

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

### **United States, 1975**

Statistics on the annual out-of-pocket health expenses during 1975 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 during January-March 1976.

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

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

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

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### SYMBOLS

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

# FAMILY OUT-OF-POCKET HEALTH EXPENSES

Charles S. Wilder, Division of Health Interview Statistics

## INTRODUCTION

During January-March 1976 a survey was conducted to measure out-of-pocket health expenses of the civilian noninstitutionalized population of the United States by the Division of Health Interview Statistics, National Center for Health Statistics. For this first quarter of 1976 a mail-in questionnaire was left with each family or unrelated individual interviewed. This questionnaire was to be used to obtain information about direct out-of-pocket spending during 1975 for each person in the family unit—each family member or each unrelated individual. Information was requested on spending for hospital, 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 Social Security Medicare premiums) paid directly by the family unit or deducted from paychecks during 1975. Also requested were the health expenditures for persons not residing in the household (see appendix III). These would include health expenses of students away at school, or for parents or other persons not living with the family unit for whom some share of medical costs is assumed.

Results of the survey of health expenses has been published on a person basis (with the exception of spending for persons outside the family unit) in Personal Out-of-Pocket Health Expenses, United States, 1975, *Vital and Health Statistics*, Series 10, No. 122.

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. A member of the Armed Forces living at home who is the husband of a husband-wife family is counted in classifying the family by size and type. In earlier reports of family statistics these members of the Armed Forces living at home were not counted in the classification of the family type. Unrelated individuals may be living alone, with other unrelated individuals, or with families to which they are not related.

The average out-of-pocket spending for hospital, doctor, dental, and optical services; prescription medicine; and other medical expenses for a family of two or more members was \$575 in 1975 (tables A and B). When health insurance premiums are added the total becomes \$773, and when expense for persons outside the family are also added, the grand total was \$798. These same totals for unrelated individuals are, respectively, \$232, \$323, and \$351 (tables C and D).

The annual per family estimate for a health expense item was obtained by summing the reported spending for which *all* members of the family responded with a known amount (zero or a dollar amount). For instance, in a 4-member husband-wife family with two children, each of the four members must have a known amount recorded for the expense item before a family total is prepared; if only three members had known amounts and the expense for the fourth member was omitted or unknown, no family total was calculated. The average annual expense per family was then obtained by summing the

Table A. Out-of-pocket health expenses per family per year, by type of expense and size and composition of the family: United States, 1975

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 .....	\$798	\$773	\$575
Husband-wife .....	837	815	606
Child under 17 years .....	804	788	602
No child under 17 years .....	870	843	610
Other family group .....	567	523	398
Male head .....	777	691	557
Female head .....	524	489	367
2-person families .....	774	741	531
Husband-wife .....	805	778	554
Other family group .....	629	569	421
Male head .....	746	645	474
Female head .....	598	549	408
3-person families .....	793	771	575
Husband-wife .....	846	828	616
Child under 17 years .....	720	703	510
No child under 17 years .....	1,099	1,077	829
Other family group .....	540	506	382
Male head .....	736	667	534
Female head .....	502	474	351
4-person families .....	782	766	579
Husband-wife .....	816	800	605
Child under 17 years .....	774	760	576
No child under 17 years .....	1,168	1,135	830
Other family group .....	464	452	343
Male head .....	*865	*826	*595
Female head .....	414	407	311
5-person families or more .....	878	858	678
Husband-wife .....	919	900	707
Child under 17 years .....	903	886	701
No child under 17 years .....	1,252	1,208	819
Other family group .....	460	435	397
Male head .....	*1,509	*1,497	*2,084
Female head .....	407	383	303

known expense over all families with known amounts and dividing by the number of such families.

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

three totals shown in tables A and C. Thus, for instance, the grand total for a 3-member family consists of known amounts for all 8 items of expense for each of the three members of the family, a total of 24 items of information with

Table B. Out-of-pocket health expenses per family per year, by type of expense and size and composition of the family: United States, 1975

Size and composition of family	Health expenses of family members							Health expenses for persons outside the family unit
	Hospital	Doctor	Dental	Prescription medicine	Optical	Health insurance premiums	Other	
All families.....	\$93	\$201	\$134	\$98	\$46	\$197	\$19	\$27
Husband-wife .....	100	213	140	102	48	207	18	24
Child under 17 years.....	95	215	165	88	48	183	13	19
No child under 17 years.....	106	211	116	116	49	231	23	30
Other family group .....	52	131	97	76	33	138	22	39
Male head .....	73	173	128	96	38	179	45	80
Female head .....	47	123	90	71	32	129	18	31
2-person families .....	93	186	99	105	43	209	18	32
Husband-wife .....	102	194	101	109	44	222	17	27
Other family group .....	53	146	89	86	35	151	22	55
Male head .....	62	173	88	97	39	176	*13	87
Female head .....	51	139	90	83	34	144	24	47
3-person families .....	85	202	133	99	43	199	26	29
Husband-wife .....	95	220	138	104	45	212	24	28
Child under 17 years.....	78	192	122	83	35	190	9	21
No child under 17 years.....	126	273	168	143	65	255	52	40
Other family group .....	41	112	112	78	32	137	34	35
Male head .....	*45	119	120	114	*41	195	122	93
Female head .....	40	110	111	71	31	125	16	24
4-person families .....	79	207	154	91	46	185	14	20
Husband-wife .....	83	218	159	95	48	193	15	22
Child under 17 years.....	81	211	155	87	45	181	13	20
No child under 17 years.....	94	271	196	153	72	284	31	36
Other family group .....	40	107	106	59	30	119	*9	*8
Male head .....	*4	*92	327	*60	*32	198	*50	*30
Female head .....	45	109	76	59	30	108	*4	*5
5-person families or more.....	118	230	193	90	58	179	17	18
Husband-wife .....	122	239	204	95	61	187	17	18
Child under 17 years.....	121	237	208	92	60	180	16	17
No child under 17 years.....	147	276	121	158	71	309	*30	47
Other family group .....	83	139	84	42	29	104	*14	*12
Male head .....	614	739	*340	*57	*31	*58	*29	*8
Female head .....	52	102	69	42	*29	106	*13	*13

zero or dollar amounts. Table E shows that this condition was met for 75.5 percent of all families and for 81.8 percent of all unrelated individuals (one-person units) for the grand total of out-of-pocket health expenses.

Although 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 for the family, this does not apply necessarily to individual types of expense. For example, suppose the missing item was dental visit expense of one member of a family. There is known data for each member for 7 of the 8 individual items of expense. Therefore, even though



Table C. Out-of-pocket health expenses per unrelated individual per year, by type of expense and selected characteristics: United States, 1975

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.....	\$351	\$323	\$232
<u>Age</u>			
Under 45 years.....	211	195	147
45-64 years.....	463	408	290
65 years and over.....	462	439	307
<u>Sex</u>			
Male.....	266	238	178
Female.....	409	381	268
<u>Living arrangements</u>			
Living alone.....	379	346	244
Living with nonrelatives.....	248	237	185

Table D. Out-of-pocket health expenses per unrelated individual per year, by type of expense and selected characteristics: United States, 1975

Characteristic	Health expenses							Health expenses for persons outside the family unit
	Hospital	Doctor	Dental	Prescription medicine	Optical	Health insurance premiums	Other	
All individuals.....	\$47	\$75	\$45	\$43	\$20	\$90	\$10	\$29
<u>Age</u>								
Under 45 years.....	16	50	45	17	18	51	*3	18
45-64 years.....	53	99	49	54	23	117	8	53
65 years and over.....	86	92	42	69	21	123	21	26
<u>Sex</u>								
Male.....	28	60	41	25	18	64	8	30
Female.....	60	85	48	55	22	108	11	29
<u>Living arrangements</u>								
Living alone.....	51	79	46	47	21	97	11	33
Living with nonrelatives.....	31	62	39	29	17	62	6	13



Table F. Percent of family units reporting known amounts of out-of-pocket health expenses for all members, by type of health expense, size of family unit, and type of family: United States, 1975

Size of family unit and type of family	Health expenses of family members							Health expenses for persons outside the family unit
	Hospital	Doctor	Dental	Prescription medicine	Optical	Health insurance premiums	Other	
<u>Size of family unit</u>	Percent							
All sizes.....	87.6	87.5	88.3	87.1	87.9	85.4	86.4	87.3
1-person family .....	91.1	90.8	91.7	90.9	91.1	87.4	90.6	89.7
2-person families .....	89.2	89.1	90.0	88.6	89.8	86.7	87.7	88.4
3-person families .....	85.7	85.9	86.3	85.5	86.3	84.6	84.1	86.2
4-person families .....	85.0	84.7	85.5	84.3	84.4	83.9	83.2	85.2
5-person families or more.....	82.4	82.7	83.5	81.2	83.0	80.7	81.4	83.6
<u>Type of family</u>								
All families.....	86.4	86.3	87.1	85.7	86.7	84.6	84.9	86.4
Husband-wife.....	86.7	86.9	87.6	86.1	87.1	84.8	85.2	86.8
Child under 17 years.....	84.8	85.0	85.5	84.2	85.1	83.3	83.5	85.1
No child under 17 years.....	88.7	88.8	89.8	88.1	89.2	86.4	86.9	88.5
Other family group .....	84.1	83.1	84.3	83.3	84.5	83.3	83.1	84.2

quarter there were 10,394 households with people living in them. Of these households 10,001 containing 28,006 persons were interviewed. These 28,006 persons were members of some 10,423 family units (families or unrelated individuals). The total noninterview rate was about 3.8 percent—2.2 percent was refusal, and the remainder was primarily due to the failure to find an eligible respondent at home after repeated calls.

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

Certain terms used in this report are defined in appendix II. The questionnaire used to obtain out-of-pocket health spending is illustrated in appendix III. The basic questionnaire used in the health interview is presented in the Current Estimates report for 1976 (Series 10, No. 119).

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

The response to the initial or followup

questionnaire and telephone followup was such that 90.1 percent of the 10,423 family units submitted questionnaire information with usable data for at least one or more of the seven expense items.

### Families and Unrelated Individuals

The civilian noninstitutionalized population during January-March 1976 was 210,109,000. There were an estimated 21,110,000 unrelated individuals and the remainder were members of 57,336,000 families. Health Interview Survey figures differ from those for March 1976 published by the U.S. Bureau of the Census (see table G).

The content of the 48,688,000 husband-wife families differs from that in prior family data published in Series 10 reports. Heretofore, no attempt was made to reflect the family composition when an Armed Forces member was living at home. If such a person was a husband, he was treated in the statistics as an absent person and the wife was counted as the head of an "other family group" if she had a child or other relative living with her, or as an unrelated individual if she was not living with a relative. Beginning with this report an Armed Forces member living at home with his wife is counted as a husband-wife

Table G. Comparison of the population estimated for Current Population Survey and Health Interview Survey

Type of family	Current population Survey, <sup>1</sup> March 1976	Health Interview Survey, January-March 1976
All families.....	56,245	57,336,000
Husband-wife families.....	47,318	48,688,000
Other family groups.....	8,926	8,648,000
Male head.....	1,444	1,488,000
Female head.....	7,482	7,160,000
Unrelated individuals.....	20,510	21,110,000
Male.....	8,514	8,468,000
Female.....	11,996	12,642,000

<sup>1</sup>U.S. Bureau of the Census: Households and Family Characteristics: March 1976. *Current Population Reports*, Series P-20, No. 311. Washington, U.S. Government Printing Office, Aug. 1977. table 1, p. 12; table 5, p. 42.

family with size of family of two or more depending on additional relatives in the family. The age of the head is that of the wife since there is no record of the age of the husband in the questionnaire. It is assumed that in the age groupings of the head in the detailed tables there is not much error caused by using the wife's age.

The change in procedure for treating a husband in the Armed Forces living at home should have the effect of making the count of husband-wife families more similar to the Census figures, and should also reduce the difference in counts of other family groups and unrelated individuals resulting from omission of these Armed Forces members. However, another source of difference involves the classification of college students living away from home during the school year. The U.S. Bureau of the Census includes such persons as members of the family at the home address for the Current Population Survey. The Health Interview Survey classifies them as individuals or family members at the students' address at school. Thus subdivision of families from this cause would result in more families and unrelated individuals in the Health Interview Survey data.

Another source of difference between these counts are the different dates of enumeration. The Current Population Survey count was made in March 1976 immediately following the week containing the twelfth of the month, and the Health Interview Survey data are from the average of 13 weeks of interviewing in January-March 1976. Since both surveys are samples of the population they are subject to sampling variability which may account for some portion of the differences.

### FAMILY OUT-OF-POCKET HEALTH EXPENSES

#### All Families and Unrelated Individuals

During 1975 the average annual out-of-pocket expense per family was \$798 for the eight items of health expense, namely: hospital, doctor, dental, prescription medicine, optical, health insurance premiums, other medical expenses, and expense for persons outside the family unit (tables A, B, and 1). When expenses

for persons outside the family are excluded, the total is \$773 (table 2), and when health insurance premiums are also excluded, the total is reduced to \$575 (table 3).

The average family spent \$93 out of pocket for hospital bills paid directly by the family (table B). Hospital bills include any hospital outpatient or inpatient services. Doctor bills per family totaled \$201 per family per year, and dental bills averaged \$134 per year. Prescription medicine cost an average of \$98 per family. Optical services spending was \$46 per family. Optical expense includes spending for eyeglasses

or contact lenses as well as the fee of an optometrist. However, the fee of an ophthalmologist is included under doctor expense. Health insurance premiums cost an average of \$197 per family. Included in this total are the amounts for private health insurance and Social Security Medicare paid directly by the family, deducted from pay checks, or from Social Security benefits. Excluded from health insurance premiums were amounts for insurance that pays only when an accident occurs. The average family expense for "other" was \$19 per year. Other included spending for chiropractors or podiatrists, special

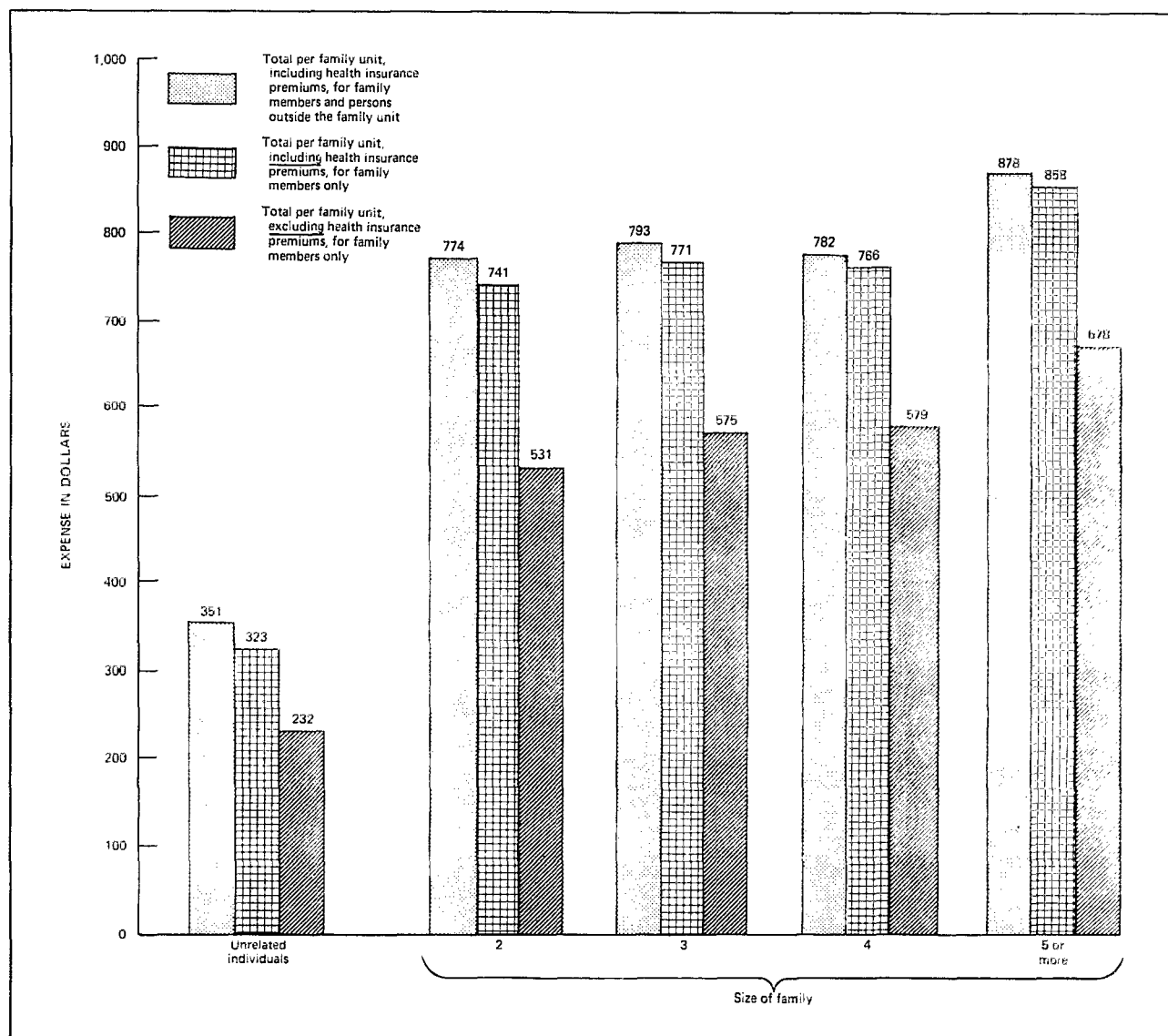


Figure 1. Annual out-of-pocket health expenses per family unit and unrelated individual, by type of expense and size of family unit

aids such as braces, physical or speech therapy, special nursing care, etc. Specifically excluded was spending for nonprescribed medicines. An average of \$27 per year was spent for persons outside the family.

Similar data for unrelated individuals are presented in tables C and D. With the exception of spending for other persons (included in the first total in table C and the last item in table D), these estimates may be compared with those presented in Personal Out-of-Pocket Health Expenses (Series 10, No. 122). Since most unrelated individuals are 17 years and over, comparisons should be limited to the adult age groups. Per capita health spending, excluding health insurance premiums, for persons 45-64 years was \$265 and, for persons 65 years and older, the figure was \$344. The comparable figures for unrelated individuals were \$290 and \$307, respectively. The substantial agreement in

health expenses for these two age groups is accounted for because 12.1 percent of all persons 45-64 years are unrelated individuals and, correspondingly, 30.1 percent of all persons 65 years and over.

The three health expense totals per family with five or more members exceed the expense totals for smaller families by a substantial amount—an excess of about \$100 per family (figure 1). Tables A and B show family composition within each size of family group. Husband-wife families spend more than do other family groups. Tables 1-11 present data for the three groups of total expenses and each of the eight individual types of expenses. Also presented in these tables is the proportion of family units with selected intervals of expense. Figure 2 shows that as size of family increases so does the proportion of families with health expenses exceeding \$1,000 and \$2,000 per year for each

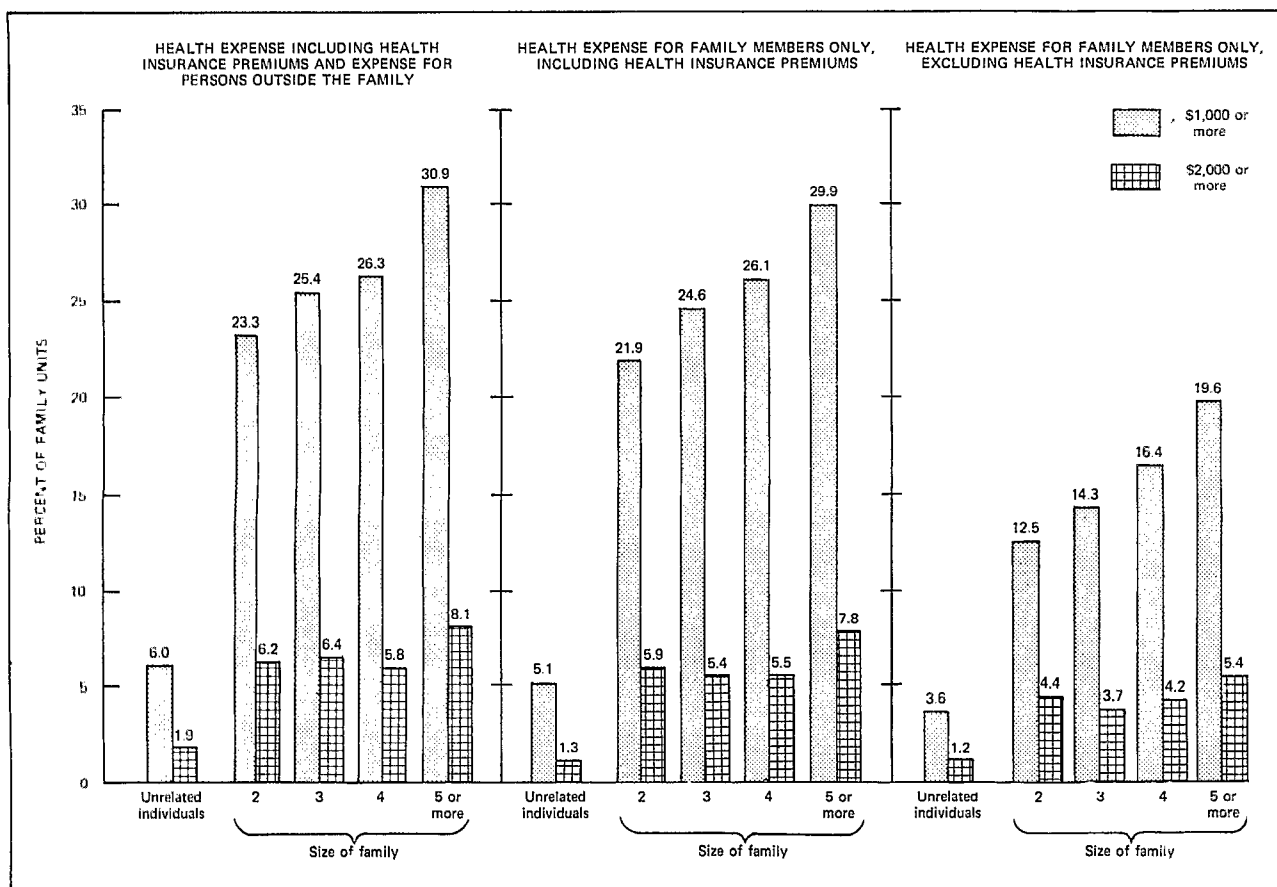


Figure 2. Percent of family units with annual out-of-pocket health expenses of \$1,000 and \$2,000 or more, by type of expense and size of family unit

of the three types of total expense. Figure 3 shows the proportions of family units with no annual out-of-pocket health spending for the three totals. In each of tables 1-11 there appears a column showing the average expense for family unit with expense. These figures are prepared by excluding the family units with no expense from the computation of expense per family unit. If a substantial number of units have no expense for an item, the difference between the average expense for the family unit with expense and the per family unit expense will be large. For instance table 4 shows that 70.5 percent of all families had no hospital expense, accounting for the difference in the average expense for family unit with expense of \$315 and \$93 per family unit.

Tables 12-14 present information for the three groups of totals by sex of unrelated individuals or the head of other family groups. Female unrelated individuals spend more than males do. The reverse is noted for other family groups, with male-headed other families having larger expense per family than did female-headed families.

## Family Income

As family income rises, so do the out-of-pocket health expense totals (table H and figure 4). In general this relationship is present in most of the size of family groups. Expense totals per unrelated individual with \$15,000 or more annual income clearly exceeded those with lesser incomes. Tables 15-17 present detailed information for the three types of total expenses for four income groups.

The expense totals for two-person families with annual income less than \$5,000 clearly exceed those of larger size families in this low income group. This is accounted for by the presence of numerous aged persons comprising two-person families.

Out-of-pocket health spending takes a larger share of family income in the lower income groups than it does for the higher income groups. For instance, if an average or median income is assumed for each of the four income groups of \$2,500, \$7,500, \$12,500, and \$20,000, respectively, the proportionate share of family income spent for health expenses may

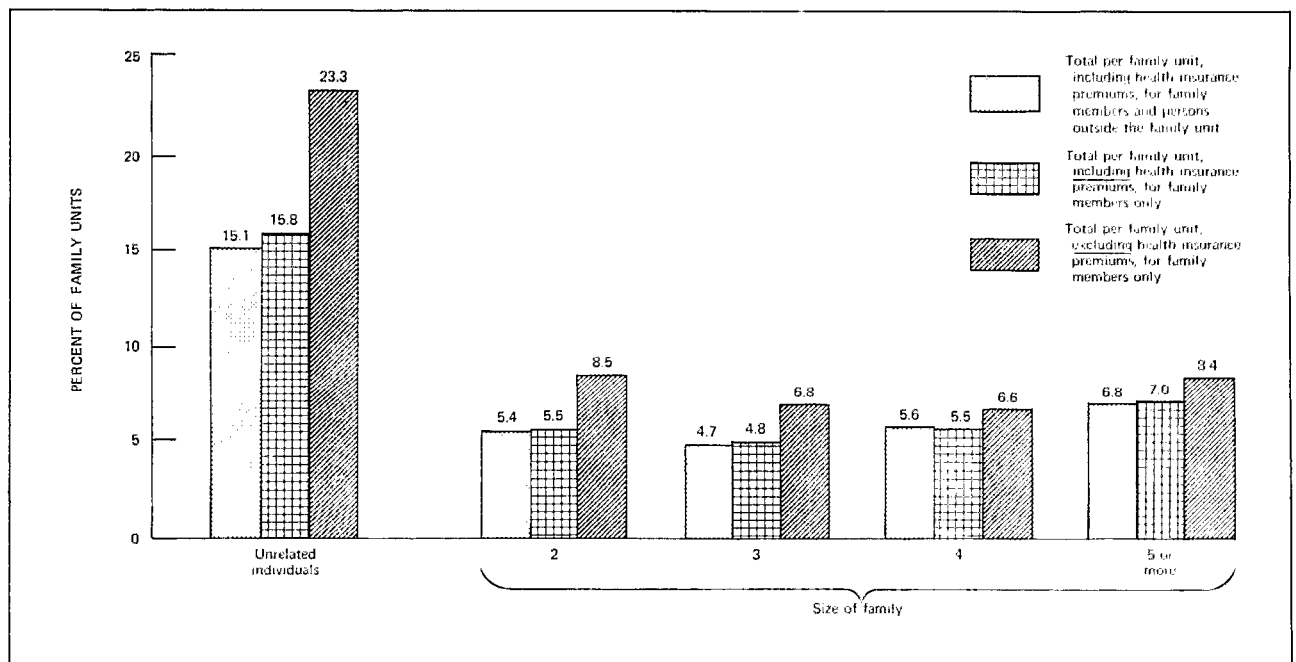


Figure 3. Percent of family units reporting no annual out-of-pocket health expenses for the three categories of health care costs, by type of expense and size of family unit

Table H. Out-of-pocket health expenses per unrelated individual or per family per year, by type of expense, size of family unit, and family income. United States, 1975

Size of family unit and family income	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
<u>Unrelated individuals</u>			
All incomes <sup>1</sup> .....	\$351	\$323	\$232
Less than \$5,000.....	332	312	232
\$5,000-\$9,999.....	342	312	215
\$10,000-\$14,999.....	384	337	227
\$15,000 or more.....	476	420	312
<u>All families</u>			
All incomes <sup>1</sup> .....	798	773	575
Less than \$5,000.....	591	569	448
\$5,000-\$9,999.....	700	689	518
\$10,000-\$14,999.....	793	776	572
\$15,000 or more.....	916	879	651
<u>2-person families</u>			
All incomes <sup>1</sup> .....	774	741	531
Less than \$5,000.....	752	718	561
\$5,000-\$9,999.....	772	758	539
\$10,000-\$14,999.....	745	717	500
\$15,000 or more.....	809	755	533
<u>3-person families</u>			
All incomes <sup>1</sup> .....	793	771	575
Less than \$5,000.....	307	307	238
\$5,000-\$9,999.....	647	649	503
\$10,000-\$14,999.....	812	801	585
\$15,000 or more.....	963	919	684
<u>4-person families</u>			
All incomes <sup>1</sup> .....	782	766	579
Less than \$5,000.....	404	409	332
\$5,000-\$9,999.....	576	560	439
\$10,000-\$14,999.....	778	769	593
\$15,000 or more.....	905	886	652
<u>5-person families or more</u>			
All incomes <sup>1</sup> .....	878	858	678
Less than \$5,000.....	384	363	294
\$5,000-\$9,999.....	673	657	559
\$10,000-\$14,999.....	887	874	679
\$15,000 or more.....	1,049	1,027	805

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



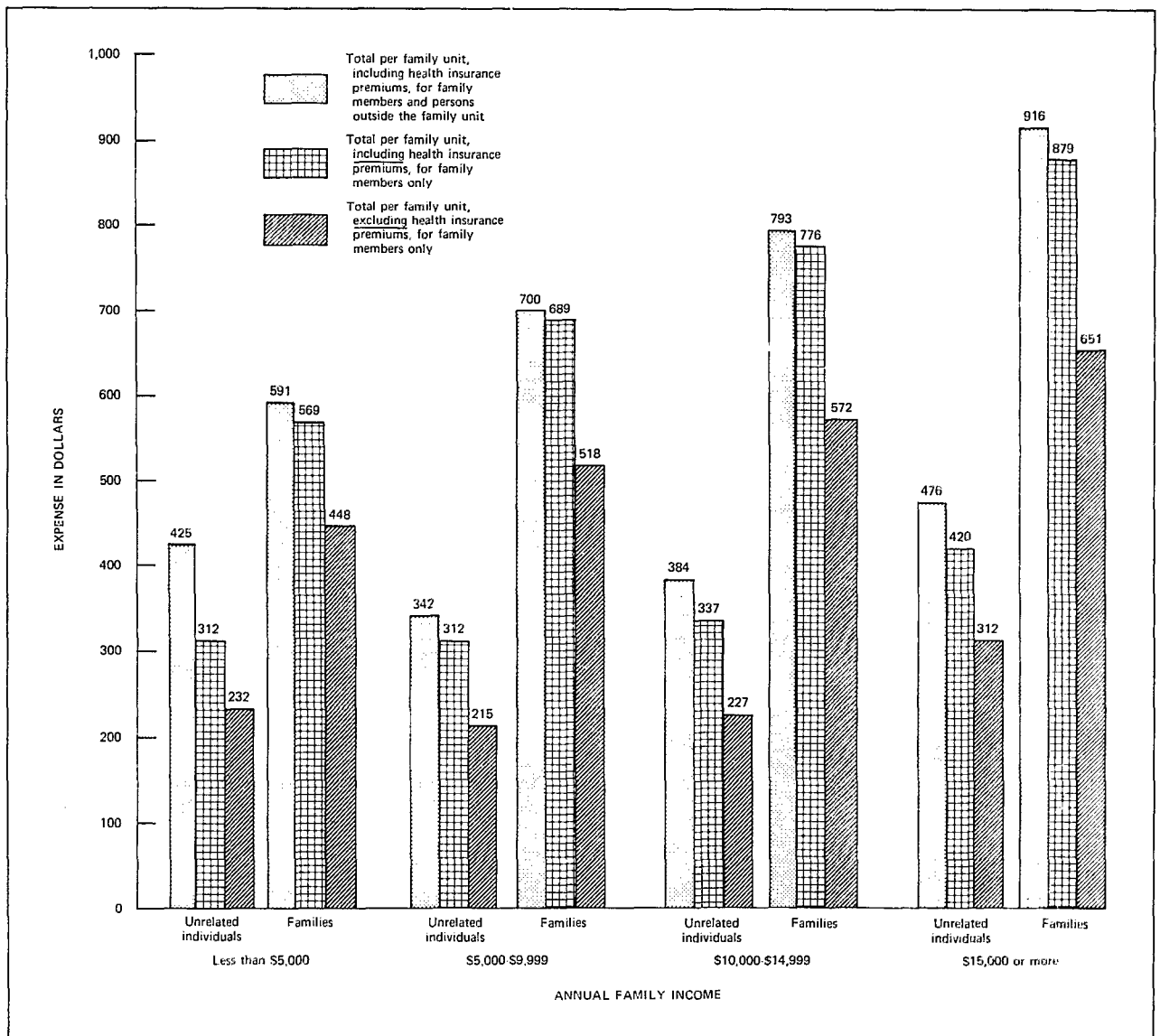


Figure 4. Annual out-of-pocket health expenses per family unit, by type of expense and annual family income

be determined. Using the figures in table H for all families for the grand total, the \$591 spent by the lowest income group represents about 23.6 percent of the average income. Similarly, in the next three income groups the proportionate share of income spent out of pocket for health expense declines: 9.3 percent, 6.3 percent, and 4.6 percent of the three assumed averages.

### Color and Family Income

Out-of-pocket health spending per family unit for the three types of total expense are summarized by color and family income in figure 5 and table J. White unrelated individuals spend more per person on health expense than do other unrelated individuals (tables 18-20). In

Table J. Out-of-pocket health expenses per unrelated individual or per family per year, by type of expense, size of family unit, color, family income: United States, 1975

Size of family unit, color, and family income	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
<u>Unrelated individuals</u>			
White:			
All incomes <sup>1</sup> .....	\$367	\$337	\$244
Less than \$10,000.....	352	327	239
\$10,000 or more.....	424	375	265
All other:			
All incomes <sup>1</sup> .....	213	197	130
Less than \$10,000.....	191	185	123
\$10,000 or more.....	*348	*281	*177
<u>All families</u>			
White:			
All incomes <sup>1</sup> .....	824	798	594
Less than \$10,000.....	722	708	543
\$10,000 or more.....	865	836	616
All other:			
All incomes <sup>1</sup> .....	565	544	417
Less than \$10,000.....	368	350	253
\$10,000 or more.....	923	897	705
<u>2-person families</u>			
White:			
All incomes <sup>1</sup> .....	795	761	545
Less than \$10,000.....	809	787	585
\$10,000 or more.....	783	738	514
All other:			
All incomes <sup>1</sup> .....	526	505	372
Less than \$10,000.....	430	400	277
\$10,000 or more.....	785	779	624
<u>3-person families</u>			
White:			
All incomes <sup>1</sup> .....	820	797	591
Less than \$10,000.....	590	593	458
\$10,000 or more.....	904	873	641
All other:			
All incomes <sup>1</sup> .....	557	543	436
Less than \$10,000.....	356	355	279
\$10,000 or more.....	928	889	723
<u>4-person families</u>			
White:			
All incomes <sup>1</sup> .....	804	790	595
Less than \$10,000.....	591	580	460
\$10,000 or more.....	847	835	622
All other:			
All incomes <sup>1</sup> .....	599	572	448
Less than \$10,000.....	326	*318	*242
\$10,000 or more.....	1,015	967	767
<u>5-person families or more</u>			
White:			
All incomes <sup>1</sup> .....	923	905	720
Less than \$10,000.....	684	668	580
\$10,000 or more.....	994	963	765
All other:			
All incomes <sup>1</sup> .....	599	575	433
Less than \$10,000.....	311	*290	*194
\$10,000 or more.....	983	964	720

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

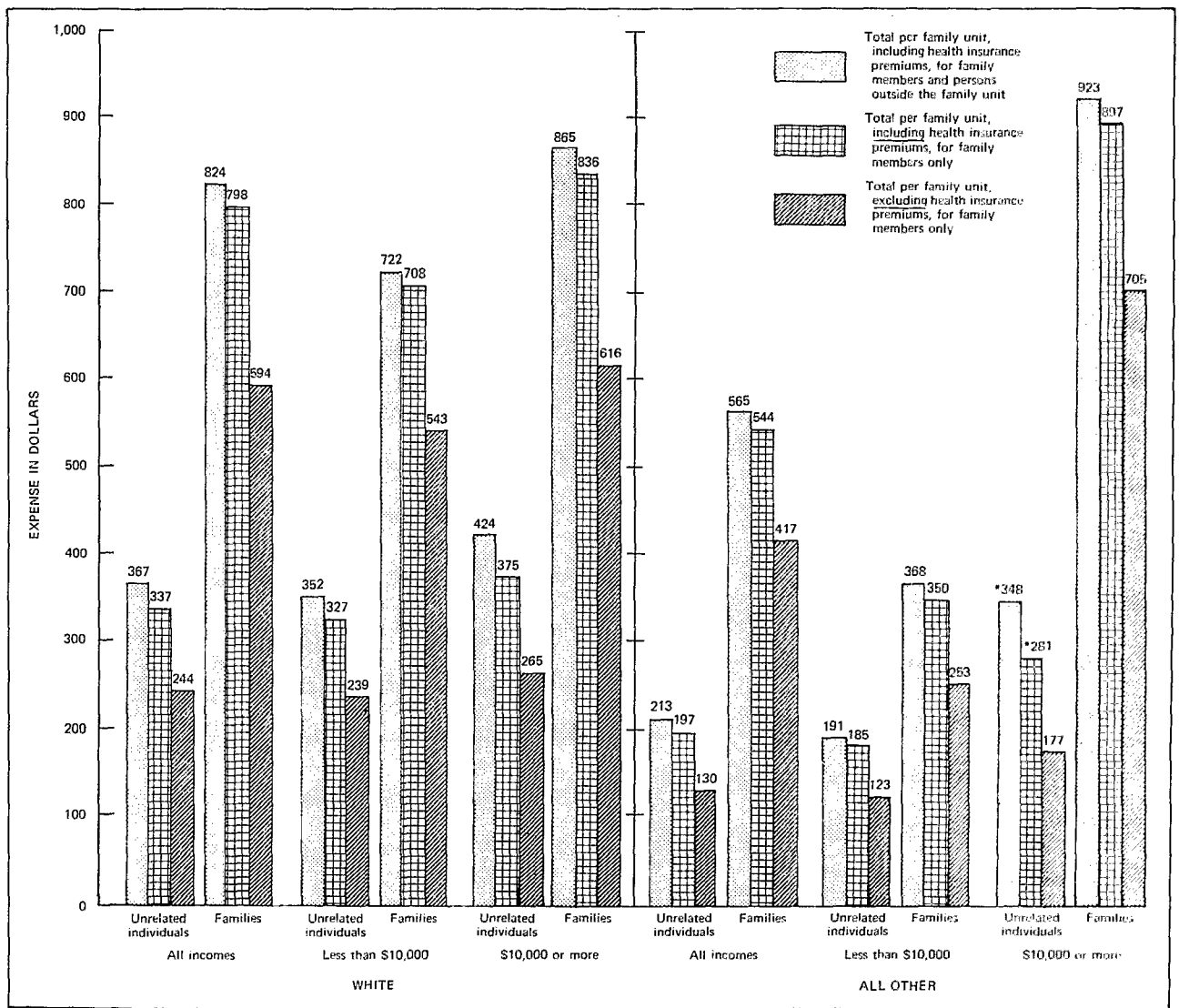


Figure 5. Annual out-of-pocket health expenses per family unit, by type of expense, color, and family income

general, this pattern is present in the data for families with white families having larger expense totals per family than other families do. There is much less difference in spending for family incomes of \$10,000 or more. For these families the expense totals are quite similar by color or are larger for the families other than white.

### Comparison With 1974 and 1970 Family Unit Expenses

Table K summarizes health expenses for the three totals and eight expense items for unrelated individuals and families for the expense

years 1975, 1974, and 1970. Family out-of-pocket health expenses for 1970 were presented in the Series 10, No. 103 report. Since the questionnaires used for the three time periods were substantially the same, the per family unit expenses presented are comparable.

In general these figures reflect the rise in health spending noted in other sources of health expenditure data, notably the Social Security Administration's series of national health expenditure data. However, it should be noted that these figures have *not* been adjusted to take into account the inflationary trend between 1970 and 1975.

Table K. Out-of-pocket health expenses per unrelated individual or per family per year, by type of expense and selected characteristics of family units: United States, 1970, 1974, and 1975

Characteristic of family units	All types of expense			Health expenses of family members							Health expenses for persons outside the family unit
	For family members and persons outside the family unit—including health insurance premiums	For family members only		Hospital	Doctor	Dental	Prescription medicine	Optical	Health insurance premiums	Other	
		Including health insurance premiums	Excluding health insurance premiums								
1975											
Unrelated individuals .....	\$351	\$323	\$232	\$47	\$75	\$45	\$43	\$20	\$90	\$10	\$29
Living alone .....	379	346	244	51	79	46	47	21	97	11	33
Living with nonrelatives .....	248	237	185	31	62	39	29	17	62	6	13
All families.....	798	773	575	93	201	134	98	46	197	19	27
Husband-wife.....	837	815	606	100	213	140	102	48	207	18	24
Child under 17 years.....	804	788	602	95	215	165	88	48	183	13	19
No child under 17 years.....	870	843	610	106	211	116	116	49	231	23	30
Other family group .....	567	523	398	52	131	97	76	33	138	22	39
<u>Size of family</u>											
2-person families.....	774	741	531	93	186	99	105	43	209	18	32
3-person families.....	793	771	575	85	202	133	99	43	199	26	29
4-person families.....	782	766	579	79	207	154	91	46	185	14	20
5-person families or more.....	878	858	678	118	230	193	90	58	179	17	18
1974											
Unrelated individuals .....	363	311	225	34	72	51	43	20	89	22	54
Living alone .....	388	329	231	37	76	47	46	20	96	22	60
Living with nonrelatives .....	248	229	194	19	53	68	24	18	53	23	22
All families.....	773	749	562	91	191	134	97	45	185	26	27
Husband-wife.....	814	793	597	98	204	142	102	47	195	27	25
Child under 17 years.....	803	788	608	95	216	167	88	47	178	14	17
No child under 17 years.....	826	799	586	100	192	117	116	47	212	41	33
Other family group .....	509	467	344	49	109	86	69	32	122	22	41
<u>Size of family</u>											
2-person families.....	748	718	521	94	170	102	104	40	192	42	37
3-person families.....	744	716	534	86	187	119	97	40	185	20	28
4-person families.....	778	765	589	87	211	154	92	45	179	13	11
5-person families or more.....	852	835	656	95	220	199	90	59	175	16	21
1970											
Unrelated individuals .....	331	288	206	35	66	42	44	18	80	12	42
Living alone .....	329	280	195	30	65	40	45	16	82	13	48
Living with nonrelatives .....	341	337	261	61	73	48	40	29	68	7	6
All families.....	648	628	469	72	164	105	93	35	159	16	20
Husband-wife.....	673	657	486	74	168	110	95	37	170	15	15
Child under 17 years.....	722	708	543	85	193	130	92	37	159	12	11
No child under 17 years.....	615	598	419	61	139	86	100	37	182	19	19
Other family group .....	509	465	372	57	136	74	79	22	101	20	47
<u>Size of family</u>											
2-person families.....	569	548	387	60	135	70	96	31	165	20	24
3-person families.....	642	620	454	62	167	101	85	33	164	17	19
4-person families.....	660	649	495	61	180	123	94	34	148	14	11
5-person families or more.....	752	730	574	103	188	140	94	42	155	12	20

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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, 1975

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

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.....	78,446	8.3	11.2	15.4	20.4	24.7	20.0	\$731	\$670
All individuals.....	21,110	15.1	22.4	22.3	21.3	12.9	6.0	414	351
Living alone—all ages.....	16,618	14.9	20.4	21.1	22.5	14.5	6.5	445	379
Living alone—under 45 years.....	5,880	19.7	28.6	22.4	18.5	8.2	2.6	276	222
Living alone—45-64 years.....	4,659	17.3	15.3	18.6	20.7	19.0	9.0	562	464
Living alone—65 years and over.....	6,078	8.5	16.5	21.8	27.8	17.1	8.3	507	464
Living with nonrelatives—all ages.....	4,492	15.8	29.8	26.9	16.6	6.7	4.1	295	248
Living with nonrelatives—under 45 years.....	3,512	16.0	32.9	29.7	14.1	5.0	*2.4	230	193
Living with nonrelatives—45-64 years.....	551	*13.9	*12.8	*19.5	*31.6	*13.0	*9.3	526	453
Living with nonrelatives—65 years and over.....	429	*16.9	*27.6	*14.2	*16.9	*13.1	*11.3	*517	*429
All families.....	57,336	5.5	6.7	12.7	20.1	29.4	25.7	844	798
All 2 person families.....	22,913	5.4	6.9	13.2	22.7	28.5	23.3	818	774
Husband-wife.....	18,685	3.7	6.4	13.1	23.3	29.5	24.0	836	805
Husband-wife—head under 45 years.....	5,186	4.7	11.1	22.8	30.1	21.8	9.6	505	481
Husband-wife—head 45-64 years.....	7,706	3.7	5.3	10.1	22.3	32.0	26.6	878	846
Husband-wife—head 65 years and over.....	5,792	2.8	3.5	7.9	18.3	33.4	34.1	1,084	1,054
Other family group.....	4,228	13.3	9.3	13.8	20.1	23.6	19.9	725	629
Other family group—head under 45 years.....	1,699	22.2	15.8	15.6	15.8	17.7	12.9	604	470
Other family group—head 45-64 years.....	1,553	9.8	*4.8	*9.4	25.5	26.4	24.1	820	739
Other family group—head 65 years and over.....	975	*3.2	*5.2	17.3	19.2	29.6	25.3	757	733
All 3-person families.....	12,657	4.7	7.2	13.3	18.8	30.5	25.4	832	793
Husband-wife, child under 17 years.....	6,769	3.0	5.6	15.0	20.5	33.0	22.9	742	720
Husband-wife, child under 17 years—head under 45 years.....	5,183	3.2	6.5	16.4	22.7	30.7	20.6	695	673
Husband-wife, child under 17 years—head 45-64 years.....	1,556	*2.4	*2.9	10.9	13.0	40.3	30.5	894	872
Husband-wife, child under 17 years—head 65 years and over.....	*29	*	*	*	*46.7	*46.7	*	*584	*584
Husband-wife, no child under 17 years.....	3,630	*2.6	4.6	10.5	16.1	29.6	36.7	1,129	1,099
Husband-wife, no child under 17 years—head under 45 years.....	365	*2.7	*8.6	*16.9	*17.3	*25.1	*29.8	820	797
Husband-wife, no child under 17 years—head 45-64 years.....	2,596	*2.9	*4.1	9.5	17.2	30.5	35.7	1,152	1,119
Husband-wife, no child under 17 years—head 65 years and over.....	669	*1.4	*4.2	*10.7	*11.3	28.5	43.9	1,195	1,179
Other family group.....	2,258	13.3	16.6	12.5	17.7	24.2	15.7	623	540
Other family group—head under 45 years.....	1,369	18.5	17.9	13.4	14.5	22.9	12.8	536	436
Other family group—head 45-64 years.....	666	*7.3	*18.2	*7.7	*20.2	27.9	*18.8	705	654
Other family group—head 65 years and over.....	223	*	*4.0	*21.3	*28.7	*21.8	*24.1	*829	*829
All 4 person families.....	11,156	5.6	5.2	13.0	18.6	31.4	26.3	828	782
Husband-wife, child under 17 years.....	8,765	3.1	4.7	14.2	19.8	32.8	25.4	799	774
Husband-wife, child under 17 years—head under 45 years.....	7,024	3.6	5.1	15.7	20.1	32.9	22.6	727	701
Husband-wife, child under 17 years—head 45-64 years.....	1,677	*1.1	*2.8	*8.5	19.3	31.3	36.9	1,083	1,075
Husband-wife, child under 17 years—head 65 years and over.....	*64	*	*12.3	*	*	*57.9	*29.8	*1,039	*1,039
Husband-wife, no child under 17 years.....	1,203	*1.9	*2.7	*6.1	*11.5	32.0	45.9	1,189	1,168
Husband-wife, no child under 17 years—head under 45 years.....	114	*	*9.2	*	*15.8	*47.4	*27.6	*978	*978
Husband-wife, no child under 17 years—head 45-64 years.....	892	*2.6	*	*8.2	*10.9	30.9	47.5	1,152	1,124
Husband-wife, no child under 17 years—head 65 years and over.....	196	*	*10.9	*	*11.6	*27.9	*49.6	1,481	1,481
Other family group.....	1,188	29.4	*12.1	*9.7	15.1	19.2	14.5	658	464
Other family group—head under 45 years.....	726	38.3	*11.4	*13.3	*14.2	*14.8	*8.0	541	334
Other family group—head 45-64 years.....	397	*9.8	*14.6	*2.8	*18.3	*27.6	*26.4	803	725
Other family group—head 65 years and over.....	*65	*31.8	*	*	*	*31.8	*31.8	*1,110	*706
All 5 person families or more.....	10,611	6.8	7.2	10.3	16.9	27.7	30.9	942	878
Husband-wife, child under 17 years.....	9,152	4.4	6.5	10.7	17.1	29.6	31.7	945	903
Husband-wife, child under 17 years—head under 45 years.....	6,274	4.8	7.7	11.4	20.2	28.5	27.4	846	806
Husband-wife, child under 17 years—head 45-64 years.....	2,806	*3.9	*4.1	7.6	10.0	32.6	41.9	1,188	1,142
Husband-wife, child under 17 years—head 65 years and over.....	*72	*	*	*50.0	*12.1	*12.1	*24.1	*583	*583
Husband-wife, no child under 17 years.....	485	*	*4.5	*6.7	*11.9	*30.4	46.2	1,252	1,252
Husband-wife, no child under 17 years—head under 45 years.....	*21	*	*	*	*	*	*	*	*
Husband-wife, no child under 17 years—head 45-64 years.....	334	*	*	*3.2	*17.0	*36.7	*43.1	1,262	1,262
Husband-wife, no child under 17 years—head 65 years and over.....	129	*	*15.1	*15.1	*	*16.1	*53.8	*1,242	*1,242
Other family group.....	975	33.3	*15.4	*8.8	17.2	*8.5	16.9	689	460
Other family group—head under 45 years.....	643	38.6	*18.2	*9.1	*15.1	*2.9	*15.9	625	384
Other family group—head 45-64 years.....	260	*19.2	*4.6	*9.9	*23.8	*19.2	*23.8	*899	*726
Other family group—head 65 years and over.....	*72	*20.0	*20.0	*	*20.0	*40.0	*	*456	*365



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, 1975

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

Family characteristic	Number of individuals and families in thousands	No expense <sup>2</sup>	Health expenses					Average <sup>1</sup> for family unit with expense <sup>3</sup>	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.....	78,446	8.5	11.6	15.7	20.7	24.4	19.1	\$704	\$644
All individuals.....	21,110	15.8	23.2	22.6	21.0	12.2	5.1	384	323
Living alone—all ages.....	16,618	15.6	21.4	21.6	22.3	13.7	5.4	410	346
Living alone—under 45 years.....	5,880	21.1	29.6	23.0	17.2	7.1	*2.1	257	203
Living alone—45-64 years.....	4,659	17.9	16.6	19.0	21.5	17.6	7.3	494	406
Living alone—65 years and over.....	6,078	8.5	17.0	22.1	27.9	17.1	7.3	479	438
Living with nonrelatives—all ages.....	4,492	16.7	30.0	26.6	16.3	6.4	4.0	285	237
Living with nonrelatives—under 45 years.....	3,512	16.9	33.0	29.2	13.9	4.9	*2.1	217	161
Living with nonrelatives—45-64 years.....	551	*15.3	*12.6	*20.6	31.1	*11.3	*9.1	501	424
Living with nonrelatives—65 years and over.....	429	*16.2	*28.5	*13.7	*16.2	*12.5	*12.8	540	452
All families.....	57,336	5.6	7.0	12.9	20.6	29.3	24.7	818	773
All 2-person families.....	22,913	5.5	7.3	13.5	23.4	28.4	21.9	784	741
Husband-wife.....	18,685	3.9	6.6	13.4	23.7	29.4	23.0	809	778
Husband-wife—head under 45 years.....	5,186	5.0	11.3	22.8	30.3	22.0	8.2	487	463
Husband-wife—head 45-64 years.....	7,706	3.8	5.8	10.9	23.0	31.7	24.9	834	802
Husband-wife—head 65 years and over.....	5,792	2.9	3.4	8.1	18.5	33.3	33.7	1,071	1,040
Other family group.....	4,228	13.3	10.3	14.0	21.8	23.9	16.6	657	569
Other family group—head under 45 years.....	1,699	21.9	16.1	15.4	16.7	20.7	9.3	541	422
Other family group—head 45-64 years.....	1,553	10.2	*6.5	11.0	27.3	25.1	19.8	708	636
Other family group—head 65 years and over.....	975	*3.2	*6.3	16.4	22.0	27.7	24.3	743	719
All 3-person families.....	12,657	4.8	7.3	13.4	19.6	30.3	24.6	810	771
Husband-wife, child under 17 years.....	6,769	3.1	5.7	14.7	21.3	32.9	22.4	725	703
Husband-wife, child under 17 years—head under 45 years.....	5,183	3.3	6.6	16.0	22.8	30.9	20.4	687	664
Husband-wife, child under 17 years—head 45-64 years.....	1,556	*2.4	*2.8	10.6	16.2	39.0	29.0	845	825
Husband-wife, child under 17 years—head 65 years and over.....	*29	*	*	*	*46.7	*46.7	*	*584	*594
Husband-wife, no child under 17 years.....	3,630	*3.0	4.8	10.6	17.1	29.0	35.7	1,110	1,077
Husband-wife, no child under 17 years—head under 45 years.....	365	*2.7	*8.6	*16.9	*17.3	*31.0	*23.9	783	761
Husband-wife, no child under 17 years—head 45-64 years.....	2,596	*3.4	*4.4	9.8	18.7	28.9	34.8	1,155	1,115
Husband-wife, no child under 17 years—head 65 years and over.....	669	*1.4	*4.1	*10.5	*11.1	28.1	44.6	1,109	1,094
Other family group.....	2,258	13.1	16.3	14.0	18.2	24.2	14.2	583	506
Other family group—head under 45 years.....	1,369	18.4	17.8	14.0	15.1	23.4	11.3	505	413
Other family group—head 45-64 years.....	666	*7.2	*17.9	*10.6	*19.9	26.1	*18.5	644	598
Other family group—head 65 years and over.....	223	*	*3.7	*23.3	*30.7	*23.8	*18.5	*775	*775
All 4-person families.....	11,156	5.5	5.3	13.0	18.9	31.2	26.1	811	766
Husband-wife, child under 17 years.....	8,765	3.1	4.8	14.2	20.1	32.5	25.4	785	760
Husband-wife, child under 17 years—head under 45 years.....	7,024	3.6	5.0	15.6	20.3	32.8	22.8	725	699
Husband-wife, child under 17 years—head 45-64 years.....	1,677	*1.1	*3.4	8.7	20.2	30.3	36.4	1,024	1,013
Husband-wife, child under 17 years—head 65 years and over.....	*64	*	*12.3	*	*	*57.9	*29.8	*955	*955
Husband-wife, no child under 17 years.....	1,203	*1.9	*2.6	*6.9	*11.4	32.5	44.7	1,157	1,135
Husband-wife, no child under 17 years—head under 45 years.....	114	*	*9.2	*	*15.8	*47.4	*27.6	*978	*978
Husband-wife, no child under 17 years—head 45-64 years.....	892	*2.5	*3.3	*9.3	*10.8	31.7	45.9	1,109	1,081
Husband-wife, no child under 17 years—head 65 years and over.....	196	*	*10.9	*	*11.6	*27.9	*49.6	1,476	1,476
Other family group.....	1,188	28.9	*12.7	*9.5	16.6	18.8	*13.2	636	452
Other family group—head under 45 years.....	726	37.8	*12.5	*13.1	*14.0	*14.6	*7.9	527	327
Other family group—head 45-64 years.....	397	*9.5	*14.2	*2.8	*23.7	*26.9	*22.9	771	698
Other family group—head 65 years and over.....	*65	*31.8	*	*	*	*31.8	*31.8	*1,110	*706
All 5-person families or more.....	10,611	7.0	7.7	10.4	16.9	28.2	29.9	922	858
Husband-wife, child under 17 years.....	9,152	4.5	6.7	10.8	17.2	30.2	30.6	928	886
Husband-wife, child under 17 years—head under 45 years.....	6,274	4.9	7.7	11.6	19.8	28.6	27.3	836	795
Husband-wife, child under 17 years—head 45-64 years.....	2,806	*3.8	*4.4	7.5	11.1	34.5	38.6	1,153	1,109
Husband-wife, child under 17 years—head 65 years and over.....	*72	*	*	*50.0	*12.1	*12.1	*24.1	*558	*558
Husband-wife, no child under 17 years.....	485	*	*4.5	*6.7	*11.9	*32.7	*43.9	1,208	1,208
Husband-wife, no child under 17 years—head under 45 years.....	*21	*	*	*	*	*	*	*	*
Husband-wife, no child under 17 years—head 45-64 years.....	334	*	*3.2	*17.0	*39.9	*39.9	*39.9	1,203	1,203
Husband-wife, no child under 17 years—head 65 years and over.....	129	*	*15.1	*15.1	*	*16.1	*53.8	*1,234	*1,234
Other family group.....	975	33.3	18.1	*8.5	16.6	*7.2	16.4	653	435
Other family group—head under 45 years.....	643	39.5	*17.9	*9.0	*14.9	*2.9	*15.7	624	378
Other family group—head 45-64 years.....	260	*17.6	*17.6	*9.1	*21.8	*13.3	*21.8	*749	*622
Other family group—head 65 years and over.....	*72	*20.0	*20.0	*	*20.0	*40.0	*	*456	*365

**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 unit with expense, and per family unit expense, according to family characteristics: United States, 1975**

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

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.....	78,446	12.2	16.5	21.2	20.6	17.7	11.6	\$543	\$477
All individuals.....	21,110	23.3	29.9	23.6	12.7	7.0	3.6	302	232
Living alone—all ages.....	16,618	23.1	28.9	23.6	13.2	7.5	3.6	318	244
Living alone—under 45 years.....	5,880	25.2	36.0	24.5	8.6	3.9	*1.8	195	146
Living alone—45-64 years.....	4,659	25.5	24.6	21.4	15.3	8.9	4.3	383	290
Living alone—65 years and over.....	6,078	19.4	25.3	24.5	16.1	9.9	4.8	379	305
Living with nonrelatives—all ages.....	4,492	24.2	33.6	23.5	10.6	4.8	3.4	243	185
Living with nonrelatives—under 45 years.....	3,512	22.3	37.3	24.2	9.5	4.4	*2.2	193	150
Living with nonrelatives—45-64 years.....	551	27.0	*20.1	29.1	*13.0	*3.6	*7.1	*400	*292
Living with nonrelatives—65 years and over.....	429	35.3	*20.3	*10.4	*15.9	*9.9	*8.5	*517	*334
All families.....	57,336	7.8	11.2	20.3	23.8	22.1	14.9	624	575
All 2 person families.....	22,913	8.5	13.0	22.9	24.6	18.5	12.5	580	531
Husband-wife.....	18,685	6.7	12.6	22.6	25.8	18.9	13.3	594	554
Husband-wife—head under 45 years.....	5,186	7.0	20.6	31.6	24.6	9.8	6.5	361	336
Husband-wife—head 45-64 years.....	7,706	7.2	10.1	19.8	27.5	21.4	14.1	603	560
Husband-wife—head 65 years and over.....	5,792	6.0	8.7	18.1	24.7	24.1	18.3	796	748
Other family group.....	4,228	16.9	14.6	24.1	18.8	16.4	9.2	507	421
Other family group—head under 45 years.....	1,699	25.4	17.8	19.5	19.2	11.9	*6.2	443	330
Other family group—head 45-64 years.....	1,553	14.4	11.6	26.8	20.8	16.2	9.9	505	431
Other family group—head 65 years and over.....	975	*5.9	*13.6	27.8	15.0	24.3	*13.3	602	567
All 3-person families.....	12,657	6.8	11.0	20.6	23.8	23.4	14.3	617	575
Husband-wife, child under 17 years.....	6,769	4.2	9.9	24.6	24.5	23.6	13.2	533	510
Husband-wife, child under 17 years—head under 45 years.....	5,183	3.9	10.9	27.3	24.0	21.8	12.1	507	487
Husband-wife, child under 17 years—head 45-64 years.....	1,556	*5.3	*7.0	16.3	25.7	28.8	16.9	616	533
Husband-wife, child under 17 years—head 65 years and over.....	*29	..	..	..	*46.7	*46.7	..	*432	*432
Husband-wife, no child under 17 years.....	3,630	5.9	7.6	15.8	24.0	26.3	20.4	881	829
Husband-wife, no child under 17 years—head under 45 years.....	365	*2.5	*10.5	*20.6	*26.4	*23.5	*16.6	622	606
Husband-wife, no child under 17 years—head 45-64 years.....	2,596	5.6	7.4	15.8	24.0	26.6	20.6	921	870
Husband-wife, no child under 17 years—head 65 years and over.....	669	*8.8	*6.9	*13.1	22.8	26.9	21.5	871	794
Other family group.....	2,258	16.7	20.0	15.3	21.3	18.5	8.2	459	382
Other family group—head under 45 years.....	1,369	22.8	21.7	12.0	18.8	17.2	*7.5	424	327
Other family group—head 45-64 years.....	666	*9.5	*19.7	20.9	24.7	*18.2	*7.2	429	389
Other family group—head 65 years and over.....	223	*3.6	*11.2	*18.4	*25.5	*26.5	*14.3	*683	*655
All 4 person families.....	11,156	6.6	8.5	19.2	25.0	24.3	16.4	620	579
Husband-wife, child under 17 years.....	8,785	3.9	8.2	21.0	26.2	24.6	16.1	600	576
Husband-wife, child under 17 years—head under 45 years.....	7,024	4.5	8.3	23.1	26.2	23.6	14.4	550	526
Husband-wife, child under 17 years—head 45-64 years.....	1,677	*1.7	*7.7	12.5	27.2	27.6	23.4	804	791
Husband-wife, child under 17 years—head 65 years and over.....	*64	..	*12.3	*12.3	..	*57.9	*17.5	*656	*656
Husband-wife, no child under 17 years.....	1,203	*5.7	*4.3	*9.2	20.1	34.4	26.4	879	830
Husband-wife, no child under 17 years—head under 45 years.....	114	*7.8	*15.6	..	*13.3	*47.8	*15.6	*797	*735
Husband-wife, no child under 17 years—head 45-64 years.....	892	*5.5	*2.6	*10.2	19.7	37.5	24.6	833	786
Husband-wife, no child under 17 years—head 65 years and over.....	196	*5.1	*5.1	*10.3	*27.2	*10.3	*41.9	*1,162	*1,103
Other family group.....	1,188	29.6	15.5	15.1	20.0	*11.2	*8.5	487	343
Other family group—head under 45 years.....	726	38.1	*15.6	*18.7	*14.6	*7.7	*5.2	410	253
Other family group—head 45-64 years.....	397	*11.6	*16.5	*9.0	*30.3	*16.5	*16.5	596	529
Other family group—65 years and over.....	*6.5	*31.8	..	..	*31.8	*31.8	..	*551	*351
All 5-person families or more.....	10,611	8.4	9.8	15.0	20.7	26.4	19.6	740	678
Husband-wife, child under 17 years.....	9,152	5.8	9.0	15.6	21.3	28.2	20.2	744	701
Husband-wife, child under 17 years—head under 45 years.....	6,274	5.9	10.1	16.5	23.7	25.4	18.4	668	629
Husband-wife, child under 17 years—head 45-64 years.....	2,806	5.7	6.7	12.3	15.5	35.0	24.8	927	874
Husband-wife, child under 17 years—head 65 years and over.....	*72	..	..	..	*50.0	*25.9	*12.1	*509	*509
Husband-wife, no child under 17 years.....	485	*4.4	*6.2	*10.3	*27.9	*23.8	*27.4	855	819
Husband-wife, no child under 17 years—head under 45 years.....	*21	..	..	..	..	..	..	..	..
Husband-wife, no child under 17 years—head 45-64 years.....	334	*3.0	*3.0	*9.0	*37.3	*28.8	*18.5	849	819
Husband-wife, no child under 17 years—head 65 years and over.....	129	*6.5	*13.0	*13.0	*7.4	*13.0	*46.3	*868	*812
Other family group.....	975	35.1	19.8	*11.4	*12.5	*11.0	*10.2	612	397
Other family group—head under 45 years.....	643	41.2	21.7	*10.7	*9.9	*6.1	*10.5	544	320
Other family group—head 45-64 years.....	260	*19.1	*15.4	*16.0	*15.4	*22.9	*11.2	*783	*637
Other family group—head 65 years and over.....	*72	*33.3	*16.7	..	*33.3	*16.7	..	*380	*254

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, 1975

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

Family characteristic	Number of individuals and families in thousands	No expense	Hospital 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 .....	78,446	75.9	13.1	4.6	6.4	\$332	\$80
All individuals .....	21,110	89.8	5.8	2.0	2.5	457	47
Living alone—all ages .....	16,618	89.7	5.6	2.0	2.7	496	51
Living alone—under 45 years .....	5,880	92.3	5.5	*1.2	*1.1	200	15
Living alone—45-64 years .....	4,659	90.4	4.4	*1.8	3.4	521	50
Living alone—65 years and over .....	6,078	86.8	6.7	2.8	3.7	645	85
Living with nonrelatives—all ages .....	4,492	89.9	6.3	*2.0	*1.8	303	31
Living with nonrelatives—under 45 years .....	3,512	91.6	5.2	*1.9	*1.2	189	16
Living with nonrelatives—45-64 years .....	551	85.4	*8.3	*2.8	*3.4	495	72
Living with nonrelatives—65 years and over .....	429	82.5	*11.7	*1.8	*4.3	529	93
All families .....	57,336	70.5	16.0	5.6	7.9	315	93
All 2-person families .....	22,913	75.8	12.7	4.6	6.9	386	93
Husband-wife .....	18,685	75.0	13.3	4.4	7.4	408	102
Husband-wife—head under 45 years .....	5,188	76.4	15.8	4.0	3.7	221	52
Husband-wife—head 45-64 years .....	7,706	76.5	11.9	4.5	7.1	347	81
Husband-wife—head 65 years and over .....	5,792	71.6	12.9	4.6	11.0	610	173
Other family group .....	4,228	79.7	9.8	5.5	5.0	262	53
Other family group—head under 45 years .....	1,699	83.2	8.2	*4.5	*4.2	283	48
Other family group—head 45-64 years .....	1,553	79.0	13.0	*3.8	*4.1	200	42
Other family group—head 65 years and over .....	975	75.2	*7.5	*9.8	*7.5	319	79
All 3-person families .....	12,657	68.8	16.7	6.8	7.7	274	85
Husband-wife, child under 17 years .....	6,769	65.4	18.3	6.8	9.5	226	78
Husband-wife, child under 17 years—head under 45 years .....	5,183	64.6	17.9	6.7	10.8	247	87
Husband-wife, child under 17 years—head 45-64 years .....	1,566	67.9	19.7	*6.8	*5.6	158	51
Husband-wife, child under 17 years—head 65 years and over .....	*29	*48.3	*24.1	*24.1	*	*106	*55
Husband-wife, no child under 17 years .....	3,630	70.4	15.9	7.4	6.3	425	126
Husband-wife, no child under 17 years—head under 45 years .....	365	65.8	*18.0	*10.2	*6.3	274	94
Husband-wife, no child under 17 years—head 45-64 years .....	2,596	72.2	13.2	8.0	6.6	546	152
Husband-wife, no child under 17 years—head 65 years and over .....	669	65.9	25.3	*3.9	*4.9	127	43
Other family group .....	2,258	77.1	12.6	*5.5	*4.7	179	41
Other family group—head under 45 years .....	1,369	82.4	*8.8	*4.1	*4.6	210	37
Other family group—head 45-64 years .....	666	89.9	19.4	*5.1	*5.6	143	43
Other family group—head 65 years and over .....	223	69.5	*13.8	*13.8	*3.3	*191	*58
All 4-person families .....	11,156	66.1	20.0	5.9	8.0	232	79
Husband-wife, child under 17 years .....	8,765	64.7	21.2	6.0	8.1	230	81
Husband-wife, child under 17 years—head under 45 years .....	7,024	64.8	21.3	6.4	7.5	201	71
Husband-wife, child under 17 years—head 45-64 years .....	1,677	64.7	20.5	*4.7	10.1	346	122
Husband-wife, child under 17 years—head 65 years and over .....	*64	*57.9	*24.6	*	*17.5	*306	*129
Husband-wife, no child under 17 years .....	1,203	62.7	19.8	*7.1	*10.4	252	94
Husband-wife, no child under 17 years—head under 45 years .....	114	*81.3	*6.5	*6.5	*6.5	*241	*47
Husband-wife, no child under 17 years—head 45-64 years .....	892	63.7	18.7	*6.0	*11.4	280	102
Husband-wife, no child under 17 years—head 65 years and over .....	196	*48.0	*32.4	*11.7	*7.8	*171	*89
Other family group .....	1,188	80.6	*11.0	*4.1	*4.5	207	40
Other family group—head under 45 years .....	726	86.1	*9.9	*1.8	*2.3	*175	*24
Other family group—head 45-64 years .....	397	70.5	*11.5	*8.7	*9.0	252	73
Other family group—head 65 years and over .....	*65	*75.9	*27.6	*	*	*15	*4
All 5-person families or more .....	10,611	64.8	18.6	6.3	10.4	335	118
Husband-wife, child under 17 years .....	9,152	63.1	19.8	6.5	10.6	326	121
Husband-wife, child under 17 years—head under 45 years .....	6,274	63.1	20.6	6.8	9.5	281	104
Husband-wife, child under 17 years—head 45-64 years .....	2,806	62.6	17.9	6.1	13.4	435	162
Husband-wife, child under 17 years—head 65 years and over .....	*72	*75.9	*24.1	*	*	*45	*11
Husband-wife, no child under 17 years .....	485	62.0	*19.0	*7.9	*11.3	386	147
Husband-wife, no child under 17 years—head under 45 years .....	*21	*	*	*	*	*	*
Husband-wife, no child under 17 years—head 45-64 years .....	334	65.7	*15.5	*8.5	*10.3	515	177
Husband-wife, no child under 17 years—head 65 years and over .....	129	*52.8	*26.9	*6.5	*13.0	*149	*70
Other family group .....	975	81.4	*7.2	*3.5	*7.8	446	83
Other family group—head under 45 years .....	643	87.0	*5.3	*2.5	*5.2	618	80
Other family group—head 45-64 years .....	260	62.7	*13.8	*6.5	*16.6	291	109
Other family group—head 65 years and over .....	*72	*100.0	*	*	*	*	*

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, 1975

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

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.....	78,446	25.0	31.9	23.5	12.0	7.6	\$221	\$166
All individuals.....	21,110	45.1	35.3	12.3	4.4	2.8	137	75
Living alone—all ages.....	16,618	44.6	35.1	12.6	4.9	2.8	142	79
Living alone—under 45 years.....	5,880	48.7	36.3	10.1	3.8	*0.9	96	49
Living alone—45-64 years.....	4,659	46.8	31.7	13.2	4.7	3.5	184	98
Living alone—65 years and over.....	6,078	39.2	36.5	14.5	6.0	3.9	151	92
Living with nonrelatives—all ages.....	4,492	46.6	36.3	11.3	*2.6	3.2	115	62
Living with nonrelatives—under 45 years.....	3,512	46.3	38.6	10.2	*2.5	*2.3	93	50
Living with nonrelatives—45-64 years.....	551	45.5	29.1	*16.6	*1.4	*7.3	202	110
Living with nonrelatives—65 years and over.....	429	50.4	*26.6	*12.9	*5.7	*4.4	184	91
All families.....	57,336	17.2	30.6	27.8	14.9	9.5	243	201
All 2-person families.....	22,913	19.0	34.7	25.6	12.2	8.4	229	186
Husband-wife.....	18,685	17.0	35.1	26.2	12.7	9.0	234	194
Husband-wife—head under 45 years.....	5,186	17.6	46.5	23.7	8.3	3.9	146	120
Husband-wife—head 45-64 years.....	7,706	16.1	33.1	27.8	14.3	8.8	229	193
Husband-wife—head 65 years and over.....	5,792	17.7	27.9	26.2	14.4	13.8	318	261
Other family group.....	4,228	28.3	32.8	23.1	10.0	5.7	204	146
Other family group—head under 45 years.....	1,699	39.0	27.0	22.2	*7.3	*4.6	178	108
Other family group—head 45-64 years.....	1,553	22.1	36.9	22.2	10.9	*7.9	222	173
Other family group—head 65 years and over.....	975	20.3	36.0	26.3	13.3	*4.3	208	166
All 3-person families.....	12,657	16.4	28.9	29.3	16.3	9.0	241	202
Husband-wife, child under 17 years.....	6,769	12.8	29.1	31.4	17.7	9.0	220	192
Husband-wife, child under 17 years—head under 45 years.....	5,183	11.5	30.2	31.0	18.1	9.2	221	195
Husband-wife, child under 17 years—head 45-64 years.....	1,556	16.4	25.1	33.3	16.6	8.6	222	185
Husband-wife, child under 17 years—head 65 years and over.....	*29	*31.8	*68.2	*	*	*	*50	*34
Husband-wife, no child under 17 years.....	3,630	14.0	27.0	29.4	17.7	12.0	317	273
Husband-wife, no child under 17 years—head under 45 years.....	365	*9.5	*35.3	*32.7	*14.4	*8.2	231	209
Husband-wife, no child under 17 years—head 45-64 years.....	2,596	13.7	27.9	29.0	16.6	12.8	342	295
Husband-wife, no child under 17 years—head 65 years and over.....	669	*17.2	19.8	29.0	23.3	*10.7	270	224
Other family group.....	2,258	32.3	31.1	22.6	9.9	*4.0	165	112
Other family group—head under 45 years.....	1,369	40.5	25.1	19.2	12.6	*2.7	171	102
Other family group—head 45-64 years.....	666	23.9	38.4	28.5	*3.8	*5.4	141	107
Other family group—head 65 years and over.....	223	*13.8	*41.9	*23.8	*13.3	*6.7	203	174
All 4-person families.....	11,156	14.4	27.2	32.3	16.5	9.7	242	207
Husband-wife, child under 17 years.....	8,765	11.1	28.5	33.6	17.0	9.8	238	211
Husband-wife, child under 17 years—head under 45 years.....	7,024	11.0	28.8	34.5	16.6	9.1	228	203
Husband-wife, child under 17 years—head 45-64 years.....	1,677	11.1	26.4	30.6	18.7	13.2	280	248
Husband-wife, child under 17 years—head 65 years and over.....	*64	*24.6	*45.6	*12.3	*17.5	*	*157	*119
Husband-wife, no child under 17 years.....	1,203	11.2	24.1	30.4	20.0	14.3	305	271
Husband-wife, no child under 17 years—head under 45 years.....	114	*18.7	*41.1	*27.1	*	*13.1	*179	*145
Husband-wife, no child under 17 years—head 45-64 years.....	892	*10.4	20.7	34.3	26.0	*8.7	261	234
Husband-wife, no child under 17 years—head 65 years and over.....	196	*9.3	*29.1	*13.9	*4.6	*42.4	598	539
Other family group.....	1,188	43.5	20.0	23.6	*9.2	*3.8	190	107
Other family group—head under 45 years.....	726	52.8	*17.8	21.1	*4.8	*3.6	176	83
Other family group—head 45-64 years.....	397	*27.9	*26.6	*26.6	*14.0	*4.5	200	144
Other family group—head 65 years and over.....	*65	*18.9	*	*40.5	*37.8	*	*244	*191
All 5-person families or more.....	10,611	17.3	26.6	26.1	17.7	12.3	278	230
Husband-wife, child under 17 years.....	9,152	13.7	27.6	27.5	18.5	12.7	275	237
Husband-wife, child under 17 years—head under 45 years.....	6,274	13.5	28.7	27.3	18.6	12.0	253	219
Husband-wife, child under 17 years—head 45-64 years.....	2,806	12.8	25.8	28.1	18.7	14.6	325	284
Husband-wife, child under 17 years—head 65 years and over.....	*72	*75.9	*	*24.1	*	*	*187	*45
Husband-wife, no child under 17 years.....	485	*15.0	*15.3	*25.6	*26.9	*17.2	325	276
Husband-wife, no child under 17 years—head under 45 years.....	*21	*	*	*	*	*	*	*
Husband-wife, no child under 17 years—head 45-64 years.....	334	*13.3	*10.7	*33.2	*29.5	*13.3	325	282
Husband-wife, no child under 17 years—head 65 years and over.....	129	*19.4	*26.9	*6.5	*20.4	*26.9	326	263
Other family group.....	975	52.0	22.9	*13.0	*5.4	*6.6	290	139
Other family group—head under 45 years.....	643	62.0	*19.6	*11.3	*2.6	*4.5	188	71
Other family group—head 45-64 years.....	260	*33.2	*26.7	*13.8	*13.4	*13.4	481	322
Other family group—head 65 years and over.....	*72	*28.0	*42.0	*28.0	*	*	*95	*67

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, 1975

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

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								
Total, individuals and families.....	78,446	41.9	31.0	14.4	7.1	5.6	\$187	\$109
All individuals.....	21,110	62.8	25.9	6.7	2.8	1.8	121	45
Living alone—all ages.....	16,618	63.5	25.4	6.2	2.8	2.1	127	46
Living alone—under 45 years.....	5,880	57.0	31.0	8.5	*2.0	*1.5	104	45
Living alone—45-64 years.....	4,659	63.2	25.2	6.3	3.2	*2.1	144	53
Living alone—65 years and over.....	6,078	69.8	20.3	4.1	3.2	2.5	143	43
Living with nonrelatives—all ages.....	4,492	60.0	28.1	8.4	*2.7	*0.9	98	39
Living with nonrelatives—under 45 years.....	3,512	55.3	30.9	9.9	*3.0	*0.9	100	45
Living with nonrelatives—45-64 years.....	551	74.0	*19.9	*4.7	*1.4	*	*73	*19
Living with nonrelatives—65 years and over.....	429	78.2	*16.4	*1.7	*1.7	*1.7	*106	*23
All families.....	57,336	33.8	33.0	17.4	8.8	7.0	202	134
All 2-person families.....	22,913	41.0	33.6	14.4	6.7	4.3	168	99
Husband-wife.....	18,685	39.6	34.4	14.7	7.0	4.4	167	101
Husband-wife—head under 45 years.....	5,186	34.8	40.8	15.8	5.8	2.8	134	87
Husband-wife—head 45-64 years.....	7,706	36.0	33.7	15.7	8.8	5.8	192	123
Husband-wife—head 65 years and over.....	5,792	48.5	29.9	12.3	5.8	3.5	164	84
Other family group.....	4,228	47.4	29.7	13.2	5.0	4.7	179	89
Other family group—head under 45 years.....	1,699	49.3	27.1	16.2	*4.7	*2.7	168	85
Other family group—head 45-64 years.....	1,553	40.9	35.9	13.2	*4.9	*5.2	160	94
Other family group—head 65 years and over.....	975	54.6	24.4	*8.4	*5.6	*7.2	194	89
All 3-person families.....	12,657	31.5	35.7	17.2	9.0	6.7	195	133
Husband-wife, child under 17 years.....	6,769	28.5	40.2	16.7	10.0	4.6	170	122
Husband-wife, child under 17 years—head under 45 years.....	5,183	30.1	42.8	15.1	8.7	3.3	148	103
Husband-wife, child under 17 years—head 45-64 years.....	1,556	22.6	32.6	22.2	14.1	8.5	233	180
Husband-wife, child under 17 years—head 65 years and over.....	*29	*100.0	*	*	*	*	*	*
Husband-wife, no child under 17 years.....	3,630	30.6	31.4	18.2	9.1	10.7	242	168
Husband-wife, no child under 17 years—head under 45 years.....	365	40.3	*23.0	*16.0	*9.3	*11.5	350	214
Husband-wife, no child under 17 years—head 45-64 years.....	2,596	26.5	31.0	21.9	*8.6	12.0	236	174
Husband-wife, no child under 17 years—head 65 years and over.....	669	40.6	37.2	*5.7	*11.4	*5.2	208	124
Other family group.....	2,258	42.4	28.7	16.7	*5.7	6.4	195	112
Other family group—head under 45 years.....	1,369	49.3	23.1	15.9	*5.7	*6.0	196	94
Other family group—head 45-64 years.....	666	34.0	33.3	19.3	*5.2	*8.3	227	150
Other family group—head 65 years and over.....	223	*31.4	*44.8	*13.3	*7.1	*3.3	*144	*59
All 4-person families.....	11,156	26.2	33.2	23.0	9.8	7.9	209	154
Husband-wife, child under 17 years.....	8,765	22.9	35.0	23.9	10.3	7.9	201	155
Husband-wife, child under 17 years—head under 45 years.....	7,024	23.9	36.5	24.4	9.2	8.1	176	134
Husband-wife, child under 17 years—head 45-64 years.....	1,677	19.5	28.7	22.8	13.8	15.3	294	236
Husband-wife, child under 17 years—head 65 years and over.....	*64	*12.3	*42.1	*	*33.3	*12.3	*295	*241
Husband-wife, no child under 17 years.....	1,203	24.5	30.2	22.7	12.3	*10.5	260	196
Husband-wife, no child under 17 years—head under 45 years.....	114	*30.8	*29.9	*20.6	*13.1	*6.5	415	231
Husband-wife, no child under 17 years—head 45-64 years.....	892	21.2	32.8	23.0	*12.9	*10.3	234	185
Husband-wife, no child under 17 years—head 65 years and over.....	196	*35.4	*18.4	*22.3	*8.9	*13.9	292	186
Other family group.....	1,188	53.4	22.3	16.0	*3.0	*5.3	228	106
Other family group—head under 45 years.....	726	63.3	19.1	*11.7	*2.3	*3.6	254	93
Other family group—head 45-64 years.....	397	*37.7	24.0	*24.0	*4.5	*9.7	221	138
Other family group—head 65 years and over.....	*65	*18.9	*89.5	*18.9	*	*	*86	*51
All 5-person families or more.....	10,611	28.0	28.1	18.6	12.7	12.6	268	193
Husband-wife, child under 17 years.....	9,152	23.7	29.2	19.9	13.6	13.6	273	208
Husband-wife, child under 17 years—head under 45 years.....	6,274	24.9	30.0	20.1	14.0	11.0	245	184
Husband-wife, child under 17 years—head 45-64 years.....	2,806	21.3	27.3	18.9	12.9	19.5	332	261
Husband-wife, child under 17 years—head 65 years and over.....	*72	*12.1	*24.1	*37.9	*	*24.1	*281	*242
Husband-wife, no child under 17 years.....	485	*23.7	38.7	*24.4	*9.7	*3.6	159	121
Husband-wife, no child under 17 years—head under 45 years.....	*21	*	*	*	*	*	*	*
Husband-wife, no child under 17 years—head 45-64 years.....	334	*23.0	39.2	*21.2	*13.7	*2.5	163	126
Husband-wife, no child under 17 years—head 65 years and over.....	129	*24.3	*37.4	*32.2	*	*6.1	*146	*110
Other family group.....	975	70.1	*13.1	*3.4	*6.1	*7.3	280	84
Other family group—head under 45 years.....	643	71.4	*15.5	*1.2	*5.2	*6.9	272	78
Other family group—head 45-64 years.....	260	69.0	*6.7	*6.7	*10.5	*6.7	*310	*95
Other family group—head 65 years and over.....	*72	*58.0	*14.0	*14.0	*	*14.0	*247	*104

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, 1975

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

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 .....	78,446	26.6	47.1	18.1	8.2	\$113	\$53
All individuals .....	21,110	45.0	40.9	10.5	3.5	78	43
Living alone—all ages .....	16,618	44.1	40.4	11.6	3.8	83	47
Living alone—under 45 years .....	5,880	50.5	47.1	2.1	*0.3	33	16
Living alone—45-64 years .....	4,659	47.6	33.7	13.7	5.0	105	55
Living alone—65 years and over .....	6,078	35.5	39.2	19.0	6.2	106	69
Living with nonrelatives—all ages .....	4,492	48.3	42.8	6.4	*2.5	56	29
Living with nonrelatives—under 45 years .....	3,512	49.7	45.5	4.1	*0.7	38	19
Living with nonrelatives—45-64 years .....	551	42.0	40.4	*12.4	*5.2	82	48
Living with nonrelatives—65 years and over .....	429	45.0	*24.5	*16.8	*13.7	148	82
All families .....	57,336	19.4	49.5	21.1	10.1	122	98
All 2-person families .....	22,913	20.8	46.9	20.3	12.1	132	105
Husband-wife .....	18,685	18.9	47.8	20.6	12.7	134	109
Husband-wife—head under 45 years .....	5,186	21.6	66.4	8.7	3.3	59	46
Husband-wife—head 45-64 years .....	7,706	20.9	42.3	24.5	12.3	143	113
Husband-wife—head 65 years and over .....	5,792	14.0	38.7	25.9	21.4	183	157
Other family group .....	4,228	29.4	42.6	18.6	9.3	122	86
Other family group—head under 45 years .....	1,699	39.1	41.2	14.8	*4.9	95	55
Other family group—head 45-64 years .....	1,553	26.7	45.2	17.0	11.2	123	91
Other family group—head 65 years and over .....	975	17.6	40.7	27.8	13.8	151	125
All 3-person families .....	12,657	17.3	52.0	21.0	9.7	120	99
Husband-wife, child under 17 years .....	6,769	15.2	57.8	20.4	6.6	98	83
Husband-wife, child under 17 years—head under 45 years .....	5,183	14.7	62.1	19.1	4.2	84	71
Husband-wife, child under 17 years—head 45-64 years .....	1,556	17.1	44.8	24.3	13.8	143	118
Husband-wife, child under 17 years—head 65 years and over .....	*29	*	*	*46.7	*46.7	*261	*261
Husband-wife, no child under 17 years .....	3,630	14.0	44.2	26.1	15.7	166	143
Husband-wife, no child under 17 years—head under 45 years .....	365	*14.1	57.8	*18.6	*9.5	113	97
Husband-wife, no child under 17 years—head 45-64 years .....	2,596	13.7	45.1	26.5	14.8	159	137
Husband-wife, no child under 17 years—head 65 years and over .....	669	*15.2	34.0	28.5	22.3	219	186
Other family group .....	2,258	29.7	46.4	14.6	9.4	111	78
Other family group—head under 45 years .....	1,369	37.0	45.0	14.5	*3.6	82	52
Other family group—head 45-64 years .....	666	23.4	48.4	*13.8	*14.5	121	93
Other family group—head 65 years and over .....	223	*10.5	*48.1	*17.1	*24.3	193	173
All 4-person families .....	11,156	17.2	51.9	23.3	7.5	110	91
Husband-wife, child under 17 years .....	8,765	14.7	55.3	23.6	6.5	102	87
Husband-wife, child under 17 years—head under 45 years .....	7,024	14.6	58.3	22.6	4.6	92	78
Husband-wife, child under 17 years—head 45-64 years .....	1,677	15.2	43.2	28.1	13.6	142	121
Husband-wife, child under 17 years—head 65 years and over .....	*64	*12.3	*45.6	*12.3	*29.8	*186	*163
Husband-wife, no child under 17 years .....	1,203	13.9	34.8	34.2	17.2	177	153
Husband-wife, no child under 17 years—head under 45 years .....	114	*14.0	*61.0	*14.0	*12.0	*96	*83
Husband-wife, no child under 17 years—head 45-64 years .....	892	*14.7	30.1	38.8	16.5	178	151
Husband-wife, no child under 17 years—head 65 years and over .....	196	*9.8	*40.6	*25.2	*25.2	230	207
Other family group .....	1,188	40.6	42.6	*10.5	*6.2	100	59
Other family group—head under 45 years .....	726	46.0	42.2	*9.4	*2.3	71	38
Other family group—head 45-64 years .....	397	*31.1	44.1	*13.4	*11.5	139	96
Other family group—head 65 years and over .....	*65	*31.8	*31.8	*	*31.8	*162	*103
All 5-person families or more .....	10,611	21.2	49.8	20.5	8.5	115	90
Husband-wife, child under 17 years .....	9,152	18.9	51.4	21.5	8.2	114	92
Husband-wife, child under 17 years—head under 45 years .....	6,274	19.3	53.8	19.3	7.6	102	87
Husband-wife, child under 17 years—head 45-64 years .....	2,806	17.6	45.8	26.8	9.7	129	108
Husband-wife, child under 17 years—head 65 years and over .....	*72	*37.9	*50.0	*12.1	*	*65	*40
Husband-wife, no child under 17 years .....	485	*13.8	37.4	*25.7	*23.3	183	153
Husband-wife, no child under 17 years—head under 45 years .....	*21	*	*	*	*	*	*
Husband-wife, no child under 17 years—head 45-64 years .....	334	*13.8	44.8	*22.6	*19.2	167	144
Husband-wife, no child under 17 years—head 65 years and over .....	129	*13.9	*19.4	*34.3	*33.3	*222	*191
Other family group .....	975	45.5	41.1	*9.1	*4.4	78	42
Other family group—head under 45 years .....	643	53.3	35.9	*6.9	*4.0	*71	*33
Other family group—head 45-64 years .....	260	*26.3	53.9	*16.6	*3.2	*85	*63
Other family group—head 65 years and over .....	*72	*44.0	*42.0	*	*14.0	*101	*56

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, 1975

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

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.....	78,446	58.5	27.8	13.8	\$94	\$39
All individuals.....	21,110	72.4	22.1	5.6	73	20
Living alone—all ages.....	16,618	72.0	22.3	5.7	74	21
Living alone—under 45 years.....	5,880	76.3	18.6	5.0	77	18
Living alone—45-64 years.....	4,659	69.6	23.8	6.6	76	23
Living alone—65 years and over.....	6,078	69.6	24.8	5.6	71	22
Living with nonrelatives—all ages.....	4,492	73.8	20.9	5.3	67	17
Living with nonrelatives—under 45 years.....	3,512	74.4	19.8	5.8	66	17
Living with nonrelatives—45-64 years.....	551	66.1	28.1	*5.8	*75	*25
Living with nonrelatives—65 years and over.....	429	79.6	*20.4	*	*58	*12
All families.....	57,336	53.1	30.0	16.9	98	46
All 2-person families.....	22,913	53.8	30.0	16.2	92	43
Husband-wife.....	18,685	51.7	31.5	16.8	91	44
Husband-wife—head under 45 years.....	5,186	69.1	29.0	11.9	81	33
Husband-wife—head 45-64 years.....	7,706	48.5	31.6	19.9	99	51
Husband-wife—head 65 years and over.....	5,792	49.4	33.5	17.1	88	45
Other family group.....	4,228	63.7	23.2	13.1	97	35
Other family group—head under 45 years.....	1,699	76.6	15.6	7.8	88	21
Other family group—head 45-64 years.....	1,553	54.2	29.6	16.2	100	46
Other family group—head 65 years and over.....	975	57.8	25.4	16.8	99	42
All 3-person families.....	12,657	56.1	28.7	15.3	98	43
Husband-wife, child under 17 years.....	6,769	59.8	28.2	12.0	87	35
Husband-wife, child under 17 years—head under 45 years.....	5,183	65.9	26.0	8.1	78	27
Husband-wife, child under 17 years—head 45-64 years.....	1,556	41.6	34.1	24.2	106	62
Husband-wife, child under 17 years—head 65 years and over.....	*29	*24.1	*75.9	*	*42	*32
Husband-wife, no child under 17 years.....	3,630	44.1	31.1	24.7	116	65
Husband-wife, no child under 17 years—head under 45 years.....	365	61.1	*18.6	*19.9	*115	*45
Husband-wife, no child under 17 years—head 45-64 years.....	2,596	39.8	32.9	27.4	122	74
Husband-wife, no child under 17 years—head 65 years and over.....	669	51.3	30.8	17.8	88	43
Other family group.....	2,258	64.1	26.2	9.7	90	32
Other family group—head under 45 years.....	1,369	71.3	21.5	*7.3	86	25
Other family group—head 45-64 years.....	666	54.0	31.8	*14.2	98	45
Other family group—head 65 years and over.....	223	54.8	*34.3	*10.0	*80	*36
All 4-person families.....	11,156	52.7	30.7	16.7	98	46
Husband-wife, child under 17 years.....	8,765	53.7	30.2	16.1	97	45
Husband-wife, child under 17 years—head under 45 years.....	7,024	67.2	29.9	12.8	87	37
Husband-wife, child under 17 years—head 45-64 years.....	1,677	37.9	32.1	29.9	125	78
Husband-wife, child under 17 years—head 65 years and over.....	*64	*87.7	*12.3	*	*33	*4
Husband-wife, no child under 17 years.....	1,203	34.7	36.2	29.2	110	72
Husband-wife, no child under 17 years—head under 45 years.....	114	*32.7	*33.6	*33.6	*92	*63
Husband-wife, no child under 17 years—head 45-64 years.....	892	35.7	33.4	30.7	115	74
Husband-wife, no child under 17 years—head 65 years and over.....	196	*31.0	*50.0	*18.4	*104	*72
Other family group.....	1,188	63.4	28.2	*8.4	83	30
Other family group—head under 45 years.....	726	70.9	21.7	*7.4	*84	*24
Other family group—head 45-64 years.....	397	47.5	41.0	*11.2	*81	*43
Other family group—head 65 years and over.....	*65	*78.4	*18.9	*	*77	*15
All 5-person families or more.....	10,611	48.2	30.7	21.1	112	58
Husband-wife, child under 17 years.....	9,152	46.6	31.7	21.6	113	60
Husband-wife, child under 17 years—head under 45 years.....	6,274	51.5	30.9	17.7	99	48
Husband-wife, child under 17 years—head 45-64 years.....	2,806	36.5	33.6	29.9	135	86
Husband-wife, child under 17 years—head 65 years and over.....	*72	*12.1	*36.2	*50.0	*187	*161
Husband-wife, no child under 17 years.....	485	36.4	37.4	*26.2	112	71
Husband-wife, no child under 17 years—head under 45 years.....	*21	*	*	*	*	*
Husband-wife, no child under 17 years—head 45-64 years.....	334	*35.1	41.4	*23.5	*106	*69
Husband-wife, no child under 17 years—head 65 years and over.....	129	*39.8	*26.9	*33.3	*129	*78
Other family group.....	975	68.7	18.0	13.4	93	29
Other family group—head under 45 years.....	643	74.0	*13.6	*12.3	*108	*28
Other family group—head 45-64 years.....	260	56.2	*30.4	*12.9	*73	*32
Other family group—head 65 years and over.....	*72	*63.2	*12.3	*24.6	*87	*32

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, 1975

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

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	78,446	40.9	12.7	19.5	17.9	9.0	\$283	\$168
All individuals	21,110	48.0	20.4	20.6	9.1	1.9	174	90
Living alone—all ages	16,618	45.1	20.4	22.2	10.4	1.8	178	97
Living alone—under 45 years	5,830	66.6	14.6	11.9	5.2	*1.7	164	55
Living alone—45-64 years	4,659	46.1	13.6	21.6	16.5	*2.3	211	114
Living alone—65 years and over	6,078	24.5	31.0	32.3	10.6	*1.6	165	125
Living with nonrelatives—all ages	4,492	59.2	20.0	14.4	4.3	*2.0	153	62
Living with nonrelatives—under 45 years	3,512	65.2	19.5	12.3	*2.0	*1.1	127	44
Living with nonrelatives—45-64 years	551	41.5	*12.6	23.9	*14.0	*7.9	244	142
Living with nonrelatives—65 years and over	429	35.8	33.9	*18.9	*9.5	*1.8	154	99
All families	57,336	38.2	9.7	19.1	21.2	11.7	319	197
All 2-person families	22,913	31.7	10.3	23.4	23.2	11.4	306	209
Husband/wife	18,685	29.2	9.6	24.5	24.7	12.0	313	222
Husband/wife—head under 45 years	5,185	43.6	10.3	26.2	14.9	5.1	238	135
Husband/wife—head 45-64 years	7,706	32.1	9.9	18.9	23.4	15.7	352	239
Husband/wife—head 65 years and over	5,792	12.9	8.6	30.5	34.9	13.1	316	275
Other family group	4,228	43.2	13.4	18.2	16.5	8.6	266	151
Other family group—head under 45 years	1,699	61.5	10.8	14.7	8.7	*4.4	216	83
Other family group—head 45-64 years	1,553	32.7	15.2	20.3	20.6	11.3	289	194
Other family group—head 65 years and over	975	30.2	14.9	20.6	23.1	*11.4	275	193
All 3-person families	12,657	38.4	10.1	18.3	20.9	12.3	323	199
Husband/wife, child under 17 years	6,769	38.0	10.0	17.6	24.4	10.1	306	190
Husband/wife, child under 17 years—head under 45 years	5,183	39.5	10.6	17.1	24.9	8.0	289	175
Husband/wife, child under 17 years—head 45-64 years	1,566	33.4	8.2	18.4	23.1	16.9	356	238
Husband/wife, child under 17 years—head 65 years and over	*29	*31.8	..	*68.2	..	..	*151	*103
Husband/wife, no child under 17 years	3,630	32.3	10.0	19.6	18.4	19.7	377	255
Husband/wife, no child under 17 years—head under 45 years	365	58.1	*4.8	*10.0	*17.2	*10.0	319	135
Husband/wife, no child under 17 years—head 45-64 years	2,596	32.8	11.1	18.3	17.8	20.0	393	264
Husband/wife, no child under 17 years—head 65 years and over	669	*17.5	*8.6	29.3	20.9	23.6	341	282
Other family group	2,258	49.4	10.4	18.3	14.7	7.1	270	137
Other family group—head under 45 years	1,369	60.5	*9.6	17.7	10.3	*1.9	214	84
Other family group—head 45-64 years	666	41.2	*9.1	*12.5	20.6	*16.6	353	207
Other family group—head 65 years and over	223	*14.3	*18.7	*39.4	*20.7	*6.9	246	211
All 4-person families	11,156	42.3	9.9	16.4	20.1	11.3	321	185
Husband/wife, child under 17 years	8,765	41.8	9.9	16.7	21.2	10.5	311	181
Husband/wife, child under 17 years—head under 45 years	7,024	44.3	10.1	16.2	20.4	9.0	303	168
Husband/wife, child under 17 years—head 45-64 years	1,677	32.1	9.3	17.9	25.1	15.7	335	228
Husband/wife, child under 17 years—head 65 years and over	*64	*24.6	..	*33.3	*12.3	*29.8	*397	*300
Husband/wife, no child under 17 years	1,203	26.8	12.0	21.4	18.1	21.7	389	284
Husband/wife, no child under 17 years—head under 45 years	114	*41.5	*7.4	*43.6	*7.4	..	*155	*90
Husband/wife, no child under 17 years—head 45-64 years	892	25.7	*12.3	20.3	19.4	22.3	375	278
Husband/wife, no child under 17 years—head 65 years and over	196	*22.8	*13.3	*13.9	*17.7	*31.0	551	426
Other family group	1,188	61.7	*8.4	*9.7	13.3	*6.8	310	119
Other family group—head under 45 years	726	71.1	*6.2	*7.3	*14.0	*1.1	271	78
Other family group—head 45-64 years	397	47.5	*13.7	*11.2	*13.7	*14.0	311	163
Other family group—head 65 years and over	*65	*34.1	..	*31.8	..	*31.8	*542	*357
All 5-person families or more	10,611	48.4	7.9	13.3	18.3	12.1	347	179
Husband/wife, child under 17 years	9,152	46.6	8.5	13.9	18.6	12.4	337	180
Husband/wife, child under 17 years—head under 45 years	6,274	49.2	8.3	13.7	18.1	10.7	321	163
Husband/wife, child under 17 years—head 45-64 years	2,806	40.1	8.6	14.5	20.1	16.7	373	223
Husband/wife, child under 17 years—head 65 years and over	*72	*62.1	*25.9	..	*12.1	..	*129	*49
Husband/wife, no child under 17 years	485	37.9	*3.9	*18.0	*17.8	*22.5	496	309
Husband/wife, no child under 17 years—head under 45 years	*21	..	*100.0	..	..	..	*74	*74
Husband/wife, no child under 17 years—head 45-64 years	334	39.6	*2.9	*17.1	*19.6	*20.7	495	299
Husband/wife, no child under 17 years—head 65 years and over	129	*34.7	..	*21.8	*13.9	*28.7	546	351
Other family group	975	70.4	*3.6	*5.5	15.8	*4.6	352	104
Other family group—head under 45 years	643	76.7	*1.3	*5.2	*15.2	*1.4	324	75
Other family group—head 45-64 years	260	57.2	*7.5	*7.0	*17.9	*10.4	396	170
Other family group—head 65 years and over	*72	*51.2	*16.3	..	*16.3	*16.3	*339	*166



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, 1975

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

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 or more		
			Percent distribution		Expense in dollars	
Total, individuals and families.....	78,446	37.9	8.2	3.9	\$133	\$16
All individuals.....	21,110	91.1	6.4	2.4	109	10
Living alone—all ages.....	16,618	90.6	6.7	2.7	112	11
Living alone—under 45 years.....	5,880	96.6	2.5	*0.9	*72	*2
Living alone—45-64 years.....	4,659	89.7	7.4	2.9	72	7
Living alone—65 years and over.....	6,078	85.5	10.2	4.2	141	20
Living with nonrelatives—all ages.....	4,492	93.4	5.2	*1.4	94	6
Living with nonrelatives—under 45 years.....	3,512	94.6	4.7	*0.7	*51	*3
Living with nonrelatives—45-64 years.....	551	93.3	*1.4	*5.1	*151	*10
Living with nonrelatives—65 years and over.....	429	84.5	*13.7	*1.8	*181	*28
All families.....	57,336	86.7	8.9	4.5	140	19
All 2-person families.....	22,913	86.1	9.2	4.8	128	18
Husband-wife.....	18,685	85.5	9.4	5.0	117	17
Husband-wife—head under 45 years.....	5,186	93.3	5.4	*1.4	93	6
Husband-wife—head 45-64 years.....	7,706	87.6	8.5	3.9	92	11
Husband-wife—head 65 years and over.....	5,792	76.1	14.2	9.7	140	33
Other family group.....	4,228	88.4	7.9	3.7	189	22
Other family group—head under 45 years.....	1,699	93.3	*4.4	*2.2	*131	*9
Other family group—head 45-64 years.....	1,553	87.0	11.3	*1.6	*68	*9
Other family group—head 65 years and over.....	975	82.6	*8.0	*9.4	353	63
All 3-person families.....	12,657	87.5	8.6	3.9	205	26
Husband-wife, child under 17 years.....	6,769	87.9	9.2	2.9	77	9
Husband-wife, child under 17 years—head under 45 years.....	5,183	88.2	9.4	*2.3	71	8
Husband-wife, child under 17 years—head 45-64 years.....	1,556	86.8	8.4	*4.9	*95	*12
Husband-wife, child under 17 years—head 65 years and over.....	*29	*100.0	..	..	..	..
Husband-wife, no child under 17 years.....	3,630	84.9	9.2	5.9	345	52
Husband-wife, no child under 17 years—head under 45 years.....	365	91.8	*8.2	..	*26	*2
Husband-wife, no child under 17 years—head 45-64 years.....	2,596	84.4	8.5	7.1	199	31
Husband-wife, no child under 17 years—head 65 years and over.....	669	83.3	*12.6	*4.1	957	160
Other family group.....	2,258	90.3	6.0	*3.7	349	34
Other family group—head under 45 years.....	1,369	90.7	*4.5	*4.9	*209	*19
Other family group—head 45-64 years.....	666	90.1	*9.9	..	*54	*5
Other family group—head 65 years and over.....	223	88.8	*3.6	*7.1	1,803	193
All 4-person families.....	11,156	87.2	8.4	4.4	110	14
Husband-wife, child under 17 years.....	8,765	87.5	8.6	3.9	100	13
Husband-wife, child under 17 years—head under 45 years.....	7,024	87.7	8.1	4.2	104	13
Husband-wife, child under 17 years—head 45-64 years.....	1,677	85.9	10.9	*3.2	*87	*12
Husband-wife, child under 17 years—head 65 years and over.....	*64	*100.0	..	..	..	..
Husband-wife, no child under 17 years.....	1,203	80.6	*10.1	*9.4	159	31
Husband-wife, no child under 17 years—head under 45 years.....	114	*91.8	..	*7.2	*149	*11
Husband-wife, no child under 17 years—head 45-64 years.....	892	82.8	*10.5	*6.8	*126	*22
Husband-wife, no child under 17 years—head 65 years and over.....	196	*61.6	*14.6	*23.8	*233	*89
Other family group.....	1,188	92.1	*5.5	*2.4	*112	*9
Other family group—head under 45 years.....	726	95.1	*3.7	*1.2	*59	*3
Other family group—head 45-64 years.....	397	88.1	*9.6	*2.6	*68	*8
Other family group—head 65 years and over.....	*65	*78.4	..	*18.9	*572	*108
All 5-person families or more.....	10,611	86.4	9.1	4.5	124	17
Husband-wife, child under 17 years.....	9,152	85.7	9.6	4.7	116	16
Husband-wife, child under 17 years—head under 45 years.....	6,274	86.9	8.8	4.3	118	15
Husband-wife, child under 17 years—head 45-64 years.....	2,806	83.3	11.0	5.7	115	19
Husband-wife, child under 17 years—head 65 years and over.....	*72	*75.9	*24.1	..	*39	*10
Husband-wife, no child under 17 years.....	485	90.5	*5.8	*3.7	*315	*30
Husband-wife, no child under 17 years—head under 45 years.....	*21	..	..	..	..	..
Husband-wife, no child under 17 years—head 45-64 years.....	334	94.8	*2.6	*2.6	*56	*3
Husband-wife, no child under 17 years—head 65 years and over.....	129	*79.6	*13.9	*6.5	*479	*98
Other family group.....	975	90.4	*6.1	*3.5	*148	*14
Other family group—head under 45 years.....	643	92.1	*5.2	*2.5	*191	*15
Other family group—head 45-64 years.....	260	83.9	*9.8	*6.3	*95	*15
Other family group—head 65 years and over.....	*72	*100.0	..	..	..	..

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, 1975

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

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	78,446	92.2	2.6	5.1	\$351	\$27
All individuals	21,110	93.1	1.7	5.2	419	29
Living alone—all ages	16,618	92.5	1.7	5.8	439	33
Living alone—under 45 years	5,880	92.2	2.3	5.5	267	21
Living alone—45-64 years	4,659	89.2	*1.5	9.2	524	57
Living alone—65 years and over	6,078	95.1	*1.3	3.6	554	27
Living with nonrelatives—all ages	4,492	95.4	*1.7	2.9	290	13
Living with nonrelatives—under 45 years	3,512	95.6	*1.4	*3.0	293	13
Living with nonrelatives—45-64 years	551	93.8	*3.4	*2.8	*328	*20
Living with nonrelatives—65 years and over	429	96.4	*1.8	*1.8	*198	*7
All families	57,336	91.9	3.0	5.1	328	27
All 2-person families	22,913	91.1	2.9	6.0	364	32
Husband-wife	18,685	91.2	3.2	5.6	313	27
Husband-wife—head under 45 years	5,186	94.6	*2.2	3.3	249	14
Husband-wife—head 45-64 years	7,706	86.5	4.5	9.0	337	46
Husband-wife—head 65 years and over	5,792	94.7	2.3	2.9	292	15
Other family group	4,228	90.4	*1.6	8.0	578	55
Other family group—head under 45 years	1,699	93.2	*1.0	*5.8	711	49
Other family group—head 45-64 years	1,553	85.5	*2.2	12.3	590	85
Other family group—head 65 years and over	975	93.3	*1.7	*5.0	*323	*22
All 3-person families	12,657	91.2	3.2	5.6	328	29
Husband-wife, child under 17 years	6,769	92.0	3.3	4.8	262	21
Husband-wife, child under 17 years—head under 45 years	5,183	95.1	*2.4	*2.4	278	14
Husband-wife, child under 17 years—head 45-64 years	1,556	81.9	*5.8	12.2	249	45
Husband-wife, child under 17 years—head 65 years and over	*29	*100.0	*	*	*	*
Husband-wife, no child under 17 years	3,630	88.5	4.3	7.2	343	40
Husband-wife, no child under 17 years—head under 45 years	365	90.7	*2.2	*7.0	*333	*31
Husband-wife, no child under 17 years—head 45-64 years	2,596	87.1	5.1	7.9	238	31
Husband-wife, no child under 17 years—head 65 years and over	669	92.5	*2.3	*5.0	1,050	77
Other family group	2,258	93.3	*1.1	*5.6	526	35
Other family group—head under 45 years	1,369	96.1	*0.6	*3.3	663	26
Other family group—head 45-64 years	666	88.7	*2.3	*9.0	436	49
Other family group—head 65 years and over	223	92.3	*	*7.7	*546	*42
All 4-person families	11,156	93.3	3.2	3.5	300	20
Husband-wife, child under 17 years	8,765	93.7	3.0	3.3	312	20
Husband-wife, child under 17 years—head under 45 years	7,024	96.0	2.4	*1.6	197	8
Husband-wife, child under 17 years—head 45-64 years	1,677	84.9	*5.3	9.8	429	65
Husband-wife, child under 17 years—head 65 years and over	*64	*82.5	*	*17.5	*478	*84
Husband-wife, no child under 17 years	1,203	89.9	*3.7	*6.5	360	36
Husband-wife, no child under 17 years—head under 45 years	114	*93.1	*6.9	*	*88	*6
Husband-wife, no child under 17 years—head 45-64 years	892	88.2	*3.0	*8.8	404	48
Husband-wife, no child under 17 years—head 65 years and over	196	95.8	*4.2	*	*93	*4
Other family group	1,188	93.4	*4.3	*2.3	*117	*8
Other family group—head under 45 years	726	95.5	*3.4	*1.1	*91	*4
Other family group—head 45-64 years	397	88.6	*6.8	*4.6	*138	*16
Other family group—head 65 years and over	*65	*100.0	*	*	*	*
All 5-person families or more	10,611	93.1	2.7	4.3	254	18
Husband-wife, child under 17 years	9,152	93.4	2.5	4.0	252	17
Husband-wife, child under 17 years—head under 45 years	6,274	95.4	*1.9	2.7	209	10
Husband-wife, child under 17 years—head 45-64 years	2,808	89.1	*3.9	7.0	294	32
Husband-wife, child under 17 years—head 65 years and over	*72	*87.9	*	*12.1	*205	*25
Husband-wife, no child under 17 years	485	85.2	*5.4	*9.5	*315	*47
Husband-wife, no child under 17 years—head under 45 years	*21	*100.0	*	*	*	*
Husband-wife, no child under 17 years—head 45-64 years	334	81.8	*7.4	*10.8	*341	*62
Husband-wife, no child under 17 years—head 65 years and over	129	*92.6	*	*6.5	*109	*7
Other family group	975	93.8	*2.7	*3.6	*201	*12
Other family group—head under 45 years	643	96.0	*2.5	*1.3	*89	*4
Other family group—head 45-64 years	260	85.6	*3.5	*10.4	*279	*40
Other family group—head 65 years and over	*72	*100.0	*	*	*	*

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, 1975

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

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.....	21,110	15.1	22.4	22.3	21.3	18.9	\$414	\$351
Male.....	8,468	20.7	27.5	21.8	16.5	13.5	336	266
Female.....	12,642	11.3	19.0	22.7	24.5	22.5	461	409
Living alone .....	16,618	14.9	20.4	21.1	22.5	21.0	445	379
Male.....	6,228	21.0	26.9	19.2	17.2	15.7	366	289
Female.....	10,390	11.2	16.5	22.3	25.7	24.2	488	433
Living with nonrelatives .....	4,492	15.8	29.8	26.9	16.6	10.8	295	248
Male.....	2,240	19.9	29.1	29.3	14.3	7.3	252	201
Female.....	2,252	11.8	30.5	24.6	18.8	14.3	334	294
All other family groups.....	8,648	17.5	12.2	12.4	18.5	39.4	686	567
Male.....	1,488	*6.4	13.2	*9.1	21.3	50.0	830	777
Female.....	7,160	19.7	12.1	13.0	18.0	37.3	653	524
2-person other family group.....	4,228	13.3	9.3	13.8	20.1	43.5	725	629
Male.....	902	*7.0	*12.1	*10.2	22.0	48.6	802	746
Female.....	3,326	15.0	8.6	14.7	19.6	42.2	703	598
3-person other family group.....	2,258	13.3	16.6	12.5	17.7	40.0	623	540
Male.....	356	*5.4	*12.7	*8.0	*26.1	47.8	779	736
Female.....	1,902	14.8	17.3	13.4	16.0	38.4	590	502
4-person other family group.....	1,188	29.4	*12.1	*9.7	15.1	33.7	658	464
Male.....	161	*7.9	*19.1	*7.9	*7.9	*57.3	*939	*865
Female.....	1,027	32.1	*11.2	*10.0	16.0	30.7	610	414
5-person other family group or more .....	975	33.3	*15.4	*8.8	17.2	25.4	689	460
Male.....	*69	*-	*21.9	*-	*-	*78.1	*1,509	*1,509
Female.....	906	35.0	*14.9	*9.2	18.0	22.7	626	407

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, 1975

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

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.....	21,110	15.8	23.2	22.6	21.0	17.3	\$384	\$323
Male.....	8,468	22.3	28.8	22.1	14.9	11.9	306	238
Female.....	12,642	11.4	19.3	23.0	25.2	21.0	430	381
Living alone .....	16,618	15.6	21.4	21.6	22.3	19.2	410	346
Male.....	6,228	22.6	28.6	19.7	15.5	13.5	329	254
Female.....	10,390	11.3	17.0	22.7	26.5	22.6	453	402
Living with nonrelatives .....	4,492	16.7	30.0	26.6	16.3	10.4	285	237
Male.....	2,240	21.4	29.5	28.7	13.2	7.2	243	191
Female.....	2,252	12.0	30.5	24.6	19.4	13.6	322	283
All other family groups.....	8,648	17.4	13.1	12.9	19.7	37.1	633	523
Male.....	1,488	*6.9	14.3	11.0	23.4	44.4	742	691
Female.....	7,160	19.5	12.8	13.2	18.9	35.6	608	489
2-person other family group.....	4,228	13.3	10.3	14.0	21.8	40.5	657	569
Male.....	902	*8.0	*14.1	*10.1	26.1	41.8	700	645
Female.....	3,326	14.7	9.3	15.0	20.7	40.2	644	549
3-person other family group.....	2,258	13.1	16.3	14.0	18.2	38.4	583	506
Male.....	356	*5.2	*12.1	*15.2	*24.8	43.1	701	667
Female.....	1,902	14.7	17.1	13.8	16.9	37.5	555	474
4-person other family group.....	1,188	28.9	*12.7	*9.5	16.6	32.2	636	452
Male.....	161	*7.9	*19.1	*7.9	*7.9	*57.3	*896	*826
Female.....	1,027	31.5	*12.1	*9.8	17.7	29.1	593	407
5-person other family group or more .....	975	33.3	18.1	*8.5	16.6	23.6	653	435
Male.....	*69	*	*21.9	*	*	*78.1	*1,497	*1,497
Female.....	906	34.8	17.7	*8.9	17.4	20.9	588	383

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, 1975

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

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.....	21,110	23.3	29.9	23.6	12.7	10.5	\$302	\$232
Male.....	8,468	30.6	32.6	19.9	8.0	8.9	256	178
Female.....	12,642	18.4	28.1	26.1	15.8	11.6	329	268
Living alone .....	16,618	23.1	28.9	23.6	13.2	11.1	318	244
Male.....	6,228	30.6	32.9	18.5	8.3	9.7	269	187
Female.....	10,390	18.6	26.5	26.7	16.2	12.0	343	280
Living with nonrelatives .....	4,492	24.2	33.6	23.5	10.6	8.2	243	185
Male.....	2,240	30.5	31.7	24.0	7.2	6.6	221	154
Female.....	2,252	17.8	35.6	23.0	14.0	9.7	262	215
All other family groups.....	8,648	20.5	16.7	19.2	18.9	24.7	501	398
Male.....	1,488	11.2	19.3	18.3	21.2	30.1	626	557
Female.....	7,160	22.3	16.2	19.4	18.5	23.6	472	367
2-person other family group.....	4,228	16.9	14.6	24.1	18.8	25.6	507	421
Male.....	902	*10.9	19.6	17.3	23.5	28.6	532	474
Female.....	3,326	18.5	13.3	25.8	17.6	24.8	500	408
3-person other family group.....	2,258	16.7	20.0	15.3	21.3	26.7	459	382
Male.....	356	*11.8	*16.8	*19.5	*22.6	*29.0	606	534
Female.....	1,902	17.6	20.6	14.5	21.1	26.3	426	351
4-person other family group.....	1,188	29.6	15.5	15.1	20.0	19.8	487	343
Male.....	161	*14.6	*25.0	*30.2	*7.3	*22.9	*697	*595
Female.....	1,027	31.5	*14.3	*13.2	21.6	19.4	454	311
5-person other family group or more .....	975	35.1	19.8	*11.4	*12.5	21.2	612	397
Male.....	*69	*	*17.9	*	*	*82.1	*2,084	*2,084
Female.....	906	37.1	19.9	*12.0	*13.2	17.9	480	303

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, 1975

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

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.....	17,320	20.4	20.9	19.2	17.2	22.3	\$533	\$425
All individuals.....	10,714	20.5	24.6	22.0	17.2	15.6	418	332
Living alone.....	8,242	20.3	22.1	21.1	18.7	17.8	463	369
Living with nonrelatives.....	2,473	21.2	32.8	25.3	12.2	8.5	264	208
All families.....	6,605	20.1	14.3	14.0	17.3	34.3	739	591
All 2-person families.....	3,859	14.1	11.2	14.0	18.1	42.6	875	752
Husband-wife.....	2,583	6.8	10.5	14.1	19.2	49.3	961	895
Other family group.....	1,275	28.0	12.8	13.8	15.8	29.7	663	478
All 3-person families.....	1,186	28.8	20.1	16.0	13.8	21.3	431	307
Husband-wife, child under 17 years.....	401	*27.1	*13.4	*25.7	*13.4	*20.4	*365	*266
Husband-wife, no child under 17 years.....	140	*18.2	*.	*8.0	*33.0	*40.9	*1,053	*862
Other family group.....	644	31.7	27.6	*11.7	*10.9	*18.1	*341	*233
All 4-person families.....	754	25.4	*18.3	*10.8	*18.2	27.3	542	404
Husband-wife, child under 17 years.....	365	*10.9	*19.2	*13.6	*16.6	*39.6	661	588
Husband-wife, no child under 17 years.....	*49	*.	*.	*20.0	*20.0	*60.0	*621	*621
Other family group.....	340	43.1	*19.9	*6.7	*19.5	*10.9	*340	*193
All 5-person families or more.....	808	32.2	*17.2	*13.9	*17.6	19.0	568	384
Husband-wife, child under 17 years.....	476	*16.8	*18.9	*15.0	*17.1	32.2	711	591
Husband-wife, no child under 17 years.....	*21	*.	*.	*.	*100.0	*.	*404	*404
Other family group.....	311	55.9	*15.3	*12.7	*15.7	*.	*173	*76
<u>\$5,000-\$9,999</u>								
Total, individuals and families.....	17,478	7.8	13.5	17.1	22.0	39.5	637	587
All individuals.....	5,064	9.2	20.5	23.6	26.3	20.4	377	342
Living alone.....	4,061	8.9	18.6	22.0	27.7	22.8	394	359
Living with nonrelatives.....	1,003	*10.2	28.4	29.9	20.8	*10.7	307	275
All families.....	12,415	7.1	10.3	14.2	20.1	48.4	754	700
All 2-person families.....	5,782	4.6	8.3	13.2	21.8	52.1	809	772
Husband-wife.....	4,666	3.7	8.0	12.6	20.8	55.0	847	816
Other family group.....	1,116	*8.6	*9.7	16.0	26.5	39.1	625	571
All 3-person families.....	2,810	*5.1	12.6	14.7	20.4	47.2	681	647
Husband-wife, child under 17 years.....	1,563	*3.9	11.9	13.8	22.0	48.3	669	642
Husband-wife, no child under 17 years.....	548	*.	*11.2	*15.9	*16.7	56.2	931	931
Other family group.....	698	*11.1	*15.2	*15.7	*20.0	38.0	500	445
All 4-person families.....	1,986	12.1	11.5	16.7	16.7	43.1	656	576
Husband-wife, child under 17 years.....	1,394	*7.2	11.5	17.9	18.2	45.3	644	598
Husband-wife, no child under 17 years.....	192	*13.5	*12.6	*15.3	*6.3	*52.3	*947	*819
Other family group.....	400	*29.5	*10.8	*12.9	*15.1	*31.7	*572	*401
All 5-person families or more.....	1,837	13.8	12.1	13.9	17.1	42.9	781	673
Husband-wife, child under 17 years.....	1,396	*8.8	12.4	15.3	16.7	46.9	748	683
Husband-wife, no child under 17 years.....	*108	*.	*9.6	*19.2	*9.6	*60.3	*1,168	*1,168
Other family group.....	332	*39.1	*11.9	*6.2	*21.0	*21.8	*794	*483

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, 1975—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		
			Percent distribution				Expense in dollars	
<u>\$10,000-\$14,999</u>								
Total, individuals and families.....	15,084	3.0	7.6	16.4	24.0	49.1	746	724
All individuals.....	2,475	6.0	19.4	25.2	29.1	20.3	408	384
Living alone.....	1,962	*6.6	19.8	22.4	29.5	21.7	436	407
Living with nonrelatives.....	513	*3.9	*18.0	35.7	27.3	*15.2	*310	*298
All families.....	12,609	2.4	5.2	14.6	23.0	54.9	812	793
All 2-person families.....	4,472	*2.5	6.2	14.9	25.6	50.8	764	745
Husband-wife.....	3,826	*2.0	6.5	15.4	27.6	48.5	744	730
Other family group.....	647	*5.8	*4.1	*11.4	*14.0	64.8	888	836
All 3-person families.....	2,930	*1.0	4.9	15.4	23.0	55.9	820	812
Husband-wife, child under 17 years.....	1,761	*.	*4.5	16.6	25.9	53.0	687	687
Husband-wife, no child under 17 years.....	802	*3.8	*5.0	*15.6	19.0	57.1	1,116	1,074
Other family group.....	367	*.	*6.7	*7.9	*16.5	68.9	922	922
All 4-person families.....	2,659	*3.3	*3.3	15.3	21.7	56.5	804	778
Husband-wife, child under 17 years.....	2,326	*3.6	*3.3	16.1	22.4	54.6	773	745
Husband-wife, no child under 17 years.....	157	*.	*.	*.	*14.6	*85.4	1,270	1,270
Other family group.....	176	*.	*6.0	*14.7	*16.4	*62.9	*912	*912
All 5-person families or more.....	2,548	*2.8	*5.8	12.0	19.1	60.2	913	887
Husband-wife, child under 17 years.....	2,353	*3.0	*5.0	12.4	19.6	60.0	896	869
Husband-wife, no child under 17 years.....	*71	*.	*14.3	*.	*14.3	*73.5	*1,644	*1,644
Other family group.....	125	*.	*21.5	*10.8	*10.8	*55.4	*791	*791
<u>\$15,000 or more</u>								
Total, individuals and families.....	22,614	2.0	4.4	11.1	19.8	62.8	904	886
All individuals.....	1,420	*8.1	19.2	19.4	21.8	31.3	518	476
Living alone.....	1,146	*8.4	18.2	19.1	20.4	33.7	538	493
Living with nonrelatives.....	274	*7.1	*23.8	*21.0	*28.6	*19.5	*424	*394
All families.....	21,194	1.6	3.3	10.5	19.6	65.1	930	916
All 2-person families.....	6,739	2.6	4.2	11.8	24.9	56.5	831	809
Husband-wife.....	6,175	2.7	3.8	11.6	24.8	57.1	848	825
Other family group.....	564	*1.7	*8.6	*13.9	*25.8	50.0	620	610
All 3-person families.....	4,705	*1.2	*2.7	11.2	16.8	68.0	975	963
Husband-wife, child under 17 years.....	2,712	*1.0	*2.3	14.0	16.6	66.1	850	841
Husband-wife, no child under 17 years.....	1,682	*1.9	*2.9	*6.9	16.3	72.0	1,180	1,158
Other family group.....	311	*.	*5.9	*8.0	*21.5	64.6	1,030	1,030
All 4-person families.....	5,016	*0.6	*2.4	10.7	17.7	68.6	911	905
Husband-wife, child under 17 years.....	4,204	*0.7	*2.4	12.2	19.0	65.7	853	847
Husband-wife, no child under 17 years.....	666	*.	*1.5	*1.5	*11.6	85.5	1,268	1,268
Other family group.....	146	*.	*8.6	*8.6	*.	*82.7	*1,030	*1,030
All 5-person families or more.....	4,733	*1.2	3.2	7.3	16.3	71.9	1,062	1,049
Husband-wife, child under 17 years.....	4,390	*1.3	3.5	7.8	16.2	71.2	1,055	1,041
Husband-wife, no child under 17 years.....	232	*.	*.	*.	*10.5	89.5	1,245	1,245
Other family group.....	111	*.	*.	*.	*35.0	*65.0	*956	*956

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, 1975

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

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 .....	17,320	20.7	21.5	19.1	17.1	21.5	\$509	\$404
All individuals.....	10,714	21.0	25.1	22.0	17.1	14.8	394	312
Living alone.....	8,242	20.8	22.7	21.1	18.8	16.6	434	344
Living with nonrelatives .....	2,473	21.6	33.1	25.0	11.6	8.7	260	204
All families .....	6,605	20.2	15.0	14.0	17.1	33.6	713	569
All 2-person families.....	3,859	14.3	12.0	14.2	18.0	41.4	838	718
Husband-wife .....	2,583	7.1	10.7	14.3	19.0	48.8	939	873
Other family group .....	1,275	27.9	14.6	14.0	16.1	27.5	591	426
All 3-person families.....	1,186	28.8	20.1	16.0	13.8	21.3	431	307
Husband-wife, child under 17 years .....	401	*27.1	*13.4	*25.7	*13.4	*20.4	*365	*266
Husband-wife, no child under 17 years .....	140	*18.2	*.	*8.0	*33.0	*40.9	*1,053	*862
Other family group .....	644	31.7	27.6	*11.7	*10.9	*18.1	*341	*233
All 4-person families.....	754	25.1	*18.1	*10.6	*17.9	28.2	546	409
Husband-wife, child under 17 years .....	365	*10.7	*18.8	*13.2	*16.2	41.2	667	596
Husband-wife, no child under 17 years .....	*49	*.	*.	*20.0	*20.0	*60.0	*602	*602
Other family group .....	340	43.1	*19.9	*6.7	*19.5	*10.9	*340	*193
All 5-person families or more .....	808	32.2	19.1	*13.4	*16.9	18.3	535	363
Husband-wife, child under 17 years .....	476	*16.4	*20.5	*14.7	*16.7	31.4	675	564
Husband-wife, no child under 17 years .....	*21	*.	*.	*.	*100.0	*.	*404	*404
Other family group .....	311	55.6	*17.7	*11.9	*14.8	*.	*168	*75
<u>\$5,000-\$9,999</u>								
Total, individuals and families .....	17,478	8.0	14.1	17.1	22.4	38.4	621	571
All individuals.....	5,064	9.6	21.8	23.9	26.2	18.4	345	312
Living alone.....	4,061	9.5	20.4	22.4	27.0	20.8	356	322
Living with nonrelatives .....	1,003	*10.1	27.9	30.2	22.9	*8.9	301	271
All families .....	12,415	7.2	10.5	14.0	20.6	47.6	743	689
All 2-person families.....	5,782	4.8	8.3	13.4	21.9	51.6	796	758
Husband-wife .....	4,666	4.0	7.8	13.0	20.6	54.6	839	806
Other family group .....	1,116	*8.5	*10.5	15.0	27.9	38.0	585	534
All 3-person families.....	2,810	5.4	12.7	14.3	21.4	46.3	685	649
Husband-wife, child under 17 years .....	1,563	*3.8	12.3	13.4	22.9	47.7	638	614
Husband-wife, no child under 17 years .....	548	*2.4	*10.8	*15.3	*17.7	54.1	1,066	1,043
Other family group .....	698	*11.0	*15.0	*15.5	21.0	37.5	474	422
All 4-person families.....	1,986	12.0	12.3	16.0	18.0	41.7	637	560
Husband-wife, child under 17 years .....	1,394	*7.2	12.2	17.1	18.9	44.6	629	584
Husband-wife, no child under 17 years .....	192	*13.5	*12.6	*15.3	*6.3	*52.3	*927	*802
Other family group .....	400	*28.1	*12.7	*12.3	*19.5	*27.4	*537	*386
All 5-person families or more .....	1,837	13.8	12.7	13.8	17.6	42.2	762	657
Husband-wife, child under 17 years .....	1,396	*8.8	12.4	15.3	17.4	46.2	738	674
Husband-wife, no child under 17 years .....	*108	*.	*9.6	*19.2	*9.6	*60.3	*1,058	*1,058
Other family group .....	332	*38.0	*14.4	*6.0	*20.4	*21.2	*758	*470



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, 1975-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		
			Percent distribution				Expense in dollars	
<u>\$10,000-\$14,999</u>								
Total, individuals and families .....	15,084	3.4	7.8	16.6	24.3	47.9	726	701
All individuals.....	2,475	7.7	20.8	25.8	28.3	17.5	365	337
Living alone.....	1,962	7.7	21.5	23.2	29.5	18.1	379	350
Living with nonrelatives .....	513	*7.7	*18.0	35.7	*23.4	*15.2	*311	*287
All families .....	12,609	2.5	5.2	14.7	23.5	54.1	795	776
All 2-person families.....	4,472	*2.5	6.1	15.7	26.7	49.0	735	717
Husband-wife.....	3,826	*1.9	6.4	15.9	28.1	47.6	734	720
Other family group .....	647	*5.8	*4.1	*14.2	*17.9	58.1	740	697
All 3-person families.....	2,930	*1.2	4.7	14.7	23.4	55.9	811	801
Husband-wife, child under 17 years .....	1,761	*0.5	*3.9	16.3	26.3	53.0	689	685
Husband-wife, no child under 17 years .....	802	*3.7	*6.0	*13.8	18.4	58.1	1,104	1,063
Other family group .....	367	*	*6.6	*7.7	*18.6	67.2	852	852
All 4-person families.....	2,659	*3.2	*3.3	15.2	21.9	56.4	795	769
Husband-wife, child under 17 years .....	2,326	*3.6	*3.3	16.0	22.6	54.6	765	738
Husband-wife, no child under 17 years .....	157	*	*	*	*14.6	*85.4	*1,212	*1,212
Other family group .....	176	*	*6.0	*14.7	*16.4	*62.9	*907	*907
All 5-person families or more .....	2,548	*3.2	6.2	12.0	19.0	59.6	903	874
Husband-wife, child under 17 years .....	2,353	*3.4	*5.4	12.4	19.4	59.3	886	856
Husband-wife, no child under 17 years .....	*71	*	*14.3	*	*14.3	*73.5	*1,639	*1,639
Other family group .....	125	*	*21.5	*10.8	*10.8	*55.4	*772	*772
<u>\$15,000 or more</u>								
Total, individuals and families .....	22,614	2.2	4.7	11.5	20.3	61.3	866	847
All individuals.....	1,420	10.3	20.0	22.1	20.1	27.5	468	420
Living alone.....	1,146	*10.4	18.6	23.2	18.5	29.3	484	433
Living with nonrelatives .....	274	*10.1	*26.3	*16.6	*27.6	*18.9	*396	*356
All families .....	21,194	1.6	3.5	10.7	20.4	63.8	893	879
All 2-person families.....	6,739	2.8	4.9	12.0	26.0	54.3	777	755
Husband-wife.....	6,175	2.9	4.5	11.8	25.8	55.0	795	772
Other family group .....	564	*1.6	*10.1	*13.6	28.9	45.5	560	549
All 3-person families.....	4,705	*1.2	2.9	11.5	18.2	66.2	930	919
Husband-wife, child under 17 years .....	2,712	*1.0	*2.6	13.6	17.8	65.0	825	817
Husband-wife, no child under 17 years .....	1,682	*1.9	*2.9	*7.4	17.7	70.0	1,115	1,094
Other family group .....	311	*	*5.7	*13.5	*23.8	56.6	919	919
All 4-person families.....	5,016	*0.6	*2.4	11.0	17.9	68.2	891	886
Husband-wife, child under 17 years .....	4,204	*0.7	*2.3	12.5	19.3	65.2	834	828
Husband-wife, no child under 17 years .....	666	*	*1.4	*1.4	*11.4	85.7	1,250	1,250
Other family group .....	146	*	*8.6	*8.6	*	*82.7	*987	*987
All 5-person families or more .....	4,733	*1.2	3.2	7.6	16.3	71.7	1,039	1,027
Husband-wife, child under 17 years .....	4,390	*1.3	3.4	8.1	16.3	70.9	1,032	1,019
Husband-wife, no child under 17 years .....	232	*	*	*	*10.5	*89.5	1,212	1,212
Other family group .....	111	*	*	*	*35.0	*65.0	*937	*937

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, 1975

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

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 .....	17,320	26.5	27.0	19.7	12.9	13.9	\$420	\$309
All individuals.....	10,714	28.1	30.9	21.0	11.2	8.8	322	232
Living alone.....	8,242	28.1	29.9	20.5	12.2	9.3	347	250
Living with nonrelatives .....	2,473	27.8	34.4	22.7	7.9	7.1	238	172
All families .....	6,605	23.6	20.0	17.3	16.1	23.2	586	448
All 2-person families.....	3,859	18.7	17.9	18.6	17.2	27.6	690	561
Husband-wife.....	2,583	11.7	17.4	18.5	20.2	32.1	750	662
Other family group .....	1,275	32.6	18.9	18.7	11.2	18.7	534	360
All 3-person families.....	1,186	30.5	25.7	15.5	*11.9	16.4	342	238
Husband-wife, child under 17 years .....	401	*25.2	*24.2	*22.5	*16.3	*12.1	*256	*193
Husband-wife, no child under 17 years .....	140	*24.0	*14.6	*7.3	*7.3	*45.8	*800	*608
Other family group .....	644	35.0	28.8	*12.7	*10.1	*13.5	*299	*195
All 4-person families.....	754	26.9	18.9	*16.5	*16.3	21.4	454	332
Husband-wife, child under 17 years .....	365	*10.7	*21.3	*15.8	*16.2	*36.0	*565	*505
Husband-wife, no child under 17 years .....	*49	*16.7	*	*33.3	*16.7	*33.3	*557	*464
Other family group .....	340	44.5	*19.3	*14.2	*16.4	*5.1	*251	*139
All 5-person families or more .....	808	35.0	22.8	*13.9	*16.0	*12.5	451	294
Husband-wife, child under 17 years .....	476	*19.3	*27.4	*17.9	*15.8	*19.6	541	437
Husband-wife, no child under 17 years .....	*21	*33.3	*	*	*33.3	*33.3	*582	*388
Other family group .....	311	58.4	*17.7	*9.1	*14.8	*	*167	*69
<u>\$5,000-\$9,999</u>								
Total, individuals and families .....	17,478	12.7	20.2	21.8	20.1	25.2	487	425
All individuals.....	5,064	18.0	30.8	24.9	15.1	11.3	262	215
Living alone.....	4,061	18.3	29.7	25.3	14.7	12.1	262	214
Living with nonrelatives .....	1,003	16.5	35.4	23.1	17.0	*7.9	262	219
All families .....	12,415	10.4	15.4	20.5	22.3	31.5	579	518
All 2-person families.....	5,782	8.9	14.5	21.5	23.2	31.9	591	539
Husband-wife.....	4,666	7.4	15.0	20.0	23.5	34.0	622	576
Other family group .....	1,116	15.8	*12.0	28.3	21.8	22.1	438	369
All 3-person families.....	2,810	8.4	17.4	18.8	24.4	31.2	549	503
Husband-wife, child under 17 years .....	1,563	*5.5	16.0	24.2	21.5	32.8	485	458
Husband-wife, no child under 17 years .....	548	*6.8	*15.2	*12.0	28.2	37.5	917	855
Other family group .....	698	*15.9	22.4	*11.7	27.6	22.2	386	324
All 4-person families.....	1,986	12.8	16.0	21.1	22.1	28.0	503	439
Husband-wife, child under 17 years .....	1,394	*8.1	16.9	22.4	22.3	30.4	492	452
Husband-wife, no child under 17 years .....	192	*12.7	*17.8	*20.3	*12.7	*36.4	*788	*638
Other family group .....	400	*29.3	*12.1	*16.6	*25.4	*16.6	*419	*296
All 5-person families or more .....	1,837	16.2	14.5	19.2	15.8	34.3	667	559
Husband-wife, child under 17 years .....	1,396	11.0	14.4	20.4	18.1	36.1	637	566
Husband-wife, no child under 17 years .....	*108	*8.8	*8.8	*26.3	*	*55.0	*690	*630
Other family group .....	332	*39.7	*16.7	*12.1	*10.9	*20.6	*840	*507

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, 1975—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		
			Percent distribution				Expense in dollars	
<u>\$10,000-\$14,999</u>								
Total, individuals and families .....	15,084	6.6	13.3	25.3	23.0	31.8	550	514
All individuals.....	2,475	16.6	27.5	31.6	12.8	11.5	272	227
Living alone.....	1,962	15.3	28.3	30.6	13.9	11.9	281	238
Living with nonrelatives .....	513	*21.6	24.9	35.1	*8.9	*9.7	*233	*183
All families .....	12,609	4.5	10.4	24.0	25.1	36.0	599	572
All 2-person families.....	4,472	5.2	13.1	28.6	25.2	27.9	527	500
Husband-wife .....	3,826	4.9	13.5	28.8	26.1	26.8	532	506
Other family group .....	647	*6.9	*10.7	27.7	19.7	34.9	496	462
All 3-person families.....	2,930	*3.9	8.2	25.3	25.3	37.2	608	585
Husband-wife, child under 17 years .....	1,761	*2.0	8.0	28.7	27.0	34.1	509	499
Husband-wife, no child under 17 years .....	802	*9.1	*7.1	23.1	21.3	39.2	896	814
Other family group .....	367	*2.4	*11.1	*12.5	*24.9	48.8	572	556
All 4-person families.....	2,659	*3.8	9.1	21.7	24.1	41.3	616	593
Husband-wife, child under 17 years .....	2,326	*3.9	8.8	23.5	24.5	39.4	591	568
Husband-wife, no child under 17 years .....	157	*6.8	*	*	*21.4	*71.8	*965	*899
Other family group .....	176	*	*21.1	*11.4	*19.5	*47.2	*754	*754
All 5-person families or more .....	2,548	*4.8	9.0	15.9	25.9	44.3	713	679
Husband-wife, child under 17 years .....	2,353	*5.2	7.8	15.9	26.9	44.1	708	670
Husband-wife, no child under 17 years .....	*71	*	*12.5	*	*37.5	*50.0	*1,281	*1,281
Other family group .....	125	*	*30.2	*25.0	*	*44.8	*485	*485
<u>\$15,000 or more</u>								
Total, individuals and families .....	22,614	3.6	7.7	19.6	26.6	42.6	651	628
All individuals.....	1,420	14.4	24.2	29.0	16.7	15.7	364	312
Living alone.....	1,146	14.0	22.6	30.9	15.7	16.8	388	333
Living with nonrelatives .....	274	*16.1	*31.7	*20.5	*21.0	*10.7	*256	*215
All families .....	21,194	2.8	6.4	18.9	27.4	44.6	670	651
All 2-person families.....	6,739	4.0	9.3	22.7	31.8	32.3	555	533
Husband-wife .....	6,175	4.0	8.8	22.6	31.6	33.0	567	544
Other family group .....	564	*3.1	*14.5	*23.0	34.5	24.6	413	400
All 3-person families.....	4,705	*2.5	5.7	19.2	26.0	46.6	702	684
Husband-wife, child under 17 years .....	2,712	*1.9	5.6	22.7	24.8	45.1	604	592
Husband-wife, no child under 17 years .....	1,682	*3.6	*5.3	12.7	27.6	50.7	866	834
Other family group .....	311	*2.8	*8.3	*21.7	*27.6	*39.8	750	729
All 4-person families.....	5,016	*2.0	4.3	18.3	28.1	47.2	666	652
Husband-wife, child under 17 years .....	4,204	*1.8	4.5	20.3	29.4	44.0	625	614
Husband-wife, no child under 17 years .....	666	*4.1	*1.3	*3.9	22.2	68.5	925	887
Other family group .....	146	*	*17.3	*29.6	*17.3	*35.8	*670	*670
All 5-person families or more .....	4,733	*2.0	5.1	13.0	20.9	59.0	821	805
Husband-wife, child under 17 years .....	4,390	*1.9	5.2	13.7	20.1	59.2	820	805
Husband-wife, no child under 17 years .....	232	*	*4.3	*4.3	*37.0	*54.3	*840	*840
Other family group .....	111	*11.7	*	*	*23.3	*65.0	*824	*728

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, 1975

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

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<sup>1</sup></u>			Percent distribution				Expense in dollars	
Total, individuals and families .....	69,870	6.7	10.7	15.6	20.8	46.2	\$743	\$693
All individuals.....	18,859	13.5	22.5	22.5	21.9	19.6	424	367
Living alone.....	14,682	13.1	20.3	21.2	23.3	22.0	460	400
Living with nonrelatives .....	4,177	14.8	30.0	27.3	16.9	11.0	293	249
All families .....	51,012	4.0	6.1	12.8	20.3	56.9	858	824
All 2-person families.....	20,956	4.3	6.3	13.2	22.9	53.2	831	795
Husband-wife.....	17,553	3.3	5.9	13.1	23.5	54.3	844	816
Other family group .....	3,403	10.0	8.8	14.2	19.4	47.6	758	682
All 3-person families.....	11,175	3.2	6.3	13.1	19.2	58.2	848	820
Husband-wife, child under 17 years .....	6,162	2.4	5.2	15.0	20.5	56.9	740	722
Husband-wife, no child under 17 years .....	3,348	*2.1	*4.2	9.9	16.7	67.0	1,150	1,125
Other family group .....	1,665	*8.2	15.0	12.1	18.9	45.9	662	608
All 4-person families.....	9,947	3.3	5.1	13.6	18.4	59.6	832	804
Husband-wife, child under 17 years .....	8,114	2.1	4.5	14.3	20.0	59.1	801	785
Husband-wife, no child under 17 years .....	1,074	*2.1	*3.0	*5.6	*8.8	80.5	1,218	1,192
Other family group .....	759	*20.5	*15.4	*16.0	*12.1	35.9	619	491
All 5-person families or more .....	8,934	4.9	6.1	10.2	17.5	61.4	971	923
Husband-wife, child under 17 years .....	8,003	3.6	5.7	10.5	17.8	62.4	964	929
Husband-wife, no child under 17 years .....	393	*	*5.0	*5.0	*13.1	77.0	1,223	1,223
Other family group .....	538	*29.5	*13.9	*7.8	*16.2	*32.6	833	587
<u>White, less than \$10,000</u>								
Total, individuals and families .....	29,652	11.7	17.3	18.7	19.9	32.3	610	538
All individuals.....	13,998	15.1	23.4	22.9	20.6	17.9	415	352
Living alone.....	10,768	14.6	20.8	21.6	22.4	20.5	457	390
Living with nonrelatives .....	3,231	16.8	31.9	27.0	15.0	9.4	273	227
All families .....	15,654	8.3	11.3	14.6	19.2	46.6	788	722
All 2-person families.....	8,407	6.4	9.3	13.4	20.4	50.6	865	809
Husband-wife.....	6,611	4.0	8.6	12.7	20.8	53.9	906	870
Other family group .....	1,795	15.6	11.8	15.6	19.1	37.8	686	579
All 3-person families.....	3,245	8.2	14.2	16.0	19.5	42.1	642	590
Husband-wife, child under 17 years .....	1,736	*6.6	12.0	16.4	21.2	43.7	612	571
Husband-wife, no child under 17 years .....	616	*3.6	*8.2	*15.8	*21.2	51.0	971	934
Other family group .....	892	*13.7	21.9	*15.2	*15.5	33.6	465	401
All 4-person families.....	2,104	10.1	14.2	17.3	15.6	42.7	657	591
Husband-wife, child under 17 years .....	1,467	*4.2	13.1	17.2	17.4	48.2	679	652
Husband-wife, no child under 17 years .....	187	*12.1	*11.3	*19.4	*	*58.1	*949	*842
Other family group .....	450	*29.5	*19.4	*17.1	*15.6	*18.4	*410	*288
All 5-person families or more .....	1,898	16.0	12.4	15.2	16.5	39.9	814	684
Husband-wife, child under 17 years .....	1,473	10.7	11.2	16.8	16.6	44.6	802	717
Husband-wife, no child under 17 years .....	93	*	*9.7	*9.7	*19.4	*61.1	*1,205	*1,205
Other family group .....	332	*45.1	*18.3	*8.9	*15.3	*12.3	*686	*376

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

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, 1975—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, \$10,000 or more</u>			Percent distribution				Expense in dollars	
Total, individuals and families.....	35,087	2.2	5.4	13.3	21.8	57.4	836	818
All individuals.....	3,553	5.8	19.5	22.7	27.3	24.7	451	424
Living alone.....	2,830	6.3	19.8	20.5	26.8	26.6	474	444
Living with nonrelatives.....	724	*3.7	*18.2	31.7	29.1	*17.2	357	344
All families.....	31,533	1.7	3.7	12.1	21.1	61.4	881	865
All 2-person families.....	10,692	2.5	4.3	13.3	25.1	54.7	803	783
Husband-wife.....	9,596	2.4	4.3	13.3	25.8	54.2	808	788
Other family group.....	1,096	*3.4	*5.0	13.9	18.6	59.1	753	728
All 3-person families.....	7,106	*1.0	3.3	12.4	19.3	63.9	913	904
Husband-wife, child under 17 years.....	4,152	*0.6	*2.9	14.9	20.2	61.4	780	775
Husband-wife, no child under 17 years.....	2,332	*2.0	*3.8	9.1	17.3	67.8	1,169	1,145
Other family group.....	622	*.	*4.6	*6.8	*20.7	67.7	941	941
All 4-person families.....	7,206	*1.3	2.8	12.7	19.3	63.9	858	847
Husband-wife, child under 17 years.....	6,191	*1.5	2.7	13.9	20.7	61.2	813	800
Husband-wife, no child under 17 years.....	770	*.	*1.3	*1.3	*10.5	86.9	1,264	1,264
Other family group.....	245	*.	*8.8	*15.1	*6.3	69.8	*897	*897
All 5-person families or more.....	6,529	*1.6	3.9	8.8	17.9	67.8	1,010	994
Husband-wife, child under 17 years.....	6,125	*1.7	4.0	9.2	18.0	67.1	999	982
Husband-wife, no child under 17 years.....	248	*.	*3.7	*.	*12.2	84.0	1,265	1,265
Other family group.....	157	*.	*.	*8.0	*23.9	*68.2	*1,045	*1,045
<u>All other, all incomes<sup>1</sup></u>								
Total, individuals and families.....	8,576	22.1	15.3	14.4	17.1	31.2	597	465
All individuals.....	2,251	29.5	22.0	20.5	15.6	12.5	302	213
Living alone.....	1,936	29.0	21.2	20.4	16.1	13.2	297	211
Living with nonrelatives.....	315	*32.4	*27.1	*21.0	*11.9	*7.1	*340	*230
All families.....	6,325	19.2	12.6	11.9	17.7	38.6	700	565
All 2-person families.....	1,957	17.9	13.7	12.6	21.0	34.8	640	526
Husband-wife.....	1,132	*11.1	15.6	*13.0	19.4	40.8	690	613
Other family group.....	824	26.4	*11.2	*12.2	23.0	27.0	562	414
All 3-person families.....	1,482	17.4	14.8	15.1	15.5	37.2	674	557
Husband-wife, child under 17 years.....	607	*9.6	*10.8	*15.1	*20.7	43.8	768	694
Husband-wife, no child under 17 years.....	282	*9.1	*8.1	*17.7	*7.5	*57.5	833	757
Other family group.....	593	28.1	*21.2	*14.0	*14.2	*22.6	477	343
All 4-person families.....	1,209	24.0	*6.6	*8.0	19.9	41.6	787	599
Husband-wife, child under 17 years.....	651	*15.9	*7.4	*12.9	*17.3	46.6	773	650
Husband-wife, no child under 17 years.....	129	*.	*.	*8.5	*35.4	*56.1	*964	*964
Other family group.....	429	43.2	*7.0	*.	*19.7	*29.8	*742	*421
All 5-person families or more.....	1,677	18.8	14.3	11.3	13.2	42.4	738	599
Husband-wife, child under 17 years.....	1,149	*11.3	*13.7	*11.6	*11.4	52.0	773	686
Husband-wife, no child under 17 years.....	*91	*.	*.	*23.3	*.	*76.7	*1,524	*1,524
Other family group.....	437	37.6	*17.0	*9.6	*18.6	*17.0	*503	*314

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

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, 1975-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 \$10,000</u>			Percent distribution				Expense in dollars	
Total, individuals and families .....	5,146	29.0	16.9	14.6	17.6	21.9	427	303
All individuals.....	1,780	31.1	22.3	19.7	16.1	11.0	277	191
Living alone.....	1,535	30.0	22.0	19.6	16.7	11.6	263	184
Living with nonrelatives .....	245	*40.4	*24.7	*20.5	*10.3	*4.8	*411	*248
All families .....	3,366	27.7	13.8	11.6	18.6	28.3	509	368
All 2-person families.....	1,233	22.5	*11.0	14.7	19.5	32.4	555	430
Husband-wife .....	638	*14.2	*11.9	*17.4	*13.7	42.8	608	522
Other family group .....	595	30.4	*10.4	*12.1	24.9	*22.2	494	344
All 3-person families.....	750	29.3	*17.5	*11.0	*13.8	28.2	504	356
Husband-wife, child under 17 years .....	228	*23.3	*13.5	*14.1	*13.5	*35.6	*693	*531
Husband-wife, no child under 17 years .....	*72	*-	*19.0	*-	*-	*81.0	*737	*737
Other family group .....	450	35.8	*19.5	*10.9	*15.7	*17.8	*348	*223
All 4-person families.....	636	34.2	*10.9	*7.6	*21.8	25.4	496	326
Husband-wife, child under 17 years .....	291	*26.0	*13.5	*16.1	*19.7	*25.1	*452	*334
Husband-wife, no child under 17 years .....	*54	*-	*-	*-	*63.6	*31.8	*378	*378
Other family group .....	291	*45.2	*9.6	*-	*19.6	*25.2	*575	*315
All 5-person families or more .....	747	29.2	*17.4	*10.4	*19.2	24.0	440	311
Husband-wife, child under 17 years .....	399	*11.3	*25.4	*8.6	*17.6	*37.1	*473	*422
Husband-wife, no child under 17 years .....	*36	*-	*-	*100.0	*-	*-	*184	*184
Other family group .....	311	49.6	*9.3	*9.7	*21.6	*10.2	*387	*197
<u>All other, \$10,000 or more</u>								
Total, individuals and families .....	2,612	6.1	10.5	13.2	17.7	52.5	889	835
All individuals.....	342	*17.3	*17.6	*27.1	*17.3	*20.8	*420	*348
Living alone.....	278	*17.7	*13.2	*28.2	*17.7	*23.2	*479	*394
Living with nonrelatives .....	*64	*15.6	*34.4	*21.9	*15.6	*12.5	*223	*189
All families .....	2,270	*4.0	9.2	10.7	17.8	58.3	963	923
All 2-person families.....	519	*4.0	*18.5	*6.8	26.6	44.2	818	785
Husband-wife .....	405	*2.1	*19.8	*8.8	*27.4	41.8	792	775
Other family group .....	*115	*10.0	*14.0	*-	*24.0	*52.0	*899	*818
All 3-person families.....	529	*2.8	*7.1	*18.1	*16.9	55.1	952	928
Husband-wife, child under 17 years .....	320	*-	*7.3	*17.6	*22.4	*52.7	862	862
Husband-wife, no child under 17 years .....	152	*9.9	*-	*18.8	*13.9	*57.4	*938	*891
Other family group .....	*56	*-	*22.4	*18.4	*-	*59.2	*1,262	*1,262
All 4-person families.....	469	*6.3	*2.0	*8.3	*17.2	66.2	1,033	1,015
Husband-wife, child under 17 years .....	339	*8.6	*2.7	*11.3	*14.0	63.4	1,013	926
Husband-wife, no child under 17 years .....	*53	*-	*-	*-	*28.3	*73.6	*1,310	*1,310
Other family group .....	*77	*-	*-	*-	*26.3	*76.3	*1,227	*1,227
All 5-person families or more .....	753	*3.5	*7.2	*10.4	*10.0	68.7	1,021	933
Husband-wife, child under 17 years .....	618	*4.0	*4.6	*12.1	*9.7	69.6	1,015	974
Husband-wife, no child under 17 years .....	*55	*-	*-	*-	*-	*100.0	*1,931	*1,931
Other family group .....	*79	*-	*38.9	*-	*19.4	*38.9	*467	*467

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, 1975

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

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<sup>1</sup></u>			Percent distribution				Expense in dollars	
Total, individuals and families.....	69,870	7.0	11.1	15.8	21.1	45.0	\$716	\$666
All individuals.....	18,859	14.2	23.3	22.8	21.7	18.0	393	337
Living alone.....	14,682	13.8	21.4	21.7	23.1	20.1	423	365
Living with nonrelatives.....	4,177	15.5	30.2	26.8	16.9	10.7	283	239
All families.....	51,012	4.1	6.3	13.0	20.9	55.8	832	798
All 2-person families.....	20,956	4.5	6.7	13.6	23.6	51.7	797	761
Husband-wife.....	17,553	3.4	6.1	13.5	23.9	53.0	816	788
Other family group.....	3,403	10.1	9.8	14.5	21.6	44.1	684	615
All 3-person families.....	11,175	3.4	6.4	13.2	20.1	56.9	825	797
Husband-wife, child under 17 years.....	6,162	2.6	5.3	14.6	21.4	56.2	722	704
Husband-wife, no child under 17 years.....	3,348	*2.5	4.5	10.1	17.8	65.2	1,134	1,106
Other family group.....	1,665	*8.0	14.7	14.0	19.6	43.8	610	561
All 4-person families.....	9,947	3.3	5.1	13.6	18.7	59.3	816	790
Husband-wife, child under 17 years.....	8,114	2.1	4.6	14.2	20.3	58.9	788	771
Husband-wife, no child under 17 years.....	1,074	*2.1	*2.9	*6.6	*8.7	79.7	1,186	1,163
Other family group.....	759	*20.2	*15.2	*15.8	*13.3	35.4	607	483
All 5-person families or more.....	8,934	5.1	6.3	10.3	17.3	61.1	953	905
Husband-wife, child under 17 years.....	8,003	3.7	5.7	10.7	17.6	62.2	948	913
Husband-wife, no child under 17 years.....	393	*	*5.0	*5.0	*13.1	77.0	1,175	1,175
Other family group.....	538	30.9	*15.6	*7.7	*15.8	30.1	801	554
<u>White, less than \$10,000</u>								
Total, individuals and families.....	29,652	12.0	17.8	18.7	20.1	31.4	590	519
All individuals.....	13,998	15.6	24.3	22.9	20.6	16.6	387	327
Living alone.....	10,768	15.1	22.0	21.8	22.3	18.9	422	359
Living with nonrelatives.....	3,231	17.1	32.0	26.6	15.3	8.9	269	223
All families.....	15,654	8.6	11.4	14.6	19.5	46.0	774	708
All 2-person families.....	8,407	6.7	9.5	13.6	20.5	49.8	844	787
Husband-wife.....	6,611	4.3	8.5	13.1	20.6	53.4	893	855
Other family group.....	1,795	15.7	13.0	15.2	20.1	35.9	630	531
All 3-person families.....	3,245	8.3	14.2	15.6	20.4	41.4	647	593
Husband-wife, child under 17 years.....	1,736	*6.5	12.4	16.0	21.9	43.2	586	548
Husband-wife, no child under 17 years.....	616	*5.6	*8.0	*15.3	*22.2	49.0	1,095	1,034
Other family group.....	892	*13.6	21.7	*15.0	16.3	33.3	444	384
All 4-person families.....	2,104	10.0	14.6	16.7	16.4	42.3	645	580
Husband-wife, child under 17 years.....	1,467	*4.1	13.6	16.4	18.0	47.9	667	640
Husband-wife, no child under 17 years.....	187	*12.1	*11.3	*19.4	*	*58.1	*925	*821
Other family group.....	450	*28.9	*18.9	*16.8	*17.4	*18.0	*410	*291
All 5-person families or more.....	1,898	16.4	12.4	15.1	16.5	39.7	799	668
Husband-wife, child under 17 years.....	1,473	10.7	11.2	16.8	16.6	44.6	793	709
Husband-wife, no child under 17 years.....	*93	*	*9.7	*9.7	*19.4	*61.1	*1,094	*1,094
Other family group.....	332	46.7	*17.8	*8.7	*14.9	*12.0	*686	*365

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

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, 1975—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		
			Percent distribution				Expense in dollars	
<u>White, \$10,000 or more</u>								
Total, individuals and families.....	35,087	2.4	5.7	13.6	22.2	56.1	806	786
All individuals.....	3,553	7.6	20.5	24.2	26.0	21.7	406	375
Living alone.....	2,830	7.9	20.8	22.8	25.7	22.8	421	387
Living with nonrelatives.....	724	*6.1	19.4	30.1	27.6	*17.0	347	326
All families.....	31,533	1.8	3.9	12.3	21.8	60.2	851	836
All 2-person families.....	10,692	2.6	4.8	13.8	26.3	52.5	757	738
Husband-wife.....	9,596	2.5	4.7	13.6	26.6	52.5	771	751
Other family group.....	1,096	*3.4	*5.8	15.5	22.6	52.7	632	611
All 3-person families.....	7,106	*1.1	3.4	12.4	20.4	62.7	883	873
Husband-wife, child under 17 years.....	4,152	*0.8	*2.9	14.6	21.2	60.6	766	759
Husband-wife, no child under 17 years.....	2,332	*2.0	*4.1	9.0	18.1	66.8	1,123	1,101
Other family group.....	622	*.	*4.5	*9.6	23.2	62.7	844	844
All 4-person families.....	7,206	*1.3	2.8	12.8	19.5	63.6	845	835
Husband-wife, child under 17 years.....	6,191	*1.5	2.7	14.0	20.9	60.9	800	789
Husband-wife, no child under 17 years.....	770	*.	*1.3	*1.3	*10.3	87.0	1,248	1,248
Other family group.....	245	*.	*8.8	*15.1	*6.3	*69.8	*875	*875
All 5-person families or more.....	6,529	*1.7	4.0	9.0	17.7	67.5	992	975
Husband-wife, child under 17 years.....	6,125	*1.9	4.1	9.4	17.8	66.8	981	963
Husband-wife, no child under 17 years.....	248	*.	*3.7	*.	*12.2	84.0	1,235	1,235
Other family group.....	157	*.	*.	*8.0	*23.9	*68.2	*1,019	*1,019
<u>All other, all incomes<sup>1</sup></u>								
Total, individuals and families.....	8,576	22.4	15.8	14.5	17.2	30.1	572	444
All individuals.....	2,251	30.5	21.9	20.9	15.1	11.6	284	197
Living alone.....	1,936	29.8	21.3	20.4	16.2	12.2	278	195
Living with nonrelatives.....	315	*35.5	*25.9	*24.5	*6.8	*6.8	*330	*213
All families.....	6,325	19.1	13.4	11.9	18.0	37.6	672	544
All 2-person families.....	1,957	17.9	14.3	12.5	21.0	34.3	615	505
Husband-wife.....	1,132	*11.1	15.6	*13.0	19.4	40.8	677	602
Other family group.....	824	26.4	*12.5	*12.2	23.0	25.9	517	381
All 3-person families.....	1,482	17.4	14.8	15.1	15.5	37.2	657	543
Husband-wife, child under 17 years.....	607	*9.6	*10.8	*15.1	*20.7	43.8	759	687
Husband-wife, no child under 17 years.....	282	*9.1	*8.1	*17.7	*7.5	*57.5	*768	*698
Other family group.....	593	28.1	*21.2	*14.0	*14.2	*22.6	*477	*343
All 4-person families.....	1,209	23.8	*7.3	*7.9	20.5	40.5	750	572
Husband-wife, child under 17 years.....	651	*15.9	*7.4	*12.9	*17.3	46.6	743	624
Husband-wife, no child under 17 years.....	129	*.	*.	*8.5	*35.4	*56.1	*905	*905
Other family group.....	429	42.2	*9.0	*.	*21.7	*27.0	*701	*405
All 5-person families or more.....	1,677	18.4	16.0	11.1	14.3	40.2	704	575
Husband-wife, child under 17 years.....	1,149	*11.2	*14.7	*11.5	*13.4	49.6	741	660
Husband-wife, no child under 17 years.....	91	*.	*.	*23.3	*.	*76.7	*1,524	*1,524
Other family group.....	437	35.9	*20.6	*9.2	*17.8	*16.3	*470	*301

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



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, 1975—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 \$10,000</u>		Percent distribution					Expense in dollars	
Total, individuals and families.....	5,146	29.0	17.6	14.7	17.7	21.0	407	289
All individuals.....	1,780	31.7	21.7	20.3	15.6	10.8	271	185
Living alone.....	1,535	31.0	21.5	19.6	16.3	*11.5	258	178
Living with nonrelatives.....	245	*37.8	*23.1	*25.0	*9.6	*4.5	*383	*238
All families.....	3,366	27.4	15.2	11.4	19.0	27.1	482	350
All 2-person families.....	1,233	22.5	*11.9	14.7	19.5	31.4	516	400
Husband-wife.....	638	*14.2	*11.9	*17.4	*13.7	42.8	589	506
Other family group.....	595	30.4	*11.9	*12.1	24.9	*20.7	*431	*300
All 3-person families.....	750	29.3	*17.5	*11.0	*13.8	28.2	503	355
Husband-wife, child under 17 years.....	228	*23.3	*13.5	*14.1	*13.5	*35.6	*691	*530
Husband-wife, no child under 17 years.....	*72	*.	*19.0	*.	*.	*81.0	*737	*737
Other family group.....	450	35.8	*19.5	*10.9	*15.7	*17.8	*348	*223
All 4-person families.....	636	33.7	*12.2	*7.5	23.0	23.6	*479	*318
Husband-wife, child under 17 years.....	291	*26.0	*13.5	*16.1	*19.7	*25.1	*452	*334
Husband-wife, no child under 17 years.....	*54	*.	*.	*.	*63.6	*31.8	*378	*378
Other family group.....	291	*43.7	*12.2	*.	*22.3	*21.4	*530	*296
All 5-person families or more.....	747	28.0	20.9	*10.0	*19.7	21.6	*402	*290
Husband-wife, child under 17 years.....	399	*11.0	*27.7	*8.3	*19.7	*33.3	*438	*390
Husband-wife, no child under 17 years.....	*36	*.	*.	*100.0	*.	*.	*184	*184
Other family group.....	311	46.6	*14.3	*9.2	*20.3	*9.6	*352	*188
<u>All other, \$10,000 or more</u>								
Total, individuals and families.....	2,612	6.6	10.8	13.2	18.0	51.4	859	802
All individuals.....	342	*20.4	*20.1	*27.1	*16.2	*15.8	*353	*281
Living alone.....	278	*17.7	*16.4	*28.2	*20.9	*16.8	*388	*319
Living with nonrelatives.....	*64	*31.3	*34.4	*21.9	*.	*12.5	*219	*150
All families.....	2,270	*4.0	9.2	10.7	18.2	57.8	935	897
All 2-person families.....	519	*4.0	*18.5	*6.8	26.6	44.2	811	779
Husband-wife.....	405	*2.1	*19.8	*8.8	*27.4	41.8	785	768
Other family group.....	115	*10.0	*14.0	*.	*24.0	*52.0	*894	*814
All 3-person families.....	529	*2.8	*7.1	*18.1	*16.9	55.1	912	889
Husband-wife, child under 17 years.....	320	*.	*7.3	*17.6	*22.4	*52.7	849	849
Husband-wife, no child under 17 years.....	152	*9.9	*.	*18.8	*13.9	*57.4	*868	*782
Other family group.....	*56	*.	*22.4	*18.4	*.	*59.2	*1,262	*1,262
All 4-person families.....	469	*6.3	*2.0	*8.3	*17.2	66.2	1,032	967
Husband-wife, child under 17 years.....	339	*8.6	*2.7	*11.3	*14.0	63.4	965	882
Husband-wife, no child under 17 years.....	*53	*.	*.	*.	*28.3	*73.6	*1,219	*1,219
Other family group.....	*77	*.	*.	*.	*26.3	*76.3	*1,213	*1,213
All 5-person families or more.....	753	*3.5	*7.2	*10.4	*11.8	66.8	1,001	964
Husband-wife, child under 17 years.....	618	*4.0	*4.6	*12.1	*11.6	67.5	992	952
Husband-wife, no child under 17 years.....	*55	*.	*.	*.	*.	*100.0	*1,931	*1,931
Other family group.....	*79	*.	*38.9	*.	*19.4	*38.9	*467	*467

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, 1975

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

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<sup>1</sup></u>		Percent distribution					Expense in dollars	
Total, individuals and families.....	69,870	10.5	16.1	21.6	21.5	30.3	\$551	\$493
All individuals.....	18,859	21.6	30.1	24.2	12.9	11.1	311	244
Living alone.....	14,682	21.2	29.1	24.4	13.4	11.9	329	259
Living with nonrelatives.....	4,177	23.0	33.8	23.6	11.0	8.5	243	187
All families.....	51,012	6.0	10.4	20.6	24.9	38.1	631	594
All 2-person families.....	20,956	7.0	12.3	23.4	25.8	31.5	586	545
Husband-wife.....	17,553	6.0	12.2	23.0	26.6	32.2	596	560
Other family group.....	3,403	12.7	13.0	25.6	21.1	27.7	530	462
All 3-person families.....	11,175	5.2	10.2	21.0	24.7	38.9	624	591
Husband-wife, child under 17 years.....	6,162	3.8	9.3	24.7	24.7	37.5	527	507
Husband-wife, no child under 17 years.....	3,348	5.3	7.6	15.7	25.1	46.2	898	850
Other family group.....	1,665	10.5	18.4	16.9	23.7	30.5	466	418
All 4-person families.....	9,947	4.3	8.3	19.6	25.8	41.9	622	595
Husband-wife, child under 17 years.....	8,114	2.9	8.0	21.0	27.2	40.9	599	581
Husband-wife, no child under 17 years.....	1,074	*5.4	*4.8	*6.5	20.3	63.0	899	851
Other family group.....	759	*20.6	*17.6	21.8	*18.1	22.1	468	371
All 5-person families or more.....	8,934	6.2	8.5	14.0	22.1	49.2	767	720
Husband-wife, child under 17 years.....	8,003	4.7	8.1	14.4	22.4	50.4	761	725
Husband-wife, no child under 17 years.....	393	*	*7.3	*9.7	*30.4	52.2	874	874
Other family group.....	538	32.8	*15.5	*11.4	*11.9	28.4	782	526
<u>White, less than \$10,000</u>								
Total, individuals and families.....	29,652	17.2	23.8	21.6	17.0	20.5	473	392
All individuals.....	13,998	23.1	31.2	23.0	12.6	10.2	311	239
Living alone.....	10,768	23.0	30.0	23.1	13.0	11.0	331	255
Living with nonrelatives.....	3,231	23.3	35.3	22.6	11.2	7.6	243	186
All families.....	15,654	11.3	16.4	20.2	21.4	30.7	612	543
All 2-person families.....	8,407	10.1	15.2	21.1	22.3	31.3	651	585
Husband-wife.....	6,611	7.5	15.6	20.1	23.4	33.5	677	626
Other family group.....	1,795	20.1	14.0	24.9	18.1	22.8	533	426
All 3-person families.....	3,245	10.8	19.3	19.0	22.1	28.8	514	458
Husband-wife, child under 17 years.....	1,736	*7.8	17.2	23.7	21.5	29.7	437	403
Husband-wife, no child under 17 years.....	616	*10.7	*15.0	*12.1	26.5	35.4	920	821
Other family group.....	892	16.3	26.1	*15.0	20.0	22.5	377	315
All 4-person families.....	2,104	10.8	18.3	20.9	21.2	28.9	516	460
Husband-wife, child under 17 years.....	1,467	*4.6	18.8	21.0	22.7	33.0	530	506
Husband-wife, no child under 17 years.....	187	*15.2	*15.2	*17.4	*10.1	*41.3	*826	*694
Other family group.....	450	*29.2	*17.8	*21.9	*20.7	*10.5	*303	*215
All 5-person families or more.....	1,898	18.8	15.0	17.1	15.7	33.3	714	580
Husband-wife, child under 17 years.....	1,473	13.2	15.5	18.9	17.1	35.3	686	595
Husband-wife, no child under 17 years.....	*93	*	*8.9	*17.7	*8.9	*64.6	*725	*725
Other family group.....	332	51.0	*14.1	*8.8	*11.2	*14.5	*942	*462

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

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, 1975—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, \$10,000 or more</u>		Percent distribution					Expense in dollars	
Total, individuals and families .....	35,087	4.4	9.7	21.9	25.9	38.1	605	578
All individuals.....	3,553	14.5	26.5	30.7	14.6	13.7	310	265
Living alone.....	2,830	13.4	26.8	30.3	15.0	14.4	324	280
Living with nonrelatives .....	724	18.6	25.2	32.3	*12.7	*11.1	*252	*205
All families .....	31,533	3.2	7.6	20.8	27.2	41.1	636	616
All 2-person families.....	10,692	4.3	10.2	25.4	29.8	30.3	537	514
Husband-wife .....	9,596	4.4	10.1	25.2	29.9	30.5	549	525
Other family group .....	1,096	*4.0	*11.5	27.1	28.4	28.9	431	413
All 3-person families.....	7,106	2.9	6.5	21.6	26.1	42.9	660	641
Husband-wife, child under 17 years .....	4,152	*2.1	6.4	25.1	25.7	40.8	558	546
Husband-wife, no child under 17 years .....	2,332	*4.6	6.2	15.9	26.3	46.9	884	844
Other family group .....	622	*2.8	*8.7	*16.4	28.7	43.3	597	581
All 4-person families.....	7,206	2.4	5.9	19.6	27.3	44.8	637	622
Husband-wife, child under 17 years .....	6,191	2.3	6.0	21.5	28.2	41.9	602	589
Husband-wife, no child under 17 years .....	770	*3.8	*1.2	*2.4	22.7	70.0	926	893
Other family group .....	245	*-	*18.7	*22.9	*14.5	*44.0	*690	*690
All 5-person families or more .....	6,529	2.4	6.2	13.2	23.8	54.3	783	765
Husband-wife, child under 17 years .....	6,125	2.5	6.0	13.4	23.5	54.5	779	759
Husband-wife, no child under 17 years .....	248	*-	*7.4	*3.7	*39.4	*49.5	974	974
Other family group .....	157	*-	*11.7	*20.0	*11.7	*55.8	*655	*655
<u>All other, all incomes<sup>1</sup></u>								
Total, individuals and families .....	8,576	27.7	20.5	17.9	13.1	20.8	462	334
All individuals.....	2,251	38.2	28.0	18.0	10.8	*5.0	210	130
Living alone.....	1,936	37.7	27.8	17.3	11.8	*5.3	205	127
Living with nonrelatives .....	315	*41.5	*29.9	*22.4	*3.3	*2.9	*248	*146
All families .....	6,325	23.5	17.5	17.8	14.0	27.3	544	417
All 2-person families.....	1,957	25.5	20.9	17.1	11.4	25.1	499	372
Husband-wife .....	1,132	18.9	20.5	16.6	12.9	31.1	567	459
Other family group .....	824	34.6	21.4	17.9	*9.3	17.0	386	253
All 3-person families.....	1,482	20.9	18.6	16.8	16.1	27.6	551	436
Husband-wife, child under 17 years .....	607	*8.9	*17.1	*23.0	*22.1	28.9	607	553
Husband-wife, no child under 17 years .....	282	*14.0	*8.1	*16.7	*7.5	*53.2	*634	*546
Other family group .....	593	35.8	*24.7	*10.5	*14.0	*15.1	*426	*273
All 4-person families.....	1,209	25.7	*9.8	16.4	17.6	30.4	603	448
Husband-wife, child under 17 years .....	651	*16.8	*9.9	*20.9	*14.1	38.3	616	513
Husband-wife, no child under 17 years .....	129	*8.5	*-	*35.4	*18.3	*37.8	*693	*634
Other family group .....	429	44.4	*12.1	*4.3	*23.0	*15.8	*533	*296
All 5-person families or more .....	1,677	21.3	17.9	20.8	12.8	27.4	550	433
Husband-wife, child under 17 years .....	1,149	13.8	16.1	25.0	*12.4	32.6	594	511
Husband-wife, no child under 17 years .....	*91	*28.8	*-	*13.5	*13.5	*44.2	*702	*500
Other family group .....	437	38.0	*25.2	*11.7	*13.2	*12.0	*378	*233

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

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, 1975-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 \$10,000</u>		Percent distribution					Expense in dollars	
Total, individuals and families .....	5,146	35.3	22.8	15.8	13.0	13.1	316	205
All individuals.....	1,780	39.3	28.0	16.4	11.5	*4.7	203	123
Living alone.....	1,535	38.5	28.5	15.1	13.0	*4.8	190	117
Living with nonrelatives .....	245	*44.9	*24.7	*26.4	*	*3.9	*312	*170
All families .....	3,366	32.9	19.7	15.4	13.9	18.0	377	253
All 2-person families.....	1,233	32.3	20.4	15.3	*9.8	22.1	409	277
Husband-wife .....	638	24.8	*19.3	*13.6	*10.6	31.7	496	373
Other family group .....	595	40.1	*21.4	*17.0	*9.2	*12.2	*296	*177
All 3-person families.....	750	33.2	22.4	*12.0	*14.7	*17.9	417	279
Husband-wife, child under 17 years .....	228	*21.3	*20.2	*25.3	*12.4	*20.8	*543	*427
Husband-wife, no child under 17 years .....	*72	*	*19.0	*	*	*81.0	*687	*687
Other family group .....	450	43.5	*24.0	*6.5	*17.8	*8.6	*265	*150
All 4-person families.....	636	36.1	*12.0	*16.1	*18.4	*17.3	*378	*242
Husband-wife, child under 17 years .....	291	*28.1	*13.0	*21.6	*13.0	*24.2	*352	*252
Husband-wife, no child under 17 years .....	*54	*	*	*63.6	*31.8	*	*221	*221
Other family group .....	291	47.1	*12.2	*5.9	*22.3	*12.6	*440	*233
All 5-person families or more .....	747	30.7	22.8	*18.6	*16.4	*11.6	*280	*194
Husband-wife, child under 17 years .....	399	*13.3	*26.9	*23.6	*19.6	*17.0	*307	*266
Husband-wife, no child under 17 years .....	*36	*68.2	*	*31.8	*	*	*184	*59
Other family group .....	311	46.6	*20.3	*12.0	*14.3	*6.8	*240	*128
<u>All other, \$10,000 or more</u>								
Total, individuals and families .....	2,612	10.8	14.2	21.9	14.6	38.6	704	628
All individuals.....	342	*30.6	*23.9	*29.6	*10.6	*5.3	*255	*177
Living alone.....	278	*30.9	*17.7	*35.0	*10.0	*6.8	*296	*206
Living with nonrelatives .....	*64	*31.3	*45.3	*10.9	*12.5	*	*113	*78
All families .....	2,270	7.4	12.6	20.5	15.3	44.3	761	705
All 2-person families.....	519	*6.9	*22.4	*19.3	*16.0	35.1	672	624
Husband-wife .....	405	*4.1	*23.1	*21.3	*18.4	33.0	656	629
Other family group .....	115	*15.9	*20.6	*13.1	*9.3	*42.1	*720	*612
All 3-person families.....	529	*5.1	*8.9	*21.4	*19.5	45.0	762	723
Husband-wife, child under 17 years .....	320	*	*10.0	*24.2	*26.5	*39.3	*697	*697
Husband-wife, no child under 17 years .....	152	*18.8	*	*16.8	*13.9	*50.5	*669	*543
Other family group .....	*56	*	*22.4	*18.4	*	*59.2	*1,210	*1,210
All 4-person families.....	469	*8.1	*8.7	*18.3	*16.3	48.6	835	767
Husband-wife, child under 17 years .....	339	*8.3	*8.3	*21.6	*13.6	48.5	804	737
Husband-wife, no child under 17 years .....	*53	*13.2	*	*13.2	*15.1	*58.5	*996	*864
Other family group .....	*77	*	*26.3	*	*36.8	*36.8	*855	*855
All 5-person families or more .....	753	*8.9	*9.1	22.4	*10.7	48.7	790	720
Husband-wife, child under 17 years .....	618	*8.6	*7.2	25.9	*10.5	47.6	816	746
Husband-wife, no child under 17 years .....	*55	*	*	*	*23.3	*76.7	*823	*823
Other family group .....	*79	*19.4	*38.9	*	*	*38.9	*400	*322

# APPENDIXES

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## APPENDIX I

### TECHNICAL NOTES ON METHODS

#### Background of This Report

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

The Health Interview Survey utilizes a questionnaire which obtains information on personal and demographic characteristics, illness, injuries, impairments, chronic conditions, and other health topics. As data relating to each of these various broad topics are tabulated and analyzed, separate reports are issued that cover one or more of the specific topics.

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

#### Statistical Design of the Health Interview Survey

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

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

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

With no loss in general understanding, the remaining stages can be combined and treated in this discussion as an ultimate stage. Within PSU's, then, ultimate stage units called segments are defined in such a manner that each segment

contains an expected four households. Three general types of segments are used.

Area segments which are defined geographically.

List segments, using 1970 census registers as the frame.

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

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

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

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

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

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

1. *Inflation by the reciprocal of the probability of selection.*—The probability of selection is

the product of the probabilities of selection from each step of selection in the design (PSU, segment, and household).

2. *Nonresponse adjustment.*—The estimates are inflated by a multiplication factor which has as its numerator the number of sample households in a given segment and as its denominator the number of households interviewed in that segment.

3. *First-stage ratio adjustment.*—Sampling theory indicates that the use of auxiliary information which is highly correlated with the variables being estimated improves the reliability of the estimates. To reduce the variability between PSU's within a region, the estimates are ratio adjusted to the 1970 populations within 12 color-residence classes.

4. *Poststratification by age-sex-color.*—The estimates are ratio adjusted within each of 60 age-sex-color cells to an independent estimate of the population of each cell for the survey period. These independent estimates are prepared by the Bureau of the Census. Both the first-stage and poststratified ratio adjustments take the form of multiplication factors applied to the weight of each elementary unit (person, household, condition, and hospitalization).

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

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

For prevalence statistics, such as number of persons with speech impairments or number of persons classified by time interval since last physician visit, figures are first calculated for each calendar quarter by averaging estimates for

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NOTE: A list of references follows the text.

all weeks of interviewing in the quarter. Prevalence data for a year are then obtained by averaging the four quarterly figures.

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

### General Qualifications

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

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

There are limitations to the accuracy of diagnostic and other information collected in household interviews. For diagnostic information, the household respondent can usually pass on to the interviewer only the information the physician has given to the family. For conditions not medically attended, diagnostic information is often no more than a description of

symptoms. However, other facts, such as the number of disability days caused by the condition, can be obtained more accurately from household members than from any other source since only the persons concerned are in a position to report this information.

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

*Population figures.* Some of the published tables include population figures for specified categories. Except for certain overall totals by age, sex, and color, which are adjusted to independent estimates, these figures are based on the sample of households in the HIS. These are given primarily to provide denominators for rate computation, and for this purpose are more appropriate for use with the accompanying measures of health characteristics than other population data that may be available. With the exception of the overall totals by age, sex, and color mentioned above, the population figures differ from figures (which are derived from different sources) published in reports of the Bureau of the Census. Official population estimates are presented in Bureau of the Census reports in Series P-20, P-25, and P-60.

### Reliability of Estimates

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

As in any survey, the results are also subject to reporting and processing errors and errors due to nonresponse. To the extent possible, these types of errors were kept to a minimum by



methods built into survey procedures.<sup>5</sup> Although it is very difficult to measure the extent of bias in the Health Interview Survey, a number of studies have been conducted to study this problem. The results have been published in several reports.<sup>6-9</sup>

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

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

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

1. *Narrow range.*—This class consists of (a) statistics which estimate a population attribute, e.g., the number of persons in a particular income group, and (b) statistics for which the measure for a single individual during the reference period used in data

collection is usually either 0 or 1 on occasion may take on the value 2 or very rarely 3.

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

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

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

- Rule 1. *Estimates of aggregates:* Approximate relative standard errors for estimates of aggregates such as the number of persons with a given characteristic are obtained from appropriate curves in figure I. The number of persons in the total U.S. population or in an age-sex-color class of the total population is adjusted to official Bureau of the Census figures and is not subject to sampling error.
- Rule 2. *Estimates of percentages in a percent distribution:* Relative standard errors for percentages in a percent distribution of a total are obtained from appropriate curves in figure II. For values that do not fall on one of the curves presented in the chart, visual interpolation will provide a satisfactory approximation.
- Rule 3. *Estimates of rates where the numerator is a subclass of the denominator:* This

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NOTE: A list of references follows the text.

rule applies for prevalence rates or where a unit of the numerator occurs, with few exceptions, only once in the year for any one unit in the denominator. For example, in computing the rate of visual impairments per 1,000 population, the numerator consisting of persons with the impairment is a subclass of the denominator, which includes all persons in the population. Such rates if converted to rates per 100 may be treated as though they were percentages and the relative standard errors obtained from the percentage charts for population estimates. Rates per 1,000, or on any other base, must first be converted to rates per 100; then the percentage chart will provide the relative standard error per 100.

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

(a) Where the denominator is the total U.S. population or includes all persons in one or more of the age-sex-color groups of the total population, the relative error of the rate is equivalent to the relative error of the numerator, which can be obtained directly from the appropriate chart.

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

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

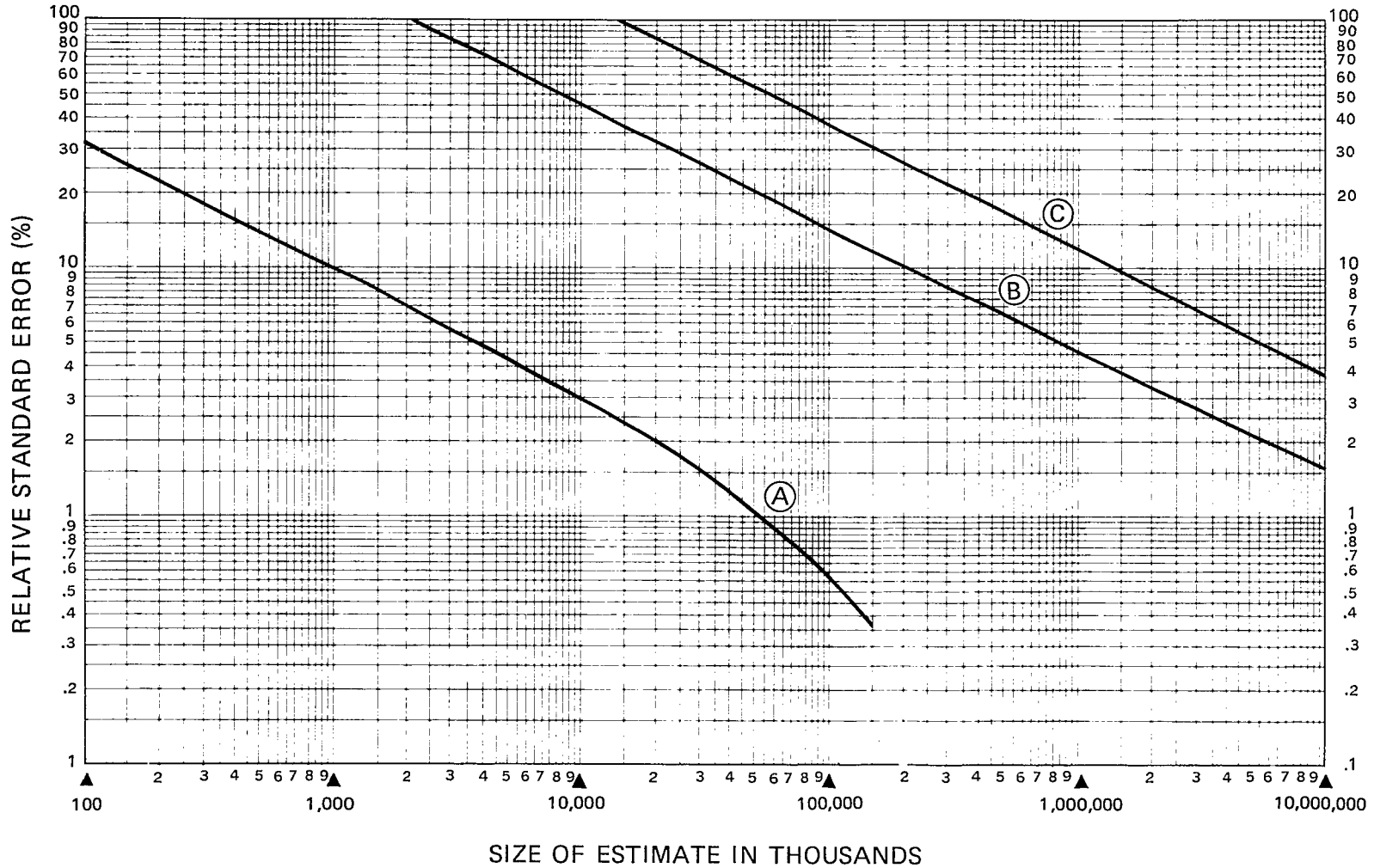
$$d = X_1 - X_2$$

is

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

where  $X_1$  is the estimate for class 1,  $X_2$  is the estimate for class 2, and  $V_{x_1}$  and  $V_{x_2}$  are the relative errors of  $X_1$  and  $X_2$ , respectively. This formula will represent the actual standard error quite accurately for the difference between separate and uncorrelated characteristics although it is only a rough approximation in most other cases. The relative standard error of each estimate involved in such a difference can be determined by one of the four rules just stated, whichever is appropriate.

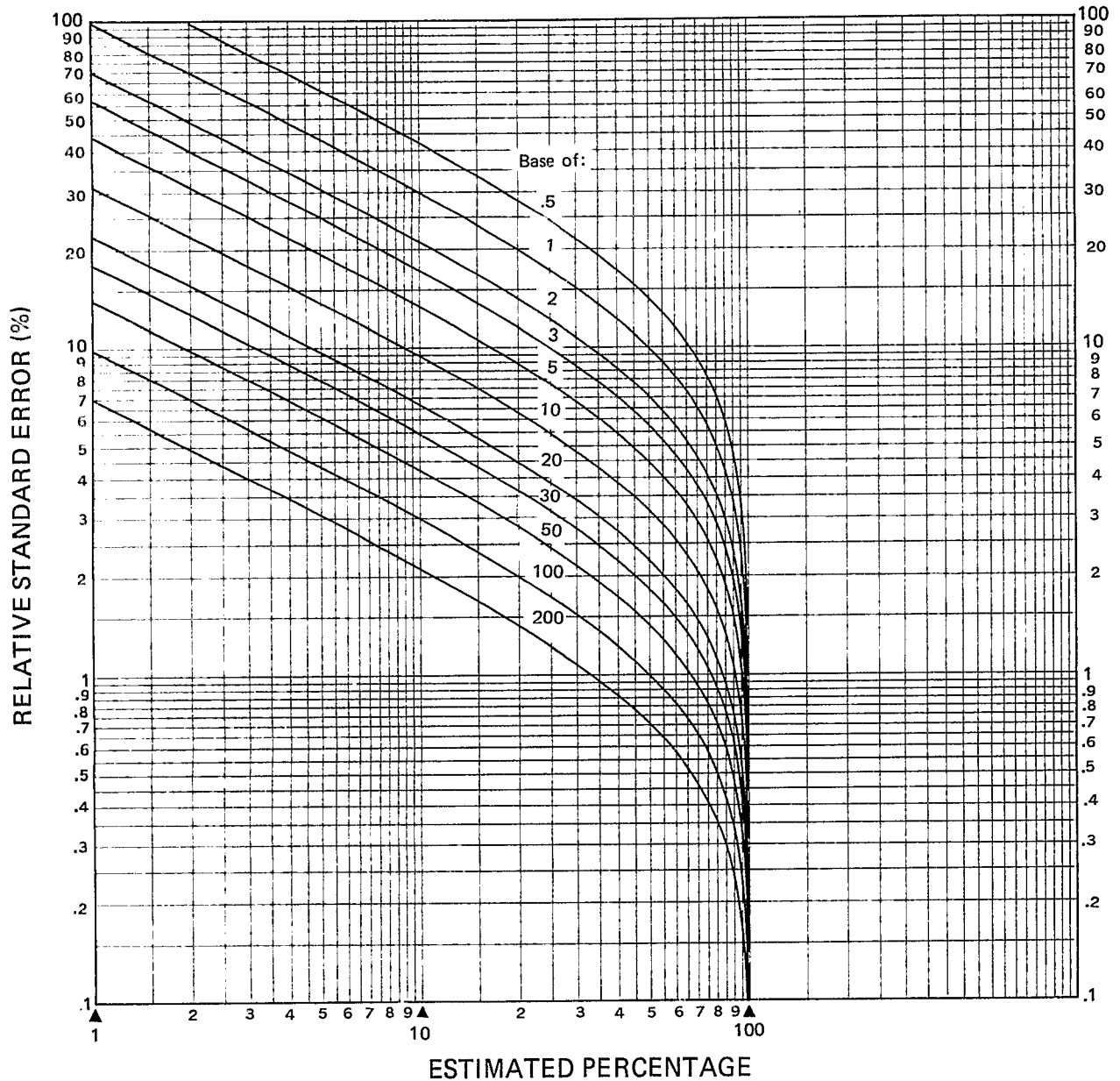
**Figure 1. RELATIVE STANDARD ERRORS FOR AGGREGATES BASED ON ONE QUARTER OF DATA FOR NUMBER OF FAMILY (A), INDIVIDUAL TYPE OF EXPENSE (B), AND TOTAL EXPENSE (C)**



*Example of use of chart:* An aggregate of 60,000,000 (on scale at bottom of chart) for (C) curve has a relative standard error of  $\pm 8.4$  percent, read from scale at left side of chart, or a standard error of 29,040,000 ( $\pm 8.4$  percent of 60,000,000).

**Figure II. RELATIVE STANDARD ERRORS FOR PERCENTAGES BASED ON ONE QUARTER OF DATA COLLECTION FOR NUMBER OF FAMILIES (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 9.9 percent (read from the scale at the left side of the chart), the point at which the curve for a base of 1,000,000 intersects the vertical line for 50 percent. The standard error in percentage points is equal to 50 percent  $\times$  9.9 percent or 4.95 percentage points.

## APPENDIX II

### DEFINITIONS OF CERTAIN TERMS USED IN THIS REPORT

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

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

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

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

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

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

*Payments for optical bills.*—Amounts spent for 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 limb, 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. 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.



# APPENDIX III

## FAMILY MEDICAL EXPENSES QUESTIONNAIRE

FORM HIS-1B (a) (FM)



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

NATIONAL CENTER FOR  
HEALTH STATISTICS

Dear Friend:

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

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

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

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

Thank you for your cooperation.

Sincerely yours,

*Robert R. Fuchsberg*

Robert R. Fuchsberg  
Director  
Division of Health Interview Statistics

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

### FOR INTERVIEWER USE ONLY:

a. PSU	b. Segment	c. Serial	d. Col. of head	e. Interviewer's name	Code

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

Person No. 

--	--

### DENTAL BILLS PAID

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

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

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

### DOCTORS' BILLS PAID

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

INCLUDE amounts spent for:  
Routine doctor visits Straightening Dental surgery Bridgework Other services from a  
Treatments X-rays Extractions Dental laboratory fees dentist or hygienist  
Check-ups Operations Deliveries Pregnancy care Shots  
Laboratory fees Other services by a medical doctor

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

### HOSPITAL BILLS PAID

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

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

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

### PAYMENTS MADE FOR PRESCRIPTION MEDICINE

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

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

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

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

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

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

### PAYMENTS MADE FOR "OTHER" MEDICAL BILLS

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

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

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

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

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

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

### REFERRED TO RECORDS

7. Check one of the following boxes:

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

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



## HEALTH INSURANCE

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

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

**Include:**

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

**Do not include:**

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

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

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

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

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

No                       Yes

(Check one box)



TYPE OF MEDICAL EXPENSE

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Amount This Family Paid

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

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

Name \_\_\_\_\_

Name \_\_\_\_\_

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

HRA-74 (11/75)

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