

CATALOGUE No.

82-520 c.3

OCCASIONAL



**VOLUME OF HEALTH CARE
FOR
INSURED AND NON-INSURED PERSONS**

CANADIAN SICKNESS SURVEY

1950-51

DOMINION BUREAU OF STATISTICS
OCT 3 1961
PROPERTY OF THE LIBRARY

DOMINION BUREAU OF STATISTICS



DOMINION BUREAU OF STATISTICS

VOLUME OF HEALTH CARE
FOR
INSURED AND NON-INSURED PERSONS

CANADIAN SICKNESS SURVEY

1950-51

Published by Authority of
The Honourable George Hees, Minister of Trade and Commerce
and
The Honourable J. Waldo Monteith, Minister of National Health and Welfare

August, 1961
9005-531

Price 75 cents

THE UNIVERSITY OF CHICAGO

PHILOSOPHY DEPARTMENT

PHILOSOPHY 101: INTRODUCTION TO PHILOSOPHY

PREFACE

The *Canadian Sickness Survey*, the first nationwide study of illness in the general population of Canada, was carried out during a twelve-month period commencing in the autumn of 1950.

The survey was initiated by the Department of National Health and Welfare and carried out by the ten provincial health departments with federal funds made available to the provinces through the National Health Program.

The planning and organization of the survey was a joint undertaking of the Dominion Bureau of Statistics and the Department of National Health and Welfare in consultation with the provinces. Every provincial health department co-operated fully in gathering the extensive body of information which makes these publications possible.

The main findings of the survey were published in "*Illness and Health Care in Canada*," a comprehensive report on the survey, and in the eleven bulletins constituting D.B.S. Reference Paper No. 51. The present report contains details of previously published data that were not considered of sufficient general importance to be included in the comprehensive report, but which are of considerable interest to particular users.

Figure 1

The figure consists of three vertically stacked panels, each showing a different view of a 3D object. The top panel shows a perspective view of a rectangular prism with a smaller rectangular prism attached to its top surface. The middle panel shows a top-down view of the same object, highlighting the rectangular base and the smaller rectangular prism on top. The bottom panel shows a side view of the object, illustrating the height and the position of the smaller rectangular prism relative to the main body.

TABLE OF CONTENTS

	Page
Findings	9
Income Distribution of Insurance Coverage	9
Hospital Insurance (Tables H1 to H8).....	9
Medical Insurance (Tables M1 to M9)	11
Public, Private and Commercial Insurance Coverage	13
Comparison of Health Care Received by Insured and Non-Insured Persons	14
 Tables	
Tables Covering Hospital Insurance	17
Tables Covering Medical Insurance	21
 Appendices	
Appendices Covering Hospital Insurance	29
Appendices Covering Medical Insurance	31
 Background	35
The Canadian Sickness Survey, 1950-51	35
Scope of the Present Bulletin	35
Concepts, Definitions and Methods	36
 Processing of Data	37
Population Universe	37
Sample	37
Estimating	38
Sampling Error.....	38
Rounding and Addition.....	38

TABLE OF CONTENTS – Continued

HOSPITAL INSURANCE

Table	Page
H1. Percentage Distribution of Persons with Various Kinds of Hospital Insurance, in Various Age-Sex Groups	17
H2. Percentage Distribution of Persons with Various Kinds of Hospital Insurance, in Various Income Groups	17
H3a. Percentage Distribution of Disability Days of Persons with Various Kinds of Hospital Insurance, by Income Groups	17
H3b. Disability Days per 1,000 Persons with Various Kinds of Hospital Insurance, by Income Groups	18
H4a. Percentage Distribution of Hospitalized Persons with Various Kinds of Hospital Insurance, by Income Groups	18
H4b. Per cent of Population Reporting Hospitalization, by Income Groups and Categories of Hospital Insurance	18
H5a. Percentage Distribution of Hospital Periods for Persons with Various Kinds of Hospital Insurance, by Income Groups	18
H5b. Hospital Periods per 1,000 Persons with Various Kinds of Hospital Insurance, by Income Groups ..	19
H6a. Percentage Distribution of Hospital Days for Persons with Various Kinds of Hospital Insurance, by Income Groups	19
H6b. Hospital Days per 1,000 Persons with Various Kinds of Hospital Insurance, by Income Groups	19
H6c. Hospital Days per 1,000 Persons Reporting Hospitalization, by Income Groups and Categories of Hospital Insurance	19
H6d. Hospital Days per Hospital Period, by Income Group and Categories of Hospital Insurance	20
H7. Percentage Distribution of Persons with Various Kinds of Hospital Insurance Reporting Given Numbers of Hospital Days	20
H8. Persons Reporting Operations, and Number of Operations Reported, by Various Kinds of Hospital Insurance	20
 Appendix	
H1. Persons with Various Kinds of Hospital Insurance in Each Age Group, by Sex	29
H2. Persons with Various Kinds of Hospital Insurance in Each Income Group	29
H3. Disability Days of Persons with Various Kinds of Hospital Insurance in Each Income Group	29
H4. Persons with Various Kinds of Hospital Insurance in Each Income Group Reporting Hospitalization	30
H5. Hospital Periods for Persons with Various Kinds of Hospital Insurance in Each Income Group	30
H6. Days of Hospitalization of Persons with Various Kinds of Hospital Insurance in Each Income Group	30
H7. Persons with Various Kinds of Hospital Insurance with Given Days of Hospitalization	31
H8. Persons with Various Kinds of Hospital Insurance Reporting Operations and Operations Reported	31

MEDICAL INSURANCE

Table	Page
M1. Percentage Distribution of Persons with Various Kinds of Medical Insurance, in Various Age-Sex Groups	21
M2. Percentage Distribution of Persons with Various Kinds of Medical Insurance, in Various Income Groups	21
M3a. Percentage Distribution of Disability Days of Persons with Various Kinds of Medical Insurance, by Income Groups	21
M3b. Disability Days per 1,000 Persons with Various Kinds of Medical Insurance, by Income Groups	22

TABLE OF CONTENTS – Concluded

MEDICAL INSURANCE – Concluded

Table	Page
M4. Per cent of Population with Various Kinds of Medical Insurance Reporting Doctors' Calls and Clinic Visits	22
M5a. Percentage Distribution of Doctors' Calls and Clinic Visits Reported by Persons with Various Kinds of Medical Insurance	22
M5b. Doctors' Calls and Clinic Visits per 1,000 Persons with Various Kinds of Medical Insurance	22
M5c. Doctors' Calls and Clinic Visits per 1,000 Persons Reporting them, by Various Kinds of Medical Insurance	23
M5d. Doctors' Calls and Clinic Visits per 100 Disability Days of Persons with Various Kinds of Medical Insurance	23
M6a. Percentage Distribution of Persons with Various Kinds of Medical Insurance Reporting Doctors' Calls and/or Clinic Visits, by Income Groups	23
M6b. Per cent of Population Reporting Doctors Calls and/or Clinic Visits, by Income Groups and Categories of Medical Insurance	23
M7a. Percentage Distribution of Doctors' Calls and Clinic Visits Reported by Persons with Various Kinds of Medical Insurance, by Income Groups	24
M7b. Doctors' Calls and Clinic Visits per 1,000 Persons with Various Kinds of Medical Insurance, by Income Groups	24
M7c. Doctors' Calls and Clinic Visits per 1,000 Persons Reporting them, by Income Groups and Categories of Medical Insurance	24
M7d. Doctors' Calls and Clinic Visits per 100 Disability Days of Persons with Various Kinds of Medical Insurance, by Income Groups	25
M8. Percentage Distribution of Persons with Various Kinds of Medical Insurance Reporting Given Numbers of Doctors' Calls and/or Clinic Visits	25
M9. Persons Reporting Operations and Number of Operations Reported, by Various Kinds of Medical Insurance	25
 Appendix	
M1. Persons with Various Kinds of Medical Insurance in Each Age Group	31
M2. Persons with Various Kinds of Medical Insurance in Each Income Group, by Sex	32
M3. Disability Days of Persons with Various Kinds of Medical Insurance in Each Income Group	32
M4. Persons with Various Kinds of Medical Insurance Reporting Doctors' Calls and Clinic Visits	32
M5. Doctors' Calls and Clinic Visits of Persons with Various Kinds of Medical Insurance	32
M6. Persons with Various Kinds of Medical Insurance in Each Income Group Reporting Doctors' Calls and/or Clinic Visits	33
M7. Doctors' Calls and Clinic Visits of Persons with Various Kinds of Medical Insurance in Each Income Group	33
M8. Persons with Various Kinds of Medical Insurance Reporting Given Numbers of Doctors' Calls and/or Clinic Visits	33
M9. Persons with Various Kinds of Medical Insurance Reporting Operations and Operations Reported	33

FINDINGS

The findings in this report represent the characteristics of the insured and uninsured population. There are a great many kinds of health insurance plans, with a variety of benefits. However, the findings do not necessarily correspond to any particular plan, or to the health care received under any particular plan. They will not answer any questions on benefits received under one scheme or another, but rather questions on the picture of health insurance as a whole, and the volume of health care received by persons who had some form of health insurance coverage, as compared with the care received by uninsured persons.

A little more than half of Canada's population was protected by some kind of health insurance at the time the survey was made. Almost all of these persons had hospital insurance, and 29% had medical

insurance. Only a small minority (1.1%) had medical insurance alone, while almost a quarter of the population was insured only for in-patient hospital care.

A breakdown of the insured population, shows that slightly over half of the insured persons carried both types of health insurance, and only 2.1% had medical insurance alone. The remaining 42.5% had only hospital coverage.

Income Distribution of Insurance Coverage

Among the total population, there seems to be a definite correlation between the level of income and the amount of insurance coverage held. The difference is even more pronounced when the types of insurance, classified as public non-profit, private non-profit, and commercial, are compared.

Insured and Non-Insured Persons as Per cent of Total Persons in Each Income Group

Income group	Public ¹	Private ¹	Commercial ¹	All insured	Non-insured
	per cent				
Low income	24.2	9.3	2.0	36.8	63.4
Medium income	18.5	25.3	8.6	53.3	47.7
High income	18.0	31.1	10.2	60.8	39.2
Totals	19.3	23.8	7.8	52.0	48.0

¹ Excluding persons with medical insurance only (1.1% of population).

In the commercial insurance field, the high income group had five times as much coverage as the low income group. The total coverage varied directly with income level, with a higher percentage of persons being covered by some form of health insurance in each successive income level. It should be noted that this trend was reversed in the portion of the population covered by public non-profit insurance, where the percentage was much higher in the low income group. It must be remembered that the public insurance group may include charity cases where a means test was applied.

Hospital insurance (Tables H1 to H8)

Age-sex Distribution of Insured (Table H1)

The 25-44 years age-group was the most active in hospital insurance. It is represented beyond its proportion in the general population in both sex groups in the private non-profit field as well as the commercial insurance field. The private non-profit category includes group insurance programs offered by many companies for the protection of their employees. At the time of the survey, most provinces (Saskatchewan is a notable exception) restricted their public non-profit programs to needy persons. Hence the above age-group, which includes the period of highest economic activity in a person's life, was represented below its proportion in the general population in the public non-profit field.

The "65 and over" age-group was on the other hand represented beyond its proportion in the population in this kind of hospital insurance.

The percentage of children under 15 who have no health insurance at all slightly exceeded their proportion in the population.

Persons in the "only medical insurance" category were so few that in most cases it was impossible to show reliable estimates.

Income Distribution of Insured (Table H2)

The low income group was overrepresented (compared with its proportion in the total population) in the uninsured and the public non-profit categories, but was extremely poorly represented in the private non-profit and commercial hospital insurance categories. The "medium income" group showed the reverse tendency, particularly in the commercial insurance, where it constituted slightly more than half of all the insured population.

The "high income" group followed the pattern of the "medium income" group. When divided into "lower and upper high income", it revealed a proportionately higher representation of the former in the commercial field, while the latter showed a preference for the private non-profit field.

Distribution of Disability Days (Table H3)

Disability days were fairly uniformly distributed throughout the income groups, but some insurance categories show striking differences. In the low income group, a much higher proportion of disability

days was reported by persons covered by public insurance, while privately and commercially covered persons showed a very low proportion of disability days. The reverse was true of the "medium" and "high income" groups.

Disability Days per Person with Various Kinds of Hospital Insurance, by Income Group

Income group	Public ¹	Private ¹	Commercial ¹	All insured	Non-insured
Low income	25	16	..	23	17
Medium income	10	11	16	11	11
High income	9	9	10	9	9
Totals	14	10	11	12	12

¹ Excluding persons with medical insurance only (1.1% of population).

.. Reliable estimate not available.

In the total population, a higher frequency of disability days was reported for uninsured persons than for those who were covered by hospital insurance. The low income group reported the greatest number of disability days per person, and this was particularly pronounced in the public hospital insurance field, where the frequency was more than twice as great as the frequency reported for the total population. There was little variation in the frequency of disability days for the "medium" and "high income" groups, although in every category the "medium income" group reported a higher frequency.

Hospitalizations**Hospitalizations, by Income Group (Tables H4 and H5)**

In the low income group, a high proportion of the persons reporting hospitalizations was uninsured or publicly insured, but only a very small proportion was covered by private or commercial hospital insurance. The medium income group showed only small variations, in the reverse direction to the low income group trend; and this change of direction was emphasized in the high income group,

where the largest proportion of the persons reporting hospitalizations (from the reliable estimates) was covered by private non-profit hospital insurance.

Of the total population a higher proportion of those who were insured reported hospitalizations, than did those who were uninsured. This trend holds true in all income groups. Of the reliable estimates, the persons with private non-profit hospital coverage in the "low income" group had the highest proportion of hospitalized while those with no insurance in the "high income" group had the lowest proportion.

Days of Hospitalization, by Income Group (Table H6)

Of the reliable estimates, the highest proportion of the total days spent in hospital was reported by the "medium income" group with private non-profit or commercial insurance.

In terms of frequency of days per 1,000 persons, insured persons on the whole reported the largest number of days. Days of hospitalization seem to decrease as income rises. These trends are both shown in the following table:

Hospital Days per 1,000 Persons

Income group	No hospital insurance	Hospital insurance
Low income	2,410	3,239
Medium income	1,211	2,003
High income	986	1,327
Totals	1,491	1,956

Of the persons who reported hospitalizations, those with no insurance reported a higher frequency of days per 1,000 persons, than those who were insured. The highest frequency (30 days per patient) was reported by the low income group with public hospital insurance, while the lowest frequency in the reliable estimates was recorded in the high income group with private non-profit coverage.

In terms of average length of hospitalization, insured persons had shorter stays, averaging 13.1 days, than non-insured persons, who averaged 16.0 days. The longest stays were reported by the "low income" public insurance category, which averaged 24.4 days, while the "high income" group with private coverage averaged only 10.1 days.

Persons with Given Numbers of Days in Hospital (Table H7)

Fewer of the insured (87.4%) than of the un-insured (92.3%) population managed to stay completely out of hospital during the survey year. Of those who were admitted to hospital, the greatest proportion in all insurance categories stayed 7-13 days. More of the public non-profit hospital insurance subscribers stayed in hospital 14 days or longer (3.6%) than subscribers to any other kind. Otherwise, only slight differences were noted among the various insurance categories in all the hospital-day groupings.

Persons Reporting Operations, and Operations Reported (Table H8)

The number of persons reporting operations who were covered by hospital insurance was almost

twice as large as the number of uninsured persons who reported them. The same was true of the number of operations reported. For every 1,000 persons, there were 39.55 operations reported. Non-insured persons reported 28.57, and insured persons reported 50.11 operations per 1,000 persons. Few persons reported more than one operation.

Medical Insurance (Tables M1 to M9)

Almost all medically insured persons were also insured for hospitalization.

Age-Sex Distribution of the Insured (Table M1)

The age-sex distribution of the persons with medical insurance was very similar to that of the persons with hospital insurance coverage, with the exception of the public non-profit category. A comparison of this category in Tables H1 and M1 would indicate that there was a higher proportion of every age group, except 65 and over, covered by hospital insurance than by medical insurance. The most striking difference occurred in this 65 and over age group. In the medically insured classification, 27.9% of the persons with public insurance were 65 or over, but in hospital insurance, only 11.9% of the publicly insured were in this age group. This trend showed for both males and females.

Income Distribution of the Insured (Table M2)

The income distribution of medically insured persons is also similar to the hospital insurance distribution. As in the age-sex distribution, the chief difference is found in the public non-profit category.

Income Distribution Comparison

Income group	Public non-profit medical insurance	Public non-profit hospital insurance
	per cent	
Low income	52.5	23.5
Medium income	31.3	44.4
High income	15.0	30.9
Totals ¹	100.0	100.0

¹ Cumulated percentages do not total 100% because persons whose incomes were classified as "not stated" or "no income" are not shown.

As shown in the table above, the low income group contained more than three times the number of high income people with medical insurance, but in the case of hospital insurance, it contained only four-fifths of the high income. The place of prominence occupied by the low income group in medical insurance was taken over by the medium income group in hospital insurance. The variation in public insurance coverage was much more pronounced in

the medical insurance field than in the hospital insurance field.

Distribution of Disability Days (Table M3)

As was previously noted, disability days were fairly evenly distributed throughout the income groups. When broken down by insurance categories, some significant differences appear.

Distribution of Disability Days

Income group	Population	Public insurance	Private insurance
		per cent	
Low income	29.7	68.6	8.3
Medium income	40.2	19.1	44.1
High income	25.4	5.0	47.1
Totals	100.0	100.0	100.0

The low income group is heavily over-represented in the publicly insured persons' disability days, while the medium and high income groups are more strongly represented in the private non-profit medical insurance category.

These trends also appear in the comparison of frequencies of disability days per 1,000 persons where the highest frequency is in the low income public insurance category, and the lowest frequency is in the high income public insurance category. On the whole, insured persons reported a higher frequency of disability days than did uninsured persons.

Doctors' Calls and Clinic Visits

Persons Reporting Doctor's Calls and Clinic Visits (Table M4)

More of the insured persons reported all classes of physicians' services than did non-insured persons. The highest proportion was reported, for every type of service, by persons who had private non-profit medical insurance, and the lowest proportions for all except home calls were reported by persons with no health insurance of any kind. Almost half the population reported physicians' services during the survey year, and of these the largest number had made office calls, while only about 10% had visited clinics.

Doctors' Calls and Clinic Visits Reported (Table M5)

Of the total number of visits reported, 92% were office or home calls. There were only slight variations in the various insurance categories in all the classes of physicians' services.

Persons covered by medical insurance reported a higher rate of physicians' services than those not covered. The lowest rate was reported for all physicians' services except home calls, by those with no health insurance at all. For home calls, persons with hospital insurance only had the lowest rate. Subscribers to commercial medical insurance reported the highest rate of calls and visits, and also the highest rate for each individual class of service. The same trends were followed within the section of the population who reported calls or visits, with the insured persons reporting the lowest frequencies and the commercially insured persons reporting the highest.

In relation to disability days, insured persons again reported the most number of physicians' calls or visits, (16.33 per 100 disability days) but the publicly insured reported only 6.28 calls or visits per 100 disability days, — the lowest of any single category. The highest ratios occurred in the private and commercial categories.

Persons Reporting Physicians' Services, by Income Group (Table M6)

Large variations appear in the number of persons reporting physicians' services, when broken down by income groups.

The "low income" group have a high proportion in the uninsured, and a very high proportion in the publicly insured categories, while at the same time they are very poorly represented in the private non-profit insurance group reporting physicians' care.

The medium and high income groups show the opposite trend.

Persons Reporting Physicians' Services by Income Group, as Per cent of Total Reporting them

Income group	Population	No insurance	Medical insurance	
			Total	Public
per cent				
Low income	18.3	27.1	11.9	56.7
Medium income	47.3	45.7	46.0	28.5
High income	33.6	26.3	41.5	13.6
Totals	100.0	100.0	100.0	100.0

Physicians' services were reported by 43% of the total population and there were few variations within the income groups. The upper high income group had the highest percentage of persons reporting calls. On the whole, more insured persons had calls or visits, with the low income privately insured being the highest single category, and the medium and high income publicly insured being the lowest.

Doctors' Calls and Clinic Visits, by Income Group (Table M7)

The low income group reported a very high proportion of the visits and calls of persons in the public medical insurance, making up nearly two thirds of this category. At the same time the low income representation in the private and commercial categories was very low. The medium and high income groups reversed this pattern, making up over 90% of both the private and commercial medical insurance categories.

A higher rate of doctors' calls and visits was reported by insured persons in all income groups. The difference in rates was most marked in the low income group, where the lowest rate was reported in the uninsured category and the highest in the commercially insured category.

Of the persons who reported physicians' services, those covered by medical insurance saw their physician slightly more often than those who were not insured. This was true for the low and medium income groups, although the high income group was slightly higher in the uninsured category. Low income subscribers to commercial insurance had the highest number of calls per 1,000 persons, some 50% higher than the rate for the whole population reporting visits or calls.

In relation to periods of 100 disability days, persons with private and commercial medical insurance reported the highest rates of doctors' calls and visits, while persons with public insurance had the lowest rates. By income groups, the low income

group was lowest in all categories of insurance. The highest single category was the upper high income group with commercial coverage which reported 28 calls or visits per 100 disability days, while the lowest was 6 calls or visits for the low income with public insurance coverage.

Persons Reporting Given Numbers of Doctors' Calls and Clinic Visits (Table M8)

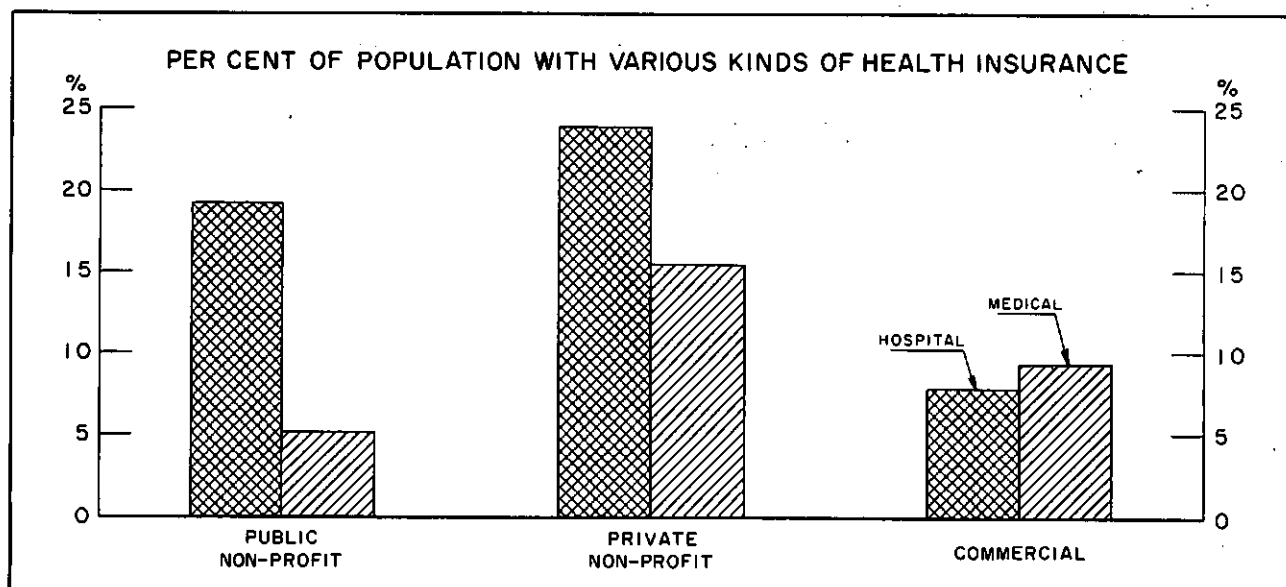
Almost two thirds of the persons with no health insurance at all reported no doctors' calls or clinic visits during the survey year. Nearly one sixth, with very little variation, of the persons in all the insurance categories reported one call or visit. The most often attended group was that with private non-profit medical insurance, where only 46.0% reported receiving no physicians' services and where there were high proportions of persons reporting more calls and visits. This insurance category provided the highest proportion of persons reporting 10 or more calls and/or visits.

Persons Reporting Operations and Operations Reported (Table M9)

A significantly higher proportion of medically insured persons reported operations (5.0%) than uninsured persons (3.2%) during the survey year. Users of private non-profit medical insurance reported the highest proportion while the not-at-all insured group reported the lowest. The pattern of the rates of operations per 1,000 persons with given kinds of medical insurance was similar. Of those operated upon during the survey year, users of private non-profit medical insurance reported the highest frequency of operations (1,081 per 1,000 persons reporting operations). The differences in frequencies of operations were slight among the several insurance categories.

Public, Private and Commercial Insurance Coverage

A breakdown of the percentage distribution of persons into the various insurance categories is shown in chart below:



Persons covered by public hospital insurance had the heaviest utilization of in-patient hospital care in proportion to its representation in the population. For this group a period of hospitalization averaged 15.8 days almost 50% higher than the other two insurance categories.

The highest proportion of doctors' care was reported by persons covered by private non-profit medical insurance, who made up 15.5% of the population but who reported about 20% of the total doctors' care, as well as almost 22% of all the operations.

The commercial insurance category had a higher proportion of persons with medical coverage than with hospital coverage. Persons with com-

mercial coverage consistently reported higher percentages of health care than their proportion in the population, with the exception of days in hospital. Here they were lower, because they reported the shortest average stay in hospital of any group, averaging 10.8 days per hospital period.

Comparison of Health Care Received by Insured and Non-Insured Persons

The table on page 9 showed a definite correlation between the level of income and the amount of health insurance coverage possessed. The tables just discussed have shown some correlation between the amount of health insurance coverage possessed and the amount of health care received. These relationships are summarized in the following table:

Health care: Persons reporting or units received	Population	Insured	Uninsured
Population distribution	100.0	52.0	48.0
No. of disability days	100.0	51.3	48.7
Persons with physicians' care	100.0	58.1	41.9
Office	100.0	60.7	39.3
Home	100.0	55.1	44.9
Clinic	100.0	67.0	33.0
Persons with hospitalization	100.0	63.8	36.2
Average length of hospitalization	14.5	13.1	16.0
Persons with operations	100.0	65.2	34.8

Although the insured ~~and non-insured~~ persons ~~each~~ constituted about half of the population and reported about half of the disability days, they received considerably more than half of the health care and in some categories such as clinic visits and operations, they received as much as two thirds of the total care given.

The most significant figures would seem to relate to hospitalizations and operations reported. The fact that these were much higher for the insured, while their average length of hospitalization was

shorter, might indicate that insured persons were admitted in earlier stages of illness than those who had no health insurance. Of course there are many other factors involved as well, such as lower standards of health, and the longer nature of occupational diseases among the lower income groups with less insurance coverage.

In general, the findings of this study indicate that the volume of health care is greater for insured persons than for non-insured persons, and that this trend is magnified for the low income group.

TABLES

TABLE H1. Percentage Distribution of Persons with Various Kinds of Hospital Insurance, in Various Age-Sex Groups

Age and sex	Population	No hospital insurance			Hospital insurance			
		Total	No health insurance at all	Only medical insurance	Total	Non-profit		Commercial
						Public	Private	
Both sexes								
All ages	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Under 15	30.4	31.2	31.3	28.8	29.6	28.2	31.3	28.2
15-24	15.1	18.6	16.6	..	13.8	13.7	13.4	15.1
25-44	28.8	25.4	25.3	30.0	32.1	27.5	34.6	38.0
45-64	17.8	17.7	17.7	..	18.0	18.7	17.7	17.5
65 and over	7.8	9.2	9.1	..	6.4	11.9	3.0	..
Male								
All ages	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Under 15	30.8	32.2	32.4	..	29.5	27.7	31.7	27.4
15-24	14.8	17.0	17.1	..	12.7	13.4	11.9	13.3
25-44	28.3	24.9	24.7	..	31.5	28.4	34.0	37.0
45-64	18.3	17.1	17.3	..	19.3	20.1	18.8	18.7
65 and over	7.8	8.7	8.6	..	7.0	12.5	3.5	..
Female								
All ages	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Under 15	30.0	30.2	30.1	..	29.8	28.9	30.8	29.1
15-24	15.5	18.1	18.2	..	14.9	14.0	15.0	17.3
25-44	29.3	25.9	25.9	..	32.7	28.7	35.2	34.8
45-64	17.4	18.2	18.2	..	18.7	17.1	16.5	18.0
65 and over	7.7	9.6	9.5	..	5.9	11.4	2.6	..

TABLE H2. Percentage Distribution of Persons with Various Kinds of Hospital Insurance, in Various Income Groups

Income group	Population	No hospital insurance			Hospital insurance			
		Total	No health insurance at all	Only medical insurance	Total	Non-profit		Commercial
						Public	Private	
All incomes ¹	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Low income	20.1	24.7	24.8	20.7	13.1	23.5	7.3	..
Medium income	48.3	44.8	45.0	34.3	47.7	44.4	49.1	51.5
High income	33.0	27.4	27.0	43.7	38.5	30.9	43.1	43.4
High income (lower)	24.2	19.4	19.2	..	28.8	24.2	31.0	33.2
High income (upper)	8.9	8.0	7.8	..	9.8	6.7	12.1	10.2

See footnotes at bottom of page.

TABLE H3a. Percentage Distribution of Disability Days of Persons with Various Kinds of Hospital Insurance, by Income Groups

Income group	Population	No hospital insurance			Hospital insurance			
		Total	No health insurance at all	Only medical insurance	Total	Non-profit		Commercial
						Public	Private	
All incomes ¹	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Low income	29.6	34.4	34.2	40.3	25.0	41.7	11.1	..
Medium income	40.2	38.4	38.7	26.6	41.9	32.7	49.4	49.3
High income	25.4	20.4	20.1	32.6	30.5	20.3	38.9	38.0
High income (lower)	18.1	13.8	13.5	..	22.5	16.0	27.9	27.3
High income (upper)	7.4	6.8	6.6	..	7.9	4.2	11.0	10.7

¹ Cumulated percentages do not total 100% because persons whose incomes were classified as "not stated" and "no income" are not shown.

.. Reliable estimate not available.

TABLE H3b. Disability Days per 1,000 Persons with Various Kinds of Hospital Insurance, by Income Groups

Income group	Population	No hospital insurance			Hospital insurance			
		Total	No health insurance at all	Only medical insurance	Total	Non-profit		Commercial
						Public	Private	
All incomes	12,161	12,331	12,334	12,218	12,001	14,151	10,477	11,340
Low income	12,176	17,121	16,998	23,744	22,934	25,059	15,881	..
Medium income	10,558	10,577	10,596	9,449	10,546	10,417	10,535	10,851
High income	9,365	9,186	9,188	9,123	9,488	9,289	9,456	9,936
High income (lower)	9,088	8,617	8,676	..	9,394	9,376	9,426	9,334
High income (upper)	10,122	10,575	10,451	..	9,765	8,977	9,532	11,892

TABLE H4a. Percentage Distribution of Hospitalized Persons with Various Kinds of Hospital Insurance, by Income Groups

Income group	Population	No hospital insurance			Hospital insurance			
		Total	No health insurance at all	Only medical insurance	Total	Non-profit		Commercial
						Public	Private	
All incomes ¹	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Low income	19.5	28.0	28.1	..	14.5	23.5	9.2	..
Medium income	50.6	48.2	48.2	..	51.9	46.1	54.6	59.8
High income	29.3	22.5	22.4	..	33.3	29.8	36.0	..
High income (lower)	21.5	15.2	15.1	..	25.3	23.0	26.2	..
High income (upper)	7.5	..	..	..	8.0	..	..	..

See footnotes at bottom of page.

TABLE H4b. Per cent of Population Reporting Hospitalization, by Income Groups and Categories of Hospital Insurance

Income group	Population	No hospital insurance			Hospital insurance			
		Total	No health insurance at all	Only medical insurance	Total	Non-profit		Commercial
						Public	Private	
All incomes	10.2	7.7	7.7	..	12.6	13.4	12.1	12.4
Low income	10.6	8.7	8.7	..	14.0	13.4	15.2	..
Medium income	11.2	8.3	8.2	..	13.7	13.9	13.4	14.4
High income	9.1	6.4	6.4	..	10.9	12.9	10.1	..
High income (lower)	9.1	6.0	6.0	..	11.1	12.7	10.2	..
High income (upper)	8.9	..	..	..	10.3	..	..	..

TABLE H5a. Percentage Distribution of Hospital Periods for Persons with Various Kinds of Hospital Insurance, by Income Groups

Income group	Population	No hospital insurance			Hospital insurance			
		Total	No health insurance at all	Only medical insurance	Total	Non-profit		Commercial
						Public	Private	
All incomes ¹	100.0	100.0	100.0	..	100.0	100.0	100.0	100.0
Low income	19.0	26.9	26.9	..	14.3	23.2	8.5	..
Medium income	50.8	48.1	48.2	..	52.3	46.2	55.7	60.1
High income	28.3	21.2	21.1	..	32.6	29.2	35.2	..
High income (lower)	20.7	14.4	14.3	..	24.5	21.8	25.6	..
High income (upper)	7.6	..	..	..	8.0	..	..	..

¹ Cumulated percentages do not total 100% because persons whose incomes were classified as "not stated" and "no income" are not shown.
 .. Reliable estimate not available.

TABLE H5b. Hospital Periods per 1,000 Persons with Various Kinds of Hospital Insurance, by Income Groups

Income group	Population	No hospital insurance			Hospital insurance			
		Total	No health insurance at all	Only medical insurance	Total	Non-profit		Commercial
						Public	Private	
All incomes	122	94	94	..	149	167	139	139
Low income	124	102	102	..	163	164	161	..
Medium income	134	101	100	..	164	174	157	162
High income	105	73	74	..	126	158	114	..
High income (lower)	105	70	70	..	127	150	115	..
High income (upper)	104	..	..	..	123	..	..	..

TABLE H6a. Percentage Distribution of Hospital Days for Persons with Various Kinds of Hospital Insurance, by Income Groups

Income group	Population	No hospital insurance			Hospital insurance			
		Total	No health insurance at all	Only medical insurance	Total	Non-profit		Commercial
						Public	Private	
All incomes ¹	100.0	100.0	100.0	..	100.0	100.0	100.0	100.0
Low income	29.4	40.0	40.1	..	21.7	35.8	7.2	..
Medium income	43.6	36.4	36.1	..	48.8	38.7	59.2	60.1
High income	22.7	18.1	18.2	..	26.1	20.4	31.7	..
High income (lower)	15.9	11.9	11.9	..	18.8	15.5	20.9	..
High income (upper)	6.8	..	..	..	7.3	..	..	..

¹ Cumulated percentages do not total 100% because persons whose incomes were classified as "not stated" and "no income" are not shown.

TABLE H6b. Hospital Days per 1,000 Persons with Various Kinds of Hospital Insurance, by Income Groups

Income group	Population	No hospital insurance			Hospital insurance			
		Total	No health insurance at all	Only medical insurance	Total	Non-profit		Commercial
						Public	Private	
All incomes	1,728	1,491	1,499	..	1,956	2,632	1,558	1,498
Low income	2,703	2,410	2,421	..	3,239	4,000	1,522	..
Medium income	1,628	1,211	1,203	..	2,003	2,290	1,879	1,748
High income	1,188	986	1,009	..	1,327	1,734	1,145	..
High income (lower)	1,136	915	928	..	1,279	1,682	1,048	..
High income (upper)	1,332	..	..	..	1,468	..	..	..

TABLE H6c. Hospital Days per 1,000 Persons Reporting Hospitalization, by Income Groups and Categories of Hospital Insurance

Income group	Population	No hospital insurance			Hospital insurance			
		Total	No health insurance at all	Only medical insurance	Total	Non-profit		Commercial
						Public	Private	
All incomes	16,916	19,336	19,464	..	15,493	19,629	12,914	12,085
Low income	25,507	27,568	27,774	..	23,159	29,854	10,021	..
Medium income	14,580	14,595	14,580	..	14,571	16,482	14,011	12,144
High income	13,130	15,524	15,752	..	12,174	13,406	11,363	..
High income (lower)	12,483	15,150	15,337	..	11,538	13,191	10,273	..
High income (upper)	14,925	..	..	..	14,184	..	..	..

.. Reliable estimate not available.

TABLE H6d. Hospital Days per Hospital Period, by Income Group and Categories of Hospital Insurance

Income group	Population	No hospital insurance			Hospital insurance			
		Total	No health insurance at all	Only medical insurance	Total	Non-profit		Commercial
						Public	Private	
per cent								
All incomes	14.1	15.9	16.0	..	13.1	15.8	11.2	10.8
Low income	21.9	23.6	23.8	..	19.9	24.4	9.5	..
Medium income	12.2	12.0	12.0	..	12.2	13.2	11.9	10.8
High income	11.4	13.6	13.7	..	10.5	11.0	10.1	..
High income (lower)	10.9	13.1	13.3	..	10.0	11.2	9.1	..
High income (upper)	12.8	..	..	..	11.9	..	..	..

TABLE H7. Percentage Distribution of Persons with Various Kinds of Hospital Insurance Reporting Given Numbers of Hospital Days

Persons with days of hospitalization	Population	No hospital insurance			Hospital insurance			
		Total	No health insurance at all	Only medical insurance	Total	Non-profit		Commercial
						Public	Private	
Total persons	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
0	89.8	92.3	92.3	91.9	87.4	86.6	87.9	87.6
1-3	2.1	1.7	1.7	..	2.5	2.5	2.5	..
4-6	2.2	1.7	1.7	..	2.8	2.7	2.7	..
7-13	3.5	2.5	2.5	..	4.4	4.6	4.4	..
14 or more	2.4	1.8	1.8	..	2.9	3.6	2.5	..

TABLE H8. Persons Reporting Operations, and Number of Operations Reported, by Various Kinds of Hospital Insurance

Persons and operations	Population	No hospital insurance			Hospital insurance			
		Total	No health insurance at all	Only medical insurance	Total	Non-profit		Commercial
						Public	Private	
Persons with various kinds of hospital insurance reporting operations as percentage of total	3.7	2.7	2.7	..	4.7	4.7	4.8	..
Operations per 1,000 persons	39.55	28.57	28.70	..	50.11	49.44	50.37	..
Per 1,000 persons reporting operations	1,056	1,052	1,053	..	1,058	1,054	1,059	..

.. Reliable estimate not available.

TABLE M1. Percentage Distribution of Persons with Various Kinds of Medical Insurance, in Various Age-Sex Groups

Age and sex	Population	No medical insurance			Medical insurance			
		Total	No health insurance at all	Only hospital insurance	Total	Non-profit		Commercial
						Public	Private	
Both sexes								
All ages	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Under 15	30.4	30.6	31.3	29.1	30.0	25.6	32.7	27.9
15-24	15.1	15.9	16.6	14.1	13.5	11.9	13.3	14.6
25-44	28.8	27.0	25.3	30.8	33.0	19.9	35.2	36.7
45-64	17.8	18.3	17.7	19.6	16.7	14.8	16.8	17.7
65 and over	7.8	8.2	9.1	6.4	6.8	27.9	2.0	..
Male								
All ages	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Under 15	30.8	31.4	32.4	29.3	29.5	23.1	33.2	27.0
15-24	14.8	16.1	17.1	14.1	11.8	10.8	11.4	12.8
25-44	28.3	28.2	24.7	29.3	33.2	21.5	34.0	38.1
45-64	18.3	18.1	17.3	19.9	18.6	17.2	18.9	18.8
65 and over	7.8	8.2	8.6	7.4	7.0	27.4	..	..
Female								
All ages	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Under 15	30.0	29.8	30.1	29.0	30.6	28.5	32.1	29.0
15-24	15.5	15.6	16.2	14.2	15.4	13.1	15.3	16.6
25-44	29.3	27.9	25.9	32.3	32.9	18.0	36.4	35.1
45-64	17.4	18.5	18.2	19.2	14.7	12.0	14.6	16.3
65 and over	7.7	8.2	9.5	5.4	6.5	28.4	..	..

TABLE M2. Percentage Distribution of Persons with Various Kinds of Medical Insurance, in Various Income Groups

Income group	Population	No medical insurance			Medical insurance			
		Total	No health insurance at all	Only hospital insurance	Total	Non-profit		Commercial
						Public	Private	
All incomes ¹	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Low income	18.8	21.3	24.8	13.6	13.0	52.5	4.8	5.0
Medium income	46.3	46.7	45.0	50.3	45.3	31.3	47.0	50.1
High income	33.0	29.6	27.0	35.3	41.1	15.0	47.7	44.5
High income (lower)	24.2	21.6	19.2	26.8	30.2	12.8	33.4	34.6
High income (upper)	8.9	8.0	7.8	6.5	10.9	2.1	14.3	9.9

See footnotes at bottom of page.

TABLE M3a. Percentage Distribution of Disability Days of Persons with Various Kinds of Medical Insurance, by Income Groups

Income group	Population	No medical insurance			Medical insurance			
		Total	No health insurance at all	Only hospital insurance	Total	Non-profit		Commercial
						Public	Private	
All incomes ¹	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Low income	29.7	29.6	34.2	17.7	29.8	68.6	8.3	..
Medium income	40.2	41.7	38.7	49.5	36.9	19.1	44.1	49.4
High income	25.4	23.0	20.1	30.4	30.6	5.0	47.1	38.6
High income (lower)	18.1	18.6	13.5	24.7	21.0	4.1	30.6	28.5
High income (upper)	7.4	6.4	6.6	5.7	9.5	..	16.5	10.1

¹ Cumulated percentages do not total 100% because persons whose incomes were classified as "not stated" and "no income" are not shown.

.. Reliable estimate not available.

VOLUME OF HEALTH CARE FOR INSURED AND NON-INSURED PERSONS

TABLE M3b. Disability Days per 1,000 Persons with Various Kinds of Medical Insurance, by Income Groups

Income group	Population	No medical insurance			Medical insurance			
		Total	No health insurance at all	Only hospital insurance	Total	Non-profit		Commercial
						Public	Private	
All incomes	12,161	11,729	12,334	10,418	13,185	26,328	10,187	10,972
Low income	19,178	16,311	16,998	13,591	30,250	34,416	17,824	..
Medium income	10,558	10,478	10,596	10,250	10,760	16,027	9,559	10,833
High income	9,365	9,110	9,188	8,980	9,798	8,775	10,059	9,520
High income (lower)	9,088	9,041	8,676	9,610	9,166	8,447	9,325	9,055
High income (upper)	10,122	9,295	10,451	6,998	11,557	..	11,770	11,140

.. Reliable estimate not available.

TABLE M4: Per cent of Population with Various Kinds of Medical Insurance Reporting Doctors' Calls and Clinic Visits

Type of call or visit	Population	No medical insurance			Medical insurance			
		Total	No health insurance at all	Only hospital insurance	Total	Non-profit		Commercial
						Public	Private	
Any doctors' calls or clinic visits	43.2	40.0	37.8	44.8	50.8	40.2	54.0	51.1
Doctors' calls	41.9	38.8	36.6	43.5	49.2	37.3	52.6	50.1
Office calls	32.7	29.8	26.7	36.5	39.3	28.8	42.0	40.5
Home calls	18.3	16.8	17.1	16.1	21.9	15.9	23.6	22.2
Clinic visits	4.7	3.9	3.2	5.5	6.4	6.7	6.6	5.8

TABLE M5a. Percentage Distribution of Doctors' Calls and Clinic Visits Reported by Persons with Various Kinds of Medical Insurance

Type of call or visit	Population	No medical insurance			Medical insurance			
		Total	No health insurance at all	Only hospital insurance	Total	Non-profit		Commercial
						Public	Private	
Any doctors' calls or clinic visits	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Doctors' calls	92.0	92.5	93.3	91.1	91.0	88.9	92.0	90.4
Office calls	63.3	62.6	58.9	69.0	64.6	55.7	66.1	65.5
Home calls	28.7	29.9	34.4	22.1	26.5	33.2	25.8	24.8
Clinic visits	8.0	7.5	6.7	8.9	9.0	11.1	8.0	9.6

TABLE M5b. Doctors' Calls and Clinic Visits per 1,000 Persons with Various Kinds of Medical Insurance

Type of call or visit	Population	No medical insurance			Medical insurance			
		Total	No health insurance at all	Only hospital insurance	Total	Non-profit		Commercial
						Public	Private	
Any doctors' calls or clinic visits	1,786	1,628	1,511	1,883	2,154	1,653	2,207	2,340
Doctors' calls	1,643	1,506	1,410	1,715	1,961	1,469	2,031	2,114
Office calls	1,131	1,019	890	1,299	1,391	921	1,460	1,533
Home calls	512	487	520	416	570	548	571	581
Clinic visits	143	122	101	168	193	184	177	226

TABLE M5c. Doctors' Calls and Clinic Visits per 1,000 Persons Reporting them, by Various Kinds of Medical Insurance

Type of call or visit	Population	No medical insurance			Medical insurance			
		Total	No health insurance at all	Only hospital insurance	Total	Non-profit		Commercial
						Public	Private	
Any doctors' calls or clinic visits	4,132	4,072	4,001	4,202	4,242	4,115	4,084	4,576
Doctors' calls	3,920	3,885	3,854	3,940	3,982	3,939	3,859	4,216
Office calls	3,462	3,418	3,327	3,562	3,539	3,195	3,476	3,783
Home calls	2,794	2,888	3,033	2,557	2,621	3,633	2,413	2,612
Clinic visits	3,077	3,109	3,145	3,064	3,038	2,749	2,692	3,873

TABLE M5d. Doctors' Calls and Clinic Visits per 100 Disability Days of Persons with Various Kinds of Medical Insurance

Type of call or visit	Population	No medical insurance			Medical insurance			
		Total	No health insurance at all	Only hospital insurance	Total	Non-profit		Commercial
						Public	Private	
Any doctors' calls or clinic visits	14.68	13.88	12.25	18.08	16.33	6.28	21.67	21.32
Doctors' calls	13.51	12.84	11.43	16.46	14.87	5.58	19.93	19.27
Office calls	9.30	8.69	7.21	12.47	10.55	3.50	14.33	13.97
Home calls	4.21	4.15	4.22	3.99	4.32	2.08	5.60	5.29
Clinic visits	1.18	1.04	0.82	1.61	1.47	-0.70	1.74	2.08

TABLE M6a. Percentage Distribution of Persons with Various Kinds of Medical Insurance Reporting Doctors' Calls and/or Clinic Visits, by Income Groups

Income group	Population	No medical insurance			Medical insurance			
		Total	No health insurance at all	Only hospital insurance	Total	Non-profit		Commercial
						Public	Private	
All incomes ¹	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Low income	18.3	21.8	27.1	12.1	11.9	56.7	5.2	..
Medium income	47.3	48.0	45.7	52.1	46.0	28.5	47.4	51.0
High income	33.6	29.4	26.3	35.1	41.5	13.6	46.9	44.1
High income (lower)	24.1	20.8	17.7	26.4	30.2	12.0	32.6	33.8
High income (upper)	9.6	8.6	8.5	8.7	11.4	..	14.3	10.4

¹ Cumulated percentages do not total 100% because persons whose incomes were classified as "not stated" and "no income" are not shown.

TABLE M6b. Per cent of Population Reporting Doctors' Calls and/or Clinic Visits, by Income Groups and Categories of Medical Insurance

Income group	Population	No medical insurance			Medical insurance			
		Total	No health insurance at all	Only hospital insurance	Total	Non-profit		Commercial
						Public	Private	
All incomes	43.2	40.0	37.8	44.8	50.8	40.2	54.0	51.1
Low income	42.1	40.9	41.2	39.7	46.7	43.4	59.1	..
Medium income	44.2	41.1	38.3	46.4	51.6	36.5	54.6	52.1
High income	44.0	39.7	36.7	44.5	51.3	38.5	53.2	50.7
High income (lower)	43.0	38.5	34.8	44.1	50.7	37.7	52.8	49.9
High income (upper)	46.6	42.9	41.4	45.9	53.1	..	54.1	53.3

.. Reliable estimate not available.

VOLUME OF HEALTH CARE FOR INSURED AND NON-INSURED PERSONS

TABLE M7a. Percentage Distribution of Doctors' Calls and Clinic Visits Reported by Persons with Various Kinds of Medical Insurance, by Income Groups

Income group	Population	No medical insurance			Medical insurance			
		Total	No health insurance at all	Only hospital insurance	Total	Non-profit		Commercial
						Public	Private	
All incomes ¹	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Low income	17.7	20.2	24.5	12.6	13.3	64.3	6.3	6.3
Medium income	45.2	45.8	44.0	48.8	44.2	23.2	48.1	46.0
High income	35.0	31.1	27.2	37.9	42.0	10.8	46.1	47.4
High income (lower)	24.8	21.5	17.9	27.8	30.9	9.9	32.2	36.8
High income (upper)	10.1	9.6	9.3	10.1	11.1	1.0	13.9	10.6

¹ Cumulated percentages do not total 100% because persons whose incomes were classified as "not stated" and "no income" are not shown.

TABLE M7b. Doctors' Calls and Clinic Visits per 1,000 Persons with Various Kinds of Medical Insurance, by Income Groups

Income group	Population	No medical insurance			Medical insurance			
		Total	No health insurance at all	Only hospital insurance	Total	Non-profit		Commercial
						Public	Private	
All incomes	1,786	1,628	1,511	1,863	2,154	1,653	2,207	2,340
Low income	1,680	1,543	1,493	1,742	2,212	2,025	2,433	2,934
Medium income	1,744	1,596	1,477	1,826	2,101	1,224	2,262	2,150
High income	1,891	1,710	1,522	2,021	2,198	1,198	2,135	2,494
High income (lower)	1,836	1,621	1,407	1,954	2,197	1,272	2,131	2,493
High income (upper)	2,039	1,947	1,804	2,231	2,199	747	2,146	2,498

TABLE M7c. Doctors' Calls and Clinic Visits per 1,000 Persons Reporting them, by Income Groups and Categories of Medical Insurance

Income group	Population	No medical insurance			Medical insurance			
		Total	No health insurance at all	Only hospital insurance	Total	Non-profit		Commercial
						Public	Private	
All incomes	4,132	4,072	4,001	4,202	4,242	4,115	4,084	4,576
Low income	3,990	3,770	3,621	4,384	4,735	4,662	4,116	6,396
Medium income	3,950	3,885	3,855	3,932	4,073	3,351	4,146	4,128
High income	4,299	4,311	4,144	4,538	4,284	3,278	4,015	4,922
High income (lower)	4,269	4,215	4,040	4,430	4,337	3,377	4,038	4,993
High income (upper)	4,375	4,541	4,362	4,863	4,142	2,516	3,962	4,688

TABLE M7d. Doctors' Calls and Clinic Visits per 100 Disability Days of Persons with Various Kinds of Medical Insurance, by Income Groups

Income group	Population	No medical insurance			Medical insurance			
		Total	No health insurance at all	Only hospital insurance	Total	Non-profit		Commercial
						Public	Private	
All incomes	15	14	12	18	16	6	22	21
Low income	9	9	9	13	7	6	14	11
Medium income	17	15	14	18	20	8	24	20
High income	20	19	17	23	22	14	21	26
High income (lower)	20	18	16	20	24	15	23	28
High income (upper)	20	21	17	32	19	7	16	22

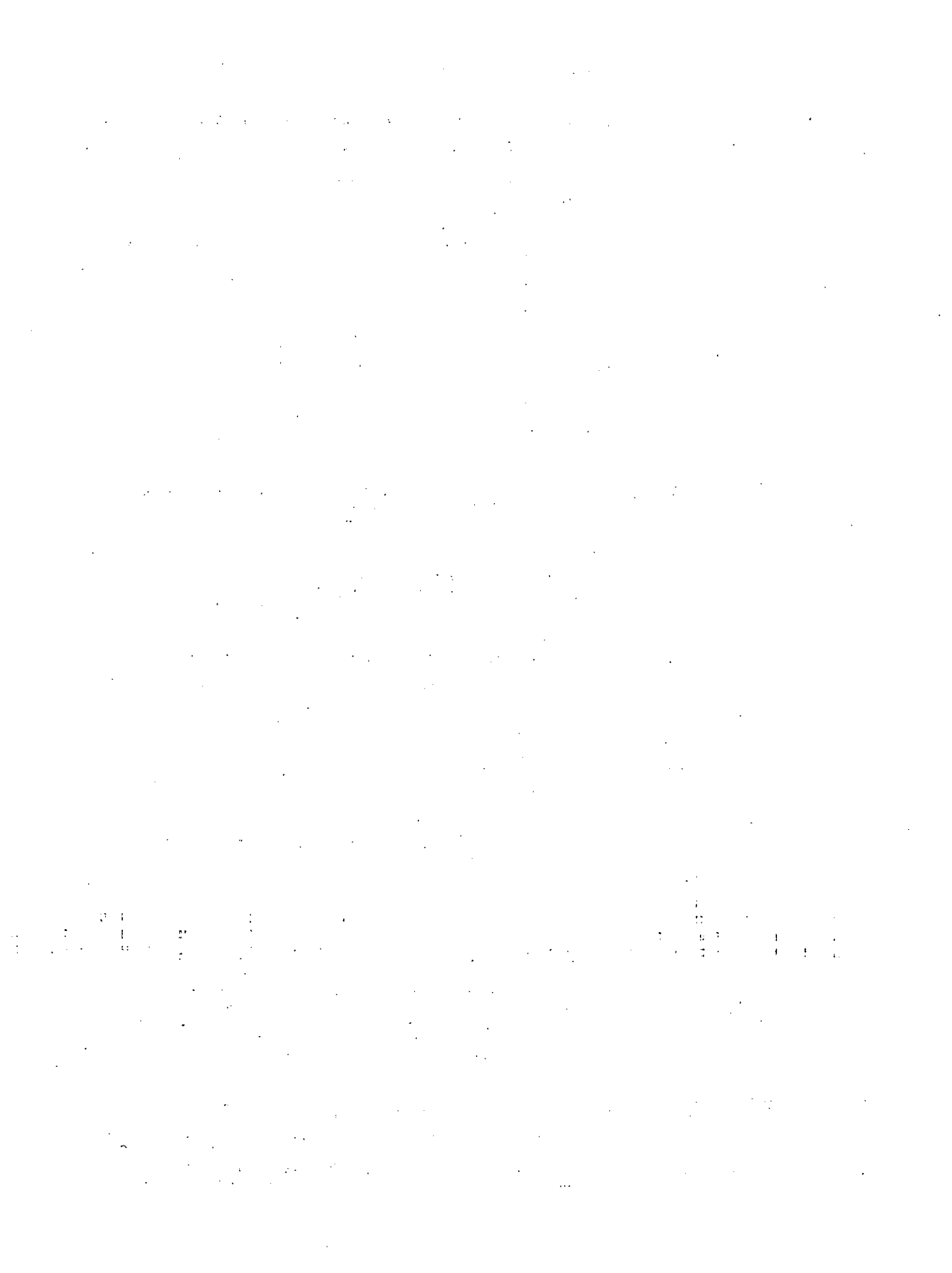
TABLE M8. Percentage Distribution of Persons with Various Kinds of Medical Insurance Reporting Given Numbers of Doctors' Calls and/or Clinic Visits

Doctors' calls and/or clinic visits	Population	No medical insurance			Medical insurance			
		Total	No health insurance at all	Only hospital insurance	Total	Non-profit		Commercial
						Public	Private	
Total persons	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
0	56.8	60.0	62.3	55.2	49.2	59.8	46.0	48.8
1	15.1	14.7	14.6	14.9	16.1	14.3	16.5	16.5
2	8.1	7.5	7.0	8.5	9.5	8.6	10.3	8.7
3	5.3	4.8	4.4	5.6	6.6	5.2	7.5	5.8
4	3.5	3.2	3.1	3.4	4.4	3.0	4.7	..
5-9	7.4	6.4	5.4	8.5	9.6	5.7	10.3	10.5
10 or more	3.8	3.5	3.3	3.9	4.6	3.4	4.7	..

.. Reliable estimate not available.

TABLE M9. Persons Reporting Operations and Number of Operations Reported, by Various Kinds of Medical Insurance

Persons and operations	Population	No medical insurance			Medical insurance			
		Total	No health insurance at all	Only hospital insurance	Total	Non-profit		Commercial
						Public	Private	
Persons with various kinds of medical insurance reporting operations as percentage of total	3.7	3.2	2.7	4.2	5.0	4.5	5.2	5.0
Operations per 1,000 persons	39.55	33.57	28.70	44.10	53.58	46.43	55.98	53.51
Per, 1,000 persons reporting operations	1,056	1,049	1,053	1,043	1,066	1,023	1,081	1,063



APPENDICES

APPENDIX H1. Persons with Various Kinds of Hospital Insurance in Each Age Group, by Sex

Age and sex	Population	No hospital insurance			Hospital insurance			
		Total	No health insurance at all	Only medical insurance	Total	Non-profit		Commercial
						Public	Private	
thousands								
Both sexes								
All ages	13,538	6,642	6,498	144	6,890	2,611	3,226	1,052
Under 15	4,116	2,072	2,031	42	2,042	737	1,008	297
15-24	2,049	1,100	1,082	..	949	357	433	159
25-44	3,903	1,687	1,644	43	2,213	718	1,117	379
45-64	2,415	1,173	1,153	..	1,242	488	570	184
65 and over	1,054	609	588	..	444	312	98	..
Male								
All ages	6,818	3,278	3,206	72	3,537	1,365	1,603	569
Under 15	2,099	1,056	1,038	..	1,042	378	509	156
15-24	1,007	559	548	..	449	183	190	76
25-44	1,932	815	791	..	1,116	360	545	210
45-64	1,245	561	553	..	683	275	302	107
65 and over	534	287	275	..	247	170	57	..
Female								
All ages	6,720	3,364	3,292	73	3,353	1,246	1,623	484
Under 15	2,017	1,016	992	..	1,000	360	499	141
15-24	1,042	542	534	..	500	174	243	84
25-44	1,971	872	853	..	1,098	358	571	168
45-64	1,170	612	600	..	558	213	268	78
65 and over	520	323	313	..	197	142	42	..

APPENDIX H2. Persons with Various Kinds of Hospital Insurance in Each Income Group

Income group	Population	No Hospital insurance			Hospital insurance			
		Total	No health insurance at all	Only medical insurance	Total	Non-profit		Commercial
						Public	Private	
thousands								
All incomes	13,538	6,642	6,498	144	6,890	2,611	3,226	1,052
Low income	2,545	1,643	1,613	30	902	615	237	..
Medium income	6,266	2,975	2,925	50	3,285	1,160	1,583	542
High income	4,471	1,817	1,754	63	2,654	807	1,390	457
High income (lower)	3,271	1,289	1,248	..	1,982	632	1,000	349
High income (upper)	1,200	528	507	..	672	175	390	108

See footnotes at bottom of page.

APPENDIX H3. Disability Days of Persons with Various Kinds of Hospital Insurance in Each Income Group

Income group	Population	No hospital insurance			Hospital insurance			
		Total	No health insurance at all	Only medical insurance	Total	Non-profit		Commercial
						Public	Private	
thousands								
All incomes ¹	164,637	81,907	80,144	1,763	82,687	36,984	33,797	11,935
Low income	48,811	28,135	27,425	710	20,676	15,406	3,758	1,512
Medium income	66,151	31,467	30,999	468	34,646	12,088	16,679	5,879
High income	41,875	16,694	16,119	575	25,181	7,497	13,144	4,540
High income (lower)	29,726	11,107	10,824	283	18,619	5,928	9,430	3,261
High income (upper)	12,149	5,588	5,295	293	6,561	1,569	3,714	1,278

¹ Cumulated estimates do not equal "total" because persons whose incomes were classified as "not stated" or "no income" are not shown.

.. Reliable estimate not available.

APPENDIX H4. Persons with Various Kinds of Hospital Insurance in Each Income Group Reporting Hospitalization

Income group	Population	No hospital insurance			Hospital insurance			
		Total	No health insurance at all	Only medical insurance	Total	Non-profit		Commercial
						Public	Private	
thousands								
All incomes ¹	1,383	512	501	..	870	350	389	130
Low income	270	144	141	..	126	82	36	..
Medium income	699	247	241	..	452	161	212	78
High income	405	115	112	..	289	104	140	..
High income (lower)	298	78	75	..	220	81	102	..
High income (upper)	107	..	..	..	70	..	..	..

See footnotes at bottom of page.

APPENDIX H5. Hospital Periods for Persons with Various Kinds of Hospital Insurance in Each Income Group

Income group	Population	No hospital insurance			Hospital insurance			
		Total	No health insurance at all	Only medical insurance	Total	Non-profit		Commercial
						Public	Private	
thousands								
All incomes ²	1,684	623	610	..	1,030	435	448	148
Low income	315	168	164	..	147	101	38	..
Medium income	839	300	294	..	538	201	249	88
High income	467	132	129	..	335	127	158	..
High income (lower)	342	90	87	..	253	95	115	..
High income (upper)	125	..	..	..	83	..	..	..

See footnotes at bottom of page.

APPENDIX H6. Days of Hospitalization of Persons with Various Kinds of Hospital Insurance in Each Income Group

Income group	Population	No hospital insurance			Hospital insurance			
		Total	No health insurance at all	Only medical insurance	Total	Non-profit		Commercial
						Public	Private	
thousands								
All incomes ¹	23,394	9,905	9,742	..	13,474	6,872	5,025	1,576
Low income	6,880	3,961	3,906	..	2,920	2,459	360	..
Medium income	10,198	3,604	3,519	..	6,579	2,658	2,975	947
High income	5,313	1,792	1,769	..	3,521	1,399	1,592	..
High income (lower)	3,714	1,179	1,157	..	2,535	1,063	1,049	..
High income (upper)	1,599	..	..	..	986	..	..	..

¹ Cumulated estimates do not equal "total" because persons whose incomes were classified as "not stated" or "no income" are not shown.
 .. Reliable estimate not available.

APPENDIX H7. Persons with Various Kinds of Hospital Insurance with Given Days of Hospitalization

Days of hospitalization	Population	No hospital insurance			Hospital insurance			
		Total	No health insurance at all	Only medical insurance	Total	Non-profit		Commercial
						Public	Private	
thousands								
Total persons	13,538	6,642	6,498	144	6,890	2,611	3,226	1,052
0	12,155	6,130	5,997	133	6,020	2,261	2,837	822
1- 3	285	110	108	..	174	66	81	..
4- 6	301	111	109	..	191	69	88	..
7-13	473	169	164	..	304	120	140	..
14 or more	323	122	120	..	201	95	79	..

APPENDIX H8. Persons with Various Kinds of Hospital Insurance Reporting Operations and Operations Reported

Persons and operations	Population	No hospital insurance			Hospital insurance			
		Total	No health insurance at all	Only medical insurance	Total	Non-profit		Commercial
						Public	Private	
thousands								
Persons reporting operations	507	180	177	..	328	122	153	..
Operations reported	535	190	187	..	345	129	163	..

APPENDIX M1. Persons with Various Kinds of Medical Insurance in Each Age Group, by Sex

Age and sex	Population	No medical insurance			Medical insurance			
		Total	No health insurance at all	Only hospital insurance	Total	Non-profit		Commercial
						Public	Private	
thousands								
Both sexes								
All ages	13,538	9,496	8,498	2,999	4,036	689	2,093	1,254
Under 15	4,116	2,904	2,031	873	1,211	176	684	350
15-24	2,049	1,506	1,082	424	544	82	279	183
25-44	3,903	2,567	1,644	924	1,333	137	736	460
45-64	2,415	1,740	1,153	588	675	102	352	221
65 and over	1,054	780	588	191	273	192	42	..
Male								
All ages	6,818	4,706	3,206	1,499	2,109	366	1,074	669
Under 15	2,099	1,477	1,038	439	621	84	356	181
15-24	1,007	759	548	211	248	40	123	86
25-44	1,932	1,231	791	440	699	79	365	255
45-64	1,245	852	553	299	392	63	203	128
65 and over	534	388	275	110	148	100	..	..
Female								
All ages	6,720	4,791	3,292	1,499	1,927	323	1,019	585
Under 15	2,017	1,427	992	434	589	92	328	170
15-24	1,042	746	534	212	296	42	156	97
25-44	1,971	1,336	853	484	634	58	371	205
45-64	1,170	888	600	288	282	39	148	95
65 and over	520	394	313	81	125	92	..	..

.. Reliable estimate not available.

APPENDIX M2. Persons with Various Kinds of Medical Insurance in Each Income Group

Income group	Population	No medical insurance			Medical insurance			
		Total	No health insurance at all	Only hospital insurance	Total	Non-profit		Commercial
						Public	Private	
thousands								
All incomes ¹	13,538	9,496	6,498	2,999	4,036	689	2,093	1,254
Low income	2,545	2,021	1,613	408	524	361	100	63
Medium income	6,266	4,434	2,925	1,508	1,827	216	983	628
High income	4,471	2,812	1,754	1,058	1,659	103	998	558
High income (lower)	3,271	2,050	1,248	803	1,221	88	699	433
High income (upper)	1,200	762	507	255	439	15	299	125

See footnote at end of Appendix M3.

APPENDIX M3. Disability Days of Persons with Various Kinds of Medical Insurance in Each Income Group

Income group	Population	No medical insurance			Medical insurance			
		Total	No health insurance at all	Only hospital insurance	Total	Non-profit		Commercial
						Public	Private	
thousands								
All incomes ¹	164,637	111,384	80,144	31,240	53,209	18,129	21,320	13,760
Low income	48,817	32,964	27,425	5,539	15,847	12,434	1,779	1,634
Medium income	66,151	46,458	30,999	15,459	19,655	3,455	9,396	6,804
High income	41,875	25,618	16,119	9,499	16,257	904	10,040	5,313
High income (lower)	29,728	18,538	10,824	7,714	11,188	746	6,516	3,925
High income (upper)	12,149	7,080	5,295	1,785	5,069	157	3,524	1,388

¹ Cumulated estimates do not equal "total" because persons whose incomes were classified as "not stated" or "no income" are not shown.

APPENDIX M4. Persons with Various Kinds of Medical Insurance Reporting Doctors' Calls and Clinic Visits

Type of call or visit	Population	No medical insurance			Medical insurance			
		Total	No health insurance at all	Only hospital insurance	Total	Non-profit		Commercial
						Public	Private	
thousands								
Any doctors' calls or clinic visits	5,851	3,798	2,454	1,344	2,049	277	1,131	641
Doctors' calls	5,673	3,682	2,377	1,305	1,987	257	1,101	629
Office calls	4,421	2,832	1,738	1,094	1,586	198	879	508
Home calls	2,481	1,596	1,114	482	883	109	495	279
Clinic visits	630	373	208	164	257	46	137	73

APPENDIX M5. Doctors' Calls and Clinic Visits of Persons with Various Kinds of Medical Insurance

Type of call or visit	Population	No medical insurance			Medical insurance			
		Total	No health insurance at all	Only hospital insurance	Total	Non-profit		Commercial
						Public	Private	
thousands								
Any doctors' calls or clinic visits	24,176	15,463	9,816	5,647	8,692	1,138	4,620	2,934
Doctors' calls	22,237	14,305	9,161	5,143	7,912	1,011	4,250	2,651
Office calls	15,307	9,678	5,782	3,896	5,612	634	3,055	1,923
Home calls	6,930	4,628	3,379	1,247	2,300	377	1,194	728
Clinic visits	1,939	1,159	655	504	780	127	370	283

APPENDIX M6. Persons with Various Kinds of Medical Insurance in Each Income Group Reporting Doctors' Calls and/or Clinic Visits

Income group	Population	No medical insurance			Medical insurance			
		Total	No health insurance at all	Only hospital insurance	Total	Non-profit		Commercial
						Public	Private	
thousands								
All incomes ¹	5,851	3,798	2,454	1,344	2,049	277	1,131	641
Low income	1,072	827	665	162	245	157	59	..
Medium income	2,767	1,821	1,121	700	942	79	536	327
High income	1,967	1,115	644	471	851	38	531	283
High income (lower)	1,407	789	435	354	618	33	369	216
High income (upper)	559	327	210	117	233	..	162	66

See footnote at end of Appendix M7.

APPENDIX M7. Doctors' Calls and Clinic Visits of Persons with Various Kinds of Medical Insurance in Each Income Group

Income group	Population	No medical insurance			Medical insurance			
		Total	No health insurance at all	Only hospital insurance	Total	Non-profit		Commercial
						Public	Private	
thousands								
All incomes ¹	24,176	15,463	9,816	5,647	8,692	1,138	4,620	2,934
Low income	4,277	3,119	2,409	710	1,159	732	243	184
Medium income	10,930	7,075	4,322	2,754	3,838	264	2,223	1,351
High income	8,454	4,808	2,670	2,138	3,647	123	2,131	1,392
High income (lower)	6,006	3,324	1,756	1,569	2,682	112	1,489	1,081
High income (upper)	2,448	1,483	914	569	964	11	642	311

¹ Cumulated estimates do not equal "total" because persons whose incomes were classified as "not stated" or "no income" are not shown.

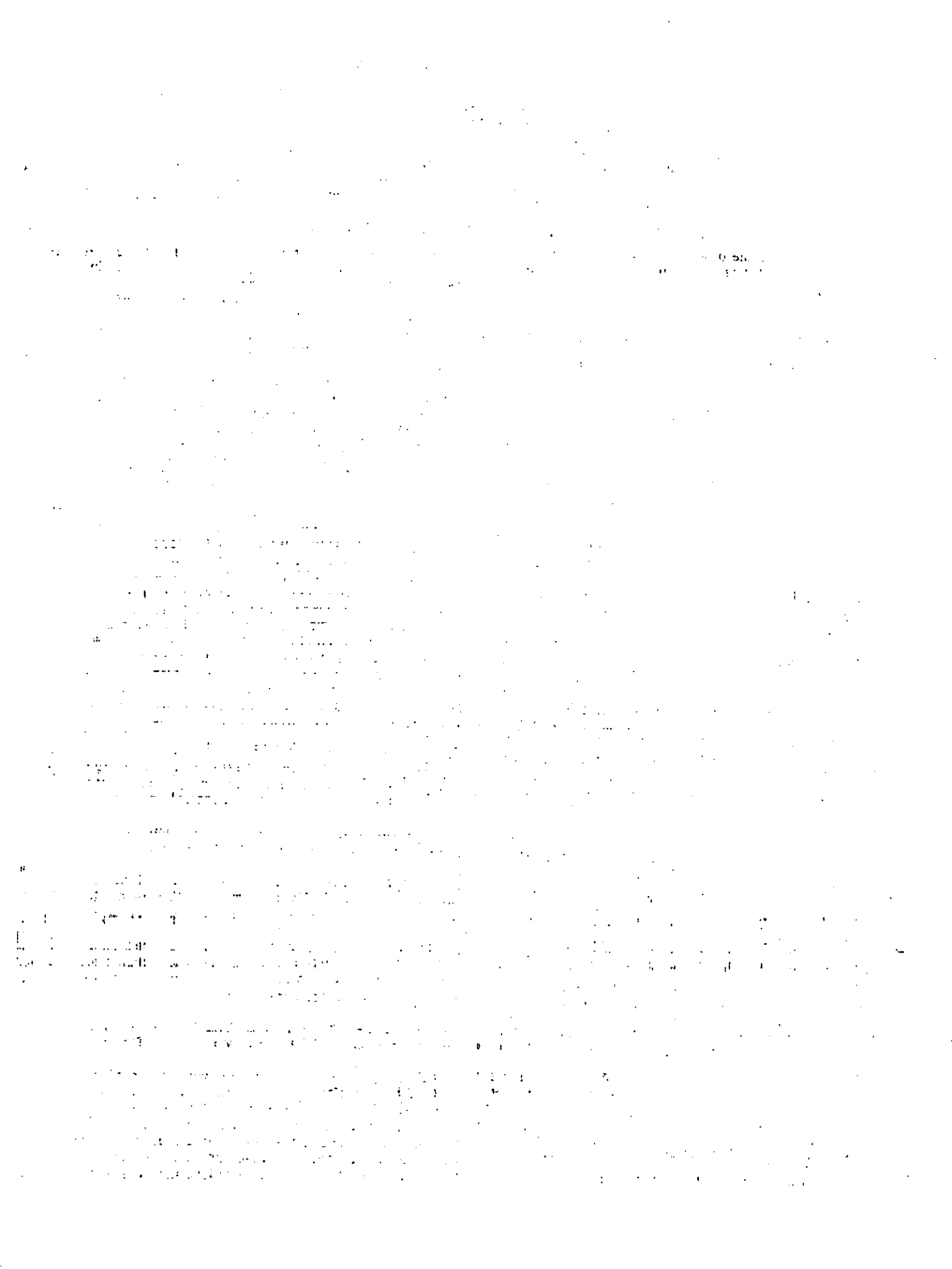
APPENDIX M8. Persons with Various Kinds of Medical Insurance Reporting Given Numbers of Doctors' Calls and/or Clinic Visits

Doctors' calls and/or clinic visits	Population	No medical insurance			Medical insurance			
		Total	No health insurance at all	Only hospital insurance	Total	Non-profit		Commercial
						Public	Private	
thousands								
Total persons	13,538	9,496	6,498	2,999	4,036	689	2,093	1,254
0	7,687	5,700	4,045	1,655	1,986	412	962	612
1	2,043	1,392	946	447	650	98	345	207
2	1,094	708	454	254	385	59	216	110
3	720	454	285	169	265	36	157	73
4	480	302	198	103	178	20	98	..
5-9	997	606	352	254	387	39	216	132
10 or more	518	334	217	117	184	24	98	..

.. Reliable estimate not available.

APPENDIX M9. Persons with Various Kinds of Medical Insurance Reporting Operations and Operations Reported

Persons and operations	Population	No medical insurance			Medical insurance			
		Total	No health insurance at all	Only hospital insurance	Total	Non-profit		Commercial
						Profit	Private	
thousands								
Persons reporting operations	507	304	177	127	203	31	108	63
Operations reported	535	319	187	132	216	32	117	87



BACKGROUND

The Canadian Sickness Survey, 1950-51

The object of the *Canadian Sickness Survey* was to obtain estimates of the incidence and prevalence of illness and accidents of all kinds; the amount of medical, nursing and other health care received; the volume of family expenditures for the various types of health services; and the prevalence of permanent physical disabilities.

The survey method consisted of personal visits by trained lay enumerators—in British Columbia the enumerators were public health nurses—to a sample of approximately 10,000 households (approximately 33,000 persons) distributed throughout the ten provinces in metropolitan, small urban, and rural areas.¹ Less than five per cent of these households refused to participate in the survey. Of the remaining households over 80 per cent of the individuals involved remained in the sample throughout the survey period. All information, including particulars of income, housing, and environment, was obtained by direct interview of a household informant, usually the housewife. While the starting date for the survey varied somewhat in different provinces, in most cases a total of 14 monthly visits were made to each household in the sample. In the first visit the enumerator introduced the survey and left a special calendar designed to help the informant keep a detailed day-to-day record of current sickness and of expenditures on health care and services for each member of the household. During each of the succeeding twelve months the enumerator interviewed the informant and recorded the sickness experienced by each person since the previous visit. The final visit was made to review the information recorded throughout the whole survey period. Uniformity of practice in the ten provinces was maintained by frequent consultation among the agencies involved, by uniform instructions to the enumerators, and by the use of three standard record forms—a Household Record, an Individual Sickness Record, and an Expenditures Form. Auxiliary schedules, also standardized, were used to record permanent physical disabilities and also health services which were desired but not obtained.

The sample was designed to obtain estimates within a sampling error of 20 per cent.² Indications are that for almost all of the estimates the error is substantially smaller. Area sampling was used for the survey. As a first stage the following six domains (regions) of study were established consisting of four single provinces and two groups of three provinces each:

1. Newfoundland.
2. Maritimes (including Prince Edward Island, Nova Scotia, and New Brunswick).

3. Quebec.
4. Ontario.
5. Prairies (including Manitoba, Saskatchewan, and Alberta).
6. British Columbia.

Within each domain three types of area were considered—metropolitan, urban, and rural. Within these areas multi-stage sampling was adopted. In metropolitan centres, all of which were included in the sample, and in some of the sampled urban areas, the first stage of sampling was the block, the second stage being the household. In other urban areas systematic sampling from a list of households was used. Rural areas were divided into primary sampling units and grouped into strata. Within each stratum one primary sampling unit was selected and multi-stage sampling applied. The first stage was the selection of clusters or segments within the primary sampling unit while the second stage was the selection of households within the chosen clusters.

In designing the sample extensive use was made of population, social, and economic data obtained from 1941 Census material. The results of the 1951 Census, which was taken at about mid-point of the survey period, provided the necessary distributions concerning persons and families for the calculation of weights used to inflate figures to national and provincial totals. The basic survey units for data on illness were individual persons, while the units for expenditures on health services included families, as defined in the census, together with certain single persons living alone or with other families as roomers or relatives.

Scope of the Present Bulletin

The purpose of this bulletin is to report the relative volume of health care of persons with various kinds of medical and hospital insurance.

Estimates are classified by age group and sex or income group but are not crossclassified.

The units used to measure amounts of health care are: (a) hospitalizations, (b) days of hospitalization, and (c) doctors' calls and clinic visits.

Medical and hospital insurance plans are broken down into three broad categories: (a) public non-profit plans, (b) private non-profit plans (c) commercial insurance company plans.

All figures given in this bulletin are rates or relative measures. There are two reasons for this.

Firstly, significant changes have taken place in Canadian health insurance patterns between the *Canadian Sickness Survey (1950-51)* and the publication of this bulletin. Government legislations during this interval have made for a higher degree of uniformity in hospital insurance patterns among the provinces. The relevant absolute numbers have

¹ The population sampled did not include residents of institutions, military establishments, Indian reservations, and remote areas.

² With a 95 per cent confidence limit.

changed markedly, but are shown (rounded to the nearest thousands) in the form of appendices at the end of this bulletin.

Secondly, in designing the sample for this survey, "kind of health insurance" was not used as a basis for random selection.

The report contains national estimates; that is no provincial or regional rates are included.

Concepts, Definitions and Methods

Kinds of Health Insurance

By health insurance is meant the financing of medical and/or hospital care through regular direct or indirect contributions. In private plans, the participants usually pay monthly or yearly premiums, while in certain government-sponsored plans, the cost of health insurance is included in general taxes.

The study is divided into two broad categories of health insurance:—hospital insurance and medical insurance. The volume of health care is measured, in the case of hospital insurance, by in-patient hospital care and, in the case of medical insurance by physicians' services. Each category is subdivided by insuring agency; i.e., private and public (e.g., government) non-profit plans and plans offered by commercial insurance companies.

Measures of Health Care

(a) Hospitalizations (In-Patient Hospital Care).—

Every person who was admitted as a patient to a hospital for one day or longer was considered to have received in-patient hospital care. A person who visited a hospital for medical treatment, examination, or prescription but did not occupy a hospital bed overnight was credited with a clinic visit instead (see below—Physicians' Services).

Hospitals were considered to consist of all those public and private institutions which were listed as hospitals by provincial hospital inspection authorities. This excluded most places known as rest homes or homes for the aged.

Hospitalizations include cases where persons stayed in hospital not only with an active illness but only for observation or medical check-up. The initial stay in hospital of a newborn infant—not sick—was also counted as hospitalization as was that of the childbearing mother.

(b) Physicians' Services.—"Physicians' services" covers care given by qualified medical doctors. For the Sickness Survey information was collected on three classes of physicians' services—doctors' office calls, patients' home calls and clinic visits. A doctor's office call consisted of a visit by a patient to the professional office of his physician for treatment, examination or prescription by the latter. A patient's home call consisted of a visit by a physician to the home of his patient for treatment, examination or prescription.

A clinic visit was a visit by a patient for treatment, examination, or prescription to an out-patient hospital clinic, dispensary, or other special diagnostic or treatment centre where the services of qualified medical doctors were regularly available, even though in some instances patients visiting the clinic were attended by a nurse rather than by a physician. Visits to public health clinics or school health clinics where service was preventive in nature—rather than therapeutic or diagnostic—were not included. Visits to medical group-practice clinics were counted as ordinary visits to a doctor's office. Visits by physicians to their patients in hospital were not recorded.

Where a person had a doctor's call or clinic visit for two or more illnesses at the same time, the call or visit was counted only once. However, when more than one doctor was called in consultation at the same time and for the same patient, a separate call or visit was counted for each physician.

(c) Operations.—An operation was defined as any cutting or piercing procedure performed by a surgeon or—as occurred less frequently—by a physician. The application of sutures, the setting of fractures, and the removal of splinters or foreign bodies from the eye or ear as such were not considered operations.

Income Groups

The information on health care given in this bulletin in all cases is related to individual persons classified by income group. The income group of each person was determined by the total income of the family to which the person belonged. For purposes of the Sickness Survey the same definition of family was used as applied to the Canadian Census, viz. a husband and wife (with or without children) or a parent with an unmarried child (or children) living in the same dwelling. Individual persons who were not living with their families—as defined above—were counted as separate (one-person) families.³ Income of all members of the family and from all sources—earned income, investment income, pensions, allowances—was aggregated to determine the total family income. In the case of non-farm families the total income for the survey year was counted and in the case of farm families the average annual net income over the previous five years.

In order to secure maximum co-operation from participants in the Sickness Survey, enumerators were instructed not to appear too inquisitive by asking the precise amount of a family's income. Informants were asked only to indicate in which of a number of wide income brackets their annual family income fell. The four income brackets considered were:

- (1) Under \$1,500
- (2) \$1,500-\$2,999
- (3) 3,000- 4,999
- (4) 5,000 and over

³ It should be noted that this category includes an individual parent living with the family of a married son or daughter.

Persons reporting that their families had no income were excluded. A few families, representing only 0.6 per cent of the total surveyed population, would not reveal at all in which bracket their annual income fell. The number of persons involved in this group was too small to allow estimates to be made with any reliability and therefore this group has also been excluded from the tabular presentation in this bulletin.

In the tables and text of this bulletin the various income groups are not indicated by their dollar range but are described as follows:

- (1) Under \$1,500 — low income group
- (2) \$1,500 - \$2,999 — medium income group
- (3) 3,000 - 4,999 — high income group (lower)
- (4) 5,000 and over — high income group (upper)

The "high income group (upper)" contained relatively few persons and in many instances it was not possible to give reliable estimates for this group. For this and other reasons (see below), the "high income group (upper)" and the "high income group (lower)" were aggregated to give a separate composite "high income group."

The adjectives "low", "medium", and "high" were considered more appropriate in describing the various income groups than the actual dollar brackets for which incomes were recorded in 1950-51. Since the time of the survey dollar values have been inflated and the general level of incomes has risen, so that a comparable distribution of incomes at the present day would show a decided shift upwards. Also, few informants were in a position to calculate precisely their annual family income at the time the Sickness Survey enumerators collected the information, and a slight underestimation or understatement of income in many instances is quite possible. In any case, the general description of reported incomes as low, medium, or high would appear more realistic than a demarcation by precise dollar limits.

The classification of persons by family income was not entirely satisfactory in establishing groups of distinctly different financial ability to bear the

cost of health care expenditures. A "one-person" family in a lower income group might well be able to afford more personal expenditure on health care than a large family in a higher income group could expend per person. However, sufficient information was not available to establish the relationship between family size, family income, and ability to bear health care costs. The classification of persons by the size of their families' income in any case was clearly more satisfactory than the only practicable alternative which was classification according to the personal incomes of persons. The latter alternative would have placed most dependents—housewives, children, etc.—in the lowest income group regardless of family income.

There were further shortcomings of the income group definitions used, such as the failure to take into account variations in price levels from one part of the country to another. All in all the inadequacies of classification led to a certain amount of overlapping of the various income groups which would tend to reduce the contrast between these groups. The differences between income groups recorded in the tabular material of this report must therefore, on the whole, be considered a minimum of the differences existing in fact.

Disability Days

A disability day is a day on which a person was prevented from pursuing his usual activity or occupation due to an illness—whether he or she was in bed or not, in hospital or at home. If he was gainfully employed, time included would refer to days during which he was unable to carry out his normal working activities due to ill health, whether or not such days were working days, i.e. weekends and holidays are included for the gainfully occupied. For persons not gainfully employed, all days were included during which they were unable to participate in their usual activities, for example, going to school or keeping house. For retired persons disability might merely mean an inability to pursue usual daytime activities such as caring for the garden or going for a walk.

PROCESSING OF DATA

Population Universe

The population universe from which the sample for the Canadian Sickness Survey was drawn consisted of the total population of Canada minus persons residing in institutions, military establishments, Indian reservations, and remote areas.⁴ This population universe, estimated at 13,540,000, was calculated from the total population of Canada,

⁴The remote areas consisted of Labrador, the Northwest Territories, the Yukon, and the northernmost stretches of Quebec, Ontario, Manitoba, Saskatchewan, Alberta, and British Columbia.

as recorded in the 1951 Census, with appropriate adjustments for the excluded sections of the population.

Sample

The estimates given in this bulletin were calculated from data obtained from a sample of about 33,000 persons, most of whom were reported on for the entire survey year. A few persons who were absent from the survey for less than 31 days were also included in the sample. Persons who were born or who died during the survey year, but were otherwise not absent from the survey for more than 30 days, were included in the sample.

An appropriate small downward adjustment was made to estimates of numbers of persons—as distinct from numbers of units of health care—recorded in the tables of this bulletin, in order to compensate for partial absence from the survey of some persons. In other words, all estimates pertain to the experience of persons during the survey year.

Estimating

The total sample was broken down into cells, by a division into provinces, areas (metropolitan and non-metropolitan) within provinces, and age-sex groups (five males and five females age groups) within areas. The total population of each cell was taken from the 1951 Census, with appropriate adjustments for excluded sections of the population. For each cell the ratio of total population to sample population was used as a weight and applied to all sample data pertaining to the cell. Weighted figures for the various cells were appropriately combined to provide the published estimates.

Sampling Error

The standard of statistical accuracy set in this bulletin for estimates concerning numbers of persons was a maximum sampling error of 20 per cent.⁵ To achieve this standard each published figure had to be based on a certain minimum frequency of persons in the sample reporting the class of health care

⁵ With a 95 per cent confidence limit; i.e. no individual figure was allowed a chance greater than one in 20 of exceeding the 20 per cent margin of error.

concerned. In order to avoid low frequencies the upper and lower high income groups were combined. Even after income groups were thus combined a few figures remained which were based on frequencies (of persons) below the standard minimum. These figures have been excluded and their spaces marked "..."

Rounding and Addition

In the tables absolute numbers are given in thousands. Percentage figures are shown with one decimal place. Rates of occurrence per thousand persons are shown in integral numbers. Averages per 100 disability days are given with two decimals, and averages per hospital period with one decimal.

As each detailed and each total figure was rounded individually, additions of rounded figures in many instances differ slightly from the rounded totals shown.

Individual income groups add up to a little less than the total figures shown. The difference is accounted for by the small number of persons in the sample who would not state their income or who reported "no income" and were therefore not included in any income group.

Rates and averages were calculated from original full estimates, not from rounded figures shown in the published tables.

