 persons or more-----	80.6	83.6	87.0

Table F. Percent of family units reporting known amounts of out-of-pocket health expenses for all members, by type of health expense and size of family unit: United States, 1970

Size of family unit	Health expenses of family members							Health expenses for persons outside the family unit
	Hospital	Doctor	Dental	Prescription medicine	Optical	Health insurance premiums	Other	
	Percent							
All sizes-----	96.6	96.2	97.1	96.2	95.9	94.9	91.9	92.8
1 person-----	95.9	95.1	96.3	95.5	95.1	92.9	93.1	90.1
2 persons-----	96.5	96.4	97.5	96.5	95.7	96.5	91.6	93.2
3 persons-----	96.9	96.3	96.5	96.6	96.1	95.0	90.8	93.4
4 persons-----	96.9	96.6	97.9	96.6	96.5	95.2	91.6	92.1
5 persons or more-----	96.7	96.7	97.5	95.8	96.4	94.7	92.4	94.7

data for *all* items is the same as that used for the report on Personal Out-of-Pocket Health Expenses.

However, using two procedures to calculate the two types of totals (i.e., total family expenses and total expenses for particular items) means that the sum of individual expense items may or may not equal the total for *all* expense items in tables A, C, and elsewhere. Some portion of the discrepancy results from rounding of computed dollar averages per expense item to the nearest dollar. The remainder of the discrepancy, as discussed in the previous paragraph, results from the use of unequal numbers of records with known or zero amounts for family totals and for the totals for each of the individual expense items.

FAMILIES AND UNRELATED INDIVIDUALS

The civilian noninstitutionalized population during 1970 for which data on out-of-pocket health expenses were reported in Series 10, No. 91 was 200,856,000 persons. Most of these persons were members of some 52,040,000 families and the remaining 13,261,000 persons were classified as unrelated individuals.

These figures differ from those for March 1971 published by the United States Bureau of the Census, as shown below:

Type of family	Current Population Survey, ¹ March 1971	Health Interview Statistics, 1970
All families	51,948,000	52,040,000
Husband-wife families ...	44,739,000	44,002,000
Other family groups	7,208,000	8,038,000
Male head	1,258,000	1,325,000
Female head	5,950,000	6,713,000
Unrelated individuals	15,721,000	13,261,000
Male	6,153,000	4,587,000
Female	9,569,000	8,674,000

¹ United States Bureau of the Census, "Households and Families, by type: March 1972" *Current Population Reports*, Series P-20, No. 237, (table 1, col. 4). Washington, D.C., July 1972.

As previously noted, the sampling frame used for this study was the sample for the Health Interview Survey for October-December 1970 during which time there were an estimated 200,855,000 persons in the civilian noninstitutionalized population (Acute Conditions, Series 10, No. 82). The person data collected in this study were adjusted to the population during October-December 1970 and because of rounding errors resulted in a total of 200,856,000.

From examination of the Current Population Survey data for 1971 it seems likely that a substantial number of unrelated individuals were underreported in the study of out-of-pocket expenses. Some unrelated individuals may have failed to receive a questionnaire in the mail, and some may have failed to respond to the questionnaire. Another possibility is that at some stage in assembling the family units (families and unrelated individuals) some of the unrelated individuals may have been erroneously joined to families.

There are other sources of differences between these sets of data in addition to the probable underreporting of unrelated individuals. The Bureau of the Census includes in its family statistics Armed Forces members living off post or with their families on post. Armed Forces members, regardless of place of residence, are excluded for the Health Interview Survey's sample but members of their families are included. Another difference involves the classification of college students living away from home during the school year. The Bureau of the Census includes such persons as members of the family at the home address for the Current Population Survey, and the Health Interview Survey classifies them as individuals at the students' address at school.

In March 1971 there were 1,164,000¹ Armed Forces members included in the Current Population Survey data quoted above, of whom 1,003,000 were family heads.² Since these fam-

¹ U.S. Bureau of the Census: Household and Family Characteristics: March 1971, *Current Population Reports*, Series P-20, No. 233.

² Personal Communication with Mr. Arthur Norton, U.S. Bureau of the Census, co-author of the above report Series P-20, No. 233, February 4, 1975.

ily heads are excluded from Health Interview Survey data, the family status of their wives and children becomes "other family group, female head," or, if there is no child, the wife is classified as an unrelated individual.

College students have less effect on the difference in number of families reported in the two surveys than they do on the difference in numbers of unrelated individuals. For Health Interview Survey data the family is reported as having one less member with a compensating increase in the number of unrelated individuals.

The effect of both of these differences should result in a higher estimate of unrelated individuals in the Health Interview Survey data. But as is shown on page 6, the estimate from the Current Population Survey is approximately 2,460,000 greater. This suggests that the study to measure out-of-pocket health expenses missed even more unrelated individuals than the above estimate indicates.

However, aside from differences which emerge from specific ways of classifying persons, and those associated with any tendency for non-respondents to differ systematically from respondents, the out-of-pocket health expenses should not be affected by an under or over estimate of the population. This follows because in computing the average health expenses the weights which produce the population estimate are cancelled out and do not, therefore, affect the computed averages.

FAMILY OUT-OF-POCKET HEALTH EXPENSES

All Families and Unrelated Individuals

The average annual out-of-pocket expense during 1970 per family for family members and persons outside the family was \$648 (table A). When expense of persons outside the family are deducted the average family paid out \$628 for health expenses, including health insurance premiums, and with health insurance premiums excluded the average was \$469. This latter figure included spending for hospital, doctor, dental, prescription medicine, optical, and other health expenses. As mentioned earlier, because the av-

erage expense for the three types of totals was obtained only from those records with known amounts for all types of expense included in the specific total, the sum of the average expense for individual types of expense does not necessarily add to the average total family expense.

The average family spent \$72 out-of-pocket for hospital bills paid directly by the family (table B). Hospital bills include any hospital outpatient services as well as inpatient services. Doctor bills per family averaged \$164 per year and dental bills \$105. Prescription medicine cost the family an average of \$93. Optical services cost \$35 per family. Optical expense included the fee of an optometrist, but examination by an ophthalmologist was included under 'doctor' expense. Health insurance premiums per family averaged \$159. These include the amount paid directly by the family for private health insurance and to Social Security for Medicare, deducted from pay checks or deducted from Social Security checks. Excluded from health insurance premiums were amounts for insurance that pays only when an accident occurs. Other expense averaged \$16 per family. 'Other' included spending for chiropractor or podiatrist fees; special aids include wheel chair, braces, hearing aids, etc.; physical or speech therapy; and special nursing care, etc. However, spending for nonprescribed medicines was excluded from this item of expense. The average family spent \$20 for health expense (including health insurance premiums, if any) for persons outside the family unit (see appendix I for the question on "outside" expense). The total of these six expense items is \$485, \$16 more than that of \$469 shown for the third total shown in table A based on records with all six items with known amounts.

Tables C and D present similar data for unrelated individuals. Out-of-pocket health expenses on a person basis were shown in the report, Series 10, No. 91. With the exception of spending for other persons (included in the first of the three totals), data for unrelated individuals may be compared to that presented for all persons in the population. Since most unrelated individuals are 17 years of age or over, comparison should be limited to this age group. Thus the second total column (including health insur-

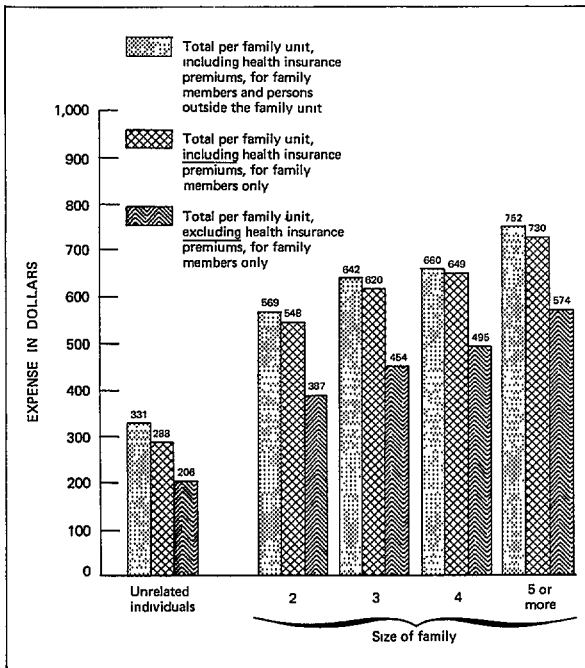


Figure 1. Annual out-of-pocket health expense per family unit and unrelated individual, by type of expense and size of family unit.

ance premiums) in table C can be compared with table 1 in Series 10, No. 91. There is substantial similarity between the figure of \$287 for unrelated individuals aged 65 years and over and the \$299 per capita expense for all persons 65 years and over. Since about one in four of these (26.4 percent) persons is an unrelated individual, the similarity in totals is not unexpected. There is less agreement between the totals for age groups, 17-44 and 45-64 years, but smaller proportions of the population in these age groups are unrelated individuals (6.6 percent of the 73.5 million aged 17-44 years, and 8.2 percent of those 45-64 years).

In general, as size of family increases the average expense rises accordingly for the three types of total expense (figure 1). Tables A and B show the effect of family composition on health spending within size of family. Tables 1-11 show the three types of total expenses and the eight types of expenses for specific items by family characteristics, including the age of the head of the family or of unrelated individuals. Since age is of such importance in determining the need

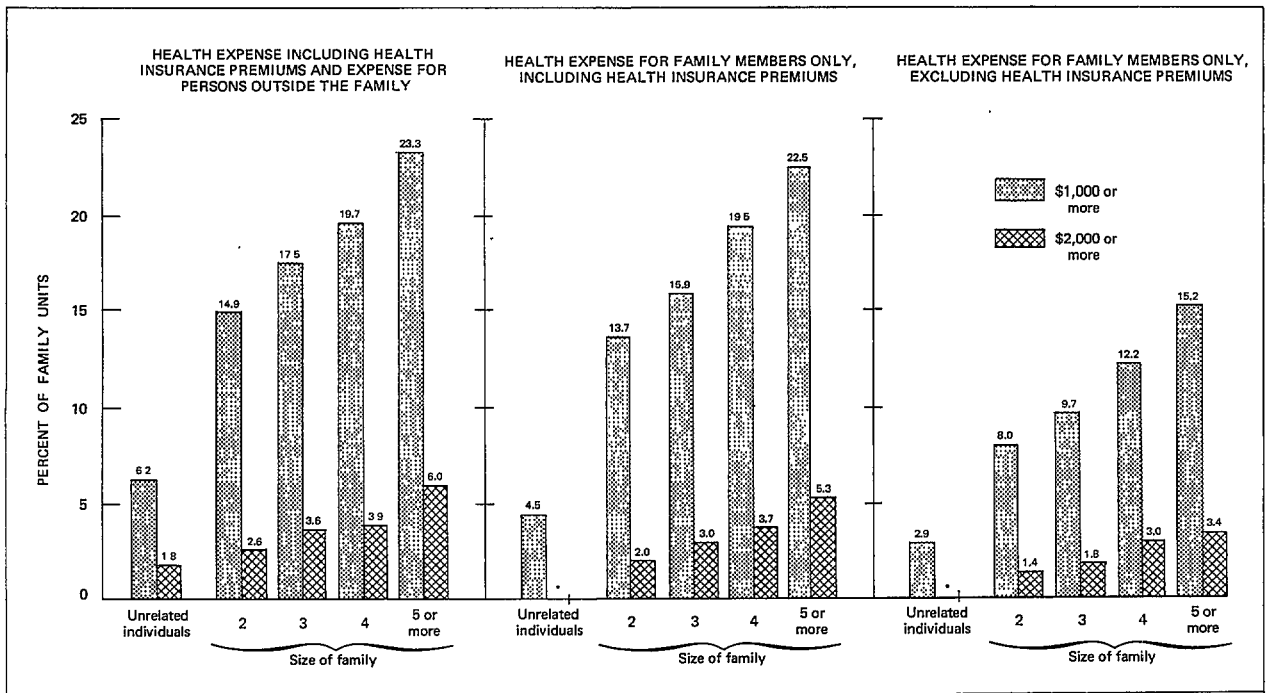


Figure 2. Percent of family units with annual out-of-pocket health expense of \$1,000 and \$2,000 or more, by type of expense and size of family unit.

for medical care, this variable has considerable effect on expense per family unit.

Also shown in these detailed tables is a percent distribution by intervals of expense. Figure 2 shows, for the three types of family totals, the percentage of family units with annual out-of-pocket health expenses of \$1,000 or more and \$2,000 or more by size of unit. As expected, there is a rise in percentage with increased size of the family unit.

Figure 3 summarizes the data for the three types of totals for the percentage of family units with no annual out-of-pocket health expenses. In each detailed table the next to last column is labeled 'Average for family unit with expense.' These figures are prepared by excluding family units with no expense from the computation of average expense per family unit. When there is a substantial percentage with no expense, for example for unrelated individuals, the difference between the average per family unit and the average per family unit with expense is substantial. When there are two or more persons in a family unit there is less chance that all members will have no health expenses. Therefore, the percent-

ages with no health expenses for families, as shown in figure 3, are relatively small.

Tables 12-14 give detailed information for the three types of total out-of-pocket expense by sex of unrelated individuals and sex of the head of other family groups (i.e., excluding husband-wife families). Female unrelated individuals have higher expense totals than do males. However, for other family groups, families with male heads have higher expenses than do families with female heads. The difference is most pronounced for three person other family groups.

Family Income

With increasing family income the out-of-pocket health expense totals rose accordingly (figure 4 and table G), and this relationship holds within each size of family. Health expenses of unrelated individuals, excluding expense for persons outside the unit, were about the same for the two lower income groups and also for the two higher income groups. Tables 15-17 present detailed information about the three types of total expenses for four income groups.

It is interesting that for two person families with income less than \$5,000 the three types of total expenses were approximately equal to or less than the average for all of the other family sizes. It is probable that health spending for aged persons comprising two person families accounts for the larger out-of-pocket spending. The earlier report on Personal Out-of-Pocket Health Expense (Series 10, No. 91) showed that persons 65 years and over spent an average of \$299 per year on all health items including health insurance.

Out-of-pocket health spending takes a larger share of family income within the lower income groups than it does for the higher income groups. For instance, assuming an average income of \$2,500 for the less than \$5,000 group, \$7,500 and \$12,500 as midpoints of the next two groups, and \$20,000 as average for income of \$15,000 and over, the proportionate share of family income may be determined. Examination of table G, grand total for all families, shows that the \$446 expenditure is about 17.8 percent of the average income of the less than \$5,000

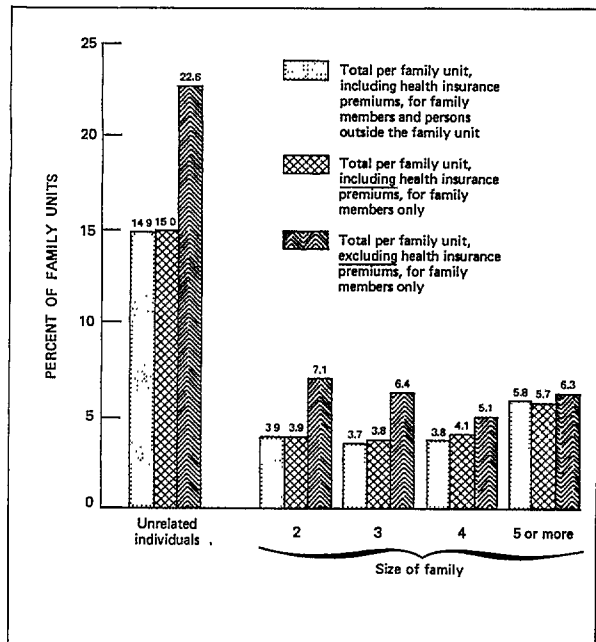


Figure 3. Percent of family units reporting no annual out-of-pocket health expense for the three categories of health care costs, by type of expense and size of family unit.

Table G. Out-of-pocket health expense per unrelated individual or per family per year, by type of expense, size of family unit, and family income: United States, 1970

Size of family unit and family income	All types of expense		
	For family members and persons outside the family unit-including health insur- ance premiums	For family members only	
		Including health insurance premiums	Excluding health insurance premiums
<u>Unrelated individuals</u>			
All incomes ¹ -----	\$331	\$288	\$206
Less than \$5,000-----	305	281	202
\$5,000-\$9,999-----	355	273	198
\$10,000-\$14,999-----	430	389	281
\$15,000 or more-----	485	392	259
<u>All families</u>			
All incomes ¹ -----	648	628	469
Less than \$5,000-----	446	437	329
\$5,000-\$9,999-----	579	568	422
\$10,000-\$14,999-----	740	706	530
\$15,000 or more-----	942	911	688
<u>2 person families</u>			
All incomes ¹ -----	569	548	387
Less than \$5,000-----	453	449	326
\$5,000-\$9,999-----	509	497	346
\$10,000-\$14,999-----	647	611	421
\$15,000 or more-----	869	804	583
<u>3 person families</u>			
All incomes ¹ -----	642	620	454
Less than \$5,000-----	448	423	307
\$5,000-\$9,999-----	557	545	387
\$10,000-\$14,999-----	749	717	537
\$15,000 or more-----	921	892	676
<u>4 person families</u>			
All incomes ¹ -----	660	649	495
Less than \$5,000-----	381	357	295
\$5,000-\$9,999-----	573	573	439
\$10,000-\$14,999-----	667	662	491
\$15,000 or more-----	997	977	759
<u>5 person families or more</u>			
All incomes ¹ -----	752	730	574
Less than \$5,000-----	455	460	383
\$5,000-\$9,999-----	703	684	542
\$10,000-\$14,999-----	859	809	640
\$15,000 or more-----	986	980	746

¹Includes unknown income.

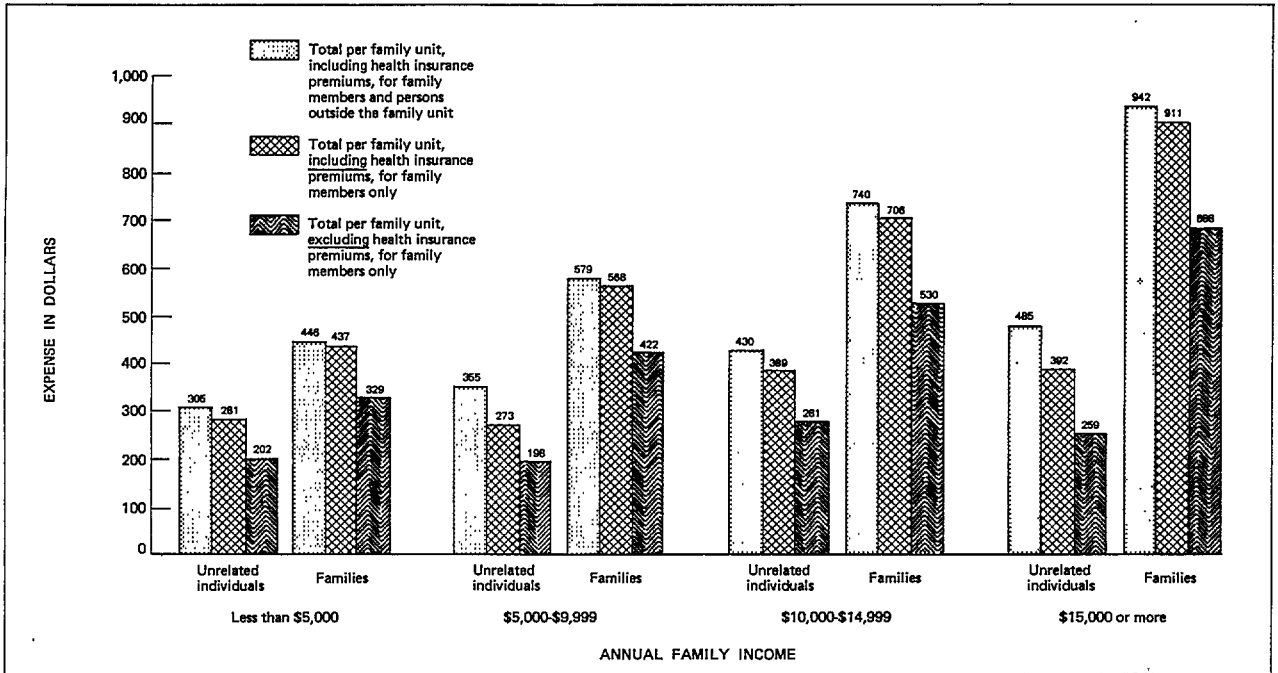


Figure 4. Annual out-of-pocket health expense per family unit, by type of expense and annual family income.

group. In the next group the \$579 total is only 7.7 percent of average income, the \$740 represents 5.9 percent of the next higher group, and \$942 is 4.7 percent of the average income of the highest income level.

Color and Family Income

Figure 5 and table H summarize the health expense totals of tables 18-20. In general white unrelated individuals tend to spend more on

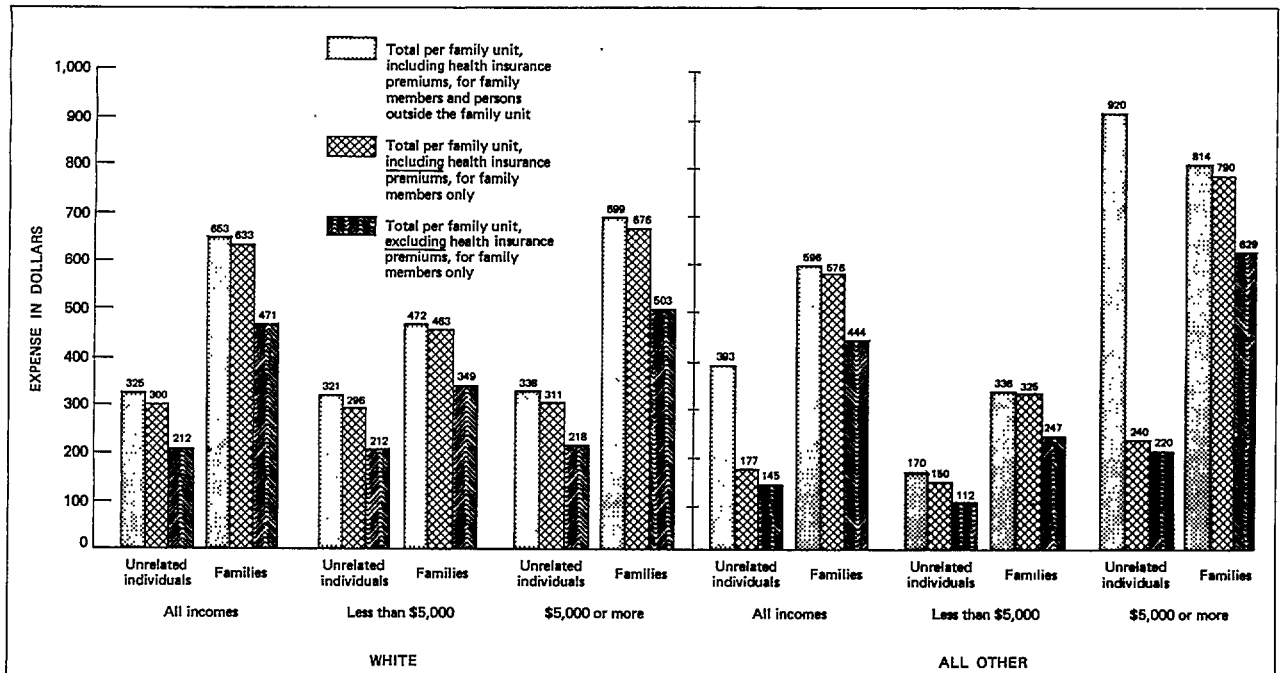


Figure 5. Annual out-of-pocket health expense per family unit, by type of expense, color, and family income.

Table H. Out-of-pocket health expense per unrelated individual or per family per year, by type of expense, size of family unit, color, and family income: United States, 1970

Size of family unit, color, and family income	All types of expense		
	For family members only and persons outside the family unit-including health insurance premiums	For family members only	
		Including health insurance premiums	Excluding health insurance premiums
<u>Unrelated individuals</u>			
White:			
All incomes ¹ -----	\$325	\$300	\$212
Less than \$5,000-----	321	296	212
\$5,000 or more-----	338	311	218
All other:			
All incomes ¹ -----	393	177	145
Less than \$5,000-----	170	150	112
\$5,000 or more-----	920	240	220
<u>All families</u>			
White:			
All incomes ¹ -----	653	633	471
Less than \$5,000-----	472	463	349
\$5,000 or more-----	699	676	503
All other:			
All incomes ¹ -----	596	576	444
Less than \$5,000-----	336	325	247
\$5,000 or more-----	814	790	629
<u>2 person families</u>			
White:			
All incomes ¹ -----	569	548	387
Less than \$5,000-----	460	456	329
\$5,000 or more-----	611	582	408
All other:			
All incomes ¹ -----	560	550	388
Less than \$5,000-----	394	389	301
\$5,000 or more-----	737	715	519
<u>3 person families</u>			
White:			
All incomes ¹ -----	663	642	471
Less than \$5,000-----	498	469	349
\$5,000 or more-----	701	679	498
All other:			
All incomes ¹ -----	422	395	276
Less than \$5,000-----	219	215	119
\$5,000 or more-----	609	560	437
<u>4 person families</u>			
White:			
All incomes ¹ -----	674	666	507
Less than \$5,000-----	391	383	312
\$5,000 or more-----	707	700	532
All other:			
All incomes ¹ -----	504	466	369
Less than \$5,000-----	353	300	256
\$5,000 or more-----	588	572	440
<u>5 person families or more</u>			
White:			
All incomes ¹ -----	755	729	569
Less than \$5,000-----	522	529	451
\$5,000 or more-----	794	764	594
All other:			
All incomes ¹ -----	739	733	602
Less than \$5,000-----	349	347	275
\$5,000 or more-----	1,053	1,046	875

¹Includes unknown income.

health expense than do other individuals. The large difference in the group having incomes of \$5,000 or more of \$582 between the grand total of \$338 for white individuals and persons other than white of \$920 could have resulted from sampling error.

Out-of-pocket health expenses per family of white families were about the same as those for families of other races. This was especially true for families with two members and for those with five or more members. Among families with three or four members, white families had larger out-of-pocket health expenses than did families other than white.

SOURCE OF DATA

The information contained in this report was obtained primarily from responses to a questionnaire on out-of-pocket health expenditures during 1970 which was mailed to households included in the regular Health Interview Survey sample for the fourth quarter of 1970. For that quarter, the HIS sample, which is a probability sample of the civilian noninstitutionalized population of the United States, included 10,799 completed household interviews; 424 noninterviews due to refusals, no one at home during the interview period; and 2,611 housing units which were vacant, demolished, or occupied by persons whose usual place of residence was elsewhere. A description of the design of the survey and an illustration of the questionnaire used in the original household interviews is presented in the Current Estimates report for 1970 (Series 10, Number 72).

Prior to mailing the questionnaire on out-of-pocket health expenditures, the name of the family head, if known, and mailing address were copied from each of the 13,834 questionnaires used in the original sample. In some instances, such as for the vacant or demolished housing units, a mailing address was not obtained. In April 1971 questionnaires were mailed to 11,970 households at this first mailing. Appendix I shows copies of the letters sent to households interviewed in the regular HIS sample or to households not interviewed which had an adequate mailing address. The questionnaire is also

illustrated in the appendix. When the questionnaire was completed and returned, the 'thank you' card was mailed. If the questionnaire was not returned, three followups were sent at intervals; these are also illustrated. The first followup was a reminder card, the second and third were letters and contained a copy of the questionnaire. The followup card was mailed 2 weeks after the original mailing. The second followup was 4 weeks after the original mailing, and the third was sent 7 weeks after the original mailing.

After the third followup, a total of 7,175 households had returned completed questionnaires. After 716 vacant or demolished housing units had been deleted there were 11,254 households to which questionnaires were sent. Thus 63.8 percent of the occupied households responded to the mail questionnaires.

In an attempt to reduce nonresponse bias, a subsample of the households not responding in the mail survey was selected and assigned to be followed up by personal interview. The noninterviewed households were grouped by original segment number and one in four of the segments with at least one nonresponding household was chosen by a systematic process. (An "original segment" is a cluster of about six households). This resulted in a subsample of 868 occupied households for which 746 interviews were completed. The effective response rate for the survey was 94.4 percent when the weighted interview results from the subsample are combined with the responses from the mail component.

A total of 7,921 households supplied information either through the mail questionnaire or by direct interview about the 23,690 persons living in these households in 1971.

In addition to the data on out-of-pocket medical expenses for household members, information was also obtained on the family's out-of-pocket medical expenses for persons outside the household such as children away at school, elderly parents, or deceased family members.

Since the data presented in this report are based on a sample rather than the entire population, they are subject to sampling error. Charts from which approximate sampling errors may be estimated and instructions for their use are presented in appendix II. In order to account for

the double-sampling method, it is necessary to inflate each relative sampling error by 40 percent (1.4 times the relative sampling error) to obtain the standard error.

Definitions of certain terms used in this re-

port are explained in appendix III. Since many of the terms have special meanings for the purpose of this study, familiarity with these definitions will help the reader to interpret the data.



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Table 1. Percent distribution of families or unrelated individuals by intervals of annual out-of-pocket health expenses, including health insurance premiums, for family members and for persons outside the family unit, average expense per family unit with expense, and per family unit expense, according to family characteristics: United States, 1970

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

Family characteristic	Number of individuals and families in thousands	No expense	Health expenses					Average for family unit with expense	Per family unit
			Less than \$100	\$100-\$249	\$250-\$499	\$500-\$999	\$1,000 or more		
			Percent distribution					Expense in dollars	
Total, individuals and families-----	65,300	6.4	10.8	16.3	24.0	26.3	16.1	626	585
All individuals-----	13,261	14.9	19.6	25.3	22.4	11.5	6.2	389	331
Living alone, all ages-----	11,180	15.9	19.3	25.8	20.8	11.8	6.4	392	329
Living alone, under 45 years-----	3,358	19.9	26.3	22.9	16.2	8.8	5.8	394	315
Living alone, 45-64 years-----	3,166	18.6	12.6	23.7	22.1	16.0	7.0	451	367
Living alone, 65 years and over-----	4,656	11.2	18.8	29.3	23.2	11.1	6.4	354	314
Living with nonrelatives, all ages-----	2,081	*	21.6	22.3	32.8	9.7	*	373	341
Living with nonrelatives, under 45 years-----	1,460	*	22.5	22.7	31.7	*	*	371	337
Living with nonrelatives, 45-64 years-----	231	*	*	*	*	*	*	529	466
Living with nonrelatives, 65 years and over-----	390	*	*	*	*	*	*	299	285
All families-----	52,040	4.3	8.7	14.1	24.4	30.0	18.5	677	648
All 2 person families-----	17,997	3.9	11.2	17.1	27.6	25.4	14.9	592	569
Husband-wife-----	14,575	3.2	9.9	16.4	28.4	26.2	15.8	595	575
Husband-wife, head under 45 years-----	3,706	5.3	17.4	26.3	30.6	15.1	5.3	379	359
Husband-wife, head 45-64 years-----	6,389	*	9.2	13.1	25.5	28.8	20.7	675	657
Husband-wife, head 65 years and over-----	4,480	*	4.3	12.2	30.5	32.6	18.2	666	651
Other family group-----	3,423	6.9	16.9	19.9	24.0	21.6	10.8	578	539
Other family group, head under 45 years-----	1,358	*	24.6	17.3	24.6	16.9	*	366	324
Other family group, head 45-64 years-----	1,189	*	*	20.9	21.8	28.1	16.8	833	803
Other family group, head 65 years and over-----	876	*	*	23.1	26.5	20.2	*	543	524
All 3 person families-----	10,940	3.7	7.9	12.2	26.4	32.3	17.5	667	642
Husband-wife, child under 17 years-----	5,515	*	8.5	11.3	30.2	33.9	14.4	606	595
Husband-wife, child under 17, head under 45 years-----	4,079	*	10.3	12.7	31.4	33.7	9.9	535	524
Husband-wife, child under 17, head 45-64 years-----	1,396	*	*	*	25.7	35.2	28.7	824	815
Husband-wife, child under 17, head 65 years and over-----	*	*	*	*	*	*	*	*	*
Husband-wife, no child under 17 years-----	3,530	*	*	11.8	23.3	34.9	24.8	772	762
Husband-wife, no child under 17, head under 45 years-----	350	*	*	*	*	*	*	607	607
Husband-wife, no child under 17, head 45-64 years-----	2,488	*	*	12.4	20.9	36.5	25.1	807	793
Husband-wife, no child under 17, head 65 years and over-----	693	*	*	*	*	32.6	24.8	720	720
Other family group-----	1,895	14.6	13.4	15.9	20.5	22.1	13.4	658	562
Other family group, head under 45 years-----	1,030	26.3	21.6	*	*	20.5	*	447	330
Other family group, head 45-64 years-----	672	*	*	*	28.7	28.0	20.3	935	924
Other family group, head 65 years and over-----	*	*	*	*	*	*	*	*	*
All 4 person families-----	9,810	3.8	7.2	14.3	24.4	30.5	19.7	686	660
Husband-wife, child under 17 years-----	7,217	*	4.0	13.5	24.8	34.5	21.2	720	705
Husband-wife, child under 17, head under 45 years-----	5,236	*	4.3	13.8	27.1	32.9	20.5	703	692
Husband-wife, child under 17, head 45-64 years-----	1,959	*	*	12.9	18.7	39.2	23.4	770	748
Husband-wife, child under 17, head 65 years and over-----	*	*	*	*	*	*	*	*	*
Husband-wife, no child under 17 years-----	1,345	*	*	*	30.1	27.6	22.0	747	714
Husband-wife, no child under 17, head under 45 years-----	*	*	*	*	*	*	*	*	*
Husband-wife, no child under 17, head 45-64 years-----	1,005	*	*	*	32.4	25.5	25.2	757	746
Husband-wife, no child under 17, head 65 years and over-----	*	*	*	*	*	*	*	*	*
Other family group-----	1,249	13.6	27.5	25.1	15.7	*	*	386	334
Other family group, head under 45 years-----	906	*	36.0	22.9	*	*	*	298	244
Other family group, head 45-64 years-----	266	*	*	*	*	*	*	418	407
Other family group, head 65 years and over-----	*	*	*	*	*	*	*	*	*
All 5 person families or more-----	13,292	5.8	7.0	11.4	18.6	34.0	23.3	799	752
Husband-wife, child under 17 years-----	11,027	3.1	5.8	10.8	18.6	36.7	24.9	824	798
Husband-wife, child under 17, head under 45 years-----	7,782	*	6.3	11.4	19.6	39.0	21.4	809	791
Husband-wife, child under 17, head 45-64 years-----	3,159	*	*	9.1	16.1	31.5	35.0	869	834
Husband-wife, child under 17, head 65 years and over-----	*	*	*	*	*	*	*	*	*
Husband-wife, no child under 17 years-----	795	*	*	*	25.7	28.9	*	564	553
Husband-wife, no child under 17, head under 45 years-----	*	*	*	*	*	*	*	*	*
Husband-wife, no child under 17, head 45-64 years-----	579	*	*	*	*	36.0	*	552	544
Husband-wife, no child under 17, head 65 years and over-----	*	*	*	*	*	*	*	*	*
Other family group-----	1,471	26.8	12.5	13.8	15.0	17.1	14.7	706	517
Other family group, head under 45 years-----	1,035	29.8	16.6	*	*	16.2	14.5	764	537
Other family group, head 45-64 years-----	367	*	*	*	*	*	*	493	395
Other family group, head 65 years and over-----	*	*	*	*	*	*	*	*	*

Table 2. Percent distribution of families or unrelated individuals by intervals of annual out-of-pocket health expenses, including health insurance premiums, for family members, average expense per family unit with expense, and per family unit expense, according to family characteristics: United States, 1970

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

Family characteristic	Number of individuals and families in thousands	No expense	Health expenses					Average for family unit with expense	Per family unit
			Less than \$100	\$100-\$249	\$250-\$499	\$500-\$999	\$1,000 or more		
			Percent distribution					Expense in dollars	
Total, individuals and families-----	65,300	6.5	11.2	16.5	24.6	26.4	14.9	598	560
All individuals-----	13,261	15.0	20.8	25.0	23.3	11.5	4.5	339	288
Living alone, all ages-----	11,180	15.9	20.5	25.6	22.0	11.5	4.5	333	280
Living alone, under 45 years-----	3,358	19.4	28.6	21.7	16.6	10.6	*	290	234
Living alone, 45-64 years-----	3,166	19.3	14.6	22.8	23.9	14.3	5.2	389	314
Living alone, 65 years and over-----	4,656	11.0	18.7	30.6	24.7	10.1	5.0	326	290
Living with nonrelatives, all ages-----	2,081	9.1	22.6	20.9	30.9	11.7	*	371	337
Living with nonrelatives, under 45 years-----	1,460	*	20.9	21.1	31.0	13.7	*	382	346
Living with nonrelatives, 45-64 years-----	231	*	*	*	*	*	*	495	421
Living with nonrelatives, 65 years and over-----	390	*	*	*	*	*	*	261	252
All families-----	52,040	4.4	8.7	14.3	24.9	30.2	17.5	657	628
All 2 person families-----	17,997	3.9	11.1	17.1	27.7	26.6	13.7	570	548
Husband-wife-----	14,575	3.2	9.8	16.3	28.6	27.8	14.3	574	556
Husband-wife, head under 45 years-----	3,706	5.2	16.8	25.7	30.7	16.5	5.0	375	355
Husband-wife, head 45-64 years-----	6,389	2.6	9.2	13.4	25.5	31.3	18.0	647	630
Husband-wife, head 65 years and over-----	4,480	*	4.3	12.1	31.3	32.9	17.1	643	630
Other family group-----	3,423	6.9	16.5	20.6	23.6	21.4	11.0	549	512
Other family group, head under 45 years-----	1,358	11.1	23.1	19.6	22.0	16.3	*	380	338
Other family group, head 45-64 years-----	1,189	*	*	21.1	24.0	27.1	14.5	760	730
Other family group, head 65 years and over-----	876	*	*	21.7	26.0	21.6	*	505	488
All 3 person families-----	10,940	3.8	8.1	12.8	27.5	31.9	15.9	645	620
Husband-wife, child under 17 years-----	5,515	*	8.7	11.6	31.4	33.4	13.3	586	576
Husband-wife, child under 17, head under 45 years-----	4,079	*	10.6	12.7	32.2	33.4	9.3	529	519
Husband-wife, child under 17, head 45-64 years-----	1,396	*	*	*	28.0	34.1	26.3	764	757
Husband-wife, child under 17, head 65 years and over-----	*	*	*	*	*	*	*	*	*
Husband-wife, no child under 17 years-----	3,530	*	*	13.2	23.6	34.2	23.9	756	747
Husband-wife, no child under 17, head under 45 years-----	350	*	*	*	*	*	*	600	600
Husband-wife, no child under 17, head 45-64 years-----	2,488	*	*	11.9	23.1	35.5	24.4	795	782
Husband-wife, no child under 17, head 65 years and over-----	693	*	*	*	23.7	32.5	22.4	685	685
Other family group-----	1,895	15.4	14.2	15.5	22.9	23.0	8.9	606	513
Other family group, head under 45 years-----	1,030	26.4	21.9	*	13.1	22.6	*	378	278
Other family group, head 45-64 years-----	672	*	*	*	34.1	28.0	*	883	873
Other family group, head 65 years and over-----	*	*	*	*	*	*	*	*	*
All 4 person families-----	9,810	4.1	7.3	14.7	24.6	29.8	19.5	677	649
Husband-wife, child under 17 years-----	7,217	*	4.3	13.9	25.6	33.6	20.6	706	692
Husband-wife, child under 17, head under 45 years-----	5,236	*	4.5	14.2	27.8	31.9	20.1	694	684
Husband-wife, child under 17, head 45-64 years-----	1,959	*	*	13.1	19.6	38.8	22.4	743	723
Husband-wife, child under 17, head 65 years and over-----	*	*	*	*	*	*	*	*	*
Husband-wife, no child under 17 years-----	1,345	*	*	*	29.6	28.3	21.8	738	706
Husband-wife, no child under 17, head under 45 years-----	*	*	*	*	*	*	*	*	*
Husband-wife, no child under 17, head 45-64 years-----	1,005	*	*	*	32.5	26.3	24.6	748	737
Husband-wife, no child under 17, head 65 years and over-----	*	*	*	*	*	*	*	*	*
Other family group-----	1,249	15.8	24.9	24.3	13.9	*	*	419	353
Other family group, head under 45 years-----	906	21.0	31.3	22.0	*	*	*	355	281
Other family group, head 45-64 years-----	266	*	*	*	*	*	*	426	414
Other family group, head 65 years and over-----	*	*	*	*	*	*	*	*	*
All 5 person families or more-----	13,292	5.7	7.1	11.5	19.0	34.1	22.5	774	730
Husband-wife, child under 17 years-----	11,027	3.1	5.8	11.0	18.7	36.9	24.5	813	788
Husband-wife, child under 17, head under 45 years-----	7,782	2.3	6.3	11.1	20.0	38.8	21.5	804	786
Husband-wife, child under 17, head 45-64 years-----	3,159	*	*	10.5	15.6	32.5	33.1	841	807
Husband-wife, child under 17, head 65 years and over-----	*	*	*	*	*	*	*	*	*
Husband-wife, no child under 17 years-----	795	*	*	*	26.0	28.3	*	545	534
Husband-wife, no child under 17, head under 45 years-----	*	*	*	*	*	*	*	*	*
Husband-wife, no child under 17, head 45-64 years-----	579	*	*	*	*	34.2	*	525	518
Husband-wife, no child under 17, head 65 years and over-----	*	*	*	*	*	*	*	*	*
Other family group-----	1,471	26.4	14.3	13.6	17.8	16.5	11.2	545	400
Other family group, head under 45 years-----	1,035	29.6	19.3	*	16.2	14.3	*	525	370
Other family group, head 45-64 years-----	367	*	*	*	*	*	*	490	396
Other family group, head 65 years and over-----	*	*	*	*	*	*	*	*	*

Table 3. Percent distribution of families or unrelated individuals by intervals of annual out-of-pocket health expenses, excluding health insurance premiums, for family members, average expense per family with expense, and per family unit expense, according to family characteristics: United States, 1970

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

Family characteristic	Number of individuals and families in thousands	No expense	Health expenses					Average expense for family unit with expense	Per family unit
			Less than \$100	\$100-\$249	\$250-\$499	\$500-\$999	\$1,000 or more		
			Percent distribution					Expense in dollars	
Total, individuals and families-----	65,300	9.7	17.6	23.3	22.7	17.4	9.3	459	415
All individuals and families-----	13,261	22.6	29.4	23.3	14.3	7.6	2.9	265	206
Living alone, all ages-----	11,180	23.8	29.3	23.8	13.7	6.7	2.6	257	195
Living alone, under 45 years-----	3,358	24.9	35.3	18.6	13.7	5.6	*	226	170
Living alone, 45-64 years-----	3,166	24.4	24.9	27.0	12.9	8.9	*	288	218
Living alone, 65 years and over-----	4,656	22.6	28.0	25.5	14.3	6.0	3.7	257	199
Living with nonrelatives, all ages-----	2,081	15.9	29.6	20.1	17.8	12.5	*	310	261
Living with nonrelatives, under 45 years-----	1,460	*	33.6	21.3	17.6	14.4	*	294	264
Living with nonrelatives, 45-64 years-----	231	*	*	*	*	*	*	476	382
Living with nonrelatives, 65 years and over-----	390	*	*	*	*	*	*	269	167
All families-----	52,040	6.4	14.5	23.3	24.9	19.9	11.0	501	469
All 2 person families-----	17,997	7.1	18.6	27.0	22.9	16.3	8.0	417	387
Husband-wife-----	14,575	6.0	18.2	27.1	23.7	16.7	8.3	410	385
Husband-wife, head under 45 years-----	3,706	8.7	26.3	32.8	18.8	8.7	4.6	305	278
Husband-wife, head 45-64 years-----	6,389	4.9	17.1	24.6	24.4	19.0	9.9	445	423
Husband-wife, head 65 years and over-----	4,480	5.2	12.3	25.3	27.0	20.9	9.4	451	427
Other family group-----	3,423	12.1	20.4	26.7	19.8	14.6	6.4	451	396
Other family group, head under 45 years-----	1,358	14.1	24.4	24.8	21.5	11.5	*	309	266
Other family group, head 45-64 years-----	1,189	*	14.4	28.4	22.0	17.0	*	647	584
Other family group, head 65 years and over-----	876	*	22.3	27.4	*	16.8	*	395	346
All 3 person families-----	10,940	6.4	14.1	22.8	27.2	19.8	9.7	485	454
Husband-wife, child under 17 years-----	5,515	3.7	12.8	24.4	31.7	18.5	8.8	433	417
Husband-wife, child under 17, head under 45 years-----	4,079	3.5	14.3	24.4	33.1	17.9	6.8	396	382
Husband-wife, child under 17, head 45-64 years-----	1,396	*	*	25.3	27.5	21.2	14.8	543	523
Husband-wife, child under 17, head 65 years and over-----	*	*	*	*	*	*	*	*	*
Husband-wife, no child under 17 years-----	3,530	4.6	12.8	20.2	23.6	25.7	13.1	566	540
Husband-wife, no child under 17, head under 45 years-----	350	*	*	*	*	*	*	462	444
Husband-wife, no child under 17, head 45-64 years-----	2,488	*	12.1	18.0	23.8	26.1	14.7	599	567
Husband-wife, no child under 17, head 65 years and over-----	693	*	*	*	25.4	22.4	*	487	476
Other family group-----	1,895	18.2	20.6	22.5	19.9	12.4	*	499	408
Other family group, head under 45 years-----	1,030	28.2	28.0	*	21.8	*	*	273	196
Other family group, head 45-64 years-----	672	*	*	37.1	*	*	*	785	754
Other family group, head 65 years and over-----	*	*	*	*	*	*	*	*	*
All 4 person families-----	9,810	5.1	12.8	21.1	27.6	21.3	12.2	521	495
Husband-wife, child under 17 years-----	7,217	*	8.7	21.5	31.8	22.7	12.9	547	534
Husband-wife, child under 17, head under 45 years-----	5,236	*	8.1	21.9	34.0	21.1	13.2	547	537
Husband-wife, child under 17, head 45-64 years-----	1,959	*	10.2	20.5	26.2	27.4	12.3	550	532
Husband-wife, child under 17, head 65 years and over-----	*	*	*	*	*	*	*	*	*
Husband-wife, no child under 17 years-----	1,345	*	*	17.9	25.6	25.4	13.8	563	511
Husband-wife, no child under 17, head under 45 years-----	*	*	*	*	*	*	*	*	*
Husband-wife, no child under 17, head 45-64 years-----	1,005	*	*	18.0	29.5	22.2	15.3	561	515
Husband-wife, no child under 17, head 65 years and over-----	*	*	*	*	*	*	*	*	*
Other family group-----	1,249	16.0	40.8	21.9	*	*	*	309	260
Other family group, head under 45 years-----	906	20.4	44.8	15.5	*	*	*	273	217
Other family group, head 45-64 years-----	266	*	*	*	*	*	*	271	257
Other family group, head 65 years and over-----	*	*	*	*	*	*	*	*	*
All 5 person families or more-----	13,292	6.3	10.6	20.5	23.6	23.8	15.2	612	574
Husband-wife, child under 17 years-----	11,027	3.7	8.2	20.6	25.5	26.0	16.1	638	614
Husband-wife, child under 17, head under 45 years-----	7,782	2.7	8.6	21.5	26.5	26.0	14.7	641	624
Husband-wife, child under 17, head 45-64 years-----	3,159	5.0	6.6	18.6	23.4	26.5	19.9	634	602
Husband-wife, child under 17, head 65 years and over-----	*	*	*	*	*	*	*	*	*
Husband-wife, no child under 17 years-----	795	*	36.7	*	24.0	*	*	380	372
Husband-wife, no child under 17, head under 45 years-----	*	*	*	*	*	*	*	*	*
Husband-wife, no child under 17, head 45-64 years-----	579	*	50.0	*	*	*	*	338	334
Husband-wife, no child under 17, head 65 years and over-----	*	*	*	*	*	*	*	*	*
Other family group-----	1,471	26.7	16.4	22.7	10.3	12.6	11.2	504	369
Other family group, head under 45 years-----	1,035	28.8	21.5	17.5	*	*	12.9	520	371
Other family group, head 45-64 years-----	367	*	*	*	*	*	*	408	318
Other family group, head 65 years and over-----	*	*	*	*	*	*	*	*	*

Table 4. Percent distribution of families or unrelated individuals by intervals of annual out-of-pocket hospital expense, average expense per family unit with expense, and per family unit expense, according to family characteristics: United States, 1970

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

Family characteristic	Number of individuals and families in thousands	No expense	Hospital expenses				Average for family unit with expense	Per family unit
			Less than \$100	\$100-\$249	\$250-\$499	\$500 or more		
			Percent distribution				Expense in dollars	
Total, individuals and families-----	65,300	71.8	15.5	5.8	3.3	3.6	228	64
All individuals-----	13,261	85.9	7.8	2.9	1.6	1.8	247	35
Living alone, all ages-----	11,180	87.5	7.0	2.6	*	1.7	238	30
Living alone, under 45 years-----	3,358	89.9	*	*	*	*	161	16
Living alone, 45-64 years-----	3,166	89.1	5.2	*	*	*	382	42
Living alone, 65 years and over-----	4,656	84.7	10.0	*	*	*	205	31
Living with nonrelatives, all ages-----	2,081	77.7	11.7	*	*	*	272	61
Living with nonrelatives, under 45 years-----	1,460	75.0	14.1	*	*	*	273	68
Living with nonrelatives, 45-64 years-----	231	90.2	*	*	*	*	541	53
Living with nonrelatives, 65 years and over-----	390	80.6	*	*	*	*	183	36
All families-----	52,040	68.3	17.5	6.5	3.7	4.0	226	72
All 2 person families-----	17,997	74.9	13.7	5.7	2.2	3.6	241	60
Husband-wife-----	14,575	73.9	14.4	6.1	2.1	3.5	236	62
Husband-wife, head under 45 years-----	3,706	77.9	13.7	4.5	*	*	158	35
Husband-wife, head 45-64 years-----	6,389	75.6	12.8	5.6	*	4.3	281	69
Husband-wife, head 65 years and over-----	4,480	68.0	17.3	8.4	*	3.5	231	74
Other family group-----	3,423	79.5	10.6	*	*	*	269	55
Other family group, head under 45 years-----	1,358	77.2	15.1	*	*	*	111	25
Other family group, head 45-64 years-----	1,189	80.8	*	*	*	*	494	95
Other family group, head 65 years and over-----	876	81.3	*	*	*	*	261	49
All 3 person families-----	10,940	67.3	17.3	6.8	4.9	3.7	189	62
Husband-wife, child under 17 years-----	5,515	63.8	19.0	6.8	6.3	4.1	192	70
Husband-wife, child under 17, head under 45 years-----	4,079	60.8	20.3	7.9	7.7	*	180	71
Husband-wife, child under 17, head 45-64 years-----	1,396	72.5	15.0	*	*	*	245	67
Husband-wife, child under 17, head 65 years and over-----	*	*	*	*	*	*	*	*
Husband-wife, no child under 17 years-----	3,530	69.6	15.9	6.8	*	*	192	58
Husband-wife, no child under 17, head under 45 years-----	350	65.5	*	*	*	*	161	56
Husband-wife, no child under 17, head 45-64 years-----	2,488	70.3	16.5	*	*	*	176	52
Husband-wife, no child under 17, head 65 years and over-----	693	68.9	*	*	*	*	261	81
Other family group-----	1,895	73.7	14.4	7.1	*	*	172	45
Other family group, head under 45 years-----	1,030	74.2	17.9	*	*	*	90	23
Other family group, head 45-64 years-----	672	68.6	*	*	*	*	253	79
Other family group, head 65 years and over-----	*	*	*	*	*	*	*	*
All 4 person families-----	9,810	67.0	19.1	6.1	4.4	3.4	184	61
Husband-wife, child under 17 years-----	7,217	64.3	19.9	6.6	5.5	3.6	185	66
Husband-wife, child under 17, head under 45 years-----	5,236	62.9	20.4	6.8	6.3	3.6	188	70
Husband-wife, child under 17, head 45-64 years-----	1,959	67.6	19.1	*	*	*	175	57
Husband-wife, child under 17, head 65 years and over-----	*	*	*	*	*	*	*	*
Husband-wife, no child under 17 years-----	1,345	75.4	15.7	*	*	*	226	56
Husband-wife, no child under 17, head under 45 years-----	*	*	*	*	*	*	*	*
Husband-wife, no child under 17, head 45-64 years-----	1,005	73.0	18.3	*	*	*	210	57
Husband-wife, no child under 17, head 65 years and over-----	*	*	*	*	*	*	*	*
Other family group-----	1,249	73.8	17.7	*	*	*	136	36
Other family group, head under 45 years-----	906	71.3	21.1	*	*	*	88	25
Other family group, head 45-64 years-----	266	84.3	*	*	*	*	153	25
Other family group, head 65 years and over-----	*	*	*	*	*	*	*	*
All 5 person families or more-----	13,292	61.1	21.6	7.7	4.2	5.4	264	103
Husband-wife, child under 17 years-----	11,027	58.9	23.0	8.8	4.1	5.2	258	106
Husband-wife, child under 17, head under 45 years-----	7,782	57.7	23.9	7.6	4.8	6.1	291	123
Husband-wife, child under 17, head 45-64 years-----	3,159	61.0	21.3	12.1	*	*	170	66
Husband-wife, child under 17, head 65 years and over-----	*	*	*	*	*	*	*	*
Husband-wife, no child under 17 years-----	795	67.8	21.2	*	*	*	199	64
Husband-wife, no child under 17, head under 45 years-----	*	*	*	*	*	*	*	*
Husband-wife, no child under 17, head 45-64 years-----	579	68.4	*	*	*	*	193	61
Husband-wife, no child under 17, head 65 years and over-----	*	*	*	*	*	*	*	*
Other family group-----	1,471	74.4	11.3	*	*	*	374	96
Other family group, head under 45 years-----	1,035	75.5	*	*	*	*	455	112
Other family group, head 45-64 years-----	367	70.2	*	*	*	*	227	68
Other family group, head 65 years and over-----	*	*	*	*	*	*	*	*

Table 5. Percent distribution of families or unrelated individuals by intervals of annual out-of-pocket doctor expense, average expense per family unit with expense, and per family unit expense, according to family characteristics: United States, 1970

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

Family characteristic	Number of individuals and families in thousands	No expense	Doctor expense				Average for family unit with expense	Per family unit
			Less than \$100	\$100-\$249	\$250-\$499	\$500 or more		
			Percent distribution				Expense in dollars	
Total, individuals and families-----	65,300	20.7	36.1	25.9	11.7	5.6	182	144
All individuals-----	13,261	41.1	37.0	15.2	4.7	2.0	112	66
Living alone, all ages-----	11,180	42.2	35.8	15.9	4.1	1.9	112	65
Living alone, under 45 years-----	3,358	41.4	37.8	14.5	*	*	104	61
Living alone, 45-64 years-----	3,166	44.8	31.6	17.6	*	*	122	67
Living alone, 65 years and over-----	4,656	41.1	37.4	15.7	4.1	*	111	65
Living with nonrelatives, all ages-----	2,081	34.5	43.6	11.2	8.0	*	111	73
Living with nonrelatives, under 45 years-----	1,460	30.0	49.8	*	*	*	96	67
Living with nonrelatives, 45-64 years-----	231	*	*	*	*	*	191	126
Living with nonrelatives, 65 years and over-----	390	51.3	*	*	*	*	120	58
All families-----	52,040	15.6	35.9	28.6	13.4	6.5	194	164
All 2 person families-----	17,997	18.7	43.1	23.3	10.2	4.8	166	135
Husband-wife-----	14,575	17.9	43.0	24.3	10.6	4.2	160	131
Husband-wife, head under 45 years-----	3,706	18.2	54.1	18.2	7.2	*	125	103
Husband-wife, head 45-64 years-----	6,389	18.5	40.0	25.4	11.8	4.4	169	137
Husband-wife, head 65 years and over-----	4,480	16.7	38.2	28.0	11.8	5.3	175	146
Other family group-----	3,423	22.4	43.1	18.8	8.2	7.5	197	153
Other family group, head under 45 years-----	1,358	22.5	50.6	11.7	*	*	148	115
Other family group, head 45-64 years-----	1,189	17.5	39.9	21.9	*	11.9	268	221
Other family group, head 65 years and over-----	876	29.5	35.1	26.5	*	*	162	115
All 3 person families-----	10,940	14.0	34.1	32.1	14.1	5.7	194	167
Husband-wife, child under 17 years-----	5,515	9.6	32.8	35.8	15.4	6.4	184	166
Husband-wife, child under 17, head under 45 years-----	4,079	9.1	32.3	35.8	18.1	4.7	178	162
Husband-wife, child under 17, head 45-64 years-----	1,396	*	35.4	35.9	*	10.8	200	181
Husband-wife, child under 17, head 65 years and over-----	*	*	*	*	*	*	*	*
Husband-wife, no child under 17 years-----	3,530	11.3	37.5	32.1	13.4	5.7	182	161
Husband-wife, no child under 17, head under 45 years-----	350	*	*	*	*	*	165	139
Husband-wife, no child under 17, head 45-64 years-----	2,488	11.7	36.7	31.0	13.7	6.9	193	170
Husband-wife, no child under 17, head 65 years and over-----	693	*	39.5	39.4	*	*	150	139
Other family group-----	1,895	32.9	31.0	21.0	11.3	*	265	178
Other family group, head under 45 years-----	1,030	42.9	25.6	18.6	*	*	152	87
Other family group, head 45-64 years-----	672	*	36.7	29.4	*	*	398	333
Other family group, head 65 years and over-----	*	*	*	*	*	*	*	*
All 4 person families-----	9,810	13.3	32.9	30.9	15.8	7.0	207	180
Husband-wife, child under 17 years-----	7,217	6.8	33.5	35.0	17.2	7.4	213	199
Husband-wife, child under 17, head under 45 years-----	5,236	5.4	30.1	39.2	17.3	8.0	226	214
Husband-wife, child under 17, head 45-64 years-----	1,959	9.8	42.7	24.1	17.3	*	179	161
Husband-wife, child under 17, head 65 years and over-----	*	*	*	*	*	*	*	*
Husband-wife, no child under 17 years-----	1,345	19.2	33.7	22.5	16.3	*	209	169
Husband-wife, no child under 17, head under 45 years-----	*	*	*	*	*	*	*	*
Husband-wife, no child under 17, head 45-64 years-----	1,005	20.0	36.7	18.5	14.2	*	219	176
Husband-wife, no child under 17, head 65 years and over-----	*	*	*	*	*	*	*	*
Other family group-----	1,249	45.2	28.7	15.4	*	*	143	78
Other family group, head under 45 years-----	906	53.5	28.5	*	*	*	128	59
Other family group, head 45-64 years-----	266	*	*	*	*	*	143	104
Other family group, head 65 years and over-----	*	*	*	*	*	*	*	*
All 5 person families or more-----	13,292	14.4	29.8	31.3	15.4	9.1	219	188
Husband-wife, child under 17 years-----	11,027	9.3	30.7	33.5	16.7	9.9	224	203
Husband-wife, child under 17, head under 45 years-----	7,782	8.2	30.5	34.0	17.0	10.4	234	215
Husband-wife, child under 17, head 45-64 years-----	3,159	10.7	31.4	33.1	16.4	8.4	197	176
Husband-wife, child under 17, head 65 years and over-----	*	*	*	*	*	*	*	*
Husband-wife, no child under 17 years-----	795	25.0	23.3	33.0	*	*	183	137
Husband-wife, no child under 17, head under 45 years-----	*	*	*	*	*	*	*	*
Husband-wife, no child under 17, head 45-64 years-----	579	31.3	*	33.2	*	*	171	118
Husband-wife, no child under 17, head 65 years and over-----	*	*	*	*	*	*	*	*
Other family group-----	1,471	48.0	26.0	13.7	*	*	182	94
Other family group, head under 45 years-----	1,035	53.8	25.9	*	*	*	195	90
Other family group, head 45-64 years-----	367	*	*	*	*	*	169	108
Other family group, head 65 years and over-----	*	*	*	*	*	*	*	*

Table 6. Percent distribution of families or unrelated individuals by intervals of annual out-of-pocket dental expense, average expense per family unit with expense, and per family unit expense, according to family characteristics: United States, 1970

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

Family characteristic	Number of individuals and families in thousands	No expense	Dental expense				Average for family unit with expense	Per family unit
			Less than \$100	\$100-\$249	\$250-\$499	\$500 or more		
			Percent distribution				Expense in dollars	
Total, individuals and families-----	65,300	39.0	35.2	14.3	7.4	4.1	151	92
All individuals-----	13,261	62.0	26.3	7.2	3.1	1.4	110	42
Living alone, all ages-----	11,180	64.7	24.1	6.7	2.9	1.6	114	40
Living alone, under 45 years-----	3,358	48.0	36.5	9.3	*	*	105	55
Living alone, 45-64 years-----	3,166	64.5	22.1	7.6	*	*	149	53
Living alone, 65 years and over-----	4,656	76.8	16.5	4.3	*	*	93	21
Living with nonrelatives, all ages-----	2,081	47.5	38.1	9.5	*	*	92	48
Living with nonrelatives, under 45 years-----	1,460	41.0	41.8	11.4	*	*	87	51
Living with nonrelatives, 45-64 years-----	231	*	*	*	*	*	152	89
Living with nonrelatives, 65 years and over-----	390	77.5	*	*	*	*	48	11
All families-----	52,040	33.2	37.5	16.0	8.5	4.7	156	105
All 2 person families-----	17,997	43.7	36.1	11.4	6.2	2.5	125	70
Husband-wife-----	14,575	43.2	36.8	11.1	6.4	2.6	124	71
Husband-wife, head under 45 years-----	3,706	36.4	44.0	11.5	6.5	*	103	66
Husband-wife, head 45-64 years-----	6,389	39.3	37.4	11.8	6.8	4.6	146	89
Husband-wife, head 65 years and over-----	4,480	54.6	29.7	9.5	5.8	*	107	49
Other family group-----	3,423	46.2	33.0	13.1	5.3	*	129	69
Other family group, head under 45 years-----	1,358	38.4	38.6	15.4	*	*	94	58
Other family group, head 45-64 years-----	1,189	45.2	33.0	13.1	*	*	166	91
Other family group, head 65 years and over-----	876	60.3	24.3	*	*	*	144	57
All 3 person families-----	10,940	32.6	39.2	17.4	6.5	4.3	150	101
Husband-wife, child under 17 years-----	5,515	30.2	44.6	16.3	5.3	3.6	119	83
Husband-wife, child under 17, head under 45 years-----	4,079	33.0	47.0	13.3	4.6	*	101	67
Husband-wife, child under 17, head 45-64 years-----	1,396	22.0	37.7	25.5	*	*	164	128
Husband-wife, child under 17, head 65 years and over-----	*	*	*	*	*	*	*	*
Husband-wife, no child under 17 years-----	3,530	30.7	34.6	18.9	9.7	6.0	204	141
Husband-wife, no child under 17, head under 45 years-----	350	*	*	*	*	*	145	113
Husband-wife, no child under 17, head 45-64 years-----	2,488	27.7	35.1	19.9	10.3	7.1	216	156
Husband-wife, no child under 17, head 65 years and over-----	693	46.2	31.5	*	*	*	188	101
Other family group-----	1,895	43.4	31.9	17.6	*	*	141	80
Other family group, head under 45 years-----	1,030	49.7	24.9	21.2	*	*	113	57
Other family group, head 45-64 years-----	672	33.7	38.8	*	*	*	180	119
Other family group, head 65 years and over-----	*	*	*	*	*	*	*	*
All 4 person families-----	9,810	24.8	41.5	17.8	10.1	5.8	164	123
Husband-wife, child under 17 years-----	7,217	22.1	42.7	18.2	10.7	6.3	168	131
Husband-wife, child under 17, head under 45 years-----	5,236	22.3	44.6	18.2	8.3	6.6	161	125
Husband-wife, child under 17, head 45-64 years-----	1,959	21.3	37.8	18.4	17.1	*	185	146
Husband-wife, child under 17, head 65 years and over-----	*	*	*	*	*	*	*	*
Husband-wife, no child under 17 years-----	1,345	27.1	32.6	24.7	11.6	*	166	121
Husband-wife, no child under 17, head under 45 years-----	*	*	*	*	*	*	*	*
Husband-wife, no child under 17, head 45-64 years-----	1,005	27.0	28.6	25.6	14.4	*	177	129
Husband-wife, no child under 17, head 65 years and over-----	*	*	*	*	*	*	*	*
Other family group-----	1,249	38.7	43.8	*	*	*	130	80
Other family group, head under 45 years-----	906	42.3	41.8	*	*	*	145	84
Other family group, head 45-64 years-----	266	*	*	*	*	*	85	61
Other family group, head 65 years and over-----	*	*	*	*	*	*	*	*
All 5 person families or more-----	13,292	25.6	35.1	19.9	12.2	7.2	188	140
Husband-wife, child under 17 years-----	11,027	22.8	34.3	21.6	13.4	7.8	198	153
Husband-wife, child under 17, head under 45 years-----	7,782	24.2	34.4	22.8	12.2	6.3	184	140
Husband-wife, child under 17, head 45-64 years-----	3,159	18.6	34.0	19.3	16.7	11.4	230	187
Husband-wife, child under 17, head 65 years and over-----	*	*	*	*	*	*	*	*
Husband-wife, no child under 17 years-----	795	26.6	50.3	*	*	*	96	70
Husband-wife, no child under 17, head under 45 years-----	*	*	*	*	*	*	*	*
Husband-wife, no child under 17, head 45-64 years-----	579	23.3	48.8	*	*	*	104	80
Husband-wife, no child under 17, head 65 years and over-----	*	*	*	*	*	*	*	*
Other family group-----	1,471	47.0	33.1	10.4	*	*	142	76
Other family group, head under 45 years-----	1,035	51.6	26.8	*	*	*	155	75
Other family group, head 45-64 years-----	367	*	*	*	*	*	107	67
Other family group, head 65 years and over-----	*	*	*	*	*	*	*	*

Table 7. Percent distribution of families or unrelated individuals by intervals of annual out-of-pocket prescription medicine expense, average expense per family unit with expense, and per family unit expense, according to family characteristics: United States, 1970

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

Family characteristic	Number of individuals and families in thousands	No expense	Prescription medicine expense			Average for family unit with expense	Per family unit
			Less than \$100	\$100-\$249	\$250 or more		
			Percent distribution			Expense in dollars	
Total, individuals and families-----	65,300	22.9	49.7	19.1	8.3	108	83
All individuals-----	13,261	41.4	43.6	11.5	3.4	76	44
Living alone, all ages-----	11,180	42.7	41.9	12.1	3.3	79	45
Living alone, under 45 years-----	3,358	50.6	41.2	7.0	*	57	28
Living alone, 45-64 years-----	3,166	44.9	41.4	10.3	*	80	44
Living alone, 65 years and over-----	4,656	35.4	42.6	17.1	4.9	91	59
Living with nonrelatives, all ages-----	2,081	34.5	53.1	8.4	*	61	40
Living with nonrelatives, under 45 years-----	1,460	32.4	58.6	*	*	50	34
Living with nonrelatives, 45-64 years-----	231	*	*	*	*	95	69
Living with nonrelatives, 65 years and over-----	390	*	*	*	*	89	47
All families-----	52,040	18.2	51.2	21.0	9.6	113	93
All 2 person families-----	17,997	21.1	46.0	22.2	10.6	122	96
Husband-wife-----	14,575	19.4	47.0	23.0	10.6	120	97
Husband-wife, head under 45 years-----	3,706	26.1	60.9	11.1	*	58	43
Husband-wife, head 45-64 years-----	6,389	20.1	42.5	25.4	11.9	132	105
Husband-wife, head 65 years and over-----	4,480	12.7	41.7	29.5	16.1	149	130
Other family group-----	3,423	28.7	41.9	18.9	10.6	131	93
Other family group, head under 45 years-----	1,358	26.5	52.2	16.3	*	74	55
Other family group, head 45-64 years-----	1,189	30.1	36.1	20.2	13.7	171	119
Other family group, head 65 years and over-----	876	30.3	33.0	21.1	15.5	174	121
All 3 person families-----	10,940	16.7	56.2	19.1	8.0	102	85
Husband-wife, child under 17 years-----	5,515	12.0	66.8	16.0	5.2	82	72
Husband-wife, child under 17, head under 45 years-----	4,079	9.7	74.4	12.5	3.3	69	63
Husband-wife, child under 17, head 45-64 years-----	1,396	17.9	45.3	26.5	10.4	122	100
Husband-wife, child under 17, head 65 years and over-----	*	*	*	*	*	*	*
Husband-wife, no child under 17 years-----	3,530	51.9	46.2	24.7	13.1	131	110
Husband-wife, no child under 17, head under 45 years-----	350	*	*	*	*	102	82
Husband-wife, no child under 17, head 45-64 years-----	2,488	16.1	45.3	24.9	13.7	130	109
Husband-wife, no child under 17, head 65 years and over-----	693	*	49.6	20.1	*	146	126
Other family group-----	1,895	32.5	43.8	17.3	*	113	76
Other family group, head under 45 years-----	1,030	43.5	44.6	*	*	78	44
Other family group, head 45-64 years-----	672	*	46.6	27.6	*	419	129
Other family group, head 65 years and over-----	*	*	*	*	*	*	*
All 4 person families-----	9,810	15.9	54.8	19.9	9.4	112	94
Husband-wife, child under 17 years-----	7,217	9.7	59.5	21.3	9.5	108	98
Husband-wife, child under 17, head under 45 years-----	5,236	8.3	62.5	21.2	8.0	103	95
Husband-wife, child under 17, head 45-64 years-----	1,959	12.6	52.2	21.5	13.7	123	107
Husband-wife, child under 17, head 65 years and over-----	*	*	*	*	*	*	*
Husband-wife, no child under 17 years-----	1,345	19.8	45.6	21.7	12.9	141	113
Husband-wife, no child under 17, head under 45 years-----	*	*	*	*	*	*	*
Husband-wife, no child under 17, head 45-64 years-----	1,005	21.8	46.4	20.9	*	132	103
Husband-wife, no child under 17, head 65 years and over-----	*	*	*	*	*	*	*
Other family group-----	1,249	49.5	36.2	*	*	93	47
Other family group, head under 45 years-----	906	54.0	31.9	*	*	95	44
Other family group, head 45-64 years-----	266	*	*	*	*	57	35
Other family group, head 65 years and over-----	*	*	*	*	*	*	*
All 5 person families or more-----	13,292	17.1	51.5	21.8	9.6	113	94
Husband-wife, child under 17 years-----	11,027	14.1	52.3	24.1	9.5	113	97
Husband-wife, child under 17, head under 45 years-----	7,782	13.5	54.4	21.8	10.3	113	98
Husband-wife, child under 17, head 45-64 years-----	3,159	14.6	47.5	30.2	7.8	114	98
Husband-wife, child under 17, head 65 years and over-----	*	*	*	*	*	*	*
Husband-wife, no child under 17 years-----	795	21.9	53.6	*	*	104	82
Husband-wife, no child under 17, head under 45 years-----	*	*	*	*	*	*	*
Husband-wife, no child under 17, head 45-64 years-----	579	28.2	54.4	*	*	93	67
Husband-wife, no child under 17, head 65 years and over-----	*	*	*	*	*	*	*
Other family group-----	1,471	37.3	44.5	*	*	121	76
Other family group, head under 45 years-----	1,035	42.8	40.6	*	*	109	62
Other family group, head 45-64 years-----	367	*	62.9	*	*	73	55
Other family group, head 65 years and over-----	*	*	*	*	*	*	*

Table 8. Percent distribution of families or unrelated individuals by intervals of annual out-of-pocket optical expense, average expense per family unit with expense, and per family unit expense, according to family characteristics: United States, 1970

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

Family characteristic	Number of individuals and families in thousands	No expense	Optical expense		Average for family unit with expense	Per family unit
			Less than \$100	\$100 or more		
			Percent distribution		Expense in dollars	
Total, individuals and families-----	65,300	54.0	37.2	8.8	68	31
All individuals-----	13,261	65.3	31.4	3.3	52	18
Living alone, all ages-----	11,180	69.0	28.8	2.2	52	16
Living alone, under 45 years-----	3,358	72.9	24.6	*	55	15
Living alone, 45-64 years-----	3,166	65.7	31.4	*	59	20
Living alone, 65 years and over-----	4,656	68.5	30.0	*	45	14
Living with nonrelatives, all ages-----	2,081	44.4	46.0	9.6	52	29
Living with nonrelatives, under 45 years-----	1,460	35.9	52.8	11.4	50	32
Living with nonrelatives, 45-64 years-----	231	*	*	*	70	38
Living with nonrelatives, 65 years and over-----	390	77.8	*	*	44	10
All families-----	52,040	51.1	38.7	10.2	71	35
All 2 person families-----	17,997	49.7	42.5	7.8	61	31
Husband-wife-----	14,575	47.4	44.1	8.5	62	33
Husband-wife, head under 45 years-----	3,706	59.4	34.6	6.0	56	23
Husband-wife, head 45-64 years-----	6,389	41.3	48.2	10.5	64	38
Husband-wife, head 65 years and over-----	4,480	45.9	46.3	7.9	64	35
Other family group-----	3,423	60.0	35.5	*	53	21
Other family group, head under 45 years-----	1,358	73.1	25.2	*	44	12
Other family group, head 45-64 years-----	1,189	44.8	47.9	*	59	33
Other family group, head 65 years and over-----	876	59.7	35.0	*	52	21
All 3 person families-----	10,940	52.8	37.4	9.8	69	33
Husband-wife, child under 17 years-----	5,515	57.4	37.0	5.6	60	25
Husband-wife, child under 17, head under 45 years-----	4,079	64.3	33.1	*	51	18
Husband-wife, child under 17, head 45-64 years-----	1,396	38.1	47.5	14.5	74	46
Husband-wife, child under 17, head 65 years and over-----	*	*	*	*	*	*
Husband-wife, no child under 17 years-----	3,530	38.3	43.8	17.9	80	49
Husband-wife, no child under 17, head under 45 years-----	350	*	*	*	78	52
Husband-wife, no child under 17, head 45-64 years-----	2,488	37.8	41.8	20.4	81	50
Husband-wife, no child under 17, head 65 years and over-----	693	42.3	49.0	*	76	44
Other family group-----	1,895	66.2	26.5	*	71	24
Other family group, head under 45 years-----	1,030	73.4	20.4	*	68	18
Other family group, head 45-64 years-----	672	57.9	32.9	*	81	34
Other family group, head 65 years and over-----	*	*	*	*	*	*
All 4 person families-----	9,810	54.4	35.0	10.6	73	34
Husband-wife, child under 17 years-----	7,217	54.2	36.3	9.4	71	33
Husband-wife, child under 17, head under 45 years-----	5,236	60.2	31.9	8.0	69	27
Husband-wife, child under 17, head 45-64 years-----	1,959	38.0	48.6	13.5	75	46
Husband-wife, child under 17, head 65 years and over-----	*	*	*	*	*	*
Husband-wife, no child under 17 years-----	1,345	43.1	35.2	21.8	88	50
Husband-wife, no child under 17, head under 45 years-----	*	*	*	*	*	*
Husband-wife, no child under 17, head 45-64 years-----	1,005	39.0	39.0	21.9	84	51
Husband-wife, no child under 17, head 65 years and over-----	*	*	*	*	*	*
Other family group-----	1,249	67.8	26.8	*	66	21
Other family group, head under 45 years-----	906	78.2	17.8	*	67	15
Other family group, head 45-64 years-----	266	*	*	*	65	47
Other family group, head 65 years and over-----	*	*	*	*	*	*
All 5 person families or more-----	13,292	49.3	37.3	13.4	83	42
Husband-wife, child under 17 years-----	11,027	47.7	37.9	14.5	86	45
Husband-wife, child under 17, head under 45 years-----	7,782	54.9	35.4	9.6	77	35
Husband-wife, child under 17, head 45-64 years-----	3,159	28.9	44.1	27.0	100	71
Husband-wife, child under 17, head 65 years and over-----	*	*	*	*	*	*
Husband-wife, no child under 17 years-----	795	40.4	44.4	*	81	48
Husband-wife, no child under 17, head under 45 years-----	*	*	*	*	*	*
Husband-wife, no child under 17, head 45-64 years-----	579	46.6	36.1	*	89	48
Husband-wife, no child under 17, head 65 years and over-----	*	*	*	*	*	*
Other family group-----	1,471	66.0	29.6	*	57	19
Other family group, head under 45 years-----	1,035	67.9	28.2	*	56	18
Other family group, head 45-64 years-----	367	62.4	*	*	60	22
Other family group, head 65 years and over-----	*	*	*	*	*	*

Table 9. Percent distribution of families or unrelated individuals by intervals of annual out-of-pocket health insurance premiums, average expense per family unit with expense, and per family unit expense, according to family characteristics: United States, 1970

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

Family characteristic	Number of individuals and families in thousands	No expense	Health insurance premiums				Average for family unit with expense	Per family unit
			Less than \$100	\$100-\$249	\$250-\$499	\$500 or more		
			Percent distribution				Expense in dollars	
Total, individuals and families-----	65,300	33.7	16.8	26.9	18.7	3.9	216	143
All individuals-----	13,261	37.7	29.7	26.4	5.6	*	128	80
Living alone, all ages-----	11,180	37.2	28.8	27.4	5.9	*	131	82
Living alone, under 45 years-----	3,358	58.2	19.4	15.1	5.7	*	151	63
Living alone, 45-64 years-----	3,166	37.8	20.2	32.4	9.1	*	152	94
Living alone, 65 years and over-----	4,656	22.0	41.3	32.6	3.8	*	111	87
Living with nonrelatives, all ages-----	2,081	40.6	34.7	20.6	*	*	114	68
Living with nonrelatives, under 45 years-----	1,460	47.9	32.7	16.2	*	*	109	57
Living with nonrelatives, 45-64 years-----	231	*	*	*	*	*	181	109
Living with nonrelatives, 65 years and over-----	390	*	*	*	*	*	98	82
All families-----	52,040	32.7	13.7	27.0	21.9	4.7	236	159
All 2 person families-----	17,997	26.9	15.2	31.7	21.9	4.2	226	165
Husband-wife-----	14,575	24.4	14.1	32.9	23.8	4.7	235	177
Husband-wife, head under 45 years-----	3,706	40.3	18.6	25.6	14.4	*	184	110
Husband-wife, head 45-64 years-----	6,389	25.5	11.9	27.9	27.3	7.4	273	203
Husband-wife, head 65 years and over-----	4,480	10.0	13.6	46.1	26.5	3.8	218	196
Other family group-----	3,423	37.8	19.7	26.5	13.8	*	181	112
Other family group, head under 45 years-----	1,358	52.8	16.7	21.6	*	*	153	72
Other family group, head 45-64 years-----	1,189	34.6	16.0	26.5	19.2	*	212	138
Other family group, head 65 years and over-----	876	19.4	29.2	33.7	*	*	171	137
All 3 person families-----	10,940	32.6	12.8	26.7	22.8	5.2	243	164
Husband-wife, child under 17 years-----	5,515	30.5	14.2	28.4	22.9	4.0	231	160
Husband-wife, child under 17, head under 45 years-----	4,079	34.1	14.4	28.1	19.2	4.1	219	144
Husband-wife, child under 17, head 45-64 years-----	1,396	20.1	12.7	30.1	34.0	*	258	206
Husband-wife, child under 17, head 65 years and over-----	*	*	*	*	*	*	*	*
Husband-wife, no child under 17 years-----	3,530	23.2	12.3	29.9	27.2	7.5	264	202
Husband-wife, no child under 17, head under 45 years-----	350	*	*	*	*	*	222	163
Husband-wife, no child under 17, head 45-64 years-----	2,488	25.3	12.2	29.1	24.2	9.2	276	206
Husband-wife, no child under 17, head 65 years and over-----	693	*	*	28.5	39.6	*	242	208
Other family group-----	1,895	56.9	9.3	15.4	13.9	*	235	101
Other family group, head under 45 years-----	1,030	65.8	*	*	*	*	254	87
Other family group, head 45-64 years-----	672	52.7	*	*	*	*	226	107
Other family group, head 65 years and over-----	*	*	*	*	*	*	*	*
All 4 person families-----	9,810	38.1	13.6	24.5	18.8	5.1	238	148
Husband-wife, child under 17 years-----	7,217	35.4	14.4	26.3	19.2	4.6	233	151
Husband-wife, child under 17, head under 45 years-----	5,236	35.3	15.9	27.4	18.3	3.1	213	138
Husband-wife, child under 17, head 45-64 years-----	1,959	35.0	10.6	23.7	22.0	8.8	286	186
Husband-wife, child under 17, head 65 years and over-----	*	*	*	*	*	*	*	*
Husband-wife, no child under 17 years-----	1,345	30.0	13.2	24.2	24.0	*	264	185
Husband-wife, no child under 17, head under 45 years-----	*	*	*	*	*	*	*	*
Husband-wife, no child under 17, head 45-64 years-----	1,005	29.1	14.4	20.2	25.7	*	276	196
Husband-wife, no child under 17, head 65 years and over-----	*	*	*	*	*	*	*	*
Other family group-----	1,249	62.3	*	13.9	*	*	239	90
Other family group, head under 45 years-----	90.6	68.5	*	*	*	*	189	60
Other family group, head 45-64 years-----	266	*	*	*	*	*	347	148
Other family group, head 65 years and over-----	*	*	*	*	*	*	*	*
All 5 person families or more-----	13,292	36.8	12.4	22.8	23.6	4.5	245	155
Husband-wife, child under 17 years-----	11,027	33.4	12.3	24.7	24.9	4.7	247	164
Husband-wife, child under 17, head under 45 years-----	7,782	33.3	13.1	25.9	24.3	3.4	232	155
Husband-wife, child under 17, head 45-64 years-----	3,159	33.3	9.7	21.7	27.1	8.2	287	191
Husband-wife, child under 17, head 65 years and over-----	*	*	*	*	*	*	*	*
Husband-wife, no child under 17 years-----	795	39.6	*	19.4	28.2	*	262	158
Husband-wife, no child under 17, head under 45 years-----	*	*	*	*	*	*	*	*
Husband-wife, no child under 17, head 45-64 years-----	579	33.5	*	*	34.8	*	275	183
Husband-wife, no child under 17, head 65 years and over-----	*	*	*	*	*	*	*	*
Other family group-----	1,471	60.5	14.9	*	12.0	*	205	81
Other family group, head under 45 years-----	1,035	68.7	*	*	*	*	196	61
Other family group, head 45-64 years-----	367	*	*	*	*	*	189	109
Other family group, head 65 years and over-----	*	*	*	*	*	*	*	*

Table 10. Percent distribution of families or unrelated individuals by intervals of annual out-of-pocket other medical expenses for family members, average expense per family unit with expense, and per family unit expense, according to family characteristics: United States, 1970

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

Family characteristic	Number of individuals and families in thousands	No expense	Other medical expense			Average for family unit with expense	Per family unit
			Less than \$100	\$100-\$249	\$250 or more		
			Percent distribution			Expense in dollars	
Total, individuals and families-----	65,300	87.1	9.4	2.0	1.6	118	15
All individual-----	13,261	90.7	6.7	1.1	1.5	133	12
Living alone, all ages-----	11,180	90.1	7.1	*	1.6	134	13
Living alone, under 45 years-----	3,358	96.3	*	*	*	210	8
Living alone, 45-64 years-----	3,166	92.5	5.0	*	*	108	8
Living alone, 65 years and over-----	4,656	83.9	11.9	*	*	130	21
Living with nonrelatives, all ages-----	2,081	94.1	*	*	*	121	7
Living with nonrelatives, under 45 years-----	1,460	93.1	*	*	*	86	6
Living with nonrelatives, 45-64 years-----	231	94.9	*	*	*	49	3
Living with nonrelatives, 65 years and over-----	390	98.4	*	*	*	806	15
All families-----	52,040	86.1	10.0	2.2	1.6	116	16
All 2 person families-----	17,997	84.7	10.4	2.6	2.3	130	20
Husband-wife-----	14,575	84.3	10.9	2.6	2.2	118	19
Husband-wife, head under 45 years-----	3,706	91.7	5.7	*	*	179	15
Husband-wife, head 45-64 years-----	6,389	84.5	11.4	3.0	*	94	15
Husband-wife, head 65 years and over-----	4,480	77.5	14.7	3.7	4.1	124	28
Other family group-----	3,423	86.6	8.3	*	*	191	26
Other family group, head under 45 years-----	1,358	94.6	*	*	*	53	3
Other family group, head 45-64 years-----	1,189	79.8	*	*	*	258	52
Other family group, head 65 years and over-----	876	82.7	*	*	*	150	26
All 3 person family-----	10,940	87.2	10.0	1.3	1.5	133	17
Husband-wife, child under 17 years-----	5,515	88.8	9.0	*	*	72	8
Husband-wife, child under 17, head under 45 years-----	4,079	91.4	7.3	*	*	50	4
Husband-wife, child under 17, head 45-64 years-----	1,396	81.6	13.9	*	*	95	17
Husband-wife, child under 17, head 65 years and over-----	*	*	*	*	*	*	*
Husband-wife, no child under 17 years-----	3,530	84.2	12.4	*	*	155	25
Husband-wife, no child under 17, head under 45 years-----	350	96.3	*	*	*	250	9
Husband-wife, no child under 17, head 45-64 years-----	2,488	83.4	13.0	*	*	171	28
Husband-wife, no child under 17, head 65 years and over-----	693	81.3	*	*	*	94	18
Other family group-----	1,895	88.2	8.5	*	*	260	30
Other family group, head under 45 years-----	1,030	85.6	*	*	*	85	12
Other family group, head 45-64 years-----	672	90.3	*	*	*	640	62
Other family group, head 65 years and over-----	*	*	*	*	*	*	*
All 4 person families-----	9,810	85.6	10.5	2.4	*	98	14
Husband-wife, child under 17 years-----	7,217	84.0	12.1	2.9	*	85	14
Husband-wife, child under 17, head under 45 years-----	5,236	85.3	11.7	*	*	73	11
Husband-wife, child under 17, head 45-64 years-----	1,959	80.3	13.3	*	*	111	22
Husband-wife, child under 17, head 65 years and over-----	*	*	*	*	*	*	*
Husband-wife, no child under 17 years-----	1,345	83.6	*	*	*	145	24
Husband-wife, no child under 17, head under 45 years-----	*	*	*	*	*	*	*
Husband-wife, no child under 17, head 45-64 years-----	1,005	80.6	*	*	*	141	27
Husband-wife, no child under 17, head 65 years and over-----	*	*	*	*	*	*	*
Other family group-----	1,249	96.6	*	*	*	220	7
Other family group, head under 45 years-----	906	98.1	*	*	*	*	*
Other family group, head 45-64 years-----	266	92.9	*	*	*	*	*
Other family group, head 65 years and over-----	*	*	*	*	*	*	*
All 5 person families or more-----	13,292	87.4	9.3	2.3	*	93	12
Husband-wife, child under 17 years-----	11,027	86.2	10.0	2.7	*	96	13
Husband-wife, child under 17, head under 45 years-----	7,782	87.1	10.5	2.2	*	57	7
Husband-wife, child under 17, head 45-64 years-----	3,159	83.6	9.2	*	*	173	28
Husband-wife, child under 17, head 65 years and over-----	*	*	*	*	*	*	*
Husband-wife, no child under 17 years-----	795	96.8	*	*	*	79	3
Husband-wife, no child under 17, head under 45 years-----	*	*	*	*	*	*	*
Husband-wife, no child under 17, head 45-64 years-----	579	96.7	*	*	*	*	*
Husband-wife, no child under 17, head 65 years and over-----	*	*	*	*	*	*	*
Other family group-----	1,471	92.0	*	*	*	60	5
Other family group, head under 45 years-----	1,035	92.7	*	*	*	75	5
Other family group, head 45-64 years-----	367	88.6	*	*	*	33	4
Other family group, head 65 years and over-----	*	*	*	*	*	*	*

Table 11. Percent distribution of families or unrelated individuals by intervals of annual out-of-pocket health expenses for persons outside the family unit, average expense per family unit with expense, and per family unit expense, according to family characteristics: United States, 1970

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

Family characteristic	Number of individuals and families in thousands	No expense	Outside expense		Average for family unit with expense	Per family unit
			Less than \$100	\$100 or more		
			Percent distribution		Expense in dollars	
Total, individuals and families-----	65,300	93.0	3.2	3.9	342	24
All individuals-----	13,261	92.4	2.7	4.9	549	42
Living alone, all ages-----	11,180	91.8	2.8	5.4	587	48
Living alone, under 45 years-----	3,358	91.8	*	5.2	864	70
Living alone, 45-64 years-----	3,166	87.8	5.0	7.2	470	57
Living alone, 65 years and over-----	4,656	94.4	*	4.4	468	26
Living with nonrelatives, all ages-----	2,081	95.8	*	*	138	6
Living with nonrelatives, under 45 years-----	1,460	96.8	*	*	137	4
Living with nonrelatives, 45-64 years-----	231	*	*	*	17	1
Living with nonrelatives, 65 years and over-----	390	92.3	*	*	207	15
All families-----	52,040	93.1	3.3	3.6	285	20
All 2 person families-----	17,997	93.1	2.4	4.5	343	24
Husband-wife-----	14,575	92.7	2.7	4.6	304	22
Husband-wife, head under 45 years-----	3,706	94.8	*	*	196	10
Husband-wife, head 45-64 years-----	6,389	89.3	3.7	7.0	282	30
Husband-wife, head 65 years and over-----	4,480	96.1	*	*	513	20
Other family group-----	3,423	94.4	*	*	565	31
Other family group, head under 45 years-----	1,358	93.4	*	*	152	10
Other family group, head 45-64 years-----	1,189	93.8	*	*	869	54
Other family group, head 65 years and over-----	876	96.6	*	*	1,012	34
All 3 person families-----	10,940	91.1	4.2	4.7	218	19
Husband-wife, child under 17 years-----	5,515	91.8	3.6	4.6	198	16
Husband-wife, child under 17, head under 45 years-----	4,079	94.0	*	*	109	7
Husband-wife, child under 17, head 45-64 years-----	1,396	85.4	*	*	306	45
Husband-wife, child under 17, head 65 years and over-----	*	*	*	*	*	*
Husband-wife, no child under 17 years-----	3,530	90.4	5.2	4.5	149	14
Husband-wife, no child under 17, head under 45 years-----	350	86.4	*	*	53	7
Husband-wife, no child under 17, head 45-64 years-----	2,488	89.3	*	5.8	170	18
Husband-wife, no child under 17, head 65 years and over-----	693	96.5	*	*	111	4
Other family group-----	1,895	90.1	*	*	395	39
Other family group, head under 45 years-----	1,030	90.2	*	*	447	44
Other family group, head 45-64 years-----	672	87.1	*	*	334	43
Other family group, head 65 years and over-----	*	*	*	*	*	*
All 4 person families-----	9,810	94.9	3.0	2.1	216	11
Husband-wife, child under 17 years-----	7,217	94.5	3.2	2.3	182	10
Husband-wife, child under 17, head under 45 years-----	5,236	94.6	3.3	*	154	8
Husband-wife, child under 17, head 45-64 years-----	1,959	94.3	*	*	251	14
Husband-wife, child under 17, head 65 years and over-----	*	*	*	*	*	*
Husband-wife, no child under 17 years-----	1,345	97.3	*	*	147	4
Husband-wife, no child under 17, head under 45 years-----	*	*	*	*	*	*
Husband-wife, no child under 17, head 45-64 years-----	1,005	96.5	*	*	147	5
Husband-wife, no child under 17, head 65 years and over-----	*	*	*	*	*	*
Other family group-----	1,249	94.6	*	*	469	25
Other family group, head under 45 years-----	906	93.3	*	*	474	32
Other family group, head 45-64 years-----	266	97.5	*	*	428	11
Other family group, head 65 years and over-----	*	*	*	*	*	*
All 5 person families or more-----	13,292	93.6	3.8	2.6	317	20
Husband-wife, child under 17 years-----	11,027	94.1	3.9	2.0	145	9
Husband-wife, child under 17, head under 45 years-----	7,782	95.2	3.8	*	122	6
Husband-wife, child under 17, head 45-64 years-----	3,159	91.3	*	*	170	15
Husband-wife, child under 17, head 65 years and over-----	*	*	*	*	*	*
Husband-wife, no child under 17 years-----	795	92.6	*	*	227	17
Husband-wife, no child under 17, head under 45 years-----	*	*	*	*	*	*
Husband-wife, no child under 17, head 45-64 years-----	579	92.0	*	*	239	19
Husband-wife, no child under 17, head 65 years and over-----	*	*	*	*	*	*
Other family group-----	1,471	90.8	*	*	1,185	109
Other family group, head under 45 years-----	1,035	88.2	*	*	1,275	151
Other family group, head 45-64 years-----	367	96.9	*	*	220	7
Other family group, head 65 years and over-----	*	*	*	*	*	*

Table 12. Percent distribution of families or unrelated individuals by intervals of annual out-of-pocket health expenses, including health insurance premiums, for family members and for persons outside the family unit, average expense per family unit with expense, and per family unit expense, according to family characteristics and sex of head: United States, 1970

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

Family characteristic and sex of individual or head of other family group	Number of individuals and families in thousands	No expense	Health expenses				Average for family unit with expense	Per family unit
			Less than \$100	\$100-\$249	\$250-\$499	\$500 or more		
			Percent distribution				Expense in dollars	
All individuals-----	13,261	14.9	19.6	25.3	22.4	17.8	389	331
Male-----	4,587	23.4	21.2	20.7	22.1	12.5	322	246
Female-----	8,674	10.5	18.7	27.7	22.5	20.6	420	376
Living alone-----	11,180	15.9	19.3	25.8	20.8	18.3	392	329
Male-----	3,523	26.2	19.4	20.8	19.1	14.5	340	251
Female-----	7,657	11.2	19.2	28.0	21.6	20.0	412	366
Living with nonrelatives-----	2,081	*	21.6	22.3	32.8	14.7	373	341
Male-----	1,064	*	27.9	20.3	33.6	*	262	228
Female-----	1,017	*	*	24.6	31.7	25.9	495	478
All other family groups ¹ -----	8,038	13.6	16.8	18.6	20.1	30.9	589	509
Male head-----	1,325	*	14.4	18.0	20.2	39.1	885	811
Female head-----	6,713	14.7	17.3	18.7	20.1	29.2	526	449
2 person other family group---	3,423	6.9	16.9	19.9	24.0	32.4	578	539
Male head-----	748	*	25.8	20.7	*	32.1	475	438
Female head-----	2,675	6.6	14.3	19.6	26.9	32.5	607	567
3 person other family group---	1,895	14.6	13.4	15.9	20.5	35.5	658	562
Male head-----	278	*	*	*	*	*	1,489	1,489
Female head-----	1,618	17.3	15.9	14.1	20.1	32.4	472	390
4 person other family group---	1,249	13.6	27.5	25.1	15.7	18.2	386	334
Male head-----	*	*	*	*	*	*	*	*
Female head-----	1,075	14.6	32.4	28.8	*	15.2	342	292
5 person other family group or more-----	1,471	26.8	12.5	13.8	15.0	31.8	706	517
Male head-----	*	*	*	*	*	*	*	*
Female head-----	1,346	26.3	13.5	14.4	15.7	29.8	554	407

¹Exclusive of husband-wife families.

Table 13. Percent distribution of families or unrelated individuals by intervals of annual out-of-pocket health expenses, including health insurance premiums, for family members, average expense per family unit with expense, and per family unit expense, according to family characteristics and sex of head: United States, 1970

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

Family characteristic and sex of individual or head of other family group	Number of individuals and families in thousands	No expense	Health expenses				Average for family unit with expense	Per family unit
			Less than \$100	\$100-\$249	\$250-\$499	\$500 or more		
			Percent distribution				Expense in dollars	
All individuals-----	13,261	15.0	20.8	25.0	23.3	16.0	339	288
Male-----	4,587	23.6	23.2	19.8	22.7	10.6	287	220
Female-----	8,674	10.5	19.5	27.6	23.5	18.8	361	324
Living alone-----	11,180	15.9	20.5	25.6	22.0	15.9	333	280
Male-----	3,523	26.3	21.7	20.0	19.8	12.3	296	218
Female-----	7,657	11.1	19.9	28.3	23.1	17.6	347	309
Living with nonrelatives-----	2,081	9.1	22.6	20.9	30.9	16.5	371	337
Male-----	1,064	13.0	28.9	19.5	34.4	*	259	225
Female-----	1,017	*	16.2	22.3	27.4	29.0	476	452
All other family groups-----	8,038	14.0	16.9	18.7	20.8	29.5	541	465
Male head-----	1,325	*	17.4	17.9	21.2	35.5	742	683
Female head-----	6,713	15.1	16.9	18.9	20.7	28.4	499	423
2 person other family group---	3,423	6.9	16.5	20.6	23.6	32.4	549	512
Male head-----	748	*	26.4	*	*	32.2	491	455
Female head-----	2,675	6.7	13.8	21.1	25.9	32.5	566	528
3 person other family group---	1,895	15.4	14.2	15.5	22.9	31.9	606	513
Male head-----	278	*	*	*	*	*	1,463	1,463
Female head-----	1,618	18.1	16.7	13.4	23.0	28.8	423	347
4 person other family group---	1,249	15.8	24.9	24.3	13.9	21.0	419	353
Male head-----	*	*	*	*	*	*	*	*
Female head-----	1,075	17.1	28.8	26.8	*	19.3	390	323
5 person other family group or more-----	1,471	26.4	14.3	13.6	17.8	27.7	545	400
Male head-----	*	*	*	*	*	*	*	*
Female head-----	1,346	26.0	13.3	14.2	18.9	27.6	529	392

Table 14. Percent distribution of families or unrelated individuals by intervals of annual out-of-pocket health expenses, excluding health insurance premiums, for family members, average expense per family unit with expense, and per family unit expense, according to family characteristics and sex of head: United States, 1970

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

Family characteristic and sex of individual or head of other family group	Number of individuals and families in thousands	No expense	Health expenses				Average for family unit with expense	Per family unit
			Less than \$100	\$100-\$249	\$250-\$499	\$500 or more		
			Percent distribution				Expense in dollars	
All individuals-----	13,261	22.6	29.4	23.3	14.3	10.4	265	206
Male-----	4,587	31.6	32.7	14.5	16.9	4.3	209	143
Female-----	8,674	17.7	27.6	28.0	12.9	13.8	291	240
Living alone-----	11,180	23.8	29.3	23.8	13.7	9.3	257	195
Male-----	3,523	35.2	30.0	15.7	15.1	*	212	138
Female-----	7,657	18.5	29.0	27.6	13.1	11.8	273	223
Living with nonrelatives-----	2,081	15.9	29.6	20.1	17.8	16.6	310	261
Male-----	1,064	20.0	41.4	*	22.7	*	201	161
Female-----	1,017	*	15.8	31.2	*	30.1	425	378
All other family groups-----	8,038	17.0	23.0	24.2	15.7	20.2	448	372
Male head-----	1,325	*	30.1	21.4	12.6	25.6	616	553
Female head-----	6,713	18.3	21.6	24.7	16.3	19.1	412	336
2 person other family group---	3,423	12.1	20.4	26.7	19.8	21.0	451	396
Male head-----	748	*	33.6	*	*	21.6	387	347
Female head-----	2,675	12.7	16.5	29.2	20.7	20.8	469	410
3 person other family group---	1,895	18.2	20.6	22.5	19.9	18.6	499	408
Male head-----	278	*	*	*	*	*	1,406	1,369
Female head-----	1,618	20.9	22.9	20.0	22.1	14.2	312	247
4 person other family group---	1,249	16.0	40.8	21.9	*	15.9	309	260
Male head-----	*	*	*	*	*	*	*	*
Female head-----	1,075	17.4	39.8	21.8	*	16.5	307	253
5 person other family group or more-----	1,471	26.7	16.4	22.7	10.3	23.8	504	369
Male head-----	*	*	*	*	*	*	*	*
Female head-----	1,346	26.3	15.2	24.1	11.1	23.4	495	365

Table 15. Percent distribution of families or unrelated individuals by intervals of annual out-of-pocket health expenses, including health insurance premiums, for family members and for persons outside the family unit, average expense per family unit with expense, and per family unit expense, according to family income and family characteristics: United States, 1970

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

Family income and family characteristic	Number of individuals and families in thousands	No expense	Health expenses				Average for family unit with expense	Per family unit
			Less than \$100	\$100-\$249	\$250-\$499	\$500 or more		
<u>Less than \$5,000</u>		Percent distribution					Expense in dollars	
Total, individuals and families----	18,998	13.8	15.2	22.9	22.1	25.9	448	387
All individuals-----	7,992	16.6	17.9	27.2	22.1	16.3	365	305
Living alone-----	6,584	18.0	17.3	27.6	19.8	17.3	364	298
Living with nonrelatives-----	1,408	*	20.8	25.1	34.9	10.8	369	338
All families-----	11,006	11.8	13.3	19.8	22.2	32.9	506	446
All 2 person families-----	5,656	6.9	12.9	19.7	27.3	33.1	487	453
Husband-wife-----	4,076	6.4	9.6	18.2	31.0	34.8	523	490
Other family group-----	1,580	*	22.3	24.0	17.1	28.2	384	352
All 3 person families-----	2,201	10.6	14.6	16.7	20.6	37.5	501	448
Husband-wife, child under 17 years-----	757	*	21.6	*	25.5	38.6	471	433
Husband-wife, no child under 17 years-----	679	*	*	24.7	26.3	42.9	565	565
Other family group-----	765	22.9	*	20.1	*	31.5	461	356
All 4 person families-----	1,075	18.4	17.8	24.9	*	27.9	467	381
Husband-wife, child under 17 years-----	491	*	*	*	*	*	565	491
Husband-wife, no child under 17 years-----	*	*	*	*	*	*	*	*
Other family group-----	489	*	*	*	*	*	294	218
All 5 person families or more-----	2,074	23.1	10.9	21.1	15.4	29.5	592	455
Husband-wife, child under 17 years-----	1,208	16.3	*	25.2	13.8	35.3	672	562
Husband-wife, no child under 17 years-----	*	*	*	*	*	*	*	*
Other family group-----	746	34.3	*	*	*	21.5	489	321
<u>\$5,000-\$9,999</u>								
Total, individuals and families----	21,793	5.1	11.4	17.6	27.1	38.9	574	544
All individuals-----	3,402	13.6	21.1	24.7	23.4	17.1	411	355
Living alone-----	2,908	14.0	21.2	25.7	22.9	16.2	412	354
Living with nonrelatives-----	495	*	*	*	*	*	404	364
All families-----	18,391	3.6	9.6	16.2	27.7	42.9	601	579
All 2 person families-----	6,097	3.7	12.9	16.8	30.2	36.4	529	509
Husband-wife-----	5,122	*	13.2	17.2	29.2	37.6	525	511
Other family group-----	975	*	*	14.8	35.2	30.4	546	501
All 3 person families-----	3,870	*	6.6	15.8	30.9	43.4	576	557
Husband-wife, child under 17 years-----	2,187	*	6.7	19.1	33.7	39.3	539	533
Husband-wife, no child under 17 years-----	1,005	*	*	*	25.0	58.2	730	708
Other family group-----	678	*	*	*	29.9	36.5	481	432
All 4 person families-----	3,687	*	7.6	20.0	27.8	41.3	592	573
Husband-wife, child under 17 years-----	3,007	*	*	20.5	28.6	45.4	634	623
Husband-wife, no child under 17 years-----	306	*	*	*	*	*	501	421
Other family group-----	374	*	*	*	*	*	311	290
All 5 person families or more-----	4,737	3.9	9.0	12.6	21.5	53.0	732	703
Husband-wife, child under 17 years-----	4,097	*	8.4	12.5	20.9	55.3	749	727
Husband-wife, no child under 17 years-----	251	*	*	*	*	*	534	509
Other family group-----	388	*	*	*	*	*	638	554

Table 15. Percent distribution of families or unrelated individuals by intervals of annual out-of-pocket health expenses, including health insurance premiums, for family members and for persons outside the family unit, average expense per family unit with expense, and per family unit expense, according to family income and family characteristics: United States, 1970—Con.

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

Family income and family characteristic	Number of individuals and families in thousands	No expense	Health expenses				Average for family unit with expense	Per family unit
			Less than \$100	\$100-\$249	\$250-\$499	\$500 or more		
<u>\$10,000-\$14,999</u>			Percent distribution				Expense in dollars	
Total, individuals and families----	13,726	1.0	7.8	11.8	24.5	54.9	728	721
All individuals-----	825	*	26.3	20.2	24.6	25.6	444	430
Living alone-----	715	*	26.0	21.0	25.3	25.7	454	445
Living with nonrelatives-----	*	*	*	*	*	*	*	*
All families-----	12,902	*	6.6	11.2	24.5	56.8	747	740
All 2 person families-----	3,272	*	7.7	17.6	27.7	45.9	655	647
Husband-wife-----	2,870	*	6.5	16.8	28.5	47.1	672	664
Other family group-----	402	*	*	*	*	*	532	522
All 3 person families-----	2,843	*	6.6	8.1	30.1	54.5	755	749
Husband-wife, child under 17 years-----	1,707	*	*	*	32.4	53.6	674	674
Husband-wife, no child under 17 years--	941	*	*	*	31.0	57.8	677	672
Other family group-----	*	*	*	*	*	*	*	*
All 4 person families-----	2,798	*	7.6	8.8	24.5	58.1	674	667
Husband-wife, child under 17 years-----	2,211	*	*	9.2	22.9	64.0	705	700
Husband-wife, no child under 17 years--	380	*	*	*	*	*	603	594
Other family group-----	207	*	*	*	*	*	434	417
All 5 person families or more-----	3,989	*	5.0	9.9	18.0	66.5	863	859
Husband-wife, child under 17 years-----	3,668	*	*	8.4	19.1	68.0	851	847
Husband-wife, no child under 17 years--	*	*	*	*	*	*	*	*
Other family group-----	*	*	*	*	*	*	*	*
<u>\$15,000 or more</u>								
Total, individuals and families----	8,300	*	3.9	6.5	21.3	67.2	927	916
All individuals-----	404	*	*	*	*	*	515	485
Living alone-----	393	*	*	*	*	*	520	488
Living with nonrelatives-----	*	*	*	*	*	*	*	*
All families-----	7,896	*	2.7	6.1	21.2	69.1	950	942
All 2 person families-----	2,227	*	6.7	11.3	21.9	59.1	877	869
Husband-wife-----	2,016	*	*	10.2	23.1	61.0	786	781
Other family group-----	211	*	*	*	*	*	1,806	1,743
All 3 person families-----	1,636	*	*	*	20.7	71.3	924	921
Husband-wife, child under 17 years-----	751	*	*	*	23.1	68.9	756	756
Husband-wife, no child under 17 years--	755	*	*	*	*	80.2	1,167	1,158
Other family group-----	*	*	*	*	*	*	*	*
All 4 person families-----	1,924	*	*	*	24.7	69.0	1,000	997
Husband-wife, child under 17 years-----	1,319	*	*	*	22.9	72.9	1,013	1,007
Husband-wife, no child under 17 years--	511	*	*	*	*	61.7	973	973
Other family group-----	*	*	*	*	*	*	*	*
All 5 person families or more-----	2,109	*	*	*	17.6	78.2	1,003	986
Husband-wife, child under 17 years-----	1,823	*	*	*	15.9	81.4	1,033	1,033
Husband-wife, no child under 17 years--	205	*	*	*	*	*	709	709
Other family group-----	*	*	*	*	*	*	*	*

Table 16. Percent distribution of families or unrelated individuals by intervals of annual out-of-pocket health expenses, including health insurance premiums, for family members, average expense per family unit with expense, and per family unit expense, according to family income and family characteristics: United States, 1970

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

Family income and family characteristic	Number of individuals and families in thousands	No expense	Health expenses				Average for family unit with expense	Per family unit
			Less than \$100	\$100-\$249	\$250-\$499	\$500 or more		
<u>Less than \$5,000</u>		Percent distribution					Expense in dollars	
Total, individuals and families----	18,998	13.8	15.8	22.8	22.5	25.1	430	371
All individuals-----	7,992	16.5	19.2	27.4	22.4	14.6	336	281
Living alone-----	6,584	17.9	18.4	27.9	20.5	15.3	333	274
Living with nonrelatives-----	1,408	*	23.7	24.2	32.8	10.6	350	320
All families-----	11,006	11.9	13.4	19.4	22.5	32.9	496	437
All 2 person families-----	5,656	6.8	12.8	19.2	28.0	33.3	482	449
Husband-wife-----	4,076	6.2	9.5	17.8	31.5	34.8	513	481
Other family group-----	1,580	8.2	21.6	22.9	18.2	29.1	395	363
All 3 person families-----	2,201	10.6	15.1	16.8	20.6	36.8	473	423
Husband-wife, child under 17 years-----	757	*	21.4	*	26.1	38.3	469	430
Husband-wife, no child under 17 years--	679	*	*	25.9	26.6	41.7	555	555
Other family group-----	765	22.7	*	19.2	*	30.9	384	297
All 4 person families-----	1,075	21.7	17.6	24.7	*	26.0	455	357
Husband-wife, child under 17 years-----	491	*	*	*	*	*	546	477
Husband-wife, no child under 17 years--	*	*	*	*	*	*	*	*
Other family group-----	489	*	*	*	*	*	284	193
All 5 person families or more-----	2,074	22.4	10.9	20.2	15.9	30.6	593	460
Husband-wife, child under 17 years-----	1,208	15.5	*	23.4	14.3	37.1	681	575
Husband-wife, no child under 17 years--	*	*	*	*	*	*	*	*
Other family group-----	746	34.0	*	*	*	22.1	471	311
<u>\$5,000-\$9,999</u>								
Total, individuals and families----	21,793	5.0	11.5	17.5	28.0	38.0	548	521
All individuals-----	3,402	13.3	22.1	24.0	24.5	16.0	314	273
Living alone-----	2,908	13.6	23.0	25.7	24.1	13.7	294	254
Living with nonrelatives-----	495	*	*	*	*	*	455	406
All families-----	18,391	3.4	9.5	16.3	28.6	42.2	588	568
All 2 person families-----	6,097	3.6	12.7	16.6	30.3	36.8	516	497
Husband-wife-----	5,122	*	12.9	16.8	29.4	38.1	524	510
Other family group-----	975	*	*	15.3	34.6	30.2	475	435
All 3 person families-----	3,870	*	6.7	16.0	32.4	41.8	562	545
Husband-wife, child under 17 years-----	2,187	*	7.1	19.1	33.8	38.8	532	525
Husband-wife, no child under 17 years--	1,005	*	*	*	26.3	56.4	702	683
Other family group-----	678	*	*	*	36.5	30.6	456	411
All 4 person families-----	3,687	*	7.8	20.1	29.0	40.1	591	573
Husband-wife, child under 17 years-----	3,007	*	*	20.5	30.1	43.6	629	620
Husband-wife, no child under 17 years--	306	*	*	*	*	*	504	427
Other family group-----	374	*	*	*	*	*	330	309
All 5 person families or more-----	4,737	3.7	8.9	12.8	22.5	52.0	710	684
Husband-wife, child under 17 years-----	4,097	*	8.4	12.6	21.4	54.8	728	708
Husband-wife, no child under 17 years--	251	*	*	*	*	*	514	491
Other family group-----	388	*	*	*	*	*	606	527

Table 16. Percent distribution of families or unrelated individuals by intervals of annual out-of-pocket health expenses, including health insurance premiums, for family members, average expense per family unit with expense, and per family unit expense, according to family income and family characteristics: United States, 1970—Con.

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

Family income and family characteristic	Number of individuals and families in thousands	No expense	Health expenses				Average for family unit with expense	Per family unit
			Less than \$100	\$100-\$249	\$250-\$499	\$500 or more		
<u>\$10,000-\$14,999</u>			Percent distribution				Expense in dollars	
Total, individuals and families----	13,726	1.0	8.4	12.1	24.9	53.6	693	686
All individuals-----	825	*	29.6	*	26.0	25.3	404	389
Living alone-----	715	*	28.8	*	26.8	25.3	412	401
Living with nonrelatives-----	*	*	*	*	*	*	*	*
All families-----	12,902	*	6.9	11.9	24.9	55.5	712	706
All 2 person families-----	3,272	*	7.8	17.7	28.5	44.9	618	611
Husband-wife-----	2,870	*	6.8	16.9	29.0	46.2	633	626
Other family group-----	402	*	*	*	*	*	510	501
All 3 person families-----	2,843	*	7.0	9.1	31.6	51.5	722	717
Husband-wife, child under 17 years-----	1,707	*	*	*	35.4	50.3	643	643
Husband-wife, no child under 17 years--	941	*	*	*	29.5	55.9	651	646
Other family group-----	*	*	*	*	*	*	*	*
All 4 person families-----	2,798	*	7.5	9.3	24.1	58.2	668	662
Husband-wife, child under 17 years-----	2,211	*	*	10.0	23.0	62.8	687	683
Husband-wife, no child under 17 years--	380	*	*	*	*	*	602	591
Other family group-----	207	*	*	*	*	*	581	563
All 5 person families or more-----	3,989	*	5.8	10.7	17.6	65.5	813	809
Husband-wife, child under 17 years-----	3,668	*	*	9.3	18.3	68.0	839	834
Husband-wife, no child under 17 years--	*	*	*	*	*	*	*	*
Other family group-----	*	*	*	*	*	*	*	*
<u>\$15,000 or more</u>								
Total, individuals and families----	8,300	*	3.8	7.0	22.0	65.8	896	883
All individuals-----	404	*	*	*	*	*	423	392
Living alone-----	393	*	*	*	*	*	430	397
Living with nonrelatives-----	*	*	*	*	*	*	*	*
All families-----	7,896	*	2.7	6.6	21.5	68.1	921	911
All 2 person families-----	2,227	*	6.7	12.0	21.5	58.7	813	804
Husband-wife-----	2,016	*	*	11.0	22.4	60.6	722	715
Other family group-----	211	*	*	*	*	*	1,756	1,706
All 3 person families-----	1,636	*	*	*	21.5	68.9	899	892
Husband-wife, child under 17 years-----	751	*	*	*	23.3	66.9	716	716
Husband-wife, no child under 17 years--	755	*	*	*	*	77.4	1,148	1,138
Other family group-----	*	*	*	*	*	*	*	*
All 4 person families-----	1,924	*	*	*	24.8	68.8	980	977
Husband-wife, child under 17 years-----	1,319	*	*	*	23.2	72.8	991	986
Husband-wife, no child under 17 years--	511	*	*	*	27.7	60.9	956	956
Other family group-----	*	*	*	*	*	*	*	*
All 5 person families or more-----	2,109	*	*	*	18.7	76.9	999	980
Husband-wife, child under 17 years-----	1,823	*	*	*	17.3	79.8	1,034	1,030
Husband-wife, no child under 17 years--	205	*	*	*	*	*	673	673
Other family group-----	*	*	*	*	*	*	*	*

Table 17. Percent distribution of families or unrelated individuals by intervals of annual out-of-pocket health expenses, excluding health insurance premiums, for family members, average expense per family unit with expense, and per family unit expense, according to family income and family characteristics: United States, 1970

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

Family income and family characteristic	Number of individuals and families in thousands	No expense	Health expenses				Average for family unit with expense	Per family unit
			Less than \$100	\$100-\$249	\$250-\$499	\$500 or more		
<u>Less than \$5,000</u>		Percent distribution					Expense in dollars	
Total, individuals and families----	18,998	19.2	23.2	23.6	17.3	16.7	340	274
All individuals-----	7,992	24.6	27.8	24.6	12.8	10.2	268	202
Living alone-----	6,584	26.5	27.4	24.3	12.1	9.8	263	194
Living with nonrelatives-----	1,408	16.1	29.7	25.6	16.3	12.3	288	242
All families-----	11,006	15.1	19.7	22.9	20.7	21.6	388	329
All 2 person families-----	5,656	10.9	19.5	26.4	22.3	20.8	366	326
Husband-wife-----	4,076	9.8	19.3	25.0	25.2	20.8	382	345
Other family group-----	1,580	14.0	20.1	30.5	14.4	20.8	318	273
All 3 person families-----	2,201	15.5	23.9	12.4	27.3	20.9	363	307
Husband-wife, child under 17 years-----	757	*	29.8	*	32.2	22.7	354	326
Husband-wife, no child under 17 years--	679	*	*	*	30.9	26.0	431	383
Other family group-----	765	26.8	24.0	*	*	*	303	222
All 4 person families-----	1,075	20.9	21.3	22.4	16.3	19.3	373	295
Husband-wife, child under 17 years-----	491	*	*	*	*	*	442	392
Husband-wife, no child under 17 years--	*	*	*	*	*	*	*	*
Other family group-----	489	*	*	*	*	*	226	153
All 5 person families or more-----	2,074	23.2	14.6	25.2	11.1	25.9	498	383
Husband-wife, child under 17 years-----	1,208	16.9	12.8	25.9	12.1	32.2	535	445
Husband-wife, no child under 17 years--	*	*	*	*	*	*	*	*
Other family group-----	746	33.8	*	27.1	*	18.0	463	307
<u>\$5,000-\$9,999</u>								
Total, individuals and families----	21,793	7.4	18.6	26.7	22.5	24.8	417	386
All individuals-----	3,402	18.1	33.0	22.3	15.8	10.7	242	198
Living alone-----	2,908	18.3	34.4	24.6	15.0	7.7	216	176
Living with nonrelatives-----	495	*	*	*	*	*	416	347
All families-----	18,391	5.4	15.9	27.5	23.8	27.5	446	422
All 2 person families-----	6,097	6.6	21.6	26.8	23.7	21.3	370	346
Husband-wife-----	5,122	5.1	21.9	28.5	22.1	22.3	371	352
Other family group-----	975	13.8	20.1	18.3	31.4	16.5	368	317
All 3 person families-----	3,870	4.8	11.2	35.7	21.0	27.2	406	387
Husband-wife, child under 17 years-----	2,187	*	11.4	39.0	20.0	25.9	397	382
Husband-wife, no child under 17 years--	1,005	*	*	29.6	23.3	34.7	471	455
Other family group-----	678	*	*	33.0	21.6	20.6	340	303
All 4 person families-----	3,687	5.5	15.7	23.2	27.6	28.0	465	439
Husband-wife, child under 17 years-----	3,007	*	10.0	25.6	31.8	30.3	498	486
Husband-wife, no child under 17 years--	306	*	*	*	*	*	387	252
Other family group-----	374	*	*	*	*	*	240	224
All 5 person families or more-----	4,737	4.1	12.1	25.1	22.9	35.7	565	542
Husband-wife, child under 17 years-----	4,097	*	11.0	25.1	23.0	37.6	578	559
Husband-wife, no child under 17 years--	251	*	*	*	*	*	383	369
Other family group-----	388	*	*	*	*	*	507	441

Table 17. Percent distribution of families or unrelated individuals by intervals of annual out-of-pocket health expenses, excluding health insurance premiums, for family members, average expense per family unit with expense, and per family unit expense, according to family income and family characteristics: United States, 1970—Con.

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

Family income and family characteristic	Number of individuals and families in thousands	No expense	Health expenses				Average for family unit with expense	Per family unit
			Less than \$100	\$100-\$249	\$250-\$499	\$500 or more		
<u>\$10,000-\$14,999</u>		Percent distribution					Expense in dollars	
Total, individuals and families----	13,726	2.1	13.0	23.1	28.0	33.7	525	514
All individuals-----	825	*	33.0	25.3	*	*	311	281
Living alone-----	715	*	32.2	27.7	*	*	318	287
Living with nonrelatives-----	*	*	*	*	*	*	*	*
All families-----	12,902	1.6	11.7	23.0	28.8	34.9	538	530
All 2 person families-----	3,272	*	15.7	32.5	21.4	27.1	435	421
Husband-wife-----	2,870	*	15.0	32.0	21.8	28.0	447	433
Other family group-----	402	*	*	*	*	*	349	339
All 3 person families-----	2,843	*	13.4	18.3	35.9	31.1	544	537
Husband-wife, child under 17 years-----	1,707	*	10.7	16.7	45.3	27.0	460	458
Husband-wife, no child under 17 years--	941	*	15.5	20.8	22.3	39.2	475	465
Other family group-----	*	*	*	*	*	*	*	*
All 4 person families-----	2,798	*	11.3	21.8	30.5	35.3	496	491
Husband-wife, child under 17 years-----	2,211	*	7.9	21.6	32.4	37.3	515	511
Husband-wife, no child under 17 years--	380	*	*	*	*	*	422	414
Other family group-----	207	*	*	*	*	*	428	417
All 5 person families or more-----	3,989	*	7.5	19.2	28.8	43.8	645	640
Husband-wife, child under 17 years-----	3,668	*	5.7	18.7	30.4	44.5	662	657
Husband-wife, no child under 17 years--	*	*	*	*	*	*	*	*
Other family group-----	*	*	*	*	*	*	*	*
<u>\$15,000 or more</u>								
Total, individuals and families----	8,300	3.1	8.1	16.2	29.4	43.3	686	665
All individuals-----	404	*	*	*	*	*	318	259
Living alone-----	393	*	*	*	*	*	322	267
Living with nonrelatives-----	*	*	*	*	*	*	*	*
All families-----	7,896	2.2	6.9	16.2	29.4	45.2	703	688
All 2 person families-----	2,227	*	12.0	23.8	26.9	35.4	595	583
Husband-wife-----	2,016	*	11.0	23.3	28.6	35.4	494	485
Other family group-----	211	*	*	*	*	*	1,668	1,621
All 3 person families-----	1,636	*	*	17.0	30.2	41.9	713	676
Husband-wife, child under 17 years-----	751	*	*	19.5	37.1	33.6	550	515
Husband-wife, no child under 17 years--	755	*	*	*	23.2	54.1	936	896
Other family group-----	*	*	*	*	*	*	*	*
All 4 person families-----	1,924	*	*	12.8	31.4	51.6	761	759
Husband-wife, child under 17 years-----	1,319	*	*	*	34.1	51.7	784	780
Husband-wife, no child under 17 years--	511	*	*	*	30.3	53.0	717	717
Other family group-----	*	*	*	*	*	*	*	*
All 5 person families or more-----	2,109	*	*	10.6	29.8	52.6	760	746
Husband-wife, child under 17 years-----	1,823	*	*	11.9	30.6	55.1	791	788
Husband-wife, no child under 17 years--	205	*	*	*	*	*	440	440
Other family group-----	*	*	*	*	*	*	*	*

Table 18. Percent distribution of families or unrelated individuals by intervals of annual out-of-pocket health expenses, including health insurance premiums, for family members and for persons outside the family unit, average expense per family unit with expense, and per family unit expense, according to color, family income, and family characteristics: United States, 1970

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

Color, family income, and family characteristic	Number of individuals and families in thousands	No expense	Health expenses				Average for family unit with expense	Per family unit
			Less than \$100	\$100-\$249	\$250-\$499	\$500 or more		
<u>White, all incomes</u>			Percent distribution				Expense in dollars	
Total, individuals and families----	58,807	5.2	10.4	16.4	24.9	43.2	621	588
All individuals-----	11,949	12.7	19.7	25.8	23.9	17.9	372	325
Living alone-----	10,062	14.1	19.2	26.1	22.0	18.6	373	321
Living with nonrelatives-----	1,888	*	23.0	24.1	35.7	13.1	366	351
All families-----	46,857	3.3	8.1	14.0	25.1	49.5	676	653
All 2 person families-----	16,750	3.5	10.8	17.4	28.1	40.2	590	569
Husband-wife-----	13,910	3.2	10.0	16.6	28.2	42.0	588	569
Other family group-----	2,840	5.6	14.6	21.2	27.5	31.2	603	569
All 3 person families-----	9,887	2.6	7.2	11.6	27.1	51.5	681	663
Husband-wife, child under 17 years-----	5,237	*	8.2	11.7	30.1	48.4	598	589
Husband-wife, no child under 17 years--	3,179	*	*	10.3	23.1	62.4	809	798
Other family group-----	1,471	*	12.7	13.8	24.6	39.7	716	650
All 4 person families-----	8,881	2.4	6.7	14.2	25.2	51.4	691	674
Husband-wife, child under 17 years-----	6,758	*	3.6	13.4	25.0	56.0	727	712
Husband-wife, no child under 17 years--	1,184	*	*	*	32.0	51.8	732	719
Other family group-----	939	*	27.6	28.3	19.0	19.4	376	355
All 5 person families or more-----	11,339	4.3	5.9	11.0	18.8	60.0	789	755
Husband-wife, child under 17 years-----	10,017	3.0	5.4	10.4	19.0	62.2	790	767
Husband-wife, no child under 17 years--	608	*	*	*	*	47.6	576	562
Other family group-----	715	24.3	*	*	*	39.6	973	736
<u>White, less than \$5,000</u>								
Total, individuals and families----	15,949	11.7	14.1	23.3	24.0	26.8	458	405
All individuals-----	7,158	14.3	17.9	27.5	23.6	16.7	374	321
Living alone-----	5,858	16.2	17.3	27.7	21.0	17.8	375	314
Living with nonrelatives-----	1,300	*	21.2	26.6	37.2	*	371	355
All families-----	8,792	9.6	11.0	20.0	24.4	35.0	522	472
All 2 person families-----	5,039	6.2	11.2	20.3	28.8	33.6	491	460
Husband-wife-----	3,817	6.3	9.1	18.2	31.1	35.3	524	491
Other family group-----	1,222	*	18.4	27.4	21.0	27.5	378	356
All 3 person families-----	1,789	8.1	12.8	13.6	22.7	42.6	542	498
Husband-wife, child under 17 years-----	677	*	*	*	23.5	42.2	502	461
Husband-wife, no child under 17 years--	533	*	*	*	*	45.9	608	608
Other family group-----	579	*	*	*	*	*	517	435
All 4 person families-----	704	*	*	32.1	*	27.9	444	391
Husband-wife, child under 17 years-----	368	*	*	*	*	*	576	477
Husband-wife, no child under 17 years--	*	*	*	*	*	*	*	*
Other family group-----	263	*	*	*	*	*	224	204
All 5 person families or more-----	1,259	24.2	*	21.2	14.7	33.1	689	522
Husband-wife, child under 17 years-----	911	19.1	*	22.1	*	37.5	732	592
Husband-wife, no child under 17 years--	*	*	*	*	*	*	*	*
Other family group-----	286	*	*	*	*	*	545	329

Table 18. Percent distribution of families or unrelated individuals by intervals of annual out-of-pocket health expenses, including health insurance premiums, for family members and for persons outside the family unit, average expense per family unit with expense, and per family unit expense, according to color, family income, and family characteristics: United States, 1970—Con.

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

Color, family income, and family characteristic	Number of individuals and families in thousands	No expense	Health expenses				Average for family unit with expense	Per family unit
			Less than \$100	\$100-\$249	\$250-\$499	\$500 or more		
<u>White, \$5,000 or more</u>		Percent distribution					Expense in dollars	
Total, individuals and families----	40,750	2.5	8.8	13.7	25.5	49.5	677	661
All individuals-----	4,222	8.7	22.5	23.6	25.3	19.8	370	338
Living alone-----	3,692	9.3	22.1	24.1	24.8	19.7	371	337
Living with nonrelatives-----	531	*	*	*	*	*	363	351
All families-----	36,527	1.7	7.1	12.6	25.5	53.0	711	699
All 2 person families-----	11,055	2.4	10.3	16.3	27.9	43.1	626	611
Husband-wife-----	9,619	1.8	9.8	16.0	27.5	44.8	611	600
Other family group-----	1,436	*	13.3	18.0	30.9	31.9	728	684
All 3 person families-----	7,820	*	5.8	11.3	28.7	53.0	709	701
Husband-wife, child under 17 years-----	4,448	*	6.4	12.6	31.7	48.9	611	608
Husband-wife, no child under 17 years--	2,526	*	*	9.0	21.8	65.3	854	840
Other family group-----	846	*	*	*	33.0	39.9	832	799
All 4 person families-----	7,884	*	6.3	12.3	26.2	53.9	716	707
Husband-wife, child under 17 years-----	6,201	*	3.2	12.9	25.3	57.5	739	731
Husband-wife, no child under 17 years--	1,065	*	*	*	34.4	48.9	734	724
Other family group-----	619	*	33.7	*	21.7	25.5	454	435
All 5 person families or more-----	9,768	1.7	5.2	9.5	19.5	64.1	808	794
Husband-wife, child under 17 years-----	8,892	*	5.0	8.8	19.5	65.4	802	792
Husband-wife, no child under 17 years--	470	*	*	*	*	*	622	612
Other family group-----	406	*	*	*	*	*	1,190	1,047
<u>All other, all incomes</u>								
Total, individuals and families----	6,494	18.5	15.2	15.9	15.9	34.5	682	556
All individuals-----	1,311	36.3	18.2	20.4	*	17.0	617	393
Living alone-----	1,118	33.8	19.5	22.7	*	*	627	415
Living with nonrelatives-----	*	*	*	*	*	*	*	*
All families-----	5,183	14.1	14.5	14.7	17.8	38.8	694	596
All 2 person families-----	1,247	*	17.6	12.4	20.1	41.1	614	560
Husband-wife-----	665	*	*	*	31.4	43.0	744	705
Other family group-----	582	*	*	*	*	*	443	384
All 3 person families-----	1,053	15.4	14.7	19.1	18.9	31.8	498	422
Husband-wife, child under 17 years-----	278	*	*	*	*	*	767	727
Husband-wife, no child under 17 years--	351	*	*	*	*	*	418	418
Other family group-----	424	*	*	*	*	*	319	202
All 4 person families-----	929	19.6	*	16.0	*	36.5	627	504
Husband-wife, child under 17 years-----	459	*	*	*	*	*	598	587
Husband-wife, no child under 17 years--	*	*	*	*	*	*	*	*
Other family group-----	310	*	*	*	*	*	470	233
All 5 person families or more-----	1,953	14.6	13.0	13.5	17.2	41.7	865	739
Husband-wife, child under 17 years-----	1,011	*	*	15.0	*	56.7	1,165	1,117
Husband-wife, no child under 17 years--	*	*	*	*	*	*	*	*
Other family group-----	756	29.1	*	*	18.3	25.0	458	325

Table 18. Percent distribution of families or unrelated individuals by intervals of annual out-of-pocket health expenses, including health insurance premiums, for family members and for persons outside the family unit, average expense per family unit with expense, and per family unit expense, according to color, family income, and family characteristics: United States, 1970—Con.

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

Color, family income, and family characteristic	Number of individuals and families in thousands	No expense	Health expenses				Average for family unit with expense	Per family unit
			Less than \$100	\$100-\$249	\$250-\$499	\$500 or more		
All other, less than \$5,000		Percent distribution					Expense in dollars	
Total, individuals and families----	3,049	25.1	21.5	20.8	11.8	20.8	386	289
All individuals-----	834	35.3	*	24.8	*	*	263	170
Living alone-----	726	32.9	*	26.9	*	*	259	174
Living with nonrelatives-----	*	*	*	*	*	*	*	*
All families-----	2,215	21.0	23.1	19.2	12.7	23.9	426	336
All 2 person families-----	617	*	27.4	*	*	29.2	455	394
Husband-wife-----	259	*	*	*	*	*	514	470
Other family group-----	358	*	*	*	*	*	408	339
All 3 person families-----	412	*	*	*	*	*	281	219
Husband-wife, child under 17 years-----	*	*	*	*	*	*	*	*
Husband-wife, no child under 17 years--	*	*	*	*	*	*	*	*
Other family group-----	*	*	*	*	*	*	*	*
All 4 person families-----	371	*	*	*	*	*	550	353
Husband-wife, child under 17 years-----	*	*	*	*	*	*	*	*
Husband-wife, no child under 17 years--	*	*	*	*	*	*	*	*
Other family group-----	226	*	*	*	*	*	561	244
All 5 person families or more-----	815	21.3	17.5	20.9	*	23.9	444	349
Husband-wife, child under 17 years-----	298	*	*	*	*	*	476	448
Husband-wife, no child under 17 years--	*	*	*	*	*	*	*	*
Other family group-----	460	*	*	*	*	*	458	316
All other, \$5,000 or more								
Total, individuals and families----	3,070	10.9	9.4	11.6	20.4	47.7	928	827
All individuals-----	409	*	*	*	*	*	1,467	920
Living alone-----	324	*	*	*	*	*	1,578	1,039
Living with nonrelatives-----	*	*	*	*	*	*	*	*
All families-----	2,661	7.3	7.7	11.8	22.7	50.5	878	814
All 2 person families-----	541	*	*	*	27.1	49.9	767	737
Husband-wife-----	389	*	*	*	*	*	895	861
Other family group-----	*	*	*	*	*	*	*	*
All 3 person families-----	529	*	*	*	26.9	48.6	687	609
Husband-wife, child under 17 years-----	*	*	*	*	*	*	*	*
Husband-wife, no child under 17 years--	*	*	*	*	*	*	*	*
Other family group-----	*	*	*	*	*	*	*	*
All 4 person families-----	525	*	*	*	*	40.7	654	588
Husband-wife, child under 17 years-----	336	*	*	*	*	*	614	600
Husband-wife, no child under 17 years--	*	*	*	*	*	*	*	*
Other family group-----	*	*	*	*	*	*	*	*
All 5 person families or more-----	1,067	*	*	*	18.3	56.1	1,119	1,053
Husband-wife, child under 17 years-----	696	*	*	*	*	66.3	1,377	1,338
Husband-wife, no child under 17 years--	*	*	*	*	*	*	*	*
Other family group-----	242	*	*	*	*	*	437	369

Table 19. Percent distribution of families or unrelated individuals by intervals of annual out-of-pocket health expenses, including health insurance premiums, for family members, average expense per family unit with expense, and per family unit expense, according to color, family income, and family characteristics: United States, 1970

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

Color, family income, and family characteristic	Number of individuals and families in thousands	No expense	Health expenses				Average for family unit with expense	Per family unit
			Less than \$100	\$100-\$249	\$250-\$499	\$500 or more		
<u>White, all incomes</u>		Percent distribution					Expense in dollars	
Total, individuals and families----	58,807	5.2	10.7	16.5	25.5	42.1	597	566
All individuals-----	11,949	12.7	21.1	25.5	24.7	16.0	343	300
Living alone-----	10,062	13.9	20.6	26.0	23.2	16.4	339	292
Living with nonrelatives-----	1,888	*	24.0	22.8	34.1	13.9	365	346
All families-----	46,857	3.3	8.1	14.2	25.7	48.7	655	633
All 2 person families-----	16,750	3.5	10.6	17.4	28.2	40.2	568	548
Husband-wife-----	13,910	3.0	9.8	16.5	28.6	42.0	568	550
Other family group-----	2,840	5.7	14.4	22.0	26.6	31.1	567	535
All 3 person families-----	9,887	2.6	7.4	11.9	28.6	49.5	659	642
Husband-wife, child under 17 years----	5,237	*	8.4	12.0	31.5	46.6	582	573
Husband-wife, no child under 17 years--	3,179	*	*	10.9	24.4	60.5	791	781
Other family group-----	1,471	*	13.7	13.4	27.1	36.1	657	593
All 4 person families-----	8,881	2.3	6.7	14.6	25.6	50.7	682	666
Husband-wife, child under 17 years----	6,758	*	3.7	13.8	25.9	54.6	714	700
Husband-wife, no child under 17 years--	1,184	*	*	*	31.4	52.0	723	710
Other family group-----	939	*	25.4	28.1	17.6	23.8	419	398
All 5 person families or more-----	11,339	4.3	6.2	11.2	19.2	59.1	762	729
Husband-wife, child under 17 years----	10,017	3.0	5.5	10.6	19.1	61.8	780	757
Husband-wife, no child under 17 years--	608	*	*	*	24.1	47.5	556	542
Other family group-----	715	23.8	*	*	*	30.9	636	484
<u>White, less than \$5,000</u>								
Total, individuals and families----	15,949	11.4	14.8	23.2	24.4	26.1	438	388
All individuals-----	7,158	13.9	19.3	27.9	23.8	15.1	344	296
Living alone-----	5,858	15.6	18.4	28.3	21.7	16.0	342	289
Living with nonrelatives-----	1,300	*	23.9	25.6	34.8	*	353	335
All families-----	8,792	9.3	11.2	19.5	24.9	35.1	511	463
All 2 person families-----	5,039	5.9	11.1	19.7	29.5	33.8	485	456
Husband-wife-----	3,817	5.9	9.1	17.9	31.8	35.4	513	482
Other family group-----	1,222	*	18.0	25.5	22.0	28.6	392	369
All 3 person families-----	1,789	8.3	13.3	13.6	22.9	41.9	511	469
Husband-wife, child under 17 years----	677	*	*	*	24.2	41.9	499	459
Husband-wife, no child under 17 years--	533	*	*	*	32.8	44.2	594	594
Other family group-----	579	*	*	*	*	39.9	431	360
All 4 person families-----	704	*	*	33.0	*	27.1	433	383
Husband-wife, child under 17 years----	368	*	*	*	*	*	548	459
Husband-wife, no child under 17 years--	*	*	*	*	*	*	*	*
Other family group-----	263	*	*	*	*	*	224	204
All 5 person families or more-----	1,259	23.2	*	19.8	15.1	34.9	689	529
Husband-wife, child under 17 years----	911	18.0	*	20.2	*	39.6	741	608
Husband-wife, no child under 17 years--	*	*	*	*	*	*	*	*
Other family group-----	286	*	*	*	*	*	491	297

Table 19. Percent distribution of families or unrelated individuals by intervals of annual out-of-pocket health expenses, including health insurance premiums, for family members, average expense per family unit with expense, and per family unit expense, according to color, family income, and family characteristics: United States, 1970—Con.

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

Color, family income, and family characteristic	Number of individuals and families in thousands	No expense	Health expenses				Average for family unit with expense	Per family unit
			Less than \$100	\$100-\$249	\$250-\$499	\$500 or more		
<u>White, \$5,000 or more</u>			Percent distribution				Expense in dollars	
Total, individuals and families----	40,750	2.5	9.0	13.9	26.3	48.3	653	637
All individuals-----	4,222	9.0	24.1	22.2	27.0	17.8	342	311
Living alone-----	3,692	9.4	24.1	22.8	26.6	17.1	334	303
Living with nonrelatives-----	531	*	*	*	30.8	*	403	381
All families-----	36,527	1.7	7.2	12.9	26.2	52.0	688	676
All 2 person families-----	11,055	2.4	10.2	16.4	28.2	42.9	596	582
Husband-wife-----	9,619	1.8	9.7	16.0	27.7	44.7	586	576
Other family group-----	1,436	*	13.1	18.5	31.2	31.0	664	623
All 3 person families-----	7,820	*	6.0	11.6	30.5	50.6	688	679
Husband-wife, child under 17 years-----	4,448	*	6.8	13.0	33.0	46.8	592	589
Husband-wife, no child under 17 years--	2,526	*	*	9.4	23.5	63.4	833	820
Other family group-----	846	*	*	*	37.5	33.7	790	753
All 4 person families-----	7,884	*	6.2	12.7	26.7	53.2	709	700
Husband-wife, child under 17 years-----	6,201	*	3.3	13.3	26.3	56.1	726	719
Husband-wife, no child under 17 years--	1,065	*	*	*	33.9	49.6	727	718
Other family group-----	619	*	30.0	*	*	31.7	510	490
All 5 person families or more-----	9,768	1.7	5.5	9.9	20.0	62.9	778	764
Husband-wife, child under 17 years-----	8,892	*	5.0	9.2	19.7	64.8	790	780
Husband-wife, no child under 17 years--	470	*	*	*	*	*	595	588
Other family group-----	406	*	*	*	*	*	695	614
<u>All other, all incomes</u>								
Total, individuals and families----	6,494	19.5	15.4	16.1	15.7	33.4	613	494
All individuals-----	1,311	36.8	18.4	19.8	*	16.0	280	177
Living alone-----	1,118	35.7	19.8	22.7	*	*	251	161
Living with nonrelatives-----	*	*	*	*	*	*	*	*
All families-----	5,183	15.0	14.6	15.1	17.4	37.9	677	576
All 2 person families-----	1,247	*	17.7	12.0	20.0	41.1	606	550
Husband-wife-----	665	*	*	*	30.5	42.6	729	683
Other family group-----	582	*	27.7	*	*	39.0	445	388
All 3 person families-----	1,053	15.9	14.6	22.3	16.4	30.8	470	395
Husband-wife, child under 17 years-----	278	*	*	*	*	*	688	650
Husband-wife, no child under 17 years--	351	*	*	*	*	*	409	409
Other family group-----	424	*	*	*	*	*	334	212
All 4 person families-----	929	23.1	*	*	*	34.5	605	466
Husband-wife, child under 17 years-----	459	*	*	*	*	*	579	570
Husband-wife, no child under 17 years--	*	*	*	*	*	*	*	*
Other family group-----	310	*	*	*	*	*	423	182
All 5 person families or more-----	1,953	14.5	13.0	13.5	17.9	41.3	858	733
Husband-wife, child under 17 years-----	1,011	*	*	15.0	14.7	56.7	1,157	1,109
Husband-wife, no child under 17 years--	*	*	*	*	*	*	*	*
Other family group-----	756	28.9	*	*	18.9	24.8	457	326

Table 19. Percent distribution of families or unrelated individuals by intervals of annual out-of-pocket health expenses, including health insurance premiums, for family members, average expense per family unit with expense, and per family unit expense, according to color, family income, and family characteristics: United States, 1970—Con.

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

Color, family income, and family characteristic	Number of individuals and families in thousands	No expense	Health expenses				Average for family unit with expense	Per family unit
			Less than \$100	\$100-\$249	\$250-\$499	\$500 or more		
<u>All other, less than \$5,000</u>		Percent distribution					Expense in dollars	
Total, individuals and families----	3,049	27.2	21.4	20.1	11.8	19.4	376	274
All individuals-----	834	37.6	18.5	23.0	*	*	241	150
Living alone-----	726	36.0	*	24.9	*	*	237	152
Living with nonrelatives-----	*	*	*	*	*	*	*	*
All families-----	2,215	22.9	22.7	18.9	12.4	23.1	422	325
All 2 person families-----	617	*	27.1	*	*	28.8	455	389
Husband-wife-----	259	*	*	*	*	*	514	456
Other family group-----	358	*	*	*	*	*	408	339
All 3 person families-----	412	*	*	*	*	*	273	215
Husband-wife, child under 17 years-----	*	*	*	*	*	*	*	*
Husband-wife, no child under 17 years--	*	*	*	*	*	*	*	*
Other family group-----	*	*	*	*	*	*	*	*
All 4 person families-----	371	*	*	*	*	*	532	300
Husband-wife, child under 17 years-----	*	*	*	*	*	*	*	*
Husband-wife, no child under 17 years--	*	*	*	*	*	*	*	*
Other family group-----	226	*	*	*	*	*	481	178
All 5 person families or more-----	815	21.1	17.4	20.7	*	23.6	440	347
Husband-wife, child under 17 years-----	298	*	*	*	*	*	469	442
Husband-wife, no child under 17 years--	*	*	*	*	*	*	*	*
Other family group-----	460	*	*	*	*	*	461	319
<u>All other, \$5,000 or more</u>								
Total, individuals and families----	3,070	10.5	9.7	12.8	19.9	47.2	805	720
All individuals-----	409	*	*	*	*	*	362	240
Living alone-----	324	*	*	*	*	*	286	190
Living with nonrelatives-----	*	*	*	*	*	*	*	*
All families-----	2,661	7.1	8.3	12.8	22.0	49.8	851	790
All 2 person families-----	541	*	*	*	26.9	50.0	743	715
Husband-wife-----	389	*	*	*	*	*	862	834
Other family group-----	*	*	*	*	*	*	*	*
All 3 person families-----	529	*	*	*	*	47.2	631	560
Husband-wife, child under 17 years-----	*	*	*	*	*	*	*	*
Husband-wife, no child under 17 years--	*	*	*	*	*	*	*	*
Other family group-----	*	*	*	*	*	*	*	*
All 4 person families-----	525	*	*	*	22.7	40.8	632	572
Husband-wife, child under 17 years-----	336	*	*	*	*	*	590	579
Husband-wife, no child under 17 years--	*	*	*	*	*	*	*	*
Other family group-----	*	*	*	*	*	*	*	*
All 5 person families or more-----	1,067	*	*	*	19.0	55.4	1,112	1,046
Husband-wife, child under 17 years-----	696	*	*	*	*	66.3	1,369	1,331
Husband-wife, no child under 17 years--	*	*	*	*	*	*	*	*
Other family group-----	242	*	*	*	*	*	434	366

Table 20. Percent distribution of families or unrelated individuals by intervals of annual out-of-pocket health expenses, excluding health insurance premiums, for family members, average expense per family unit with expense, and per family unit expense, according to color, family income, and family characteristics: United States, 1970

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

Color, family income, and family characteristic	Number of individuals and families in thousands	No expense	Health expenses				Average for family unit with expense	Per family unit
			Less than \$100	\$100-\$249	\$250-\$499	\$500 or more		
<u>White, all incomes</u>		Percent distribution					Expense in dollars	
Total, individuals and families----	58,807	8.3	17.3	23.7	23.8	26.9	455	418
All individuals-----	11,949	20.8	30.2	23.8	14.8	10.3	267	212
Living alone-----	10,062	22.2	30.1	24.3	14.0	9.5	260	202
Living with nonrelatives-----	1,888	13.3	31.1	21.4	19.2	15.1	304	264
All families-----	46,857	5.0	14.0	23.7	26.1	31.2	496	471
All 2 person families-----	16,750	6.4	18.4	27.4	23.5	24.3	414	387
Husband-wife-----	13,910	5.9	18.2	27.0	24.0	24.9	404	380
Other family group-----	2,840	9.2	19.4	29.4	21.2	20.9	466	423
All 3 person families-----	9,887	4.2	13.8	22.8	29.0	30.1	492	471
Husband-wife, child under 17 years-----	5,237	3.5	12.2	24.8	32.6	26.9	429	414
Husband-wife, no child under 17 years--	3,179	*	12.5	19.6	25.1	40.1	583	567
Other family group-----	1,471	10.5	23.1	22.3	23.7	20.6	535	479
All 4 person families-----	8,881	3.5	11.7	21.8	28.5	34.5	525	507
Husband-wife, child under 17 years-----	6,758	*	7.3	22.3	31.9	36.1	552	539
Husband-wife, no child under 17 years--	1,184	*	*	16.1	27.3	40.1	545	503
Other family group-----	939	*	44.5	25.3	*	17.6	311	293
All 5 person families or more-----	11,339	4.7	9.3	20.6	25.6	39.9	597	569
Husband-wife, child under 17 years-----	10,017	3.5	7.5	20.6	26.7	41.7	608	586
Husband-wife, no child under 17 years--	608	*	35.7	*	21.7	23.8	374	366
Other family group-----	715	23.3	*	23.1	*	26.7	629	483
<u>White, less than \$5,000</u>								
Total, individuals and families----	15,949	16.5	23.2	24.2	19.1	17.0	343	286
All individuals-----	7,158	22.6	28.6	24.8	13.3	10.8	274	212
Living alone-----	5,858	24.6	28.3	24.4	12.5	10.2	269	203
Living with nonrelatives-----	1,300	13.7	29.9	26.4	17.0	13.2	293	253
All families-----	8,792	11.3	18.6	23.8	24.0	22.3	393	349
All 2 person families-----	5,039	9.4	19.5	27.1	23.6	20.4	363	329
Husband-wife-----	3,817	9.7	19.3	24.6	25.6	20.8	383	346
Other family group-----	1,222	*	20.4	35.5	16.7	18.9	297	271
All 3 person families-----	1,789	8.3	23.2	12.3	32.4	23.9	380	349
Husband-wife, child under 17 years-----	677	*	24.1	*	36.1	24.4	382	354
Husband-wife, no child under 17 years--	533	*	*	*	35.6	28.5	426	426
Other family group-----	579	*	26.7	*	24.8	*	328	271
All 4 person families-----	704	*	*	28.7	22.4	*	353	312
Husband-wife, child under 17 years-----	368	*	*	*	*	*	427	368
Husband-wife, no child under 17 years--	*	*	*	*	*	*	*	*
Other family group-----	263	*	*	*	*	*	187	167
All 5 person families or more-----	1,259	23.3	*	24.8	13.8	30.1	588	451
Husband-wife, child under 17 years-----	911	18.5	*	24.6	*	36.5	585	477
Husband-wife, no child under 17 years--	*	*	*	*	*	*	*	*
Other family group-----	286	*	*	*	*	*	605	378

Table 20. Percent distribution of families or unrelated individuals by intervals of annual out-of-pocket health expenses, excluding health insurance premiums, for family members, average expense per family unit with expense, and per family unit expense, according to color, family income, and family characteristics: United States, 1970—Con.

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

Color, family income, and family characteristic	Number of individuals and families in thousands	No expense	Health expenses				Average for family unit with expense	Per family unit
			Less than \$100	\$100-\$249	\$250-\$499	\$500 or more		
<u>White, \$5,000 or more</u>		Percent distribution					Expense in dollars	
Total, individuals and families----	40,750	4.5	14.7	23.8	26.1	30.9	495	473
All individuals-----	4,222	15.2	33.3	23.7	17.5	10.2	257	218
Living alone-----	3,692	15.5	33.4	25.6	16.6	8.8	245	207
Living with nonrelatives-----	531	*	32.6	*	24.6	*	349	306
All families-----	36,527	3.2	12.4	23.9	27.2	33.4	520	503
All 2 person families-----	11,055	4.7	17.9	28.0	23.8	25.6	428	408
Husband-wife-----	9,619	3.8	17.6	28.5	23.6	26.5	410	395
Other family group-----	1,436	10.5	20.0	24.5	25.2	19.9	557	498
All 3 person families-----	7,820	3.3	11.3	25.7	28.9	30.9	515	498
Husband-wife, child under 17 years-----	4,448	*	10.2	27.7	32.6	26.7	435	423
Husband-wife, no child under 17 years--	2,526	*	10.0	20.8	23.8	42.0	619	598
Other family group-----	846	*	20.9	28.6	23.4	22.0	664	629
All 4 person families-----	7,884	2.5	10.9	20.6	29.6	36.4	546	532
Husband-wife, child under 17 years-----	6,201	*	6.6	22.1	32.2	37.5	565	557
Husband-wife, no child under 17 years--	1,065	*	*	16.7	28.5	37.6	539	497
Other family group-----	619	*	53.0	*	*	24.4	375	361
All 5 person families or more-----	9,768	2.0	8.3	20.3	27.6	41.8	607	594
Husband-wife, child under 17 years-----	8,892	*	6.8	20.3	28.6	42.8	615	606
Husband-wife, no child under 17 years--	470	*	*	*	*	*	414	408
Other family group-----	406	*	*	*	*	*	627	550
<u>All other, all incomes</u>								
Total, individuals and families----	6,494	23.9	20.3	19.4	12.1	24.2	502	382
All individuals-----	1,311	40.1	21.2	17.7	*	11.7	242	145
Living alone-----	1,118	39.7	22.5	19.4	*	*	216	131
Living with nonrelatives-----	*	*	*	*	*	*	*	*
All families-----	5,183	19.7	20.1	19.8	12.9	27.5	553	444
All 2 person families-----	1,247	16.9	21.8	21.8	14.8	24.7	467	388
Husband-wife-----	665	*	*	29.5	*	27.3	547	502
Other family group-----	582	27.0	25.5	*	*	21.6	352	257
All 3 person families-----	1,053	28.7	16.9	22.7	*	23.0	387	276
Husband-wife, child under 17 years-----	278	*	*	*	*	*	518	480
Husband-wife, no child under 17 years--	351	*	*	*	*	*	349	265
Other family group-----	424	*	*	*	*	*	283	153
All 4 person families-----	929	22.4	24.4	*	17.2	22.5	475	369
Husband-wife, child under 17 years-----	459	*	*	*	*	*	457	449
Husband-wife, no child under 17 years--	*	*	*	*	*	*	*	*
Other family group-----	310	*	*	*	*	*	296	135
All 5 person families or more-----	1,953	15.6	18.7	19.9	11.8	34.0	714	602
Husband-wife, child under 17 years-----	1,011	*	15.9	20.2	*	46.2	963	910
Husband-wife, no child under 17 years--	*	*	*	*	*	*	*	*
Other family group-----	756	30.0	*	22.3	*	21.0	377	264

Table 20. Percent distribution of families or unrelated individuals by intervals of annual out-of-pocket health expenses, excluding health insurance premiums, for family members, average expense per family unit with expense, and per family unit expense, according to color, family income, and family characteristics: United States, 1970—Con.

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

Color, family income, and family characteristic	Number of individuals and families in thousands	No expense	Health expenses				Average for family unit with expense	Per family unit
			Less than \$100	\$100-\$249	\$250-\$499	\$500 or more		
<u>All other, less than \$5,000</u>		Percent distribution					Expense in dollars	
Total, individuals and families----	3,049	34.5	23.3	20.0	7.3	14.9	318	208
All individuals-----	834	42.6	20.8	22.3	*	*	195	112
Living alone-----	726	41.5	20.0	23.4	*	*	201	117
Living with nonrelatives-----	*	*	*	*	*	*	*	*
All families-----	2,215	31.2	24.3	19.1	6.7	18.6	359	247
All 2 person families-----	617	24.3	*	*	*	24.7	397	301
Husband-wife-----	259	*	*	*	*	*	371	329
Other family group-----	358	*	*	*	*	*	425	280
All 3 person families-----	412	*	*	*	*	*	228	119
Husband-wife, child under 17 years-----	*	*	*	*	*	*	*	*
Husband-wife, no child under 17 years--	*	*	*	*	*	*	*	*
Other family group-----	*	*	*	*	*	*	*	*
All 4 person families-----	371	*	*	*	*	*	441	256
Husband-wife, child under 17 years-----	*	*	*	*	*	*	*	*
Husband-wife, no child under 17 years--	*	*	*	*	*	*	*	*
Other family group-----	226	*	*	*	*	*	344	134
All 5 person families or more-----	815	22.8	25.3	25.9	*	19.2	356	275
Husband-wife, child under 17 years-----	298	*	*	*	*	*	363	324
Husband-wife, no child under 17 years--	*	*	*	*	*	*	*	*
Other family group-----	460	*	*	*	*	*	380	262
<u>All other, \$5,000 or more</u>								
Total, individuals and families----	3,070	10.9	17.2	19.7	17.6	34.6	644	574
All individuals-----	409	*	*	*	*	*	327	220
Living alone-----	324	*	*	*	*	*	250	171
Living with nonrelatives-----	*	*	*	*	*	*	*	*
All families-----	2,661	7.5	16.1	21.7	18.6	36.1	681	629
All 2 person families-----	541	*	*	24.6	*	27.1	553	519
Husband-wife-----	389	*	*	*	*	*	652	610
Other family group-----	*	*	*	*	*	*	*	*
All 3 person families-----	529	*	*	33.1	*	39.1	492	437
Husband-wife, child under 17 years-----	*	*	*	*	*	*	*	*
Husband-wife, no child under 17 years--	*	*	*	*	*	*	*	*
Other family group-----	*	*	*	*	*	*	*	*
All 4 person families-----	525	*	23.3	*	27.1	22.8	484	440
Husband-wife, child under 17 years-----	336	*	*	*	*	*	449	439
Husband-wife, no child under 17 years--	*	*	*	*	*	*	*	*
Other family group-----	*	*	*	*	*	*	*	*
All 5 person families or more-----	1,067	*	14.9	16.7	16.3	46.1	929	875
Husband-wife, child under 17 years-----	696	*	*	*	*	56.2	1,149	1,119
Husband-wife, no child under 17 years--	*	*	*	*	*	*	*	*
Other family group-----	242	*	*	*	*	*	347	293

APPENDIX I

LETTERS AND QUESTIONNAIRE SENT TO RESPONDENTS

First Letter Sent to Respondents Interviewed During October-December 1970



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

NATIONAL CENTER FOR
HEALTH STATISTICS

Dear Friend:

Several months ago your household took part in a health interview conducted by the Census Bureau for the U. S. Public Health Service. We greatly appreciate your cooperation in providing us with the kind of information needed by health planners, the medical profession, the government, hospital administrators, and all the other people concerned with the health problems of the American people.

Another area of great concern is that of the cost of health care in our country today. We are, therefore, requesting your further cooperation in providing us with additional information about the amount of money you, your family, and other relatives living with you spent for medical care during 1970.

Please help by carefully reading and answering the questions on this form. If you have any records such as bills, receipts, or check stubs, the records will be useful in answering the questions. If you cannot supply the exact amounts from your records, please give the best estimate you can.

We would appreciate your completing this form and mailing it back to us within five days. For your convenience, we have enclosed a self-addressed envelope which needs no postage stamp.

Your cooperation in answering the questions on this form will be a definite public service. We assure you that the information will be given confidential treatment by the U. S. Public Health Service. Nothing will be published except statistical summaries.

Sincerely yours,

Elijah L. White

Elijah L. White
Director
Division of Health Interview Statistics

Enclosures

First Letter Sent to Households Not Interviewed During October-December 1970



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

NATIONAL CENTER FOR
HEALTH STATISTICS

Dear Friend:

The U. S. Public Health Service is conducting a Survey of Family Medical Expenses.

As you know, more information on medical care costs is greatly needed by health planners, the medical profession, hospital administrators, and all the other people concerned with the health problems of the American people.

The enclosed form contains questions relating to the amount of money you, your family, and other relatives living with you spent for medical care during 1970. This information is of great importance in helping to plan and deliver the health services needed.

Please help by carefully reading and answering the questions on this form. If you have any records such as bills, receipts, or check stubs, the records will be useful in answering the questions. If you cannot supply the exact amounts from your records, please give the best estimate you can.

We would appreciate your completing this form and mailing it back to us within five days. After you have answered the questions, please mail the form in the enclosed self-addressed envelope which needs no postage stamp.

Your cooperation in answering the questions on this form will be a definite public service. We assure you that the information will be given confidential treatment by the U. S. Public Health Service. Nothing will be published except statistical summaries.

Sincerely yours,

Elijah L. White
Director
Division of Health Interview Statistics

Enclosures

First Followup—Card

According to our records you have not returned the questionnaire we sent to you concerning your family's medical expenses.

We would appreciate your cooperation in promptly completing and returning this form.

If you have already returned the form, please disregard this reminder. Thank you.

Division of Health Interview Statistics
National Center for Health Statistics
U.S. Public Health Service

Second Followup — Letter



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

NATIONAL CENTER FOR
HEALTH STATISTICS

Dear Friend:

We at the U.S. Public Health Service are contacting you once again in the hope that you will complete and return the enclosed family health expenditure form.

Because a relatively small sample of households was sent this form, it is extremely important that each one be completed and returned. The information obtained on this questionnaire will be combined with information collected from other households throughout the United States; then from these figures, statistical estimates will be made about the cost of medical care to the American people.

A copy of the questionnaire and an envelope which requires no postage are enclosed. Please set aside a few minutes of your time within the next few days to fill out and mail the medical care cost form.

If you have already returned the questionnaire, please disregard this reminder.

Thank you for your cooperation.

Sincerely yours,

A handwritten signature in cursive script that reads "Elijah L. White".

Elijah L. White
Director
Division of Health Interview Statistics

Enclosures

Third Followup—Letter



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

NATIONAL CENTER FOR
HEALTH STATISTICS

Dear Friend:

As of this time, our office has not received the questionnaire which was sent to you about a month ago concerning your family's medical expenses. We realize that it may have been difficult for you to find the time to complete this form but let us assure you of two things.

First, in order for federal or local health planners to be able to develop programs to resolve the Nation's problem of rising health costs, it is essential that better estimates of consumer expenses for medical and dental services be obtained. In order to ensure that the data we collect from this survey are truly representative of the Nation as a whole, it is quite important that we obtain your support.

Secondly, the information you provide will be given confidential treatment by the U.S. Public Health Service and, consequently, nothing will be published or released except statistical summaries.

We will be most appreciative if you can find the time to complete the attached form and return it to us. A self-addressed envelope which needs no postage has been enclosed for your convenience. By completing this questionnaire, you will be performing a definite public service.

Thank you.

Sincerely yours,

A handwritten signature in cursive script that reads "Elijah L. White".

Elijah L. White
Director
Division of Health Interview Statistics

Enclosures

Thank-you Card

Dear Friend:

The questionnaire you recently filled out on your family's medical expenses has been received. The information that you provided, when combined with data given by other persons throughout the United States, will be extremely useful to health planners interested in evaluating this Nation's health care system.

It is only through the cooperation of you and others like you that a survey such as this one can be carried on. Thank you for the assistance you have given us.

Division of Health Interview Statistics
National Center for Health Statistics
U. S. Public Health Service

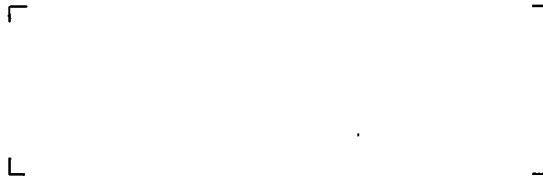
Questionnaire



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

NATIONAL CENTER FOR
HEALTH STATISTICS

SURVEY OF FAMILY MEDICAL EXPENSES



ASSURANCE OF CONFIDENTIALITY:

All information which would permit identification of an individual, or of an establishment, will be held confidential, will be used only by persons engaged in and for the purpose of the survey, and will be protected against disclosure in accordance with provisions of 42 CFR Part 1.

HSM-503-2
3-71

O.M.B. No. 48-571011
Approval Expires: 9-30-71

A-8

ITEM A

Please list below the names of each family member NOW living at home beginning with the Head of the family.

<u>Names of Family Members</u>	<u>Relationship to Family Head</u>	<u>Sex (Check one)</u>	<u>Person's age on last birthday:</u>
1. _____	Head	<input type="checkbox"/> Male <input type="checkbox"/> Female	_____ years old
2. _____	_____	<input type="checkbox"/> Male <input type="checkbox"/> Female	_____ years old
3. _____	_____	<input type="checkbox"/> Male <input type="checkbox"/> Female	_____ years old
4. _____	_____	<input type="checkbox"/> Male <input type="checkbox"/> Female	_____ years old
5. _____	_____	<input type="checkbox"/> Male <input type="checkbox"/> Female	_____ years old
6. _____	_____	<input type="checkbox"/> Male <input type="checkbox"/> Female	_____ years old
7. _____	_____	<input type="checkbox"/> Male <input type="checkbox"/> Female	_____ years old
8. _____	_____	<input type="checkbox"/> Male <input type="checkbox"/> Female	_____ years old
9. _____	_____	<input type="checkbox"/> Male <input type="checkbox"/> Female	_____ years old
10. _____	_____	<input type="checkbox"/> Male <input type="checkbox"/> Female	_____ years old

Are any family members now living at this household on full-time active duty with the Armed Forces of the United States?

(Check one box)

No

Yes

Who is this?

Name of Family Member

Name of Family Member

What is the highest grade or year the HEAD of the family completed in school?

(Circle one) Elementary: 1 2 3 4 5 6 7 8
High School: 9 10 11 12
College: 1 2 3 4 5+

ITEM B

Besides the family members that you have listed above, is there anyone else living with you now, such as friends or roomers?

(Check one box)

No (Go to next page)

Yes

Please list below the name of each person not related to you who is now living at this household.

Names of Other Persons

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____

(Go to next page)

The term "THIS FAMILY" in each of the questions on the following pages refers to all members of your family that you have listed in Item A on the page to the left.

HEALTH INSURANCE

1. During 1970, that is, from January 1, 1970, to December 31, 1970, how much did THIS FAMILY spend on health insurance premiums for plans that pay for any part of a hospital bill or a doctor's bill?

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

Include:

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

Do not include:

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

PAYMENTS MADE FOR PERSONS NOT LISTED IN ITEM A ON THIS QUESTIONNAIRE

2. During 1970, did THIS FAMILY pay any medical expenses for any person who is NOT listed in Item A on the page to the left?

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

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

(Check one box)

No

Yes

TYPE OF MEDICAL EXPENSE

Amount This Family Paid

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

3. What income group best describes THIS FAMILY'S total combined income during 1970?

(Check one box)

- | | |
|--|--|
| <input type="checkbox"/> Less than \$3,000
<input type="checkbox"/> \$3,000 - \$4,999
<input type="checkbox"/> \$5,000 - \$6,999 | <input type="checkbox"/> \$7,000 - \$9,999
<input type="checkbox"/> \$10,000 - \$14,999
<input type="checkbox"/> \$15,000 - \$24,999
<input type="checkbox"/> \$25,000+ |
|--|--|

4. Please print below the name of the person or persons who are completing this form.

Name _____

Name _____

FILL ONE PAGE FOR EACH FAMILY MEMBER NOW LIVING IN THIS HOUSEHOLD. WRITE IN THE PERSON'S NAME BELOW BEFORE ANSWERING THE QUESTIONS ABOUT HIM:

The following medical and dental expenses were for _____
Write in Name of Family Member

All questions on this page should be answered even though the person may not have had any medical or dental expenses in 1970. If the person did not have any expense of a certain kind during 1970, be sure to make a mark in the "no bills paid" box. The amounts you give below should only include what THIS FAMILY paid, NOT any payments made by health insurance or some other person or agency. Do not include payments you made if health insurance has or will reimburse you. IF EXACT AMOUNTS ARE NOT KNOWN, PLEASE ENTER YOUR BEST ESTIMATE.

DENTAL BILLS PAID

1. How much did THIS FAMILY spend on dental bills for this person during 1970, that is, from January 1, 1970, to December 31, 1970?

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

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

DOCTORS' BILLS PAID

2. How much did THIS FAMILY spend on doctor bills for this person during 1970?

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

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

HOSPITAL BILLS PAID

3. How much did THIS FAMILY spend on hospital bills for this person during 1970?

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

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

PAYMENTS MADE FOR PRESCRIPTION MEDICINE

4. About how much did THIS FAMILY spend on medicine for this person during 1970 that was purchased on a DOCTOR'S OR DENTIST'S PRESCRIPTION?

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

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

PAYMENTS MADE FOR EYEGLASSES, CONTACT LENSES OR OPTOMETRIST'S BILLS

5. During 1970 how much did THIS FAMILY spend on eyeglasses, contact lenses, or optometrists' fees for this person?

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

PAYMENTS MADE FOR "OTHER" MEDICAL BILLS

6a. How much did THIS FAMILY spend on other medical expenses for this person during 1970?

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

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

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

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

_____ Type of Medical Expense

7. Check one of the following boxes:

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

APPENDIX II

RELIABILITY OF ESTIMATES

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

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

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

The relative standard error of an estimate is obtained by dividing the standard error of the estimate by the estimate itself and is expressed as a percentage of the estimate. For this report, asterisks are shown for any cell with more than a 30-percent relative standard error. Included in this appendix are charts from which the relative

standard errors can be determined for estimates shown in the report. 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.

Since the sampling error charts are based on the full HIS sample design, the sampling errors derived from the charts on pages 56-58 must be adjusted to reflect the use of the double-sampling technique (see page 14). The adjustment factor is 1.4.

Tables I and II, which include the adjustment factor of 1.4, present selected sampling errors of percentages of intervals of expense and of per capita expense.

Table I. Standard errors, expressed in percentage points, of estimated percentages for narrow-range statistics

Base of percentage in thousands	Estimated percentage				
	2 or 98	5 or 95	10 or 90	25 or 75	50
500	2.6	4.1	5.7	8.1	9.5
1,000	1.9	2.9	4.1	6.0	6.7
2,000	1.3	2.0	2.8	4.2	4.8
5,000	0.8	1.3	1.8	2.6	3.1
10,000	0.7	0.9	1.3	1.8	2.0
20,000	0.4	0.7	0.9	1.3	1.4
30,000	0.3	0.5	0.7	1.0	1.1
50,000	0.3	0.4	0.6	0.8	0.9
100,000	0.2	0.3	0.4	0.6	0.7

Table II. Relative standard errors for selected amounts of per family unit average health expense per year

Size of population estimate in thousands	Per family unit health expense per year in dollars							
	25	50	75	100	150	200	250	300
	Percent							
100	43	43	43	43	42	42	42	42
500	19	19	19	19	19	19	19	19
1,000	14	14	14	14	14	14	14	14
2,500	10	10	10	10	10	10	9	9
5,000	8	8	8	8	7	7	7	7
10,000	6	6	6	6	6	6	6	6
25,000	5	5	5	5	5	5	5	5
50,000	5	5	5	5	5	5	5	5
100,000 ..	5	5	5	5	5	5	5	5

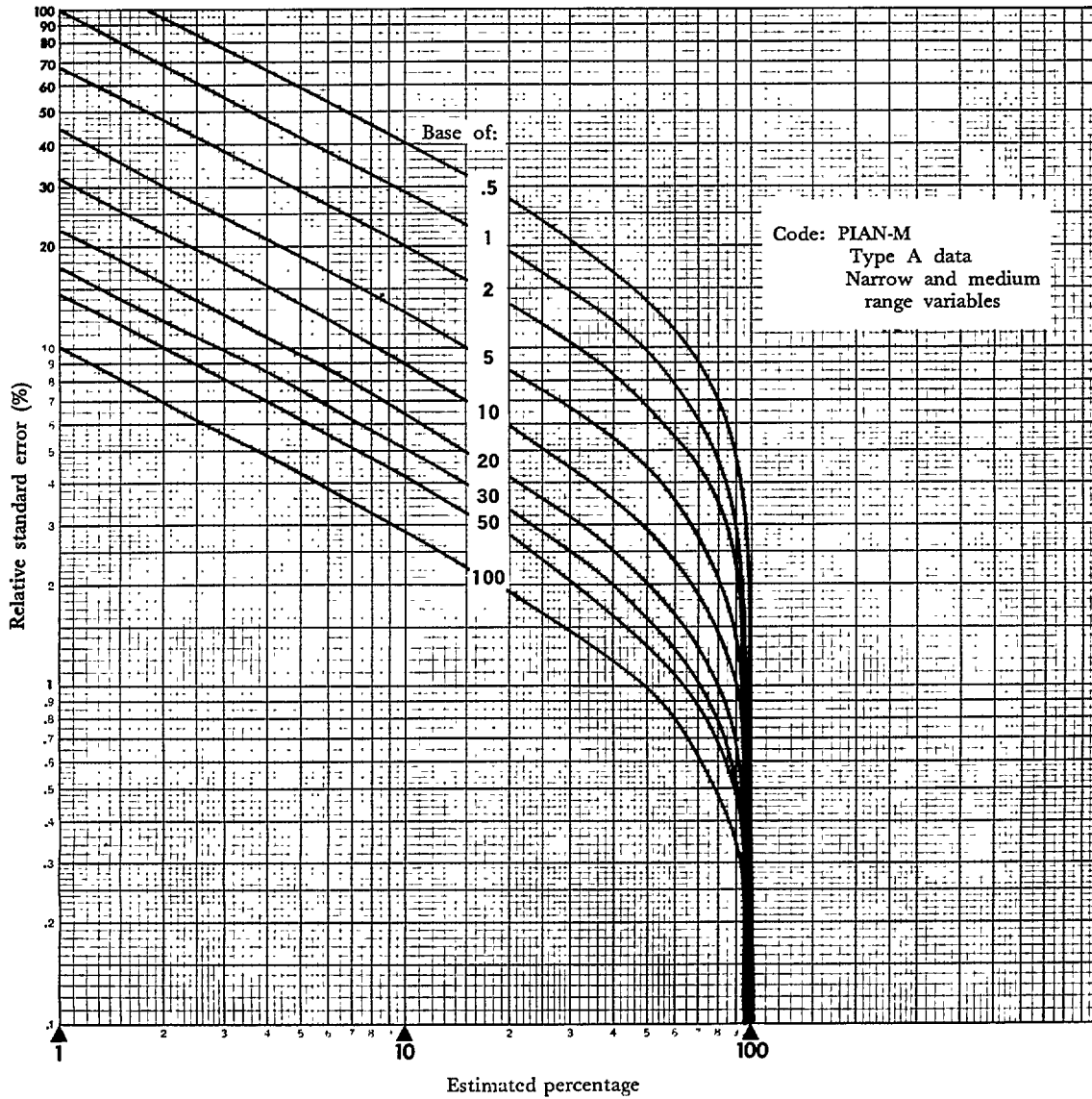
Standard errors of percentages not shown in table I may be derived from chart PIAN-M. Read the appropriate curve to find the relative standard error. Multiply the relative standard error by the percentage to obtain the standard error; then apply the adjustment factor of 1.4 to obtain the corrected standard error.

Standard errors of per capita expense not shown in table II may be derived from charts A1AW and A1AN using the following rule:

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

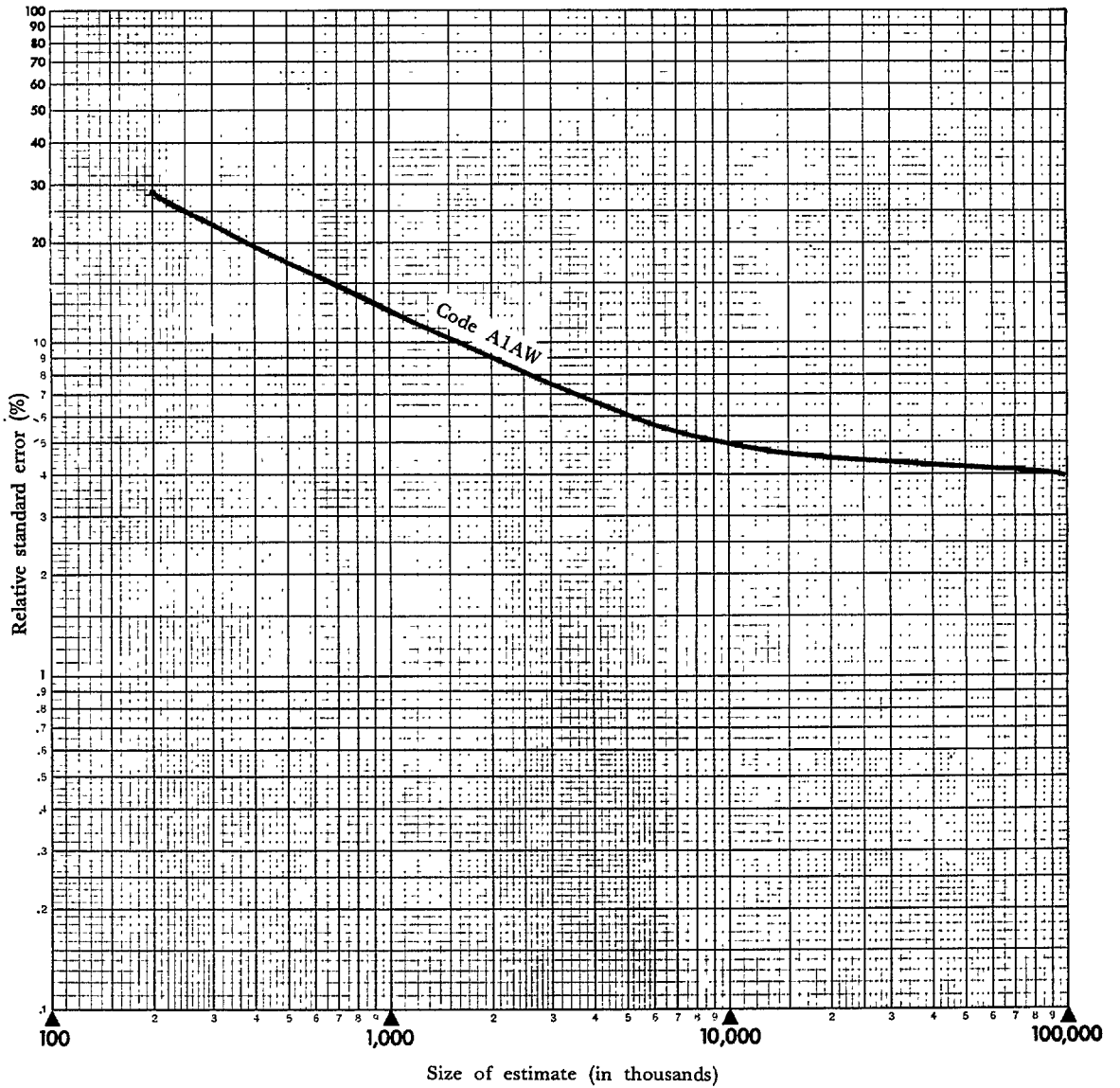
The relative standard error of the numerator and of the denominator can be obtained from the appropriate curve. Square each of these relative errors, add the resulting values, and extract the square root of the sum. This procedure will result in an upper bound on the standard error and often will overstate the error.

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



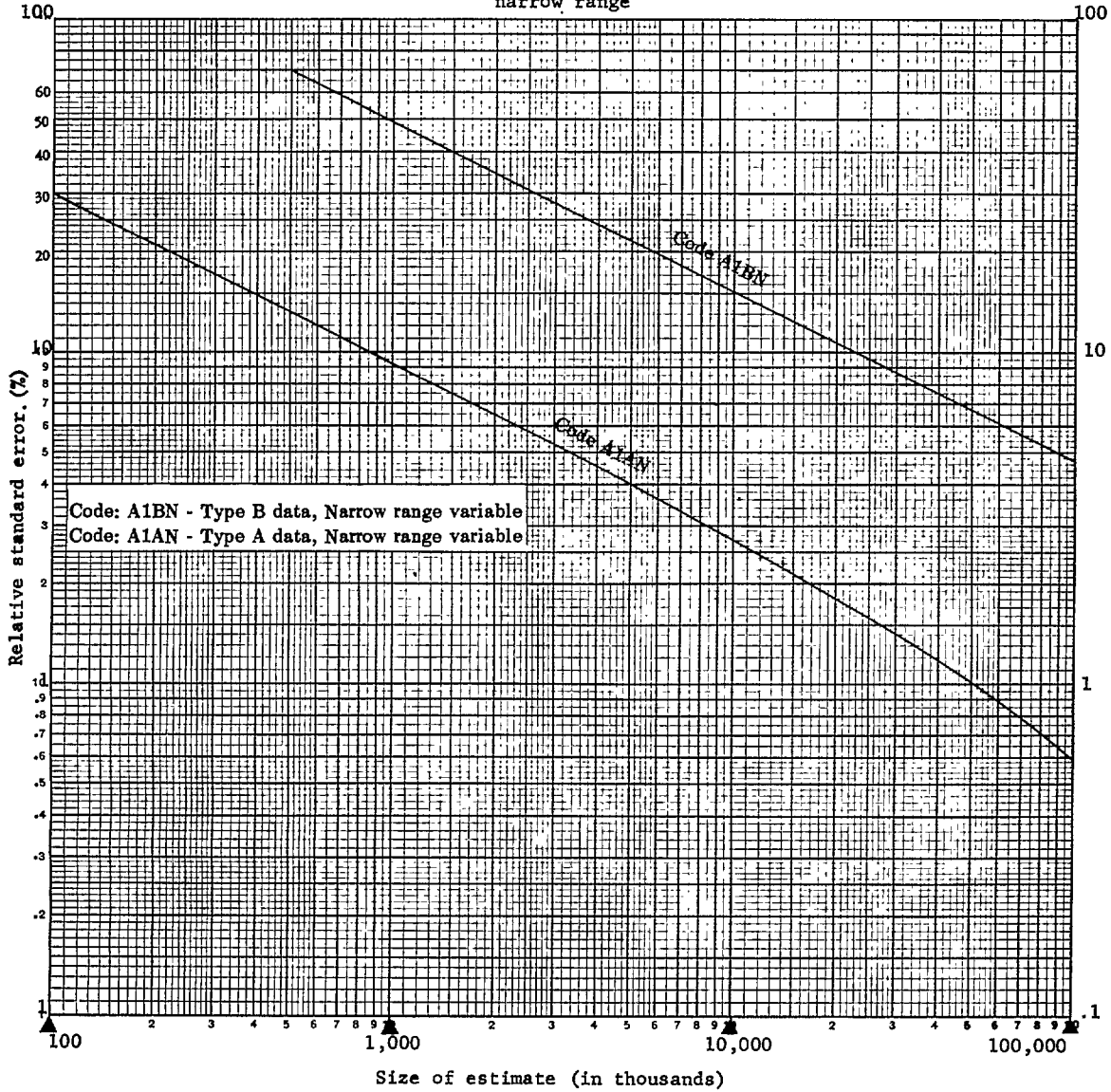
Example of use of chart: An estimate of 50 percent (on scale at bottom of chart) based on an estimate of 1,000,000 has a relative standard error of 9.6 percent (read from the scale at the left side of the chart), the point at which the curve for a base of 1,000,000 intersects the vertical line for 5 percent. The standard error in percentage points is equal to 50 percent \times 9.6 percent or 4.8 percentage points. (The adjustment factor of 1.4 raises the standard error to 6.7 as shown in table I.)

Relative standard errors for aggregates based on one quarter of data for type A data, wide range



Example of use of chart: An aggregate of \$10,000,000 has a relative standard error of 4.9 percent, or a standard error of 490,000 (4.9 percent of 10,000,000).

Relative standard errors for aggregates based on one quarter of data for types A and B data, narrow range



Example of use of chart: An aggregate of 6,000,000 (on scale at bottom of chart) for a Narrow range Type B statistic has a relative standard error of 19.3 percent, read from scale at left side of chart, or a standard error of 1,158,000 (19.3 percent of 6,000,000).



APPENDIX III

DEFINITIONS OF CERTAIN TERMS USED IN THIS REPORT

Terms Relating to Out-of-Pocket Health Expenses

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

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

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

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

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

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

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

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

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

Family and Related Terms

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

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

Individuals are persons (other than inmates of institutions) who are not living with any relatives. An unrelated individual can be (1) a household head living alone or with nonrelatives, (2) a lodger or resident employee with no relatives in the household, (3) a staff member of an institution who has no relatives living with him, or (4) a resident of a dormitory, lodging house, or other shared-residence facility who has no relative living with him.

Head of family is usually the person regarded as the "head" by the members of the group. Married women are never classified as heads if their husbands are living with them at the time of the survey except when the husband is a member of the Armed Forces. Only one

person in each family can be designated as the head. Therefore the number of heads of families is equal to the number of families.

Other family members are all persons who are related to the head of the family by blood, marriage, or adoption. The category "child under 17," used as a classifier of husband-wife families, refers to a child of these parents and includes an adopted child, a foster child, or a ward but excludes a grandchild.

Demographic Terms

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

Color.—The population is divided into two color groups, "white" and "all other." "All

other" includes Negro, American Indian, Chinese, Japanese, and any other race. Mexican persons are included with "white" unless definitely known to be Indian or of another race.

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

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



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