

Health Insurance Coverage for Maternity Care: Legitimate Live Births United States - 1964-1966

Statistics on health insurance coverage for maternity care for mothers of legitimate live births which occurred during 1964-1966 in the United States by race of infant, family income, geographic region, education of father, live-birth order previous fetal deaths, and other socioeconomic, demographic, and geographic characteristics. The statistics are based on data collected in 1964-66 National Natality Survey.

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DHEW Publication No. (HSM) 72-1009

U.S. DEPARTMENT OF HEALTH, EDUCATION, AND WELFARE
Public Health Service

Health Services and Mental Health Administration
National Center for Health Statistics
Rockville, Md. October 1971



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Vital and Health Statistics-Series 22-No. 12

DHEW Publication No. (HSM) 72-1009

Library of Congress Catalog Card Number 76-608557

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SYMBOLS

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Category not applicable-----	...
Quantity zero-----	-
Quantity more than 0 but less than 0.05----	0.0
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HEALTH INSURANCE COVERAGE FOR MATERNITY CARE

William I. Barton, *Division of Vital Statistics*

INTRODUCTION

This report presents statistics on health insurance coverage for maternity care for mothers of legitimate live births during 1964-1966 in the United States. These statistics are based on data collected in the 1964-66 National Natality Survey. Information will be presented on three kinds of health insurance coverage: insurance to help pay (1) at least part of physician bills for office visits or home calls during pregnancy, (2) at least part of physician bills for delivery of the baby, and (3) at least part of the bills for hospital care at the time of delivery. For purposes of this report coverage is termed "complete" if there was insurance to pay at least part of the bills for all of these services. Coverage is termed "partial" if there was insurance to pay at least part of the bills for one or two of these services but not all three. When there was no health insurance coverage for any of these services, the term "without coverage" is used. The general term "with coverage" includes both complete and partial coverage.

Fifty-nine percent of the mothers had health insurance coverage to pay at least part of the bills for maternity care. Mothers of white infants had a much higher rate of coverage (63 percent) than mothers of all other infants (38 percent). Directly related to the rate of coverage for mothers was family income. Only 21 percent of mothers in families with incomes of less than \$3,000 were covered, but 82 percent with incomes of \$10,000 or more were covered. The highest

rates of coverage were for mothers who resided in the Northeast Region (70 percent) and the North Central Region (67 percent). The lowest rate of coverage was in the South (49 percent). The rate of coverage for mothers who resided in metropolitan areas (63 percent) was higher than the rate for those who resided outside metropolitan areas (53 percent). There was a higher rate of coverage for mothers if the fathers were college graduates than if the fathers had less education.

The statistics shown in this report do not measure the extent to which health insurance paid the bills for maternity care. In some cases the insurance may have paid in full all bills for service rendered, and in other cases it may have paid only a portion of the total bill for a service. In all cases the insurance had to have been available to pay at least some of the bills for the mother to have been classified as having coverage. The statistics should accurately reflect whether there was insurance coverage for maternity care since respondents to the 1964-66 National Natality Survey questionnaire had just had a birth.

The data presented in this report are national estimates which have been calculated by using a poststratified ratio estimation procedure. This procedure takes into account the total number of births registered in the United States for 1964, 1965, and 1966 according to age of mother, color of mother, and live-birth order of infant. These figures are published annually by the National Center for Health Statistics.¹

SOURCES AND LIMITATIONS OF THE DATA

The basic source document for the 1964-66 National Natality Survey was the certificate of live birth. From each 1,000 records of births occurring during 1964-1966 which were sent by 54 birth-registration areas in the United States to the National Center for Health Statistics, one birth certificate was chosen at random. Thus the sampling rate for the 1964-66 National Natality Survey was 1 out of 1,000 registered births. There were 11,331 births originally selected for the sample; however, since only legitimate births were included in the survey, the final number of births was 10,395.

Using the certificate of live birth to derive the name of the mother and her home address, a questionnaire was sent to each mother of a legitimate birth. If legitimacy status was not recorded on the birth certificate, it was inferred on the basis of indirect evidence. For example, if the surname of the father on the birth record was different from the surname of the child or if the name of the father was not reported, the birth was inferred to be illegitimate. There were procedures for followup mailings of the questionnaire when there was no response to the original mailing. The first followup was made by certified mail 2 weeks after the original mailing and the second followup by regular mail 3 weeks later. When there was still no response to the questionnaire, a final followup was made by U.S. Bureau of the Census interviewers if the mother was a resident of one of the primary sampling units designated by the Bureau of the Census. There was an overall response rate of 89 percent of the 10,395 mothers of legitimate births included in the survey.

In addition to nonresponse to the questionnaire, there were some questionnaires returned which were incomplete or inconsistent on some questions (item nonresponse). For these cases either a special letter was sent or a telephone call was made to the mother asking for the missing information. There was also provision to use Bureau of the Census interviewers if either of the two previous actions was unsuccessful or was not carried out and if the mother resided in one of the primary sampling units

designated by the Bureau of the Census. In general item nonresponse rates were very low—less than 1 percent.

Since the data in this report are estimates based on a sample, they are subject to sampling error. The probability design of the sample for this survey makes possible the calculation of sampling errors, and tables of approximate sampling errors for the estimates shown in this report are given in appendix I.

In addition to sampling errors the results of any data collection system are subject to errors in the conceptual formulation and consequent interpretation of the questionnaire, biases due to nonresponse or incomplete response, and errors in editing, coding, and tabulation. These errors were minimized by the methods used in processing and imputation.

A more complete description of the methodology of the 1964-66 National Natality Survey appears in appendix I. Definitions of the terms used in this report are given in appendix II. Facsimiles of the Standard Certificate of Live Birth and of the questionnaire sent to mothers are shown in appendix III.

Nature of the Population

In some ways families with legitimate live births during 1964-1966 were similar to the general population of the United States. In other ways they were not. Some of the similarities and differences are described below.

Table A shows that 87 percent of the annual average of 3,480,000 legitimate live births during 1964-66 were white. Of the remaining 13 percent, 88 percent were Negro. In the United States about 92 percent of the husband-wife families were white.²

It was a relatively young population of married women who were having live births during 1964-1966, with about 75 percent of the mothers under 30 years of age. Only 2 percent of the mothers were 40 years of age and over. In comparison, of all women in the United States who were under 45 and married with husbands present, only 38 percent were under 30 years of age.³ Within each age category there was about the same relative pro-

Table A. Characteristics of legitimate live births: United States, 1964-66

Characteristic	Number in thousands	Percent distribution	Characteristic	Number in thousands	Percent distribution
All legitimate live births-----	3,480	100.0	<u>Family income</u>		
<u>Race</u>			Less than \$3,000-----	691	19.8
White-----	3,013	86.6	\$3,000-\$4,999-----	779	22.4
All other-----	467	13.4	\$5,000-\$6,999-----	889	25.6
All other-----	467	100.0	\$7,000-\$9,999-----	716	20.6
Negro-----	413	88.4	\$10,000 or more-----	406	11.7
Other than white or Negro-----	54	11.6	<u>Region of mother's residence</u>		
<u>Age of mother</u>			Northeast-----	817	23.5
Under 20 years-----	475	13.6	North Central-----	991	28.5
20-24 years-----	1,257	36.1	South-----	1,091	31.4
25-29 years-----	892	25.6	West-----	581	16.7
30-34 years-----	506	14.5	<u>Place of mother's residence</u>		
35-39 years-----	270	7.8	Metropolitan areas-----	2,240	64.3
40 years and over-----	80	2.3	Nonmetropolitan areas--	1,241	35.7
<u>Education of mother</u>			<u>Age of father</u>		
None or elementary school-----	424	12.2	Under 20 years-----	130	3.7
1-3 years high school----	869	25.0	20-24 years-----	953	27.4
High school graduate----	1,522	43.7	25-29 years-----	1,012	29.1
1-3 years college-----	424	12.2	30-34 years-----	684	19.7
College graduate-----	242	6.9	35-39 years-----	409	11.7
			40 years and over-----	292	8.4
			<u>Education of father</u>		
			None or elementary school-----	569	16.3
			1-3 years high school--	734	21.1
			High school graduate---	1,262	36.3
			1-3 years college-----	422	12.1
			College graduate-----	493	14.2

portion of mothers of white infants and mothers of other infants.

The fathers of the legitimate live births were older than the mothers. Only about 60 percent of the fathers were under 30 years of age, while 8 percent were 40 and over. Of all men in the United States who were under 45 and married with wives present, however, only 32 percent were under 30.

The highest percentage of births occurred to mothers who resided in the South Region (31 percent), but the South also accounted for about 31 percent of the total resident population

in the United States.⁴ The lowest percentage of births occurred to mothers who resided in the West (17 percent), where a corresponding 17 percent of the total resident population of the United States was located. Twenty-nine percent of births were to mothers who resided in the North Central Region and 24 percent to those in the Northeast Region. In the United States 28 percent of the total resident population resided in the North Central Region and 24 percent in the Northeast Region. About 28 percent of white infants but 50 percent of all other infants were born to mothers who resided in the South.

The percentage of births to mothers residing in metropolitan areas (64 percent) was the same as the percentage of husband-wife families who lived in metropolitan areas.⁵ There were 64 percent of white infants born to mothers who resided in metropolitan areas and 69 percent of all other infants born to mothers who resided in metropolitan areas. About 64 percent of white husband-wife families resided in metropolitan areas and about 71 percent of other husband-wife families.

The median family income of all mothers having legitimate live births during 1964-1966 was \$5,609. By color, the median family income of mothers of all other infants was \$3,189, which was only 57 percent of the median family income of mothers of white infants (\$5,915). Data from the Current Population Survey, conducted by the U.S. Bureau of the Census, show that the median income of Negro husband-wife families in 1964 was \$4,425⁶ and the median income of white families was \$6,858.⁷ Families with legitimate live births during 1964-66 probably had lower family incomes because a high proportion of them were young families in which the father had not reached his peak earning capacity.

The median years of school completed by mothers of legitimate live births during 1964-66 (12.3) was somewhat higher than the 11.7 median years of school completed by all females in the United States 14 years of age and over.⁸ Mothers of white legitimate live births had on the average about 1 year more of schooling (12.4) than mothers of all other legitimate live births (11.4). Nonetheless, this difference in the median level of education between mothers of white and mothers of all other legitimate live births was less than the difference between the median level of education of white females 14 years and over (12.0) and that of all other females aged 14 and over (9.8) in the U.S. population, a difference of over 2 years.

The median years of school completed by fathers of legitimate live births during 1964-1966 was 12.3, which was higher than the 11.4 median years of school completed by all males in the United States 14 years of age and over⁸ but about the same as the 12.1 median years of education for husbands in 1965.⁹ As white males 14 years

of age and over in the U.S. population had a higher median level of education (11.7) than all other males 14 and over (9.3),⁸ so fathers of white legitimate live births during 1964-1966 had a higher median level of education (12.4) than all other fathers (11.2).

BACKGROUND INFORMATION

The nature of health insurance coverage for maternity care is such that in most cases it is part of a family health insurance plan. In instances where it is not, it is possible for it to be attached to the plan as a rider. It is not feasible in this report to go into great detail about insurance plans which provide for maternity care since there is a good deal of variation in the plans and in the conditions under which benefits are paid.

In interpreting the rates of insurance coverage for maternity care, the following should be kept in mind.

Health insurance plans offered by some companies may automatically provide benefits for complete coverage at the time of maternity. On the other hand, a health insurance policyholder may find at the time of pregnancy that the plan provides only partial coverage (as defined in this report) or that there is no coverage at all. The completeness of health insurance coverage for maternity care may depend on whether one is aware of, desires, or can afford a health insurance plan which provides for complete coverage for maternity care. Persons with little education may not be as aware of the different types of insurance coverage as persons with more education.

Some individuals are in occupations where the availability of group health insurance coverage does not exist and they may not be able to afford an individual health insurance plan which provides for maternity care, if they can afford health insurance at all. Those with more education may be employed in professions or industries where group health insurance plans may be more readily available. Also, persons residing in metropolitan areas probably have more opportunities to obtain group health insurance policies than do persons in other areas.

In most health insurance plans with provisions for maternity care benefits the plan stipulates that a waiting period is required for the policy to be in effect before maternity benefits can be paid. The percentages of mothers with no coverage at all in this report may not always reflect the lack of insurance which provides maternity benefits but may reflect the fact that the health insurance had not been in effect long enough for the benefits to have been paid. Data from the 1964-66 National Natality Survey show that 22 percent of the legitimate first births were to mother who had been married less than 8 months.¹⁰ It is probable that even if these mothers did have insurance for maternity care, the majority of them would not have been eligible for payment of benefits since the waiting period is longer than 8 months for most companies.

EXTENT OF COVERAGE

The 1964-66 National Natality Survey covered a period of 3 years. For each year there was an independent survey. The procedures used for each year of the survey were the same, so it is possible to combine all 3 years of the survey and publish data in the form of annual averages as well as separate data for each year of the survey. The use of annual averages permits more detailed analysis because of the larger sample. It is worthwhile to examine, however, data for single years to determine what changes, if any, were taking place during the 3-year period.

Table 1 presents the number and percent distribution of mothers by insurance coverage for maternity care according to year of birth, color of infant, and family income. For each year during 1964-1966 the rate of health insurance coverage for maternity care was approximately the same. The rate of complete coverage was also about the same for each year. There was little variation in the rate of coverage for mothers of white infants during 1964-66; however, there was some variation in the rate of coverage for mothers for all other infants during these years. In 1965 the rate of coverage for mothers of all other infants (33 percent) differed from that in 1964 (39 percent) and in 1966 (41 percent).

When considering family income, there were few significant differences in the rates of coverage for each income class among the 3 years of the survey. The rates of complete coverage for each of the income classes also showed few significant yearly differences.

It was expected that there might be some annual differences in the rates of insurance coverage for maternity care, particularly when mothers were classified according to color of infant and family income, and some differences among the years did occur. Nonetheless, for the 3 years of the survey there was much more stability shown than differences, even for mothers of other than white infants.

All tables in this report except table 1 show data in the form of annual averages.

Among mothers of legitimate live births during 1964-1966 there was an annual average of 59 percent of mothers who had insurance to pay the physician bills for office visits or home calls during pregnancy, the physician bills for delivery of the baby, or the bills for hospital care at the time of delivery (table 2).

This rate of coverage can be indirectly compared with rates of insurance coverage found in previous surveys. Estimates from the Health Interview Survey, conducted by the National Center for Health Statistics, were that in 1968, 78 percent of women under 65 years of age had hospital insurance and 76 percent had surgical insurance coverage.¹¹ Previous estimates from the same survey were that 77 percent of all females had hospital insurance and 75 percent had surgical insurance coverage in 1967.¹² Other Health Interview Survey estimates were that 66 percent of the females who had been discharged from short-stay hospitals during July 1958-June 1960 had a part of their hospital bills paid by insurance.¹³ These data are not directly comparable with data from the 1964-66 National Natality Survey, because in this survey mothers were defined as having coverage only when they had insurance to pay for: doctor's bills for office visits or home calls during their recent pregnancy, hospital care at the time of delivery, or the doctor's bill for delivery. Mothers with hospital and surgical insurance policies which did not provide maternity benefits would not have had coverage for their recent delivery.

The rate of insurance coverage for maternity care estimated from the 1964-66 National Natality Survey was probably affected by several factors. These include:

1. Many insurance companies have a stipulated period of time during which health insurance policies must have been in effect before benefits for maternity care can be forthcoming; some mothers with insurance for maternity care may not have had it long enough to have been eligible for benefits and thus stated that they did not have coverage in this survey.
2. Women between the ages of 15-24 have lower rates of hospital insurance coverage than women at other ages¹⁴ (approximately 50 percent of the married women having babies during 1964-1966 were under 25 years of age).
3. For some mothers health insurance coverage for maternity care might not have been included in regular hospital-surgical insurance packages but involved additional costs.

Race of Infant

Figure 1, taken from table 2, shows that mothers of white infants had a much higher rate of coverage (63 percent) than mothers of all other infants (38 percent). There are a number of possible reasons, all interrelated, for the lower rate of coverage for mothers of all other infants; they include lower incomes, lower levels of education, the high percentage of births of fifth or higher order, and the large proportion of mothers residing in the South Region, where there was a low rate of coverage regardless of race.

Figure 1 also shows the rate of insurance coverage for maternity care for mothers of Negro infants and mothers of infants other than white or Negro. This distribution shows the rate of coverage for mothers of infants other than white or Negro was higher (42 percent) than that for mothers of Negro infants (37 percent) but not as high as for mothers of white infants

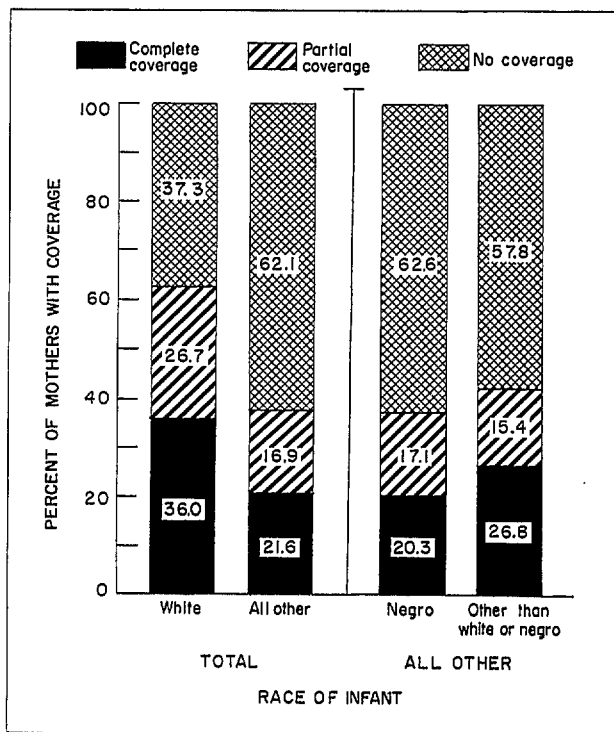


Figure 1. Percent distribution of mothers by insurance coverage for maternity care, according to race of infant: United States, 1964-66 legitimate live births.

(63 percent). For the most part, the difference in the rate of coverage between mothers of infants other than white or Negro and mothers of Negro infants was accounted for by the higher rate of complete coverage for mothers of infants other than white or Negro. Twenty-seven percent of these mothers had complete coverage as compared with 20 percent of mothers of Negro infants. Combining these two groups resulted in an overall rate of complete coverage of 21 percent as compared with 36 percent of mothers of white infants with complete coverage. The rate of partial coverage for mothers of white infants was higher (27 percent) than that for mothers of all other infants (17 percent).

When only mothers with coverage are considered, however, as in table B, there was not a great deal of difference in the kind of coverage present between mothers of white infants

Table B. Percent distribution of mothers by kind of insurance coverage for maternity care, according to race of infant: United States, 1964-66 legitimate live births

Race of infant	Total with coverage	Complete coverage	Partial coverage
Total---	100.0	57.3	42.7
White-----	100.0	57.5	42.5
All other----	100.0	55.4	44.6
Negro-----	100.0	54.2	45.8
Other than white or Negro-----	100.0	63.5	36.5

and mothers of all other infants. Table B does show, though, that among mothers with coverage the proportion of mothers with complete coverage was higher for mothers of infants other than white or Negro.

Family Income

Health insurance coverage for maternity care was directly related to family income. When family income was higher, there was a higher rate of insurance coverage. Figure 2 shows that only 16 percent of mothers in families with incomes of less than \$1,000 had coverage but 82 percent of mothers in families with incomes between \$7,000-\$9,999. The rate of coverage for mothers in families with incomes of \$10,000 or more was about the same as for mothers in families with incomes of \$7,000-\$9,999.

A lower rate of insurance coverage at low levels of family income may be partially explained by live-birth order. Table C shows that there was a greater percentage of babies who were first births or fifth or higher order births when family income was less than \$3,000 than at any other income level. When the baby was a first birth, it was likely that family income would be low since fathers would be relatively young. Also, data from the 1964-66 National Natality Survey show that 38 percent of legitimate first births in families with incomes of less than \$3,000 were to mothers married less than 8 months. These mothers, if they had policies, would most likely not have been eligible for maternity benefits since most insurance companies require a longer waiting period than 8 months. When the baby was a fifth or higher order birth, there may have been less money available for insurance coverage.

Within all income categories but one the rate of coverage for mothers of white infants was higher than the rate of coverage for mothers of all other infants. In the income category \$1,000-\$2,999, the rate of coverage for mothers of white infants (25 percent) was about the same as for mothers of all other infants.

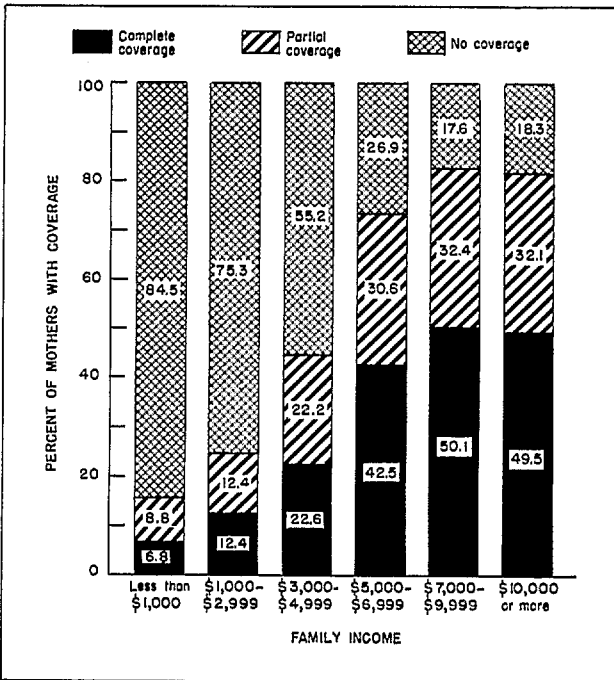


Figure 2. Percent distribution of mothers by insurance coverage for maternity care, according to family income: United States, 1964-66 legitimate live births

Table C. Percent distribution of mothers by live-birth order, according to family income: United States, 1964-66 legitimate live births

Family income	Live-birth order					
	Total	First	Second	Third	Fourth	Fifth or higher
All incomes -----	100.0	29.0	25.1	17.8	11.5	16.6
Less than \$3,000-----	100.0	36.0	21.5	12.9	8.6	21.0
\$3,000-\$4,999-----	100.0	29.6	26.3	18.1	11.0	14.9
\$5,000-\$6,999-----	100.0	25.7	28.2	19.7	11.9	14.5
\$7,000-\$9,999-----	100.0	25.7	25.0	19.8	13.6	16.0
\$10,000 or more-----	100.0	29.0	22.1	17.8	13.1	17.9

Residence of Mother

Region.—As can be seen in table 3, there was a higher rate of coverage for mothers who resided in the Northeast Region (70 percent) than for mothers who resided in any other region of the country. Rates of coverage were lowest in the West (50 percent) and South (49 percent). In the North Central Region approximately 67 percent of the mothers had coverage. A previous survey also found that the Northeast Region had the largest percentage of persons with hospital and surgical insurance coverage and was followed by the North Central Region, the West, and the South.¹⁵ Lower rates of coverage in the West may be partly explained by the presence of a high percentage of Armed Forces personnel whose families are covered under the Dependent's Medical Care Program—a plan which is excluded from health insurance coverage as defined for the 1964-66 National Natality Survey. Also, median family income for mothers of legitimate live births during 1964-1966 was lower in the West (\$5,838) than in the Northeast (\$6,092) or North Central Region (\$6,099). Similarly, the lower rate of coverage in the South may be partly explained by the lower median family income (\$4,491).

This ordering of regions by rates of coverage remained the same when considering mothers

of white infants. For mothers of all other infants, however, the order changed. The highest rate of coverage was in the North Central Region (49 percent), where the highest median family income was found (\$4,407). The lowest rate of coverage was in the South, where their median family income was lowest (\$2,311).

Overall, the rates of complete coverage by region ranged from a high of 42 percent in the Northeast Region to a low of 27 percent in the South. In the Northeast Region 43 percent of mothers of white infants and 28 percent of mothers of all other infants had complete coverage. In the South 31 percent of mothers of white infants and 15 percent of mothers of all other infants had complete coverage. These rates of complete coverage by color represent the highest and lowest rates for regions of the United States.

Another way to look at complete coverage is to consider mothers with complete coverage as a proportion of only those mothers with insurance coverage for maternity care. Then differences among regions regarding the presence or absence of coverage do not affect the proportion of mothers with a specified kind of coverage. Table D shows the proportion of mothers with complete coverage and the proportion with partial coverage by region of residence and color of infant.

Table D. Percent distribution of mothers by kind of insurance coverage for maternity care, according to region of mother's residence and color of infant: United States, 1964-66 legitimate live births

Region of mother's residence and color of infant	Total with coverage	Complete coverage	Partial coverage
All regions-----	100.0	57.3	42.7
White-----	100.0	57.5	42.5
All other-----	100.0	55.4	44.6
Northeast-----	100.0	59.5	40.5
White-----	100.0	59.1	40.9
All other-----	100.0	65.3	34.7
North Central-----	100.0	57.0	43.0
White-----	100.0	57.1	42.9
All other-----	100.0	54.8	45.2
South-----	100.0	55.4	44.6
White-----	100.0	56.6	43.4
All other-----	100.0	48.3	51.7
West-----	100.0	57.0	43.0
White-----	100.0	56.4	43.6
All other-----	100.0	62.8	37.2

As seen in table D, among mothers with insurance coverage the proportion of mothers with complete coverage was highest in the Northeast Region (60 percent) and lowest in the South (55 percent). Similarly the color group with the largest proportion of mothers with complete coverage were mothers of "all other" infants in the Northeast Region (65 percent), and the smallest proportion of mothers with complete coverage were mothers of this same group in the South (48 percent).

Table 4 shows that when mothers were classified according to family income as well as region of residence, those residing in the Northeast or North Central Region had the highest rates of coverage for maternity care in all income categories except the one of less than \$1,000. For this category there was about the same rate of coverage for mothers in the

West as for those in the Northeast and North Central Regions. With the exception of this income category the rate of coverage for mothers in the West was lower than for mothers in each of the other regions in the corresponding income categories.

Place of residence.—Table 5 shows that mothers who resided in metropolitan areas had a higher rate of insurance coverage for maternity care (63 percent) than mothers who resided in nonmetropolitan areas (53 percent). This difference in the rate of coverage might be expected for several reasons. First, families having legitimate live births during 1964-66 living in metropolitan areas had a higher median family income (\$6,002) than families living in nonmetropolitan areas (\$4,864). Secondly, persons living in metropolitan areas had higher levels of educational attainment than persons living in

nonmetropolitan areas. Data from the Current Population Survey show that in 1965 the median number of years of school completed for persons 14 years of age and over in metropolitan areas was 12.0, but in nonmetropolitan areas it was 10.7.¹⁶ Data from the National Natality Survey show a higher rate of insurance coverage for maternity care for persons with higher levels of educational attainment. In addition, families living in metropolitan areas were more likely to have members employed in occupations where group health insurance was available than families living in nonmetropolitan areas.

At each level of family income, mothers who resided in metropolitan areas had higher rates of coverage than mothers who resided in nonmetropolitan areas.

For the most part when mothers of white infants were compared with mothers of all other infants, there were higher rates of coverage for mothers of white infants than for mothers

of all other infants regardless of family income or place of residence.

Age of Father

Health insurance coverage for maternity care was related to age of father at the time of the child's birth. Figure 3, taken from table 6, shows that as fathers became older the rate of coverage for mothers was higher. When fathers were under 20 years of age, there was a very low rate of coverage (20 percent). When fathers were 20-24 years of age, however, 47 percent of mothers had coverage, and this rate of coverage increased to about 70 percent when fathers were 30-34 years of age. When fathers were 40 years of age and over, the rate decreased slightly to where about 64 percent of the mothers had coverage. Two possible reasons for this decline in the rate of coverage for fathers 40 years of age and over are (1) the

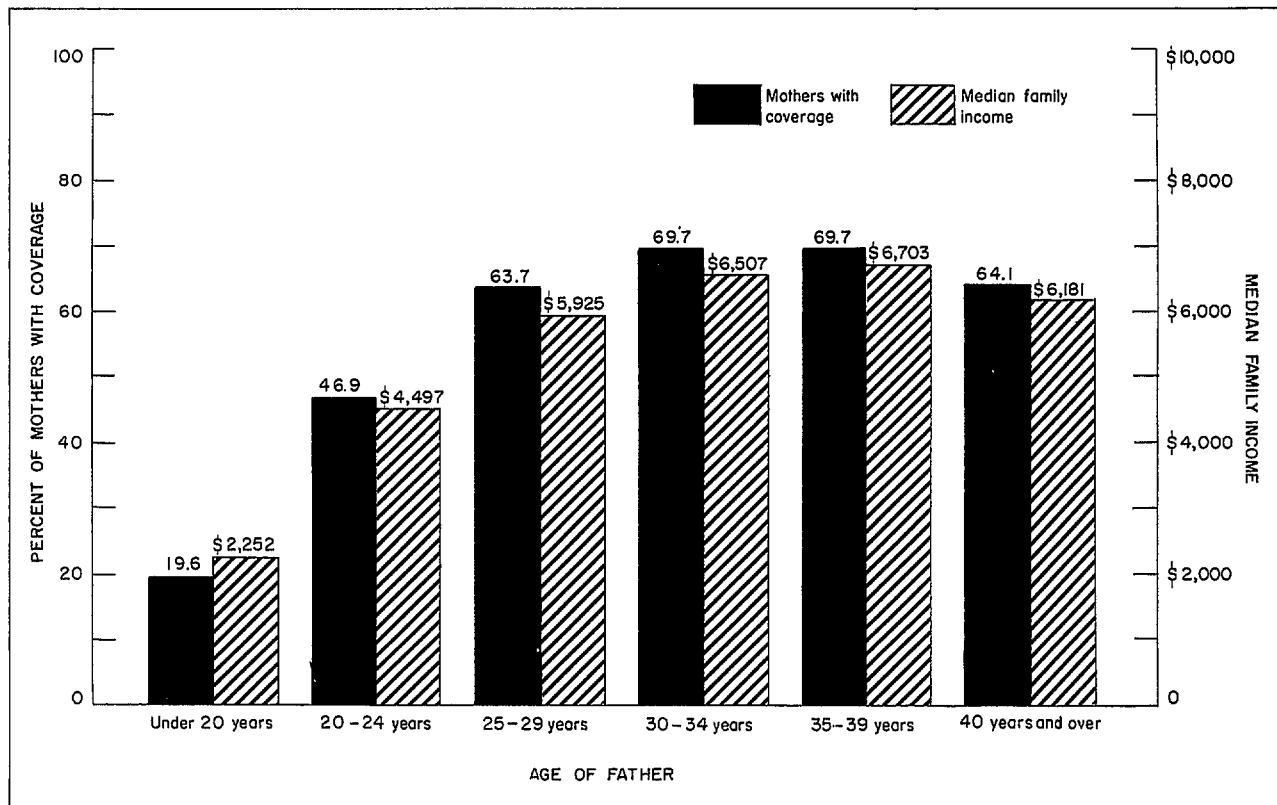


Figure 3. Percent of mothers with insurance coverage for maternity care and median family income, by age of father: United States, 1964-66 legitimate live births

median family income for fathers of this age was less than the median family income for fathers 35-39 years of age (figure 3), and (2) wives of these husbands likely to be past the peak childbearing ages when they have more need for insurance coverage for maternity care might not have had coverage for maternity care.

Figure 3 shows that fathers who were older at the time of the child's birth had higher median family incomes than fathers under age 30. Consequently, it might be supposed that income was a primary component variable behind rate of coverage as it related to age of father. Table 6, however, shows a trend toward a higher rate of coverage when fathers were older even when family incomes of younger and older fathers were the same. For example, for the income category \$5,000-\$6,999, 59 percent of mothers had coverage when fathers were under 20 years of age, 64 percent when fathers were 20-24, 74

percent when fathers were 25-29, and about 80 percent when fathers were above 30.

Education of Father

It has been seen that health insurance coverage for maternity care was related to family income. Since, as shown in figure 4, median family income was associated with education of fathers, it would be expected that when fathers had more education the rate of coverage for mothers would be higher. Table 7 (and figure 4) shows this to be true. Among families in which the father had not gone beyond elementary school, only about 40 percent of mothers had insurance coverage for maternity care. In contrast, 65 percent of mothers were covered when fathers were high school graduates and 76 percent were covered when fathers were college graduates.

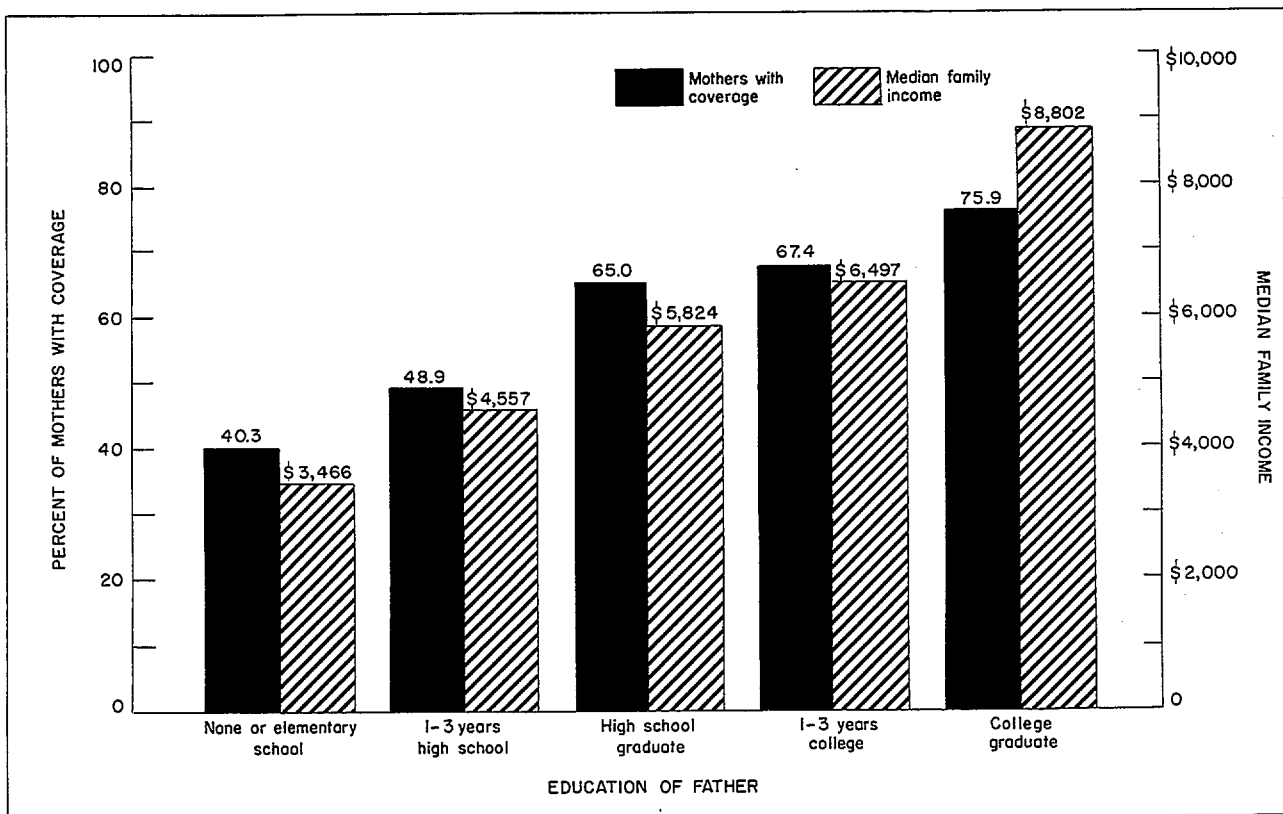


Figure 4. Percent of mothers with insurance coverage for maternity care and median family income, by education of father: United States, 1964-66 legitimate live births

As previously shown in this report, even when family income was the same, the rate of coverage for mothers of white infants was higher than it was for mothers of all other infants. It would therefore be expected that mothers of white infants would have higher rates of coverage than mother of all other infants even when education of fathers was the same. This second expectation was also true. For example, 67 percent of mothers of white infants had coverage when fathers were high school graduates but only 49 percent of the mothers of all other infants. When fathers were college graduates, 76 percent of mothers of white infants but only 64 percent of mothers of all other infants were covered.

Table 8 shows that when mothers were classified according to education of fathers and level of family income it was not always true that the rate of coverage for mothers was higher when fathers had more education. For example, when family income was \$5,000-\$6,999, 75 percent of mothers had coverage when fathers had not gone beyond an elementary school education, but only 69 percent had coverage when fathers had 1-3 years of high school or were college graduates. For most other income levels, however, a trend towards higher rates of coverage with higher levels of education of fathers was apparent.

Since it was generally true at each level of education that when family income was high the rate of coverage for mothers was high but not as true at each level of income that the rate of coverage was high when the father had more education, it would appear that of the two variables, education of father and family income, the latter was a more consistent variable affecting the rate of insurance coverage for maternity care. Consequently, while education of father was related to the rate of coverage, family income coupled with education of father was a more discriminating measure of coverage than education of father alone.

Education of Mother

Table 9 shows the rate of insurance coverage for maternity care according to the level of education of mother. Among mothers who had not gone beyond elementary school, the rate

of coverage was approximately 38 percent. For mothers who were high school graduates, the rate of coverage was about 67 percent, and for mothers who were college graduates, 73 percent. Thus it is noted that rates of coverage for maternity care were higher for higher levels of education whether the education was that of the mother or the father.

At each level of mother's education there were higher rates of coverage for mothers of white infants than for mothers of other infants. For example, among mothers who were high school graduates the rate of coverage for mothers of white infants was 70 percent as compared with 45 percent for mothers of all other infants.

Table 10 shows that while overall there were higher rates of coverage for mothers with higher levels of education, this was not consistent for all levels of family income. For example, among mothers in families with incomes of \$5,000-\$6,999, 70 percent of mothers who had not gone beyond elementary school had coverage but only 60 percent of mothers who were college graduates. The income levels which most clearly indicate a trend towards higher rates of coverage for mothers with higher levels of education are "less than \$3,000" and "\$10,000 or more."

Employment During Pregnancy

Among mothers who had legitimate live births during 1964-1966, 30 percent were employed at some time during pregnancy. A slightly lower percentage of mothers of white infants (30 percent) were employed than of mothers of all other infants (33 percent). The percentage of mothers who were employed at some time during pregnancy was higher when family income was higher. During 1964-66 there were 24 percent of mothers in families with incomes of less than \$3,000 employed at some time during pregnancy, 28 percent with incomes of \$3,000-\$4,000, 30 percent with incomes of \$5,000-\$6,999, 35 percent with incomes of \$7,000-\$9,999, and 37 percent with incomes of \$10,000 or more. That the percentage of employed mothers increased as family income increased is to be expected since working mothers would have contrib-

uted towards higher family incomes. Data from the Current Population Survey indicate that as income in husband-wife families with working wives increased, the proportion of family income that the wives contributed also increased.¹⁷ When family income was \$3,000-\$4,999, the wife's earnings accounted for 14 percent of the family income, 18 percent when family income was \$5,000-\$6,999, 24 percent when family income was \$7,000-\$9,999, and 29 percent when family income was \$10,000-\$14,999.¹⁸

Table 11 shows that 63 percent of the mothers who were employed during pregnancy as compared with 58 percent of the mothers who were not employed during pregnancy had insurance to pay for maternity care. For both mothers of white infants and mothers of all other infants, there was a higher rate of coverage for mothers who were employed at some time during pregnancy. Among mothers who were employed during pregnancy, mothers of white infants had a higher rate of coverage (66 percent) than mothers of all other infants (42 percent). Among mothers who were not employed during pregnancy, there was also a higher rate of coverage for mothers of white infants (61 percent) than for mothers of all other infants (36 percent).

Contributing to the higher rate of coverage for employed mothers was the higher median family income in families where the mother was employed during pregnancy (\$6,078) compared with families where the mother was not employed during pregnancy (\$5,410). It is also possible that mothers who were employed during pregnancy would have been included in a group health insurance plan which provided benefits for maternity care through their place of work. The rate of coverage for employed mothers might have been still higher were it not for the fact that they had a higher percentage of first births (51 percent) than did mothers not employed (20 percent). As this report shows, there were lower rates of coverage when the infant was a first birth.

Table 12 presents rates of insurance coverage for maternity care according to level of family income as well as to employment during

pregnancy. Differences in coverage rates by family income between mothers who were employed and mothers not employed during pregnancy were not consistent. When family income was less than \$5,000, rates of coverage were higher for mothers who were employed than for mothers not employed during pregnancy; however, when family income was \$5,000-\$9,999, mothers who were not employed during pregnancy had higher rates of coverage than mothers who were employed during pregnancy. When family income was \$10,000 or more, employed mothers again had a higher rate of coverage.

The overall lower rate of coverage for mothers not employed during pregnancy was apparently the result of the larger proportion of these mothers in families with low incomes where there were correspondingly low rates of coverage.

Live-Birth Order

Table 13 shows that the lowest rate of coverage occurred when infants were first births. The next lowest rate of coverage was when infants were fifth or higher order births.

Figure 5 shows that mothers of first births may have the lowest rate of coverage because median family income for mothers of first births was lowest. However, the rate of coverage for mothers of first births can probably be attributed also to the fact that 22 percent of these births occurred within the first 8 months of marriage¹ and it is likely that most of the mothers would not have been covered even if they had insurance for maternity care because of the waiting periods. The lower rate of coverage for mothers of fifth or higher order births is probably because of several factors; among these are (1) the large proportion of all fifth or higher order births occurring to mothers of "all other" infants, for whom it has been shown there were generally lower rates of coverage, (2) mothers of fifth or higher order births during 1964-66 had less education than other mothers,¹⁸ and (3) mothers of fifth or higher order births had a lower median family income than mothers of second, third, or fourth births.

Table 14 shows mothers by insurance coverage for maternity care according to family income as well as live-birth order. For the most

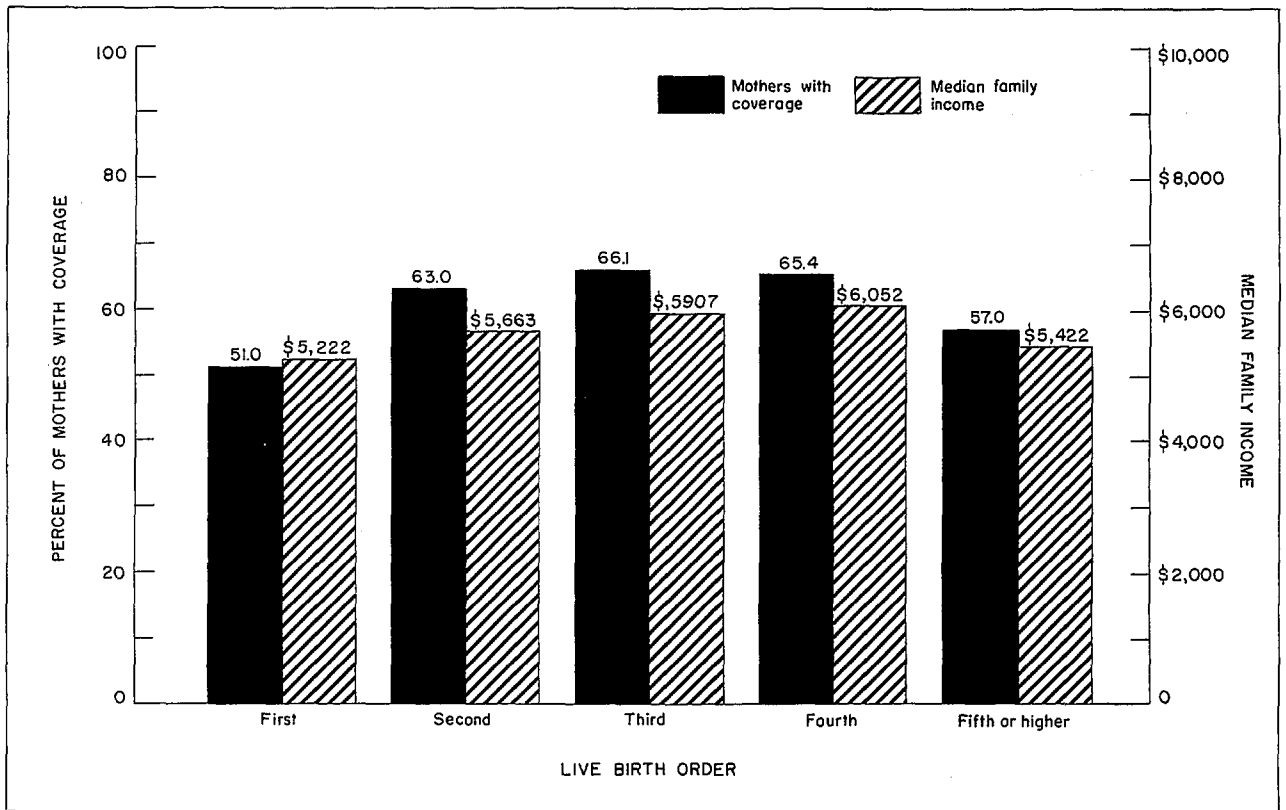


Figure 5. Percent of mothers with insurance coverage for maternity care and median family income, by live-birth order: United States, 1964-66 legitimate live births

part, at each income level, mothers of first births had the lowest rates of coverage. At each income level, mothers of fifth or higher order births generally had lower rates of coverage than mothers of second, third, or fourth births but not as low as mothers of first births.

Number of Previous Fetal Deaths

Among mothers with legitimate live births during 1964-66, 77 percent had no previous fetal deaths. Approximately 16 percent had one previous fetal death and 7 percent two or more. A slightly higher percentage of mothers of all other infants (27 percent) had one or more fetal deaths than did mothers of white infants (22 percent).

Although it cannot directly be determined from the 1964-66 National Natality Survey whether a mother's previous birth history was related

to insurance coverage for maternity care, table 15 (and figure 6) does show that there was a significant difference in the rate of coverage between mothers with no previous fetal deaths (58 percent) and those with one previous fetal death (65 percent). The rate of coverage for mothers with two or more fetal deaths was 60 percent, only slightly higher than the rate for mothers with no fetal deaths. For both mothers of white infants and mothers of all other infants the highest rate of coverage occurred for those with one previous fetal death.

Table 16 shows that when mothers were classified by level of family income as well as by number of previous fetal death, mothers with one previous fetal death showed a higher rate of coverage than did mothers with no fetal deaths at each level of family income. Mothers with two or more fetal deaths generally had lower rates of coverage than did mothers with one earlier fetal death, but these rates of cover-

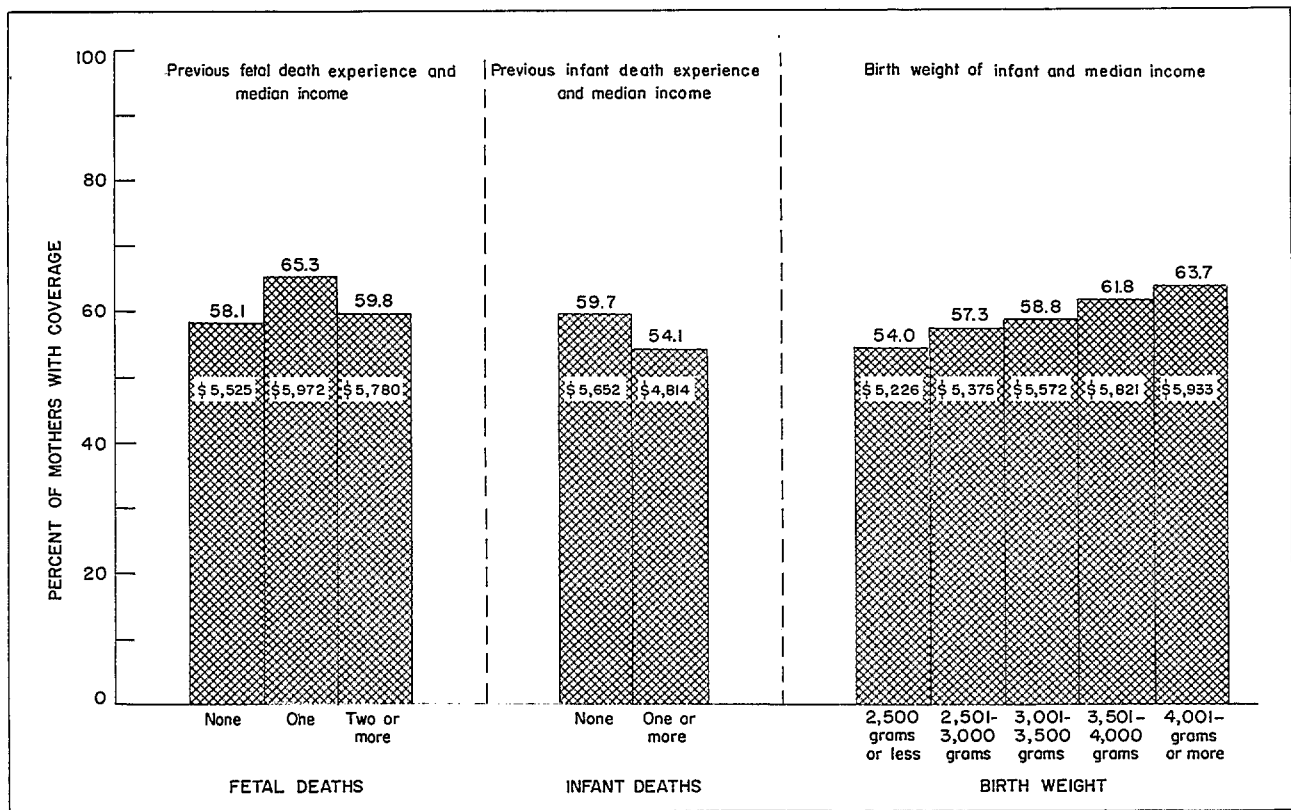


Figure 6. Percent of mothers with insurance coverage for maternity care, by number of previous fetal deaths, previous infant deaths, birth weight of child, and median family income: United States, 1964-66 legitimate live births

age were still generally higher than the rates of coverage for mothers with no fetal deaths.

Number of Previous Infant Deaths

Table 17 (and figure 6) shows that about 60 percent of mothers with no previous infant deaths (children dying under 1 year) had insurance coverage for maternity care as compared with 54 percent with at least one previous infant death. One reason for the lower rate of coverage for mothers with at least one previous infant death was that about one-fourth of these mothers were mothers of "all other" infants, who had a low rate of coverage. Mothers of white infants with at least one previous infant death had about the same rate of coverage as mothers of white infants with no previous infant deaths.

Table 18 shows that when mothers were classified by level of family income as well

as by whether they had previous infant deaths, mothers with no previous infant deaths had a higher rate of coverage only when family income was less than \$5,000. Otherwise these mothers had about the same or lower rates of coverage than did mothers with at least one previous infant death.

Contributing to the overall lower rate of coverage when mothers had at least one previous infant death was probably that about one-half of these mothers were in families with low incomes and corresponding low rates of coverage.

Birth Weight of Infant

Table 19 (and figure 6) shows that there were higher rates of coverage for mothers whose babies weighed more at birth than for mother whose babies weighed less. There were 54 percent of the mothers with coverage when

babies weighed 2,500 grams or less but 64 percent with coverage when babies weighed 4,001 grams or more.

Among mothers of white infants there were higher rates of coverage when babies weighed more at birth, but among mothers of other infants there was no clear-cut indication of a trend towards higher rates of coverage when babies weighed more at birth. For instance, only about 29 percent of these mothers had coverage when babies weighed 4,001 grams or more, but 37 percent of them had coverage when babies weighed 2,500 grams or less. For each category of birth weight there was a higher rate of coverage for mothers of white infants than for mothers of all other infants.

Table E shows that mothers without coverage had a higher proportion of low-birth-weight babies than did mothers with coverage. Data from the 1963 National Natality Survey show that mothers who first received medical care late in pregnancy¹⁹ and who made fewer visits to a physician or medical facility during the 12-month period before birth²⁰ also had a higher proportion of low-birth-weight babies than did mothers who first received medical care early in pregnancy and who made more visits to a

physician or medical facility during the 12-month period. Unfortunately no data are available from surveys which relate coverage for maternity care with time of first visit for medical care or with number of visits to a physician or medical facility during the 12-month period before birth; however, since coverage for maternity care and amount and timing of medical care appear to be related independently to the proportion of low-birth-weight babies, it can be proposed that the amount and timing of medical care are related to coverage for maternity care.

Figure 6 shows that when birth weight of child was higher, median family income also was higher. Data from the 1963 National Natality Survey support this finding.²¹ However, higher median family incomes for families having babies weighing more at birth do not explain fully the differences in the rates of coverage between mothers whose babies weighed more at birth and mothers whose babies weighed less. Table 20 shows that, on the average, mothers whose babies weighed more at birth had higher rates of coverage than mothers whose babies weighed less at birth even when level of family income was the same.

Table E. Percent distribution of mothers by weight of infant at birth, according to insurance coverage for maternity care: United States, 1964-66 legitimate live births

Birth weight	All mothers	With coverage			Without coverage
		Total	Complete coverage	Partial coverage	
All birth weights-----	100.0	100.0	100.0	100.0	100.0
2,500 grams or less-----	7.8	7.1	6.8	7.5	8.8
2,501-3,000 grams-----	18.4	17.8	18.2	17.2	19.4
3,001-3,500 grams-----	39.0	38.7	38.4	39.0	39.6
3,501-4,000 grams-----	26.2	27.3	27.7	26.7	24.6
4,001 grams or more-----	8.6	9.2	9.0	9.5	7.7

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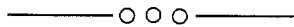
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Table 1. Number and percent distribution of mothers by insurance coverage for maternity care, according to year of birth, color of infant, and family income: United States, 1964-66 legitimate live births

Year of birth, color of infant, and family income	All mothers		Percent with coverage						Percent without coverage
	Number in thousands	Percent	Total	Complete coverage	Partial coverage				
					Total	Hospital care and physician visits	Hospital care and delivery	Hospital care alone	
1964-1966									
Total-----	10,446	100.0	59.4	34.0	25.4	1.8	16.5	7.1	40.6
Less than \$1,000--	796	100.0	15.8	6.9	8.9	1.1	5.8	2.1	84.2
\$1,000-\$2,999----	1,275	100.0	24.6	12.3	12.4	1.7	6.9	3.8	75.4
\$3,000-\$4,999----	2,341	100.0	44.8	22.7	22.1	2.0	13.2	7.0	55.2
\$5,000-\$6,999----	2,669	100.0	73.1	42.4	30.7	2.0	20.3	8.4	26.9
\$7,000-\$9,999----	2,147	100.0	82.5	50.1	32.4	1.5	22.4	8.5	17.5
\$10,000 or more---	1,217	100.0	81.6	49.5	32.1	2.2	21.0	8.9	18.4
White-----	9,047	100.0	62.7	36.0	26.7	1.8	17.5	7.4	37.3
Less than \$1,000--	471	100.0	18.6	8.3	10.3	1.1	7.1	2.1	81.4
\$1,000-\$2,999----	931	100.0	24.5	12.6	11.9	1.6	6.9	3.4	75.5
\$3,000-\$4,999----	2,012	100.0	45.4	22.4	23.0	2.0	13.9	7.0	54.6
\$5,000-\$6,999----	2,432	100.0	73.7	43.3	30.4	1.8	20.1	8.5	26.3
\$7,000-\$9,999----	2,037	100.0	83.1	50.3	32.8	1.4	22.7	8.7	16.9
\$10,000 or more---	1,163	100.0	82.4	49.4	33.0	2.3	21.5	9.2	17.6
All other---	1,399	100.0	37.9	20.9	17.0	1.9	10.1	5.0	62.1
Less than \$1,000--	325	100.0	11.7	4.8	6.9	1.0	3.9	1.9	88.3
\$1,000-\$2,999----	345	100.0	25.1	11.5	13.6	1.8	6.7	5.1	74.9
\$3,000-\$4,999----	329	100.0	41.2	24.1	17.1	1.5	9.0	6.6	58.8
\$5,000-\$6,999----	237	100.0	67.0	33.5	33.4	4.2	21.8	7.4	33.0
\$7,000-\$9,999----	109	100.0	70.3	46.7	23.6	1.7	16.6	5.3	29.7
\$10,000 or more---	54	100.0	65.1	51.8	13.3	-	10.8	2.6	34.9
1966									
Total-----	3,303	100.0	60.7	35.1	25.6	1.4	16.6	7.6	39.3
Less than \$1,000--	242	100.0	16.9	8.0	8.9	0.4	6.3	2.2	83.1
\$1,000-\$2,999----	319	100.0	21.5	11.4	10.0	1.6	4.8	3.6	78.5
\$3,000-\$4,999----	651	100.0	41.3	21.5	19.8	1.3	12.5	6.1	58.7
\$5,000-\$6,999----	841	100.0	70.3	40.8	29.5	1.7	18.3	9.5	29.7
\$7,000-\$9,999----	768	100.0	83.3	50.1	33.2	1.2	22.7	9.4	16.7
\$10,000 or more---	481	100.0	82.1	48.7	33.4	1.7	22.8	8.9	17.9
White-----	2,859	100.0	63.8	36.6	27.1	1.6	17.7	7.9	36.2
Less than \$1,000--	143	100.0	17.6	8.4	9.2	0.7	6.3	2.2	82.4
\$1,000-\$2,999----	241	100.0	21.6	11.6	10.0	2.1	4.7	3.2	78.4
\$3,000-\$4,999----	542	100.0	42.6	21.7	20.8	1.5	13.4	5.9	57.4
\$5,000-\$6,999----	757	100.0	70.4	40.7	29.7	1.8	18.1	9.7	29.6
\$7,000-\$9,999----	720	100.0	84.1	50.5	33.6	1.1	23.1	9.3	15.9
\$10,000 or more---	456	100.0	82.8	47.9	35.0	1.8	24.0	9.1	17.2
All other---	444	100.0	40.8	25.0	15.9	0.2	9.7	6.0	59.2
Less than \$1,000--	99	100.0	15.9	7.4	8.5	-	6.2	2.3	84.1
\$1,000-\$2,999----	78	100.0	21.0	10.9	10.1	-	5.3	4.8	79.0
\$3,000-\$4,999----	109	100.0	35.3	20.3	14.9	-	8.0	7.0	64.7
\$5,000-\$6,999----	84	100.0	69.5	41.9	27.6	-	19.5	8.1	30.5
\$7,000-\$9,999----	48	100.0	71.4	44.5	26.9	1.7	15.7	9.5	28.6
\$10,000 or more---	25	100.0	69.2	63.7	5.5	-	-	5.5	30.8

Table 1. Number and percent distribution of mothers by insurance coverage for maternity care, according to year of birth, color of infant, and family income: United States, 1964-66 legitimate live births—Con.

Year of birth, color of infant, and family income	All mothers		Percent with coverage						Percent without coverage
	Number in thousands	Percent	Total	Complete coverage	Partial coverage				
					Total	Hospital care and physician visits	Hospital care and delivery	Hospital care alone	
1965									
Total-----	3,400	100.0	58.4	32.9	25.5	1.3	17.1	7.1	41.6
Less than \$1,000--	264	100.0	12.0	6.6	5.4	0.8	3.5	1.1	88.0
\$1,000-\$2,999----	417	100.0	22.6	12.5	10.1	0.5	6.7	2.9	77.4
\$3,000-\$4,999----	758	100.1	43.6	19.7	23.9	1.4	14.0	8.6	56.4
\$5,000-\$6,999----	891	100.0	74.1	42.1	32.0	1.8	22.0	8.2	25.9
\$7,000-\$9,999----	691	100.0	81.7	49.6	32.2	1.2	23.7	7.2	18.3
\$10,000 or more---	378	100.0	80.0	47.9	32.1	1.6	20.3	10.2	20.0
White-----	2,949	100.0	62.2	35.2	27.0	1.3	18.3	7.4	37.8
Less than \$1,000--	159	100.0	15.4	7.0	8.5	1.3	5.3	1.9	84.6
\$1,000-\$2,999----	300	100.0	23.1	14.2	9.0	-	7.6	1.4	76.9
\$3,000-\$4,999----	645	100.0	44.4	19.7	24.7	1.6	14.5	8.5	55.6
\$5,000-\$6,999----	814	100.0	75.3	43.1	32.2	1.5	22.4	8.3	24.7
\$7,000-\$9,999----	663	100.0	82.0	49.6	32.4	1.3	23.8	7.4	18.0
\$10,000 or more---	367	100.0	80.8	48.6	32.2	1.6	20.1	10.5	19.2
All other----	451	100.0	33.4	17.4	16.0	1.3	9.1	5.6	66.6
Less than \$1,000--	105	100.0	6.8	5.9	0.9	-	0.9	-	93.2
\$1,000-\$2,999----	117	100.0	21.2	8.2	13.0	1.8	4.5	6.7	78.8
\$3,000-\$4,999----	113	100.0	39.3	19.7	19.6	-	10.7	8.9	60.7
\$5,000-\$6,999----	77	100.0	61.5	31.1	30.4	5.2	17.3	7.9	38.5
\$7,000-\$9,999----	29	100.0	75.1	48.0	27.1	-	23.2	3.9	24.9
\$10,000 or more---	11	100.0	*	*	*	*	*	*	*
1964									
Total-----	3,743	100.0	59.1	34.1	25.0	2.6	15.8	6.7	40.9
Less than \$1,000--	291	100.0	18.3	6.3	12.0	1.8	7.4	2.8	81.7
\$1,000-\$2,999----	539	100.0	28.1	12.6	15.5	2.6	8.2	4.7	71.9
\$3,000-\$4,999----	932	100.0	48.2	25.9	22.3	3.0	13.1	6.2	51.8
\$5,000-\$6,999----	937	100.0	74.6	44.1	30.4	2.5	20.5	7.5	25.4
\$7,000-\$9,999----	687	100.0	82.3	50.6	31.6	2.0	20.6	9.0	17.7
\$10,000 or more---	358	100.0	82.6	52.2	30.4	3.4	19.5	7.6	17.4
White-----	3,239	100.0	62.2	36.2	26.0	2.4	16.5	7.1	37.8
Less than \$1,000--	169	100.0	22.5	9.5	12.9	1.1	9.4	2.4	77.5
\$1,000-\$2,999----	390	100.0	27.3	12.0	15.3	2.5	7.8	5.0	72.7
\$3,000-\$4,999----	825	100.0	48.1	25.0	23.0	2.7	13.7	6.5	51.9
\$5,000-\$6,999----	860	100.0	75.0	45.7	29.3	2.0	19.8	7.6	25.0
\$7,000-\$9,999----	655	100.0	83.1	50.7	32.4	2.0	21.0	9.4	16.9
\$10,000 or more---	340	100.0	83.5	52.3	31.1	3.6	19.6	8.0	16.5
All other----	504	100.0	39.4	20.6	18.9	3.9	11.3	3.7	60.6
Less than \$1,000--	122	100.0	12.5	1.8	10.7	2.8	4.7	3.3	87.5
\$1,000-\$2,999----	149	100.0	30.2	14.4	15.8	2.8	9.2	3.9	69.8
\$3,000-\$4,999----	107	100.0	49.4	32.8	16.6	4.7	8.1	3.8	50.6
\$5,000-\$6,999----	77	100.0	69.7	26.8	42.9	8.0	28.8	6.1	30.3
\$7,000-\$9,999----	32	100.0	64.3	48.8	15.5	3.4	12.1	-	35.7
\$10,000 or more---	18	100.0	*	*	*	*	*	*	*

Table 2. Number and percent distribution of mothers by insurance coverage for maternity care, according to race of infant and family income: United States, 1964-66 legitimate live births

Race of infant and family income	All mothers		Percent with coverage						Percent without coverage
	Number in thousands	Percent	Total	Complete coverage	Partial coverage				
					Total	Hospital care and physician visits	Hospital care and delivery	Hospital care alone	
Total-----	3,480	100.0	59.4	34.0	25.4	1.8	16.5	7.1	40.6
Less than \$1,000--	265	100.0	15.5	6.8	8.8	1.0	5.7	2.0	84.5
\$1,000-\$2,999----	426	100.0	24.7	12.4	12.4	1.6	6.8	3.9	75.3
\$3,000-\$4,999----	779	100.0	44.8	22.6	22.2	2.0	13.2	7.0	55.2
\$5,000-\$6,999----	889	100.0	73.1	42.5	30.6	2.0	20.2	8.4	26.9
\$7,000-\$9,999----	716	100.0	82.4	50.1	32.4	1.4	22.4	8.5	17.6
\$10,000 or more---	406	100.0	81.7	49.5	32.1	2.1	21.1	8.8	18.3
White-----	3,013	100.0	62.7	36.0	26.7	1.8	17.5	7.4	37.3
Less than \$1,000--	157	100.0	18.5	8.3	10.2	1.0	7.0	2.1	81.5
\$1,000-\$2,999----	311	100.0	24.5	12.6	11.9	1.6	6.9	3.4	75.5
\$3,000-\$4,999----	669	100.0	45.4	22.4	23.0	2.0	13.9	7.0	54.6
\$5,000-\$6,999----	809	100.0	73.7	43.3	30.4	1.8	20.1	8.5	26.3
\$7,000-\$9,999----	680	100.0	83.1	50.2	32.9	1.4	22.7	8.7	16.9
\$10,000 or more---	388	100.0	82.5	49.5	33.0	2.2	21.6	9.1	17.5
All other---	467	100.0	37.9	21.0	16.9	1.9	10.0	5.0	62.1
Less than \$1,000--	108	100.0	11.3	4.6	6.7	1.0	3.8	1.9	88.7
\$1,000-\$2,999----	115	100.0	25.3	11.7	13.6	1.8	6.7	5.1	74.7
\$3,000-\$4,999----	110	100.0	41.4	24.0	17.4	1.6	9.0	6.8	58.6
\$5,000-\$6,999----	80	100.0	66.9	33.9	33.0	4.2	21.3	7.5	33.1
\$7,000-\$9,999----	37	100.0	70.3	47.2	23.1	1.8	16.5	4.9	29.7
\$10,000 or more---	18	100.0	63.8	51.2	12.5	-	10.7	1.9	36.2
Negro-----	413	100.0	37.4	20.3	17.1	2.2	10.1	4.8	62.6
Less than \$1,000--	99	100.0	10.5	4.3	6.2	1.1	3.4	1.7	89.5
\$1,000-\$2,999----	107	100.0	26.0	12.3	13.8	1.9	7.0	4.9	74.0
\$3,000-\$4,999----	97	100.0	42.4	24.2	18.3	1.8	9.5	6.9	57.6
\$5,000-\$6,999----	69	100.0	68.3	35.7	32.6	4.8	21.1	6.7	31.7
\$7,000-\$9,999----	28	100.0	72.7	46.7	26.0	2.3	18.7	5.0	27.3
\$10,000 or more---	12	100.0	58.8	40.5	18.3	-	15.5	2.8	41.2
Other than white or Negro-----	54	100.0	42.2	26.8	15.4	-	9.0	6.4	57.8
Less than \$1,000--	9	100.0	*	*	*	*	*	*	*
\$1,000-\$2,999----	8	100.0	*	*	*	*	*	*	*
\$3,000-\$4,999----	13	100.0	33.4	22.5	11.0	-	5.2	5.7	66.6
\$5,000-\$6,999----	11	100.0	58.0	22.6	35.3	-	22.7	12.6	42.0
\$7,000-\$9,999----	8	100.0	*	*	*	*	*	*	*
\$10,000 or more---	6	100.0	*	*	*	*	*	*	*

Table 3. Number and percent distribution of mothers by insurance coverage for maternity care, according to color of infant and region of mother's residence: United States, 1964-66 legitimate live births

Color of infant and region of mother's residence	All mothers		Percent with coverage						Percent without coverage
	Number in thousands	Percent	Total	Complete coverage	Partial coverage				
					Total	Hospital care and physician visits	Hospital care and delivery	Hospital care alone	
Total-----	3,480	100.0	59.4	34.0	25.4	1.8	16.5	7.1	40.6
Northeast-----	817	100.0	70.2	41.8	28.4	1.8	19.5	7.1	29.8
North Central-----	991	100.0	67.3	38.4	28.9	1.7	20.4	6.8	32.7
South-----	1,091	100.0	49.3	27.3	22.0	1.6	13.8	6.6	50.7
West-----	581	100.0	49.5	28.2	21.3	2.1	10.5	8.7	50.5
White-----	3,013	100.0	62.7	36.0	26.7	1.8	17.5	7.4	37.3
Northeast-----	735	100.0	73.3	43.3	29.9	1.9	20.5	7.6	26.7
North Central-----	911	100.0	68.9	39.4	29.5	1.6	20.9	7.0	31.1
South-----	856	100.0	54.1	30.6	23.5	1.5	15.1	6.8	45.9
West-----	511	100.0	50.8	28.7	22.2	2.3	10.9	9.0	49.2
All other---	467	100.0	37.9	21.0	16.9	1.9	10.0	5.0	62.1
Northeast-----	81	100.0	42.9	28.0	14.9	1.3	10.9	2.7	57.1
North Central-----	80	100.0	49.3	27.0	22.3	3.5	14.9	4.0	50.7
South-----	235	100.0	31.7	15.3	16.4	1.8	8.8	5.8	68.3
West-----	70	100.0	40.0	25.1	14.9	1.1	7.4	6.4	60.0

Table 4. Number and percent distribution of mothers by insurance coverage for maternity care, according to region of mother's residence and family income: United States, 1964-66 legitimate live births

Region of mother's residence, and family income	All mothers		Percent with coverage						Percent without coverage
	Number in thousands	Percent	Total	Complete coverage	Partial coverage				
					Total	Hospital care and physician visits	Hospital care and delivery	Hospital care alone	
All regions--	3,480	100.0	59.4	34.0	25.4	1.8	16.5	7.1	40.6
Less than \$1,000--	265	100.0	15.5	6.8	8.8	1.0	5.7	2.0	84.5
\$1,000-\$2,999-----	426	100.0	24.7	12.4	12.4	1.6	6.8	3.9	75.3
\$3,000-\$4,999-----	779	100.0	44.8	22.6	22.2	2.0	13.2	7.0	55.2
\$5,000-\$6,999-----	889	100.0	73.1	42.5	30.6	2.0	20.2	8.4	26.9
\$7,000-\$9,999-----	716	100.0	82.4	50.1	32.4	1.4	22.4	8.5	17.6
\$10,000 or more---	406	100.0	81.7	49.5	32.1	2.1	21.1	8.8	18.3
Northeast---	817	100.0	70.2	41.8	28.4	1.8	19.5	7.1	29.8
Less than \$1,000--	42	100.0	18.3	7.1	11.1	0.8	9.6	0.8	81.7
\$1,000-\$2,999-----	67	100.0	28.2	16.6	11.5	0.5	7.6	3.5	71.8
\$3,000-\$4,999-----	173	100.0	53.0	28.2	24.9	2.9	15.4	6.5	47.0
\$5,000-\$6,999-----	233	100.0	81.0	47.1	33.9	1.9	22.2	9.8	19.0
\$7,000-\$9,999-----	186	100.0	89.0	56.1	32.8	1.3	24.5	7.1	11.0
\$10,000 or more---	117	100.0	87.1	55.5	31.7	2.0	22.9	6.8	12.9
North Central-----	991	100.0	67.3	38.4	28.9	1.7	20.4	6.8	32.7
Less than \$1,000--	52	100.0	17.6	9.1	8.5	1.9	4.6	1.9	82.4
\$1,000-\$2,999-----	87	100.0	29.1	15.3	13.8	2.3	7.3	4.2	70.9
\$3,000-\$4,999-----	203	100.0	47.8	24.9	22.8	1.8	15.0	6.0	52.2
\$5,000-\$6,999-----	280	100.0	77.0	44.9	32.1	1.7	23.0	7.3	23.0
\$7,000-\$9,999-----	255	100.0	85.2	49.6	35.6	1.3	25.7	8.7	14.8
\$10,000 or more---	115	100.0	90.0	51.9	38.0	2.1	29.0	7.0	10.0
South-----	1,091	100.0	49.3	27.3	22.0	1.6	13.8	6.6	50.7
Less than \$1,000--	130	100.0	12.5	5.5	7.0	0.3	4.9	1.8	87.5
\$1,000-\$2,999-----	203	100.0	24.2	10.1	14.1	1.8	7.9	4.3	75.8
\$3,000-\$4,999-----	286	100.0	44.0	20.2	23.8	2.0	13.8	8.0	56.0
\$5,000-\$6,999-----	227	100.0	68.7	39.8	28.9	2.3	19.1	7.6	31.3
\$7,000-\$9,999-----	156	100.0	78.1	49.4	28.7	1.1	19.9	7.8	21.9
\$10,000 or more---	90	100.0	77.0	50.7	26.3	1.1	15.4	9.8	23.0
West-----	581	100.0	49.5	28.2	21.3	2.1	10.5	8.7	50.5
Less than \$1,000--	42	100.0	19.7	7.5	12.2	2.5	5.6	4.0	80.3
\$1,000-\$2,999-----	69	100.0	17.4	11.1	6.3	1.4	2.5	2.4	82.6
\$3,000-\$4,999-----	118	100.0	29.6	16.5	13.1	0.8	5.4	6.8	70.4
\$5,000-\$6,999-----	149	100.0	59.9	34.7	25.2	2.3	13.4	9.5	40.1
\$7,000-\$9,999-----	120	100.0	72.0	42.7	29.4	2.5	15.4	11.4	28.0
\$10,000 or more---	84	100.0	67.7	36.8	30.9	3.6	14.2	13.1	32.3

Table 5. Number and percent distribution of mothers by insurance coverage for maternity care, according to color of infant, place of mother's residence, and family income: United States, 1964-66 legitimate live births

Color of infant, place of mother's residence and family income	All mothers		Percent with coverage						Percent without coverage
	Number in thousands	Percent	Total	Complete coverage	Partial coverage				
					Total	Hospital care and physician visits	Hospital care and delivery	Hospital care alone	
Total									
All areas-----	3,480	100.0	59.4	34.0	25.4	1.8	16.5	7.1	40.6
Less than \$3,000-----	691	100.0	21.2	10.2	11.0	1.4	6.4	3.2	78.8
\$3,000-\$4,999-----	779	100.0	44.8	22.6	22.2	2.0	13.2	7.0	55.2
\$5,000-\$6,999-----	889	100.0	73.1	42.5	30.6	2.0	20.2	8.4	26.9
\$7,000-\$9,999-----	716	100.0	82.4	50.1	32.4	1.4	22.4	8.5	17.6
\$10,000 or more-----	406	100.0	81.7	49.5	32.1	2.1	21.1	8.8	18.3
Metropolitan areas----	2,240	100.0	63.1	37.1	25.9	2.1	16.3	7.6	36.9
Less than \$3,000-----	371	100.0	22.6	12.2	10.4	1.7	5.6	3.1	77.4
\$3,000-\$4,999-----	457	100.0	45.2	24.3	20.9	2.6	11.7	6.5	54.8
\$5,000-\$6,999-----	584	100.0	74.3	43.3	31.0	2.2	19.7	9.2	25.7
\$7,000-\$9,999-----	515	100.0	83.3	51.4	31.9	1.5	21.3	9.2	16.7
\$10,000 or more-----	313	100.0	82.6	50.2	32.4	2.6	20.8	9.0	17.4
Nonmetropolitan areas--	1,241	100.0	52.7	28.4	24.3	1.2	16.8	6.2	47.3
Less than \$3,000-----	320	100.0	19.6	7.9	11.6	1.0	7.3	3.2	80.4
\$3,000-\$4,999-----	322	100.0	44.2	20.2	24.1	1.0	15.4	7.6	55.8
\$5,000-\$6,999-----	305	100.0	70.6	40.9	29.8	1.7	21.1	7.0	29.4
\$7,000-\$9,999-----	201	100.0	80.1	46.7	33.4	1.3	25.3	6.8	19.9
\$10,000 or more-----	93	100.0	78.6	47.4	31.2	0.7	22.2	8.3	21.4
White									
All areas-----	3,013	100.0	62.7	36.0	26.7	1.8	17.5	7.4	37.3
Less than \$3,000-----	467	100.0	22.5	11.2	11.3	1.4	6.9	3.0	77.5
\$3,000-\$4,999-----	669	100.0	45.4	22.4	23.0	2.0	13.9	7.0	54.6
\$5,000-\$6,999-----	809	100.0	73.7	43.3	30.4	1.8	20.1	8.5	26.3
\$7,000-\$9,999-----	680	100.0	83.1	50.2	32.9	1.4	22.7	8.7	16.9
\$10,000 or more-----	388	100.0	82.5	49.5	33.0	2.2	21.6	9.1	17.5
Metropolitan areas----	1,919	100.0	66.3	39.1	27.2	2.1	17.1	8.1	33.7
Less than \$3,000-----	246	100.0	23.1	13.1	10.0	1.7	5.5	2.8	76.9
\$3,000-\$4,999-----	375	100.0	46.2	24.0	22.2	2.7	12.4	7.1	53.8
\$5,000-\$6,999-----	517	100.0	75.2	44.3	30.9	1.9	19.5	9.4	24.8
\$7,000-\$9,999-----	483	100.0	84.1	51.8	32.3	1.5	21.4	9.4	15.9
\$10,000 or more-----	297	100.0	83.4	50.0	33.3	2.7	21.3	9.3	16.6
Nonmetropolitan areas--	1,095	100.0	56.3	30.7	25.6	1.2	18.1	6.3	43.7
Less than \$3,000-----	221	100.0	21.8	9.1	12.7	1.1	8.5	3.2	78.2
\$3,000-\$4,999-----	294	100.0	44.3	20.3	24.0	1.1	15.9	6.9	55.7
\$5,000-\$6,999-----	292	100.0	70.9	41.5	29.4	1.5	21.0	6.9	29.1
\$7,000-\$9,999-----	197	100.0	80.6	46.5	34.1	1.4	25.8	6.9	19.4
\$10,000 or more-----	90	100.0	79.6	47.5	32.1	0.8	22.8	8.5	20.4
All other									
All areas-----	467	100.0	37.9	21.0	16.9	1.9	10.0	5.0	62.1
Less than \$3,000-----	223	100.0	18.5	8.2	10.3	1.4	5.3	3.6	81.5
\$3,000-\$4,999-----	110	100.0	41.4	24.0	17.4	1.6	9.0	6.8	58.6
\$5,000-\$6,999-----	80	100.0	66.9	33.9	33.0	4.2	21.3	7.5	33.1
\$7,000-\$9,999-----	37	100.0	70.3	47.2	23.1	1.8	16.5	4.9	29.7
\$10,000 or more-----	18	100.0	63.8	51.2	12.5	-	10.7	1.9	36.2
Metropolitan areas----	321	100.0	43.4	25.2	18.2	2.2	11.4	4.6	56.6
Less than \$3,000-----	124	100.0	21.7	10.5	11.2	1.7	5.9	3.7	78.3
\$3,000-\$4,999-----	81	100.0	40.6	25.8	14.8	2.2	8.7	3.9	59.4
\$5,000-\$6,999-----	67	100.0	67.4	35.3	32.2	3.9	21.0	7.3	32.6
\$7,000-\$9,999-----	33	100.0	72.0	46.1	25.9	2.0	18.5	5.4	28.0
\$10,000 or more-----	15	100.0	67.3	52.7	14.6	-	12.4	2.2	32.7
Nonmetropolitan areas--	146	100.0	26.0	11.8	14.2	1.2	7.0	6.0	74.0
Less than \$3,000-----	99	100.0	14.5	5.4	9.1	1.0	4.6	3.4	85.5
\$3,000-\$4,999-----	28	100.0	43.5	18.6	24.9	-	9.8	15.1	56.5
\$5,000-\$6,999-----	13	100.0	63.9	26.7	37.2	5.7	22.9	8.5	36.1
\$7,000-\$9,999-----	4	100.0	*	*	-	-	-	-	*
\$10,000 or more-----	3	100.0	*	*	-	-	-	-	*

Table 6. Number and percent distribution of mothers by insurance coverage for maternity care, according to age of father and family income: United States, 1964-66 legitimate live births

Age of father and family income	All mothers		Percent with coverage						Percent without coverage
	Number in thousands	Percent	Total	Complete coverage	Partial coverage				
					Total	Hospital care and physician visits	Hospital care and delivery	Hospital care alone	
All ages-----	3,480	100.0	59.4	34.0	25.4	1.8	16.5	7.1	40.6
Less than \$3,000--	691	100.0	21.2	10.2	11.0	1.4	6.4	3.2	78.8
\$3,000-\$4,999-----	779	100.0	44.8	22.6	22.2	2.0	13.2	7.0	55.2
\$5,000-\$6,999-----	889	100.0	73.1	42.5	30.6	2.0	20.2	8.4	26.9
\$7,000-\$9,999-----	716	100.0	82.4	50.1	32.4	1.4	22.4	8.5	17.6
\$10,000 or more---	406	100.0	81.7	49.5	32.2	2.1	21.1	8.8	18.3
Under 20 years-----	130	100.0	19.6	10.3	9.3	2.5	4.0	2.8	80.4
Less than \$3,000--	78	100.0	10.4	5.0	5.4	1.6	2.1	1.7	89.6
\$3,000-\$4,999-----	30	100.0	23.6	11.7	11.9	4.3	4.4	3.2	76.4
\$5,000-\$6,999-----	13	100.0	59.1	33.5	25.6	2.6	15.3	7.8	40.9
\$7,000-\$9,999-----	5	100.0	*	*	*	*	*	*	*
\$10,000 or more---	4	100.0	*	*	-	-	-	-	*
20-24 years--	953	100.0	46.9	29.2	17.7	1.6	11.0	5.1	53.1
Less than \$3,000--	269	100.0	21.8	13.1	8.7	1.3	5.0	2.5	78.2
\$3,000-\$4,999-----	278	100.0	39.8	23.1	16.7	1.6	10.4	4.7	60.2
\$5,000-\$6,999-----	251	100.0	64.0	41.1	23.0	1.8	14.4	6.8	36.0
\$7,000-\$9,999-----	116	100.0	74.7	48.8	25.9	1.1	16.9	7.8	25.3
\$10,000 or more---	39	100.0	75.7	47.9	27.7	3.4	17.4	6.9	24.3
25-29 years--	1,012	100.0	63.7	37.4	26.3	2.1	16.7	7.5	36.3
Less than \$3,000--	146	100.0	24.5	10.7	13.8	1.7	8.2	3.9	75.5
\$3,000-\$4,999-----	223	100.0	49.1	25.8	23.4	1.8	14.1	7.4	50.9
\$5,000-\$6,999-----	296	100.0	74.4	43.2	31.2	2.4	19.6	9.2	25.6
\$7,000-\$9,999-----	239	100.0	81.4	51.1	30.3	2.1	20.7	7.5	18.6
\$10,000 or more---	108	100.0	78.7	51.6	27.1	2.6	17.1	7.5	21.3
30-34 years--	684	100.0	69.7	38.2	31.6	1.7	20.8	9.0	30.3
Less than \$3,000--	87	100.0	24.9	9.8	15.2	1.9	9.7	3.5	75.1
\$3,000-\$4,999-----	124	100.0	46.2	18.3	27.9	2.1	16.2	9.6	53.8
\$5,000-\$6,999-----	175	100.0	79.7	43.9	35.8	1.5	23.9	10.4	20.3
\$7,000-\$9,999-----	187	100.0	88.2	52.2	36.0	1.3	24.9	9.8	11.8
\$10,000 or more---	112	100.0	84.1	49.9	34.2	2.4	22.9	8.9	15.9
35-39 years--	409	100.0	69.7	37.8	31.9	1.6	21.7	8.6	30.3
Less than \$3,000--	55	100.0	19.9	6.8	13.1	1.1	6.6	5.4	80.1
\$3,000-\$4,999-----	69	100.0	52.8	23.7	29.1	3.3	18.0	7.7	47.2
\$5,000-\$6,999-----	94	100.0	79.6	43.3	36.3	2.3	26.2	7.7	20.4
\$7,000-\$9,999-----	107	100.0	84.1	47.6	36.4	0.6	25.8	10.0	15.9
\$10,000 or more---	83	100.0	87.3	51.4	35.9	0.8	24.6	10.6	12.7
40 years and over---	292	100.0	64.1	33.4	30.7	1.4	21.3	8.0	35.9
Less than \$3,000--	56	100.0	20.1	6.3	13.8	0.6	9.4	3.8	79.9
\$3,000-\$4,999-----	55	100.0	50.8	21.6	29.2	1.2	16.3	11.7	49.2
\$5,000-\$6,999-----	60	100.0	77.8	41.0	36.9	1.7	28.5	6.6	22.2
\$7,000-\$9,999-----	62	100.0	84.0	48.7	35.4	1.1	26.9	7.4	16.0
\$10,000 or more---	60	100.0	83.0	46.2	36.8	2.2	24.3	10.4	17.0

Table 7. Number and percent distribution of mothers by insurance coverage for maternity care, according to color of infant and education of father: United States, 1964-66 legitimate live births

Color of infant and education of father	All mothers		Percent with coverage						Percent without coverage
	Number in thousands	Percent	Total	Complete coverage	Partial coverage				
					Total	Hospital care and physician visits	Hospital care and delivery	Hospital care alone	
Total-----	3,480	100.0	59.4	34.0	25.4	1.8	16.5	7.1	40.6
None or elementary school-----	569	100.0	40.3	18.9	21.4	1.4	14.9	5.1	59.7
1-3 years high school-----	734	100.0	48.9	26.4	22.5	1.8	14.3	6.4	51.1
High school graduate-----	1,262	100.0	65.0	38.0	27.1	2.1	17.7	7.3	35.0
1-3 years college-	422	100.0	67.4	41.9	25.5	2.0	15.6	7.9	32.6
College graduate--	493	100.0	75.7	45.9	29.7	1.2	19.2	9.4	24.3
White-----	3,013	100.0	62.7	36.0	26.7	1.8	17.5	7.4	37.3
None or elementary school-----	432	100.0	44.4	21.2	23.2	1.6	16.3	5.3	55.6
1-3 years high school-----	604	100.0	52.8	28.6	24.2	1.9	15.6	6.7	47.2
High school graduate-----	1,126	100.0	67.0	39.2	27.8	2.0	18.2	7.6	33.0
1-3 years college-	383	100.0	69.7	42.7	27.0	2.0	16.8	8.2	30.3
College graduate--	468	100.0	76.3	46.4	29.9	1.0	19.6	9.3	23.7
All other---	467	100.0	37.9	21.0	16.9	1.9	10.0	5.0	62.1
None or elementary school-----	137	100.0	27.4	11.7	15.6	0.5	10.5	4.6	72.6
1-3 years high school-----	131	100.0	31.1	16.3	14.8	1.3	8.1	5.3	68.9
High school graduate-----	136	100.0	48.6	28.1	20.5	3.2	13.0	4.3	51.4
1-3 years college-	38	100.0	44.0	33.8	10.2	1.8	3.7	4.6	56.0
College graduate--	25	100.0	64.5	38.2	26.3	5.8	10.4	10.1	35.5

Table 8. Number and percent distribution of mothers by insurance coverage for maternity care, according to education of father and family income: United States, 1964-66 legitimate live births

Education of father and family income	All mothers			Percent with coverage					Percent without coverage
	Number in thousands	Percent	Total	Complete coverage	Partial coverage				
					Total	Hospital care and physician visits	Hospital care and delivery	Hospital care alone	
All levels of education-----	3,480	100.0	59.4	34.0	25.4	1.8	16.5	7.1	40.6
Less than \$3,000-----	691	100.0	21.2	10.2	11.0	1.4	6.4	3.2	78.8
\$3,000-\$4,999-----	779	100.0	44.8	22.6	22.2	2.0	13.2	7.0	55.2
\$5,000-\$6,999-----	889	100.0	73.1	42.5	30.6	2.0	20.2	8.4	26.9
\$7,000-\$9,999-----	716	100.0	82.4	50.1	32.4	1.4	22.4	8.5	17.6
\$10,000 or more-----	406	100.0	81.7	49.5	32.1	2.1	21.1	8.8	18.3
None or elementary school-----	569	100.0	40.3	18.9	21.4	1.4	14.9	5.1	59.7
Less than \$3,000-----	249	100.0	16.2	5.9	10.4	0.9	6.5	3.0	83.8
\$3,000-\$4,999-----	152	100.0	43.9	19.0	24.9	2.4	15.6	6.9	56.1
\$5,000-\$6,999-----	104	100.0	74.7	38.5	36.2	1.6	27.6	7.0	25.3
\$7,000-\$9,999-----	46	100.0	72.5	40.7	31.9	-	26.0	5.9	27.5
\$10,000 or more-----	18	100.0	63.0	30.0	33.1	-	25.7	7.4	37.0
1-3 years high school-----	734	100.0	48.9	26.4	22.5	1.8	14.3	6.4	51.1
Less than \$3,000-----	204	100.0	20.2	8.8	11.4	2.0	5.2	4.3	79.8
\$3,000-\$4,999-----	210	100.0	40.5	21.5	19.0	1.6	12.2	5.2	59.5
\$5,000-\$6,999-----	182	100.0	68.8	39.1	29.7	1.5	20.7	7.5	31.2
\$7,000-\$9,999-----	106	100.0	77.5	42.8	34.7	2.9	22.6	9.1	22.5
\$10,000 or more-----	33	100.0	78.1	43.5	34.6	1.1	21.6	11.9	21.9
High school graduate-----	1,262	100.0	65.0	38.0	27.1	2.1	17.7	7.3	35.0
Less than \$3,000-----	167	100.0	26.7	14.9	11.7	1.4	8.6	1.8	73.3
\$3,000-\$4,999-----	304	100.0	46.3	23.9	22.4	2.2	12.5	7.7	53.7
\$5,000-\$6,999-----	387	100.0	75.4	44.4	31.0	2.6	20.1	8.2	24.6
\$7,000-\$9,999-----	298	100.0	85.7	52.2	33.5	1.6	23.3	8.7	14.3
\$10,000 or more-----	105	100.0	83.5	51.2	32.2	2.2	22.4	7.6	16.5
1-3 years college-----	422	100.0	67.4	41.9	25.5	2.0	15.6	7.9	32.6
Less than \$3,000-----	45	100.0	23.6	15.3	8.3	2.3	2.3	3.7	76.4
\$3,000-\$4,999-----	73	100.0	48.2	26.0	22.2	1.3	13.0	7.9	51.8
\$5,000-\$6,999-----	125	100.0	73.5	46.7	26.8	1.1	14.9	10.8	26.5
\$7,000-\$9,999-----	117	100.0	82.0	53.1	28.9	2.0	20.4	6.5	18.0
\$10,000 or more-----	62	100.0	81.2	48.7	32.5	4.4	20.2	7.9	18.8
College graduate-----	493	100.0	75.7	45.9	29.7	1.2	19.2	9.4	24.3
Less than \$3,000-----	26	100.0	37.5	24.7	12.8	-	8.9	3.9	62.5
\$3,000-\$4,999-----	40	100.0	53.3	26.3	27.0	1.7	15.9	9.3	46.7
\$5,000-\$6,999-----	90	100.0	69.4	39.6	29.8	2.0	18.4	9.5	30.6
\$7,000-\$9,999-----	150	100.0	82.7	51.4	31.3	0.2	20.9	10.2	17.3
\$10,000 or more-----	187	100.0	83.2	51.8	31.4	1.8	20.2	9.4	16.8

Table 9. Number and percent distribution of mothers by insurance coverage for maternity care, according to color of infant and education of mother: United States, 1964-66 legitimate live births

Color of infant and education of mother	All mothers		Percent with coverage						Percent without coverage
	Number in thousands	Percent	Total	Complete coverage	Partial coverage				
					Total	Hospital care and physician visits	Hospital care and delivery	Hospital care alone	
Total-----	3,480	100.0	59.4	34.0	25.4	1.8	16.5	7.1	40.6
None or elementary school-----	424	100.0	37.5	17.0	20.6	1.9	13.4	5.2	62.5
1-3 years high school-----	869	100.0	46.4	25.7	20.7	1.4	12.5	6.7	53.6
High school graduate-----	1,522	100.0	67.1	39.4	27.7	2.0	18.8	7.0	32.9
1-3 years college-	424	100.0	72.2	41.7	30.5	2.1	19.9	8.5	27.8
College graduate--	242	100.0	73.2	46.4	26.7	1.0	15.6	10.2	26.8
White-----	3,013	100.0	62.7	36.0	26.7	1.8	17.5	7.4	37.3
None or elementary school-----	320	100.0	42.3	19.3	23.0	2.1	15.0	5.8	57.7
1-3 years high school-----	706	100.0	49.7	28.0	21.7	1.5	13.2	7.0	50.3
High school graduate-----	1,373	100.0	69.5	40.8	28.7	1.9	19.6	7.2	30.5
1-3 years college-	390	100.0	72.7	41.1	31.6	2.0	20.7	8.9	27.3
College graduate--	224	100.0	73.7	47.4	26.2	0.7	15.4	10.2	26.3
All other---	467	100.0	37.9	21.0	16.9	1.9	10.0	5.0	62.1
None or elementary school-----	104	100.0	22.8	9.8	13.0	1.0	8.5	3.5	77.2
1-3 years high school-----	163	100.0	32.2	15.9	16.3	1.2	9.5	5.6	67.8
High school graduate-----	149	100.0	45.2	26.9	18.3	2.4	10.7	5.2	54.8
1-3 years college-	34	100.0	65.7	48.4	17.3	4.4	9.7	3.2	34.3
College graduate--	17	100.0	66.5	33.3	33.2	4.1	18.9	10.2	33.5

Table 10. Number and percent distribution of mothers by insurance coverage for maternity care, according to education of mother and family income: United States, 1964-66 legitimate live births

Education of mother and family income	All mothers		Percent with coverage						Percent without coverage
	Number in thousands	Percent	Total	Complete coverage	Partial coverage				
					Total	Hospital care and physician visits	Hospital care and delivery	Hospital care alone	
All levels of education-----	3,480	100.0	59.4	34.0	25.4	1.8	16.5	7.1	40.6
Less than \$3,000-----	691	100.0	21.2	10.2	11.0	1.4	6.4	3.2	78.8
\$3,000-\$4,999-----	779	100.0	44.8	22.6	22.2	2.0	13.2	7.0	55.2
\$5,000-\$6,999-----	889	100.0	73.1	42.5	30.6	2.0	20.2	8.4	26.9
\$7,000-\$9,999-----	716	100.0	82.4	50.1	32.4	1.4	22.4	8.5	17.6
\$10,000 or more-----	406	100.0	81.7	49.5	32.1	2.1	21.1	8.8	18.3
None or elementary school-----	424	100.0	37.5	17.0	20.6	1.9	13.4	5.2	62.5
Less than \$3,000-----	194	100.0	15.2	4.9	10.3	1.9	5.6	2.8	84.8
\$3,000-\$4,999-----	118	100.0	41.3	16.7	24.6	3.0	15.2	6.4	58.7
\$5,000-\$6,999-----	68	100.0	69.5	38.0	31.5	0.5	25.2	5.8	30.5
\$7,000-\$9,999-----	35	100.0	81.3	38.9	42.4	0.9	26.4	15.1	18.7
\$10,000 or more-----	9	100.0	53.7	34.8	18.9	-	18.9	-	46.3
1-3 years high school-----	869	100.0	46.4	25.7	20.7	1.4	12.5	6.7	53.6
Less than \$3,000-----	261	100.0	17.9	8.7	9.2	1.3	5.4	2.5	82.1
\$3,000-\$4,999-----	249	100.0	40.0	21.3	18.7	1.1	10.3	7.3	60.0
\$5,000-\$6,999-----	208	100.0	70.5	41.4	29.1	1.4	18.3	9.3	29.5
\$7,000-\$9,999-----	114	100.0	75.1	43.0	32.1	2.6	20.4	9.1	24.9
\$10,000 or more-----	37	100.0	68.3	34.9	33.4	1.8	20.8	10.8	31.7
High school graduate-----	1,522	100.0	67.1	39.4	27.7	2.0	18.8	7.0	32.9
Less than \$3,000-----	191	100.0	27.0	14.3	12.8	0.9	8.0	3.9	73.0
\$3,000-\$4,999-----	327	100.0	48.6	24.9	23.7	2.3	14.6	6.9	51.4
\$5,000-\$6,999-----	463	100.0	76.0	44.1	31.9	2.4	21.0	8.5	24.0
\$7,000-\$9,999-----	375	100.0	85.1	54.4	30.6	1.5	22.4	6.7	14.9
\$10,000 or more-----	167	100.0	83.9	49.7	34.2	2.2	24.8	7.2	16.1
1-3 years college-----	424	100.0	72.2	41.7	30.5	2.1	19.9	8.5	27.8
Less than \$3,000-----	34	100.0	38.9	25.7	13.2	2.1	7.0	4.0	61.1
\$3,000-\$4,999-----	65	100.0	45.7	23.4	22.2	1.6	13.5	7.2	54.3
\$5,000-\$6,999-----	110	100.0	72.2	42.6	29.6	2.8	19.8	7.0	27.8
\$7,000-\$9,999-----	117	100.0	85.7	49.3	36.3	0.8	25.6	9.9	14.3
\$10,000 or more-----	98	100.0	85.2	49.2	35.9	3.4	21.7	10.8	14.8
College graduate-----	242	100.0	73.2	46.4	26.7	1.0	15.6	10.2	26.8
Less than \$3,000-----	11	100.0	50.6	23.6	27.0	3.2	14.9	8.8	49.4
\$3,000-\$4,999-----	20	100.0	60.2	34.7	25.6	3.4	15.3	6.8	39.8
\$5,000-\$6,999-----	39	100.0	60.3	36.1	24.2	-	12.9	11.3	39.7
\$7,000-\$9,999-----	75	100.0	75.8	45.5	30.3	0.5	18.6	11.2	24.2
\$10,000 or more-----	96	100.0	81.7	56.5	25.3	1.0	14.5	9.7	18.3

Table 11. Number and percent distribution of mothers by insurance coverage for maternity care, according to color of infant and employment of mother during pregnancy: United States, 1964-66 legitimate live births

Color of infant and employment of mother during pregnancy	All mothers		Percent with coverage						Percent without coverage
	Number in thousands	Percent	Total	Complete coverage	Partial coverage				
					Total	Hospital care and physician visits	Hospital care and delivery	Hospital care alone	
Total-----	3,480	100.0	59.4	34.0	25.4	1.8	16.5	7.1	40.6
Employed during pregnancy-----	1,045	100.0	62.7	36.8	26.0	1.9	16.7	7.3	37.3
Not employed during pregnancy-----	2,436	100.0	57.9	32.8	25.1	1.7	16.3	7.0	42.1
White-----	3,013	100.0	62.7	36.0	26.7	1.8	17.5	7.4	37.3
Employed during pregnancy-----	890	100.0	66.4	39.3	27.1	2.0	17.9	7.3	33.6
Not employed during pregnancy-----	2,124	100.0	61.2	34.7	26.5	1.7	17.3	7.5	38.8
All other-----	467	100.0	37.9	21.0	16.9	1.9	10.0	5.0	62.1
Employed during pregnancy-----	155	100.0	41.7	22.4	19.3	1.6	10.3	7.3	58.3
Not employed during pregnancy-----	312	100.0	36.1	20.3	15.8	2.0	9.8	3.9	63.9

Table 12. Number and percent distribution of mothers by insurance coverage for maternity care, according to employment of mother during pregnancy and family income: United States, 1964-66 legitimate live births

Employment of mother during pregnancy and family income	All mothers		Percent with coverage						Percent without coverage
	Number in thousands	Percent	Total	Complete coverage	Partial coverage				
					Total	Hospital care and physician visits	Hospital care and delivery	Hospital care alone	
All mothers-----	3,480	100.0	59.4	34.0	25.4	1.8	16.5	7.1	40.6
Less than \$3,000-----	691	100.0	21.2	10.2	11.0	1.4	6.4	3.2	78.8
\$3,000-\$4,999-----	779	100.0	44.8	22.6	22.2	2.0	13.2	7.0	55.2
\$5,000-\$6,999-----	889	100.0	73.1	42.5	30.6	2.0	20.2	8.4	26.9
\$7,000-\$9,999-----	716	100.0	82.4	50.1	32.4	1.4	22.4	8.5	17.6
\$10,000 or more-----	406	100.0	81.7	49.5	32.1	2.1	21.1	8.8	18.3
Employed during pregnancy-----	1,045	100.0	62.7	36.8	26.0	1.9	16.7	7.3	37.3
Less than \$3,000-----	165	100.0	25.9	13.1	12.9	1.0	8.9	2.9	74.1
\$3,000-\$4,999-----	214	100.0	49.9	26.9	23.0	1.7	14.2	7.1	50.1
\$5,000-\$6,999-----	265	100.0	68.8	38.4	30.4	3.1	17.2	10.1	31.2
\$7,000-\$9,999-----	250	100.0	78.8	48.3	30.4	1.3	21.1	8.0	21.2
\$10,000 or more-----	150	100.0	84.1	54.8	29.3	2.2	20.9	6.2	15.9
Not employed during pregnancy-----	2,436	100.0	57.9	32.8	25.1	1.7	16.3	7.0	42.1
Less than \$3,000-----	525	100.0	19.7	9.3	10.4	5.6	3.2	1.5	80.3
\$3,000-\$4,999-----	564	100.0	42.9	21.0	21.9	2.1	12.9	6.9	57.1
\$5,000-\$6,999-----	624	100.0	74.9	44.2	30.7	1.5	21.5	7.7	25.1
\$7,000-\$9,999-----	467	100.0	84.4	51.0	33.4	1.5	23.1	8.8	15.6
\$10,000 or more-----	255	100.0	80.2	46.5	33.8	2.1	21.3	10.4	19.8

Table 13. Number and percent distribution of mothers by insurance coverage for maternity care, according to color of infant and live-birth order: United States, 1964-66 legitimate live births

Color of infant and live-birth order	All mothers		Percent with coverage						Percent without coverage
	Number in thousands	Percent	Total	Complete coverage	Partial coverage				
					Total	Hospital care and physician visits	Hospital care and delivery	Hospital care alone	
Total-----	3,480	100.0	59.4	34.0	25.4	1.8	16.5	7.1	40.6
First-----	1,010	100.0	51.0	32.0	19.0	1.8	11.2	6.0	49.0
Second-----	873	100.0	63.0	36.0	27.0	1.9	17.2	7.8	37.0
Third-----	619	100.0	66.1	37.6	28.5	1.7	18.7	8.1	33.9
Fourth-----	401	100.0	65.4	34.8	30.6	1.6	19.2	9.9	34.6
Fifth or higher---	578	100.0	57.0	30.1	26.9	1.6	20.2	5.1	43.0
White-----	3,013	100.0	62.7	36.0	26.7	1.8	17.5	7.4	37.3
First-----	911	100.0	52.7	33.0	19.7	1.8	11.8	6.2	47.3
Second-----	773	100.0	65.8	37.6	28.3	1.9	18.4	8.0	34.2
Third-----	544	100.0	69.2	39.1	30.1	1.7	19.6	8.8	30.8
Fourth-----	351	100.0	69.8	37.3	32.5	1.5	20.7	10.3	30.2
Fifth or higher---	434	100.0	64.3	34.7	29.6	1.8	22.5	5.2	35.7
All other---	467	100.0	37.9	21.0	16.9	1.9	10.0	5.0	62.1
First-----	98	100.0	35.8	22.4	13.4	2.4	6.4	4.6	64.2
Second-----	100	100.0	41.3	24.2	17.1	2.5	8.0	6.7	58.7
Third-----	75	100.0	44.0	26.8	17.2	1.9	12.1	3.2	56.0
Fourth-----	50	100.0	34.6	16.9	17.7	2.2	8.8	6.7	65.4
Fifth or higher---	143	100.0	35.0	16.2	18.8	1.0	13.2	4.5	65.0

Table 14. Number and percent distribution of mothers by insurance coverage for maternity care, according to live-birth order and family income: United States, 1964-66 legitimate live births

Live-birth order and family income	All mothers		Percent with coverage						Percent without coverage
	Number in thousands	Percent	Total	Complete coverage	Partial coverage				
					Total	Hospital care and physician visits	Hospital care and delivery	Hospital care alone	
All birth orders-----	3,480	100.0	59.4	34.0	25.4	1.8	16.5	7.1	40.6
Less than \$3,000--	691	100.0	21.2	10.2	11.0	1.4	6.4	3.2	78.8
\$3,000-\$4,999-----	779	100.0	44.8	22.6	22.2	2.0	13.2	7.0	55.2
\$5,000-\$6,999-----	889	100.0	73.1	42.5	30.6	2.0	20.2	8.4	26.9
\$7,000-\$9,999-----	716	100.0	82.4	50.1	32.4	1.4	22.4	8.5	17.6
\$10,000 or more---	406	100.0	81.7	49.5	32.1	2.1	22.1	8.8	18.3
First-----	1,010	100.0	51.0	32.0	19.1	1.8	11.2	6.0	49.0
Less than \$3,000--	249	100.0	18.6	11.0	7.6	1.2	4.4	2.0	81.4
\$3,000-\$4,999-----	231	100.0	41.6	22.7	18.8	2.0	10.9	5.9	58.4
\$5,000-\$6,999-----	229	100.0	62.7	39.6	23.1	2.7	12.0	8.4	37.3
\$7,000-\$9,999-----	184	100.0	75.0	48.9	26.1	1.6	16.6	7.9	25.0
\$10,000 or more---	118	100.0	78.0	53.1	24.9	1.4	16.4	7.1	22.0
Second-----	873	100.0	63.0	36.0	27.0	1.9	17.2	7.8	37.0
Less than \$3,000--	148	100.0	27.7	14.2	13.5	1.8	7.3	4.4	72.3
\$3,000-\$4,999-----	205	100.0	46.1	22.8	23.3	2.3	13.3	7.6	53.9
\$5,000-\$6,999-----	251	100.0	76.5	44.2	32.4	1.2	22.1	9.0	23.5
\$7,000-\$9,999-----	179	100.0	83.1	50.8	32.3	2.3	23.2	6.9	16.9
\$10,000 or more---	90	100.0	82.2	50.0	32.2	2.7	17.0	12.5	17.8
Third-----	619	100.0	66.1	37.6	28.5	1.7	18.7	8.1	33.9
Less than \$3,000--	89	100.0	22.1	8.8	13.3	1.5	7.6	4.1	77.9
\$3,000-\$4,999-----	141	100.0	51.7	25.9	25.9	1.2	17.9	6.8	48.3
\$5,000-\$6,999-----	175	100.0	77.4	43.7	33.7	2.5	21.2	9.9	22.6
\$7,000-\$9,999-----	142	100.0	85.0	49.7	35.3	1.2	24.1	10.0	15.0
\$10,000 or more---	72	100.0	84.4	57.6	26.7	2.2	17.3	7.2	15.6
Fourth-----	401	100.0	65.4	34.8	30.6	1.6	19.2	9.9	34.6
Less than \$3,000--	59	100.0	22.2	8.0	14.2	1.7	8.6	3.9	77.8
\$3,000-\$4,999-----	86	100.0	41.5	18.6	22.8	1.5	12.7	8.6	58.5
\$5,000-\$6,999-----	105	100.0	77.5	43.8	33.7	2.2	22.3	9.1	22.5
\$7,000-\$9,999-----	97	100.0	88.9	52.4	36.5	0.3	23.0	13.2	11.1
\$10,000 or more---	53	100.0	85.3	40.6	44.6	2.5	28.2	13.9	14.7
Fifth or higher-----	578	100.0	57.0	30.1	26.9	1.6	20.2	5.1	43.0
Less than \$3,000--	145	100.0	18.0	6.6	11.5	1.1	7.3	3.0	82.0
\$3,000-\$4,999-----	116	100.0	43.1	21.1	21.9	2.5	12.4	7.0	57.0
\$5,000-\$6,999-----	129	100.0	75.2	41.4	33.8	1.4	27.8	4.6	24.8
\$7,000-\$9,999-----	114	100.0	84.6	49.2	35.4	1.2	27.9	6.3	15.4
\$10,000 or more---	73	100.0	81.6	41.7	39.9	2.3	32.7	4.9	18.4

Table 15. Number and percent distribution of mothers by insurance coverage for maternity care, according to color of infant and number of previous fetal deaths: United States, 1964-66 legitimate live births

Color of infant and number of previous fetal deaths	All mothers		Percent with coverage						Percent without coverage
	Number in thousands	Percent	Total	Complete coverage	Partial coverage				
					Total	Hospital care and physician visits	Hospital care and delivery	Hospital care alone	
Total-----	3,480	100.0	59.4	34.0	25.4	1.8	16.5	7.1	40.6
No previous fetal deaths-----	2,696	100.0	58.1	33.9	24.3	1.8	15.4	7.0	41.9
One fetal death---	540	100.0	65.3	36.4	29.0	1.6	20.1	7.3	34.7
Two fetal deaths or more-----	245	100.0	59.8	30.5	29.3	1.5	19.7	8.1	40.2
White-----	3,013	100.0	62.7	36.0	26.7	1.8	17.5	7.4	37.3
No previous fetal deaths-----	2,355	100.0	61.1	35.6	25.6	1.8	16.4	7.4	38.9
One fetal death---	458	100.0	69.4	39.4	30.0	1.4	21.2	7.4	30.6
Two fetal deaths or more-----	201	100.0	65.7	34.0	31.7	1.5	21.6	8.5	34.3
All other---	467	100.0	37.9	21.0	16.9	1.9	10.0	5.0	62.1
No previous fetal deaths-----	341	100.0	37.4	22.2	15.2	1.8	8.8	4.5	62.6
One fetal death---	82	100.0	42.9	19.8	23.1	2.2	14.4	6.5	57.1
Two fetal deaths or more-----	44	100.0	32.9	14.3	18.6	1.7	10.8	6.2	67.1

Table 16. Number and percent distribution of mothers by insurance coverage for maternity care, according to number of previous fetal deaths and family income: United States, 1964-66 legitimate live births

Number of previous fetal deaths and family income	All mothers		Percent with coverage						Percent without coverage
	Number in thousands	Percent	Total	Complete coverage	Partial coverage				
					Total	Hospital care and physician visits	Hospital care and delivery	Hospital care alone	
Total-----	3,480	100.0	59.4	34.0	25.4	1.8	16.5	7.1	40.6
Less than \$3,000--	691	100.0	21.2	10.2	11.0	1.4	6.4	3.2	78.8
\$3,000-\$4,999----	779	100.0	44.8	22.6	22.2	2.0	13.2	7.0	55.2
\$5,000-\$6,999----	889	100.0	73.1	42.5	30.6	2.0	20.2	8.4	26.9
\$7,000-\$9,999----	716	100.0	82.4	50.1	32.4	1.4	22.4	8.5	17.6
\$10,000 or more---	406	100.0	81.7	49.5	32.1	2.1	22.1	8.8	18.3
No previous fetal deaths-----	2,696	100.0	58.1	33.9	24.3	1.8	15.4	7.0	41.9
Less than \$3,000--	554	100.0	20.6	10.2	10.4	1.4	5.9	3.0	79.4
\$3,000-\$4,999----	611	100.0	44.8	23.3	21.5	1.9	12.9	6.7	55.2
\$5,000-\$6,999----	697	100.0	71.9	42.0	29.9	2.0	18.9	8.9	28.1
\$7,000-\$9,999----	530	100.0	81.5	50.1	31.4	1.6	21.5	8.3	18.5
\$10,000 or more---	304	100.0	81.1	51.2	29.9	2.3	19.4	8.2	18.9
One fetal death-----	540	100.0	65.3	36.4	29.0	1.6	20.1	7.3	34.7
Less than \$3,000--	85	100.0	25.1	12.5	12.6	2.0	8.5	2.1	74.9
\$3,000-\$4,999----	119	100.0	47.4	20.8	26.6	1.9	16.7	8.0	52.6
\$5,000-\$6,999----	135	100.0	78.3	44.8	33.5	1.6	25.2	6.7	21.7
\$7,000-\$9,999----	130	100.0	85.2	51.4	33.7	1.3	23.0	9.4	14.8
\$10,000 or more---	71	100.0	83.1	47.9	35.2	1.0	24.9	9.3	16.9
Two or more fetal deaths-----	245	100.0	59.8	30.5	29.3	1.5	19.7	8.1	40.2
Less than \$3,000--	51	100.0	21.2	6.3	14.9	-	7.8	7.1	78.8
\$3,000-\$4,999----	50	100.0	38.6	18.9	19.7	2.7	9.5	7.6	61.4
\$5,000-\$6,999----	57	100.0	75.2	42.8	32.4	2.5	24.2	5.8	24.8
\$7,000-\$9,999----	57	100.0	84.3	46.4	37.9	-	29.2	8.7	15.7
\$10,000 or more---	31	100.0	84.0	37.2	46.9	3.2	29.7	13.9	16.0

Table 17. Number and percent distribution of mothers by insurance coverage for maternity care, according to color of infant and number of previous infant deaths: United States, 1964-66 legitimate live births

Color of infant and number of previous infant deaths	All mothers		Percent with coverage						Percent without coverage
	Number in thousands	Percent	Total	Complete coverage	Partial coverage				
					Total	Hospital care and physician visits	Hospital care and delivery	Hospital care alone	
Total-----	3,480	100.0	59.4	34.0	25.4	1.8	16.5	7.1	40.6
No previous infant deaths----	3,290	100.0	59.7	34.3	25.4	1.8	16.4	7.2	40.3
One previous infant death or more-----	190	100.0	54.1	29.9	24.2	1.5	17.1	5.6	45.9
White-----	3,013	100.0	62.7	36.0	26.7	1.8	17.5	7.4	37.3
No previous infant deaths----	2,872	100.0	62.7	36.0	26.7	1.8	17.4	7.5	37.3
One previous infant death or more-----	141	100.0	62.9	36.4	26.5	1.2	19.0	6.3	37.1
All other---	467	100.0	37.9	21.0	16.9	1.9	10.0	5.0	62.1
No previous infant deaths----	418	100.0	39.0	22.1	16.8	1.9	9.8	5.2	61.0
One previous infant death or more-----	49	100.0	28.9	11.4	17.6	2.2	11.7	3.6	71.1

Table 18. Number and percent distribution of mothers by insurance coverage for maternity care, according to number of previous infant deaths and family income: United States, 1964-66 legitimate live births

Number of previous infant deaths and family income	All mothers		Percent with coverage						Percent without coverage
	Number in thousands	Percent	Total	Complete coverage	Partial coverage				
					Total	Hospital care and physician visits	Hospital care and delivery	Hospital care alone	
All mothers--	3,480	100.0	59.4	34.0	25.4	1.8	16.5	7.1	40.6
Less than \$3,000--	691	100.0	21.2	10.2	11.0	1.4	6.4	3.2	78.8
\$3,000-\$4,999----	779	100.0	44.8	22.6	22.2	2.0	13.2	7.0	55.2
\$5,000-\$6,999----	889	100.0	73.1	42.5	30.6	2.0	20.2	8.4	26.9
\$7,000-\$9,999----	716	100.0	82.4	50.1	32.4	1.4	22.4	8.5	17.6
\$10,000 or more---	406	100.0	81.7	49.5	32.1	2.1	22.1	8.8	18.3
No previous infant deaths-----	3,290	100.0	59.7	34.3	25.4	1.8	16.4	7.2	40.3
Less than \$3,000--	636	100.0	21.4	10.5	10.9	1.4	6.4	3.2	78.6
\$3,000-\$4,999----	734	100.0	45.0	22.7	22.3	2.0	13.3	7.0	55.0
\$5,000-\$6,999----	843	100.0	72.7	42.1	30.6	2.0	19.9	8.7	27.3
\$7,000-\$9,999----	690	100.0	82.4	50.2	32.3	1.5	22.3	8.6	17.6
\$10,000 or more---	387	100.0	81.7	49.9	31.7	2.2	20.9	8.7	18.4
One previous infant death or more-----	190	100.0	54.1	29.9	24.2	1.5	17.1	5.6	45.9
Less than \$3,000--	55	100.0	19.4	7.3	12.0	2.0	6.9	3.1	80.6
\$3,000-\$4,999----	45	100.0	41.7	21.8	20.0	0.7	12.4	6.8	58.3
\$5,000-\$6,999----	46	100.0	79.7	49.3	30.4	1.5	25.1	3.7	20.3
\$7,000-\$9,999----	27	100.0	82.6	48.1	34.5	1.3	25.7	7.4	17.4
\$10,000 or more---	19	100.0	82.4	42.1	40.3	1.8	26.4	12.1	17.6

Table 19. Number and percent distribution of mothers by insurance coverage for maternity care, according to color of infant and birth weight: United States, 1964-66 legitimate live births

Color of infant and birth weight	All mothers		Percent with coverage						Percent without coverage
	Number in thousands	Percent	Total	Complete coverage	Partial coverage				
					Total	Hospital care and physician visits	Hospital care and delivery	Hospital care alone	
Total-----	3,480	100.0	59.4	34.0	25.4	1.8	16.5	7.1	40.6
2,500 grams or less-----	271	100.0	54.0	29.6	24.4	1.5	16.8	6.1	46.0
2,501-3,000 grams--	641	100.0	57.3	33.6	23.7	1.8	15.4	6.5	42.7
3,001-3,500 grams--	1,358	100.0	58.8	33.4	25.4	1.9	16.1	7.4	41.2
3,501-4,000 grams--	912	100.0	61.8	36.0	25.8	1.7	16.9	7.2	38.2
4,001 grams or more-----	299	100.0	63.7	35.5	28.2	1.5	18.6	8.0	36.3
White-----	3,013	100.0	62.7	36.0	26.7	1.8	17.5	7.4	37.3
2,500 grams or less-----	210	100.0	59.0	32.7	26.3	1.2	19.0	6.1	41.0
2,501-3,000 grams--	531	100.0	60.7	35.8	24.9	1.8	16.4	6.7	39.3
3,501-3,500 grams--	1,173	100.0	62.4	35.4	27.0	1.9	17.2	7.9	37.6
3,501-4,000 grams--	827	100.0	63.9	37.6	26.3	1.6	17.4	7.2	36.1
4,001 grams or more-----	272	100.0	67.1	37.1	30.0	1.7	19.5	8.8	32.9
All other----	467	100.0	37.9	21.0	16.9	1.9	10.0	5.0	62.1
2,500 grams or less-----	61	100.0	36.8	18.8	18.0	2.3	9.5	6.2	63.2
2,501-3,000 grams--	110	100.0	40.8	22.7	18.2	1.8	10.6	5.8	59.2
3,001-3,500 grams--	185	100.0	36.0	21.3	14.7	1.7	9.0	4.0	64.0
3,501-4,000 grams--	84	100.0	42.1	20.5	21.6	2.7	11.9	7.0	57.9
4,001 grams or more-----	26	100.0	28.9	19.1	9.8	-	9.8	-	71.1

Table 20. Number and percent distribution of mother by insurance coverage for maternity care, according to birth weight and family income: United States, 1964-66 legitimate live births

Birth weight and family income	All mothers		Percent with coverage						Percent without coverage
	Number in thousands	Percent	Total	Complete coverage	Total	Partial coverage			
						Hospital care and physician visits	Hospital care and delivery	Hospital care alone	
All birth weights----	3,480	100.0	59.4	34.0	25.4	1.8	16.5	7.1	40.6
Less than \$3,000--	691	100.0	21.2	10.2	11.0	1.4	6.4	3.2	78.8
\$3,000-\$4,999-----	779	100.0	44.8	22.6	22.2	2.0	13.2	7.0	55.2
\$5,000-\$6,999-----	889	100.0	73.1	42.5	30.6	2.0	20.2	8.4	26.9
\$7,000-\$9,999-----	716	100.0	82.4	50.1	32.4	1.4	22.4	8.5	17.6
\$10,000 or more----	406	100.0	81.7	49.5	32.1	2.1	22.1	8.8	18.3
2,500 grams or less----	271	100.0	54.0	29.6	24.4	1.5	16.8	6.1	46.0
Less than \$3,000--	70	100.0	23.9	10.0	13.9	1.4	9.1	3.4	76.1
\$3,000-\$4,999-----	58	100.0	40.8	20.5	20.3	1.7	13.3	5.3	59.2
\$5,000-\$6,999-----	71	100.0	71.4	35.1	36.3	1.1	25.1	10.1	28.6
\$7,000-\$9,999-----	45	100.0	74.9	45.7	29.2	1.4	21.3	6.5	25.1
\$10,000 or more----	28	100.0	79.2	57.7	21.5	2.5	15.5	3.6	20.8
2,501-3,000 grams-----	641	100.0	57.3	33.6	23.7	1.8	15.4	6.5	42.7
Less than \$3,000--	141	100.0	19.9	9.8	10.1	1.4	5.0	3.6	80.1
\$3,000-\$4,999-----	151	100.0	45.7	22.5	23.2	1.8	12.7	8.7	54.3
\$5,000-\$6,999-----	155	100.0	70.3	42.0	28.3	2.2	20.3	5.8	29.7
\$7,000-\$9,999-----	127	100.0	83.3	52.0	31.2	1.3	23.3	6.6	16.7
\$10,000 or more----	68	100.0	82.3	53.5	28.8	3.0	16.9	8.9	17.7
3,001-3,500 grams-----	1,358	100.0	58.8	33.4	25.4	1.9	16.1	7.4	41.2
Less than \$3,000--	273	100.0	21.1	10.5	10.6	1.2	6.4	2.9	78.9
\$3,000-\$4,999-----	307	100.0	43.3	22.1	21.2	2.2	12.4	6.6	56.7
\$5,000-\$6,999-----	346	100.0	72.1	41.9	30.1	2.4	19.6	8.1	27.9
\$7,000-\$9,999-----	275	100.0	83.6	49.0	34.6	1.6	23.4	9.6	16.4
\$10,000 or more----	157	100.0	82.1	49.5	32.5	1.9	19.6	11.0	17.9
3,501-4,000 grams-----	912	100.0	61.8	36.0	25.8	1.7	16.9	7.2	38.2
Less than \$3,000--	160	100.0	19.6	9.6	10.0	1.7	5.3	2.9	80.4
\$3,000-\$4,999-----	198	100.0	46.9	24.1	22.8	2.0	13.6	7.2	53.1
\$5,000-\$6,999-----	237	100.0	75.7	45.1	30.6	2.0	19.3	9.3	24.3
\$7,000-\$9,999-----	200	100.0	82.2	51.2	31.0	1.0	21.3	8.7	17.8
\$10,000 or more----	116	100.0	82.2	47.9	34.3	2.0	26.1	6.3	17.8
4,001 grams or more----	299	100.0	63.7	35.5	28.2	1.5	18.6	8.0	36.3
Less than \$3,000--	47	100.0	27.3	12.3	15.0	1.4	10.1	3.5	72.7
\$3,000-\$4,999-----	65	100.0	46.7	22.6	24.1	1.5	17.0	5.6	53.3
\$5,000-\$6,999-----	80	100.0	76.3	44.4	32.0	0.8	20.7	10.5	23.7
\$7,000-\$9,999-----	70	100.0	81.8	50.1	31.7	2.4	20.7	8.6	18.2
\$10,000 or more----	37	100.0	78.7	41.3	37.4	1.8	24.0	11.6	21.3

APPENDIX I

TECHNICAL NOTES ON METHODS

Background

This report presents statistics on health insurance coverage for maternity care for mothers of infants born during 1964-1966 based on data collected in the 1964-66 National Natality Survey. The survey was designed primarily to collect information on the past and expected future fertility of women who were currently bearing children; however, information was also gathered on health insurance coverage for maternity care for these mothers. In addition to information on fertility and health insurance coverage for maternity care, information on certain socioeconomic and demographic characteristics which were thought to be relevant to the study was obtained from the mother.

The basic source document was the certificate of live birth. Using the information given on the birth certificate to determine name, address, and legitimacy status, a questionnaire was mailed to the mother of each legitimate birth. Additional mailings were made if the original questionnaire was not returned or was returned with the answers to certain questions incomplete. Finally, if there was no response or if a usable questionnaire was not obtained after three mailings, a personal interview was attempted by U.S. Bureau of the Census interviewers if the mother was a resident of a primary sampling unit as designated by the Bureau of the Census.

Although all stages of the survey from questionnaire through final processing were the same during the 3 years, the survey for each year was an independent survey and was treated as such. Sample selection, data collection, and all processing was completely independent until the final tape files were merged in the computer in order to prepare tables for publication. The description of survey procedures which follows describes all 3 years, but all steps were actually carried out for each year separately.

Sample Design

The sampling frame for the 1964-66 National Natality Survey was the file of microfilm copies of birth records received each month by the National Center for Health Statistics from the 54 birth-registration areas in the United States. These birth-registration areas include the 50 States, the District of

Columbia, and the cities of New York, Baltimore, and New Orleans, which have their own systems of birth registration. As a general rule each registration area assigns a number to each certificate prior to or during the filming of the birth record. The certificates of all births occurring during the year are numbered consecutively as they are received by the registrar.

The sample for the survey was based on a probability design which made use of these image numbers on the birth records. Each 1,000 records constituted a primary sampling unit. Within each 1,000 records, one record was chosen at random. Thus a sample of 1 out of 1,000 births was selected from the records from each registration area.

The national sample included a total of 4,025 births in 1964, 3,702 in 1965, and 3,604 in 1966, or 11,331 births in the 3 years of the survey. Of these 11,331 births, 647 were reported as illegitimate on the birth record. However, legitimacy status is reported in only 36 of the 54 registration areas. Hence a procedure was developed to infer legitimacy status on the basis of indirect evidence on the birth certificate for the 18 registration areas not reporting the item. If the surname of the father on the birth record was different from the surname of the child or if the surname of the father was not reported, the birth was inferred to be illegitimate. On the basis of this procedure 289 births in the sample were inferred to be illegitimate. This made a total of 936 births which were either reported or inferred to be illegitimate.

The mothers of these 936 illegitimate births were outside the scope of the survey and were not queried. The mothers of an additional 79 births were not sent questionnaires although they were within the scope of the survey because 70 mothers resided in the State of New Mexico, which did not participate in the survey, and 9 of the mothers resided in California and had already been included in another survey in that State. Mothers of 10 additional births were not sent questionnaires either because their residence was outside the United States or because no usable mailing address was obtainable. The final sample of mothers to whom questionnaires were mailed was 10,306. Table I shows the number in the original sample drawn from the birth records, the number of legitimate births in-

Table I. Total number of births in the United States and the number of mothers in the 1964-66 National Natality Survey

Item	1964-66	1966	1965	1964
Total count of births in the United States---	11,394,000	3,606,000	3,760,000	4,027,000
Number of mothers selected in the sample-----	11,331	3,604	3,702	4,025
Number of mothers of illegitimate births excluded from survey-----	936	309	345	282
Number of mothers of legitimate births in survey---	10,395	3,295	3,357	3,743
Number of mothers of births from New Mexico and California ¹ -----	79	31	22	26
Number of additional mothers to whom questionnaires were not sent-----	10	7	3	-
Number of mothers of births for which questionnaires were mailed-----	10,306	3,257	3,332	3,717

¹Nine mothers who resided in California were not sent questionnaires because they were already included in another survey in that State.

cluded in the sample, and the final number of births for which questionnaires were mailed for each year of the survey.

Birth Certificate and Survey Questionnaire

Facsimiles of the U.S. Standard Certificate of Live Birth and of the questionnaire used in the survey are shown in appendix III.

Although not all State certificates conform with the standard certificate, most do include the items for basic information used in this report. The major exception is the legitimacy status item (23), which is not reported in 18 registration areas. The procedure developed to overcome this omission is described in the section "Sample Design."

The questionnaire sent to the mother of a legitimate birth was designed primarily to obtain information about her fertility history and her expected future fertility. Regarding the mother's fertility history, information was obtained on number of pregnancies and the date of birth, sex, and present status of a child if the pregnancy resulted in a live birth. Regarding the mother's expected future fertility, information was obtained on whether the mother expected to have more children and if so, how many. Information was also obtained on the mother's health insurance coverage for the pregnancy which resulted in the birth of the sample child. In addition to the foregoing questions there were questions concerning the family income during the previous calendar year, the educational attainment of the mother and father, and the mother's employment at any time during her pregnancy. A household listing provided

space for the age, sex, marital status, and relationship to the mother of every person residing in the household at the time of the sample child's birth.

Collection of Data

Data for the 1964-66 National Natality Survey were collected primarily by mail. Using the addresses given on the birth certificates, questionnaires were mailed to the mothers of births which were either recorded or inferred to be legitimate.

Followup procedures when there was no response consisted of a questionnaire sent by certified mail 2 weeks after the original mailing and a second followup questionnaire sent by regular mail 3 weeks later. When the questionnaire was returned but certain items were incomplete or inconsistent, either a special letter was sent or a telephone call was made to obtain the missing data.

A final followup was made by Bureau of the Census interviewers for mothers who did not respond or whose responses were essentially incomplete if the mother was a resident of one of the primary sampling units designated by the Bureau of the Census. Because the primary sampling units are geographically selected to give unbiased national estimates, such a followup should serve to reduce the bias which might be introduced by the nonresponses to a mail survey.

Of the 10,395 legitimate births in the survey (including the 89 for which questionnaires were not mailed), questionnaire information was obtained for 9,232, or 89 percent. Approximately 54 percent of the respondents returned the original questionnaire,

Table II. Number of mothers in the survey and percent responding, by selected characteristics of the mother: 1964-66 National Natality Survey

Characteristic	Number in survey	Percent responding
All mothers-----	10,395	88.8
<u>Age</u>		
Under 20 years-----	1,466	82.5
20-24 years-----	3,698	88.7
25-29 years-----	2,617	90.7
30-34 years-----	1,562	90.7
35 years and over-----	1,052	90.5
<u>Color</u>		
White-----	9,096	89.5
All other-----	1,299	84.0
<u>Live-birth order</u>		
First-----	3,009	88.7
Second-----	2,596	89.4
Third-----	1,852	89.4
Fourth-----	1,208	89.1
Fifth or more-----	1,730	87.2
<u>Region of residence</u>		
Northeast-----	2,445	92.8
North Central-----	2,968	91.4
South-----	3,246	87.1
West-----	1,736	82.0
<u>Place of residence</u>		
Metropolitan area-----	6,682	90.4
Nonmetropolitan area-----	3,713	85.9

31 percent returned the first (certified) followup, and 7 percent the second followup. The remaining 8 percent were interviewed by the Bureau of the Census.

Response rates for selected characteristics of the mother obtained from items on the birth certificate are shown in table II.

Processing of Data

After all specified methods of obtaining complete questionnaires had been tried, the data were edited, coded, and transcribed onto punchcards. Basic range edits were made to eliminate punching errors and the cards were then used as input for magnetic tape. Computer processing included consistency checks, interval edits, estimation or assignment of weights, and imputation of missing data.

Consistency checks were made whenever the birth record and the questionnaire provided information about items which could be checked against one another.

For example, both the birth record and the questionnaire contained items about the number of children born alive to this mother. In addition, the questionnaire provided space for listing the birth date and other information about each child. The three items were cross-checked to make certain that no child was omitted.

Interval edits were made wherever two dates were given which could reasonably be assumed to have some definite relationship or minimum or maximum interval between them. For example, if the interval between the mother's and child's date of birth was less than 15 years or more than 44 years, the record was rejected for verification. Similarly, if the interval between the birth dates of any two children was less than 10 months, the record was rejected for verification.

When a record was rejected because of a consistency or interval edit, the folder containing all records on the sample case was pulled from the files and gone over carefully to ascertain the correct answer. In almost all cases information available on the questionnaire, either in answers to questions or in comments which the respondent had written voluntarily, made the correct answer apparent. In the few remaining cases where the differences could not be reconciled, the questionnaire items were treated as nonresponses and were imputed at a later stage of processing.

Nonresponse and Imputation of Missing Data

Failure to obtain a response represents one of the main sources of error and bias in any data collection system. Information must be imputed for persons on whom it is unknown in order to use the data at all. Often the user of the data merely assumes that the persons for whom the information is unknown are exactly like those for whom it is known. The imputation procedures used for the National Natality Survey were done as part of the processing by taking advantage of available information. This made certain that imputed data for nonrespondents was the same as that for "similar" respondents.

Imputation was done first for unit nonresponses. Unit nonresponse in this survey was defined as failure to mail a questionnaire to the mother of a legitimate birth for any of the reasons given at the beginning of this appendix, failure to obtain a returned questionnaire after all followup procedures had been completed, and failure to obtain a usable questionnaire even though the form was returned. Of the 10,395 legitimate births selected in the sample, 1,163, or 11 percent, were unit nonresponses.

The number of sample cases and the proportion which were unit nonresponses are shown by color and age of mother in table III and by live-birth order and color of mother in table IV. Age of mother, live-birth order, and color of mother are all char-

Table III. Number of mothers in sample and percent not responding, by age and color: 1964-66 National Natality Survey

Age	Total		White		All other	
	Number in sample	Percent not responding	Number in sample	Percent not responding	Number in sample	Percent not responding
All ages-----	10,395	11.2	9,096	10.5	1,299	16.0
Under 20 years-----	1,466	17.5	1,235	16.8	231	20.8
20-24 years-----	3,698	11.3	3,258	10.5	440	16.8
25-29 years-----	2,617	9.3	2,315	8.6	302	15.6
30-34 years-----	1,562	9.3	1,369	8.9	193	12.4
35 years and over-----	1,052	9.5	919	9.2	133	11.3

acteristics which could influence the mother's responses to items on the questionnaire, such as number of children expected. They are also characteristics which are recorded on the birth certificate and so are available for all sample cases whether these cases represent respondents or non-respondents. For these reasons the three characteristics were chosen for use in unit imputation as well as estimation.

Imputation was done in the computer by setting up a matrix of 24 color, age, live-birth order classes (shown in the section "Estimation") the cells of which were filled as each record meeting the criteria passed through. As the file of records was processed, the information in each cell was replaced by that from the next record which met the specifications. When a record for which no questionnaire information was

available was read in, i.e., a unit nonresponse, the data already in the appropriate cell were imputed to that record.

In addition to unit nonresponses there were item nonresponses. Item nonresponse is defined as no information available on a particular item even though the questionnaire was complete enough to be considered a unit response. In general item nonresponse rates were very low—less than 1 percent. Most of the item nonresponses were imputed on the basis of information available elsewhere on the birth certificate or questionnaire. For example, a mother's age as recorded on the birth certificate was used to compute her year of birth when she had not completed that questionnaire item. Other items with very low nonresponse rates (less than 0.5 percent) were imputed arbitrarily. Five items with fairly high nonresponse

Table IV. Number of mothers in sample and percent not responding by live-birth order and color of mother: 1964-66 National Natality Survey

Live-birth order	Color of mother					
	Total		White		All other	
	Number in sample	Percent not responding	Number in sample	Percent not responding	Number in sample	Percent not responding
All birth orders-----	10,395	11.2	9,096	10.5	1,299	16.0
First-----	3,009	11.3	2,734	10.8	275	16.0
Second-----	2,596	10.6	2,315	9.6	281	18.1
Third-----	1,852	10.6	1,643	9.8	209	17.2
Fourth-----	1,208	10.9	1,069	10.3	139	15.8
Fifth or higher-----	1,730	12.8	1,335	12.4	395	13.9

rates were imputed in the computer by procedures similar to those used for unit imputation on the basis of matrices designed specifically for each item. Completed weeks of pregnancy was imputed by using birth weight and color; expectation of more children by using age of mother and live-birth order; number of children expected by using age of mother and whether any children were expected; education of father by using age of father and education of mother; and family income by using age and education of father.

Item nonresponse rates for variables shown in this report are given in table V.

Estimation

Published statistics based on the survey are national estimates prepared by the use of a poststratified ratio estimation procedure. The purpose of ratio estimation is to take into account available relevant information, thereby reducing the variability of the estimate. The relevant information used in the 1964-66 National Natality Survey was age and color of mother and live-birth order of child. These three items are recorded on the birth certificate, and statistics showing the national totals (based on a 50-percent sample) are published annually in *Vital Statistics of the United States*.

Table V. Item nonresponse rates for variables shown in this report: 1964-66 National Natality Survey

Item	Number	Percent
<u>On birth certificate</u> base—10,395 legitimate births		
Age of mother-----	3	0.0
Color of child-----	9	0.1
Live-birth order-----	242	2.3
<u>On questionnaire</u> base—9,232 unit responses		
Health insurance coverage:		
Physician bills during pregnancy-----	17	0.2
Physician bills for delivery of baby-----	19	0.2
Hospital bills at time of delivery-----	5	0.2
Employment of mother during pregnancy-----	13	0.1
Education of mother-----	15	0.2
Education of father-----	78	0.8
Family income-----	231	2.5

The birth certificates were first checked to be certain that these items were complete on all records. When they were not, the items were imputed by hand, taking advantage of the information available on the questionnaire if the mother was a respondent and of all other items on the birth certificate if the mother was a nonrespondent. It was necessary to impute color of mother for seven records, age of mother for three records, and live-birth order for 242 records.

All certificates were classified as belonging in one of the following 24 groups:

Group	Color and age	Live-birth order
<u>White</u>		
1	Under 20 years	1
2	Under 20 years	2+
3	20-24 years	1
4	20-24 years	2
5	20-24 years	3+
6	25-29 years	1
7	25-29 years	2
8	25-29 years	3-4
9	25-29 years	5+
10	30-34 years	1-2
11	30-34 years	3-4
12	30-34 years	5+
13	35 years and over	1-4
14	35 years and over	5+
<u>All other</u>		
15	Under 20 years	1
16	Under 20 years	2+
17	20-24 years	1-2
18	20-24 years	3+
19	25-29 years	1-2
20	25-29 years	3-4
21	25-29 years	5+
22	30-34 years	1-4
23	30-34 years	5+
24	35 years and over	All

For each group the ratio of the number of births in the United States in 1964, in 1965, and in 1966, estimated from a 50-percent sample and published in *Vital Statistics of the United States* for each of these years, to the number of births selected for the National Natality Survey sample in each year was calculated. These 24 ratios for each year were the sample weights used in estimating national totals. In addition, for each of the same 24 groups the ratio of births in the United States during the combined 3 years to the

number of births selected in the National Natality Survey during the 3 years was calculated so that statistics could be published on the annual average number of births in 1964-1966.

The effect of the ratio adjustment is to make the estimates from the National Natality Survey sample consistent with the estimate based on the 50-percent sample for each of the groups used in the estimation procedure. However, since data published from the 1964-66 National Natality Survey refer only to legitimate births, the published statistics are not the same as those in *Vital Statistics of the United States*, which refer to all births.

Estimates of characteristics are produced from the sample using the following formula:

$$X'_i = \sum_{j=1}^{2M} \frac{x_j}{Y_j} Y_i$$

where

- X'_i is the estimate of the number of births with a particular characteristic in group i ,
- x is the count of sample births with the characteristics in group i ,
- y_j is the count of all sample births in group j , and
- Y_i is the total number of births in group i , based on the 50-percent sample.

Reliability of Estimates

Since the statistics derived from this survey are estimates based on a sample, they may differ from the figures that would have been obtained had a total count been made using the same questionnaire and procedures.

The probability design of the sample for the survey makes possible the calculation of sampling errors. The standard error is a measure of the sampling variation that occurs by chance because only a sample rather than the entire population is surveyed. The chances are about 68 out of 100 that an estimate from the sample differs from the value for the entire population by less than the standard error. The chances are about 95 out of 100 that the difference is less than twice the standard error and about 99 out of 100 that the difference is less than three times the standard error.

Estimates of sampling variability for the statistics derived from this survey were based on 20 random half-sample replications. This technique yields overall variability through observation of variability among random subsamples of the total sample. It reflects both the error that arises from sampling and a part of the measurement error, but it does not measure any systematic biases in the data. A general discussion of the development and evaluation of a replication technique for estimating variance is published elsewhere.²² However, the procedures and

computations required to estimate variance by this method in the natality survey are briefly described below.

Each record from the entire file of records in the survey was assigned systematically to a random group between 1 and 40. Twenty pairs of random groups were created from these groups. A half sample was formed by randomly selecting one group from each of the 20 pairs. This process was repeated until 20 "replicate half samples" were formed from which variance estimates were derived. The composition of the 20 half samples was determined by an orthogonal plan.

After the composition of each of the half samples was determined, all the estimation procedures used to produce the final estimates for the entire sample were applied separately to each of the resulting half samples.

An estimated variance $S_{X'}^2$ of an estimated statistic x' of the parameter X is obtained by applying the following formula:

$$S_{X'}^2 = \frac{1}{20} \sum_{i=1}^{20} (x_i'' - x')^2$$

where

- x' is the estimate of X based on the entire sample, and
- x_i'' is the estimate of X based on half sample i .

Rules to determine the approximate standard errors for estimates presented in this report are as follows:

1. Estimates of aggregates: Approximate standard errors for estimates of aggregates, such as the number of mothers who have health insurance coverage for maternity care, are given in table VI.
2. Estimates of percentages in a percent distribution: Approximate standard errors for estimated percentages, such as the proportion of mothers who have health insurance coverage for maternity care to all mothers, are determined in one of two ways, depending on the source of the base of the percentage, as follows:
 - a. When the denominator is an estimate from the sample which was not one of the ratio estimation classes shown on pages 45-46 the approximate standard errors for 1-year data are given in table VII and for 3-year data in table VIII.
 - b. When the denominator is one of the 24 ratio estimation cells and is therefore not subject to sampling error, the *relative* standard error of the percentage is equivalent to the *relative* standard error of the numerator, which can be obtained directly from table VI.

Table VI. Approximate standard errors for estimates of aggregates shown in this report for 1-year data and for 3-year data: 1964-66 National Natality Survey

Annual estimate	1-year data		3-year data	
	Relative standard error	Standard error	Relative standard error	Standard error
10,000-----	*	*	19.6	1,960
15,000-----	*	*	14.8	2,220
20,000-----	*	*	12.2	2,440
25,000-----	19.2	4,798	10.9	2,725
50,000-----	13.2	6,603	7.5	3,750
75,000-----	10.6	7,923	6.0	4,500
100,000-----	8.6	8,645	4.9	4,910
150,000-----	6.9	10,300	3.9	5,850
200,000-----	5.8	11,621	3.3	6,600
250,000-----	5.1	12,633	2.9	7,175
300,000-----	4.5	13,364	2.5	7,590
500,000-----	3.6	17,783	2.0	10,100
700,000-----	3.2	22,308	1.8	12,670
1,000,000-----	2.3	23,241	1.3	13,200

Table VII. Approximate standard errors for percentages shown in this report for annual estimates from 1-year data: 1964-66 National Natality Survey

Base of percentage	Estimated percent							
	2 or 98	5 or 95	10 or 90	20 or 80	25 or 75	30 or 70	40 or 60	50
	Standard error expressed in percentage points							
30,000-----	2.6	4.0	5.5	7.3	7.9	8.4	8.9	9.1
50,000-----	2.0	3.1	4.2	5.7	6.1	6.5	6.9	7.1
100,000-----	1.4	2.2	3.0	4.0	4.3	4.6	4.9	5.0
250,000-----	0.9	1.4	1.9	2.5	2.7	2.9	3.1	3.2
500,000-----	0.6	1.0	1.3	1.8	1.9	2.0	2.2	2.2
1,000,000-----	0.4	0.7	0.9	1.3	1.4	1.4	1.5	1.6
2,000,000-----	0.3	0.5	0.7	0.9	1.0	1.0	1.1	1.1
3,000,000-----	0.3	0.4	0.5	0.7	0.8	0.8	0.9	0.9
4,000,000-----	0.2	0.3	0.5	0.6	0.7	0.7	0.8	0.8

Table VIII. Approximate standard errors for percentages shown in this report for annual averages from 3-year data: 1964-66 National Natality Survey

Base of percentage	Estimated percent							
	2 or 98	5 or 95	10 or 90	20 or 80	25 or 75	30 or 70	40 or 60	50
	Standard error expressed in percentage points							
30,000-----	1.5	2.3	3.2	4.2	4.6	4.8	5.2	5.3
50,000-----	1.1	1.8	2.4	3.3	3.5	3.7	4.0	4.1
100,000-----	0.8	1.3	1.7	2.3	2.5	2.6	2.8	2.9
250,000-----	0.5	0.8	1.1	1.5	1.6	1.7	1.8	1.8
500,000-----	0.4	0.6	0.8	1.0	1.1	1.2	1.3	1.3
1,000,000-----	0.3	0.4	0.5	0.7	0.8	0.8	0.9	0.9
2,000,000-----	0.2	0.3	0.4	0.5	0.6	0.6	0.6	0.6
3,000,000-----	0.1	0.2	0.3	0.4	0.5	0.5	0.5	0.5
4,000,000-----	0.1	0.2	0.3	0.4	0.4	0.4	0.4	0.5

3. Difference between two sample estimates: The standard error of a difference is approximately the square root of the sum of the squares of the standard errors of the two estimates. 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 cases where the characteristics are correlated.

In addition to sampling errors survey results are subject to errors in conceptual formulation, ambiguities in definitions as the wording of questions, biases due to nonresponse or incomplete response, and errors in coding, editing, and tabulation. There is no way of computing the magnitude of these errors. However, attempts were made to minimize them as much as possible.

Errors in conceptual formulation and ambiguities were reduced by pretesting the questionnaire before

the survey began. The steps taken to reduce biases due to nonresponse were discussed in the sections on data collection and imputation. Errors in coding and editing were reduced by verification and the consistency and interval checks discussed in the section on processing the data. Errors in tabulation were reduced, if not eliminated, by carefully cross checking the tabulations and by comparing data from this survey with data from other sources when available.

Rounding of Numbers

The original tabulations on which the data in this report are based show figures to the nearest whole unit. In the published tables estimates of aggregates are rounded to the nearest thousand although they are not necessarily accurate to that detail. All percentages, ratios, and averages were computed using unrounded figures.



APPENDIX II

DEFINITIONS OF CERTAIN TERMS USED IN THIS REPORT

Terms Related to Data Derived From the Birth Certificate

Age of father.—Age of father is recorded or derived from entries on the birth certificate. In this report, age categories such as "under 20" and "20-24" are used in place of individual years.

Age of mother.—Age of mother is recorded or derived from entries on the birth certificate. In this report, the same age categories were used as for fathers.

Birth weight.—In almost all cases birth weight was recorded on the birth certificate in pounds and ounces. It was converted into grams by making 1 pound equal to 454 grams.

Legitimacy status.—For the reporting States legitimacy is recorded or derived from the entry on the birth certificate. For States not reporting legitimacy on the birth record it is inferred from other evidence on the certificate such as when mother, father, and child all have the same last name and mother's maiden name is different.

Live-birth order.—Live-birth order is derived from entries on the birth certificate and refers to the number of children born alive to the mother including the sample child.

Color.—Color is recorded or derived from entries on the birth certificate. The category "white" includes white, Mexican, or Puerto Rican. The category "all other" includes Negro, American Indian, Chinese, Japanese, Aleut, Eskimo, Hawaiian, or part-Hawaiian.

Race.—Race is recorded or derived from entries on the birth certificate. For this report, race is divided into two main categories—"white" and "all other." These categories correspond with those for color. The category "all other" is subdivided into "Negro" and "other than white or Negro."

Region of mother's residence.—States are grouped into four regions which correspond to those used by the U.S. Bureau of the Census as follows:

Region	States Included
Northeast -----	Maine, New Hampshire, Vermont, Massachusetts, Rhode Island, Connecticut, New York, New Jersey, Pennsylvania

North Central --	Ohio, Indiana, Illinois, Michigan, Wisconsin, Minnesota; Iowa, Missouri, North Dakota, South Dakota, Nebraska, Kansas
South -----	Delaware, Maryland, District of Columbia, Virginia, West Virginia, North Carolina, South Carolina, Georgia, Florida, Kentucky, Tennessee, Alabama, Mississippi, Arkansas, Louisiana, Oklahoma, Texas
West -----	Montana, Idaho, Wyoming, Colorado, New Mexico, Arizona, Utah, Nevada, Washington, Oregon, California, Alaska, Hawaii

Place of mother's residence.—Usual residence of mother of infant is classified by location in metropolitan or nonmetropolitan areas. Metropolitan areas are standard metropolitan statistical areas (SMSA's) defined by the U.S. Office of Management and Budget and used by the U.S. Bureau of the Census. In New England, metropolitan State economic areas are used in place of SMSA's.

Terms Related to Data Derived From the Questionnaire

Level of education.—Level of education in this report refers to the highest grade of regular school completed. Regular school consists of elementary school, high school, and college or university and does not include trade or business schools. Data are derived from the answers to questions concerning the highest grade of school attended and whether or not that grade was completed.

Employment of mother during pregnancy.—The categories "employed outside home at any time during pregnancy" and "not employed outside home at any time during pregnancy" are used to classify data on employment status of mother, which are derived from answers to the questions concerning whether the mother was employed outside her home at any time during her recent pregnancy and when she stopped working before her baby was born.

Family income.—Family income refers to the total money income received during the calendar

year prior to the year of birth of the sample child by the mother and all persons related to the mother by blood, marriage, or adoption and living in the household when the baby was born. Income from all sources such as wages, salaries, unemployment compensation, and help from relatives is included.

Fetal deaths.—Data on the number of fetal deaths a mother has had are derived from responses to two questions on the questionnaire. The first question asks a mother if she has had any babies that were born dead and the second question asks if she has ever had a miscarriage. Responses to these questions were added together to derive the number of fetal deaths a mother has had.

Health insurance for maternity care.—For purposes of this survey health insurance for maternity care is defined as any plan which is available to pay for the medical or hospital expenses during the pregnancy of the mother. The plan, in order to be considered insurance, must be a formal one with defined membership and benefits. The insuring organization may be either a nonprofit group or a commercial group. The medical care which is provided to uniformed services personnel and their dependents (Dependent Medical Care) is not considered to be health insurance. Health insurance for mater-

nity care included the following categories in this report:

Complete coverage.—Health insurance for maternity care is defined as providing complete coverage when there was insurance to pay the physician bills for office visits or home calls during pregnancy, to pay the physician bills for delivery of the baby, and to pay the bills for hospital care at the time of delivery.

Partial coverage.—Health insurance for maternity care is defined as providing partial coverage when there was insurance to pay the bills for one or two of the following items but not all three:

Hospital care and delivery.—This type of health insurance refers to insurance for hospital care at the time of delivery and insurance for the physician bills for delivery of the baby.

Hospital care alone.—This type of health insurance refers to insurance for hospital care only at the time of delivery of the baby.

Physician visits and hospital care.—This type of health insurance refers to insurance for office visits or home calls during pregnancy and insurance for hospital care at the time of delivery of the baby.



APPENDIX III SOURCE FORMS

Standard Certificate of Live Birth

Form approved.
Budget Bureau No. 68-R374.2.

STATE OF		CERTIFICATE OF LIVE BIRTH		BIRTH No.	
1. PLACE OF BIRTH a. COUNTY		2. USUAL RESIDENCE OF MOTHER (Where does mother live?) a. STATE h. COUNTY			
b. CITY, TOWN, OR LOCATION		c. CITY, TOWN, OR LOCATION			
c. NAME OF HOSPITAL OR INSTITUTION <i>(If not in hospital, give street address)</i>		d. STREET ADDRESS			
d. IS PLACE OF BIRTH INSIDE CITY LIMITS? YES <input type="checkbox"/> NO <input type="checkbox"/>		e. IS RESIDENCE INSIDE CITY LIMITS? YES <input type="checkbox"/> NO <input type="checkbox"/>		f. IS RESIDENCE ON A FARM? YES <input type="checkbox"/> NO <input type="checkbox"/>	
3. NAME (Type or print) <i>First Middle Last</i>					
CHILD	4. SEX SINGLE <input type="checkbox"/> TWIN <input type="checkbox"/> TRIPLET <input type="checkbox"/>	5a. THIS BIRTH SINGLE <input type="checkbox"/> TWIN <input type="checkbox"/> TRIPLET <input type="checkbox"/>		5b. IF TWIN OR TRIPLET, WAS CHILD BORN 1st <input type="checkbox"/> 2d <input type="checkbox"/> 3d <input type="checkbox"/>	
FATHER	7. NAME <i>First Middle Last</i>	8. COLOR OR RACE		6. DATE OF BIRTH <i>Month Day Year</i>	
MOTHER	9. AGE (At time of this birth) YEARS	10. BIRTHPLACE (State or foreign country)	11a. USUAL OCCUPATION	11b. KIND OF BUSINESS OR INDUSTRY	
MOTHER	12. MAIDEN NAME <i>First Middle Last</i>	13. COLOR OR RACE	16. PREVIOUS DELIVERIES TO MOTHER (Do NOT include this birth) a. How many OTHER children are now living? b. How many OTHER children were born alive but are now dead? c. How many fetal deaths (fetuses born dead at A.V. time after conception)?		
MOTHER	14. AGE (At time of this birth) YEARS	15. BIRTHPLACE (State or foreign country)	17. INFORMANT		
18. MOTHER'S MAILING ADDRESS					
I hereby certify that this child was born alive on the date stated above.	18a. SIGNATURE		18b. ATTENDANT AT BIRTH M. D. <input type="checkbox"/> D. O. <input type="checkbox"/> MIDWIFE <input type="checkbox"/> OTHER (Specify)		
	18c. ADDRESS		18d. DATE SIGNED		
19. DATE RECD. BY LOCAL REG.		20. REGISTRAR'S SIGNATURE		21. DATE ON WHICH GIVEN NAME ADDED BY (Registrar)	
FOR MEDICAL AND HEALTH USE ONLY (This section MUST be filled out)					
22a. LENGTH OF PREGNANCY COMPLETED WEEKS		22b. WEIGHT AT BIRTH LB. OZ.		23. LEGITIMATE YES <input type="checkbox"/> NO <input type="checkbox"/>	
(SPACE FOR ADDITION OF MEDICAL AND HEALTH ITEMS BY INDIVIDUAL STATES)					

1956 REVISION OF STANDARD CERTIFICATE

PHS-706 REV. 11-54 DEPARTMENT OF HEALTH, EDUCATION, AND WELFARE—PUBLIC HEALTH SERVICE

1964-66 National Natality Survey Questionnaire



DEPARTMENT OF HEALTH, EDUCATION, AND WELFARE
PUBLIC HEALTH SERVICE
WASHINGTON, D.C. 20201

NATIONAL CENTER FOR
HEALTH STATISTICS

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The U. S. Public Health Service is conducting a national study of families having babies during 1966. In this study, we are particularly interested in learning about the size and types of these families, as well as about other family characteristics. This information is needed in order to better understand the growth and changes taking place in our population. Detailed and accurate information of this type is essential for intelligent planning of programs to improve the Nation's health and welfare.

This national study will be based on information obtained from families which were selected as a sample from among the 4 million families having a baby during 1966. Your family was one of those selected. Please answer the questions on the following pages and return this form in the enclosed postage-free envelope.

As you might expect, statistical accuracy requires that we receive your reply and those of all of the other families in the study. You may be assured that all information which you report about yourself and your family will be kept completely confidential, in accordance with regulations of the U. S. Public Health Service. Your cooperation in this study, which seeks information of importance for the general welfare, is appreciated.

Sincerely yours,

Monroe G. Sirken, Ph. D.
Chief, Division of Health
Records Statistics

Name of Child	
Date of Birth	File Number

NATIONAL BIRTH SURVEY

PART I. INFORMATION ABOUT YOUR CHILDREN

In this part, we are interested in knowing about all of the children which have ever been born to you, even if they were by a previous marriage.

1. How many babies have you ever had? (Count all those that were born alive to you at any time.)

- 1 4 7 10 or more
 2 5 8
 3 6 9

↓
Number

--

4. Have you ever had any babies that were born dead?

- NO
 YES → How many have you ever had?

↓
Number

--

2. Have you ever had any children who have died? (Do not count miscarriages or babies that were born dead.)

- NO
 YES → Please list below the name, sex, date of birth, and date of death of each such child.

Name of child	Sex	Date of Birth	Date of Death

5. Have you ever had a miscarriage?

- NO
 YES → How many have you ever had?

↓
Number

--

3. Were any of your children living away from you when your last baby was born? (For example, in the Armed Forces, living with relatives, etc.)

- NO
 YES → Please list below the name, sex, and date of birth of each such child.

Name of child	Sex	Date of Birth

6. After each birth, some couples feel that their families are completed, while others expect more children. In your case, do you expect to have more children?

- Definitely yes
 Probably yes
 Probably no
 Definitely no

→ How many more children do you think you will probably have?

↓
Number

--

PART II. INFORMATION ABOUT YOUR FAMILY

In this part, information is asked about the members of the family who lived with you when your last baby was born.

1. List below everyone who usually lived in your household at the time your last baby was born. Be sure to list yourself, your husband (if he lived at home) and your newborn baby, as well as other children and relatives living with you. Unrelated persons who lived with you, and children who were away at school or college, should be listed. Do not include persons who lived away. (For example, persons in the Armed Forces). Also, do not include persons who were only visiting temporarily at the time your baby was born.

Enter your name on the first line; enter the names of every other person who lived with you, including your newborn baby, on the following lines. (First name) (Last name)		For each person, provide the information requested below.		
		Relationship to you (husband, daughter, son, father-in-law, nephew, stepson, adopted daughter, etc)	Date of birth Month-Day-Year	Marital Status (for persons 14 years and older). Married Divorced Widowed Separated Single (never married)
		Yourself		

(If more space is needed, please continue on separate sheet)

<p>2. Who was the head of your household?</p> <p><input type="checkbox"/> Your husband</p> <p><input type="checkbox"/> Another person</p> <p style="margin-left: 20px;">↓</p> <div style="border: 1px solid black; padding: 2px; width: fit-content;">Name of head</div> <div style="border: 1px solid black; height: 20px; width: 100%;"></div>	<p>3. What was the total income of your family during 1965? (Include all income of all members of the family listed above even if they were not living together during 1965. Include income from all sources such as wages, salaries, unemployment compensation, help from relatives, profits and fees from own business or farm, welfare payments, Social Security payments, etc.)</p> <table style="width: 100%;"> <tr> <td><input type="checkbox"/> None</td> <td><input type="checkbox"/> \$4000 - \$4999</td> </tr> <tr> <td><input type="checkbox"/> Under \$1000</td> <td><input type="checkbox"/> \$5000 - \$6999</td> </tr> <tr> <td><input type="checkbox"/> \$1000 - \$1999</td> <td><input type="checkbox"/> \$7000 - \$9999</td> </tr> <tr> <td><input type="checkbox"/> \$2000 - \$2999</td> <td><input type="checkbox"/> \$10,000 - \$14,999</td> </tr> <tr> <td><input type="checkbox"/> \$3000 - \$3999</td> <td><input type="checkbox"/> \$15,000 or over.</td> </tr> </table>	<input type="checkbox"/> None	<input type="checkbox"/> \$4000 - \$4999	<input type="checkbox"/> Under \$1000	<input type="checkbox"/> \$5000 - \$6999	<input type="checkbox"/> \$1000 - \$1999	<input type="checkbox"/> \$7000 - \$9999	<input type="checkbox"/> \$2000 - \$2999	<input type="checkbox"/> \$10,000 - \$14,999	<input type="checkbox"/> \$3000 - \$3999	<input type="checkbox"/> \$15,000 or over.
<input type="checkbox"/> None	<input type="checkbox"/> \$4000 - \$4999										
<input type="checkbox"/> Under \$1000	<input type="checkbox"/> \$5000 - \$6999										
<input type="checkbox"/> \$1000 - \$1999	<input type="checkbox"/> \$7000 - \$9999										
<input type="checkbox"/> \$2000 - \$2999	<input type="checkbox"/> \$10,000 - \$14,999										
<input type="checkbox"/> \$3000 - \$3999	<input type="checkbox"/> \$15,000 or over.										

PART III. INFORMATION ABOUT YOURSELF AND YOUR HUSBAND

In this part, information is requested about you and your husband.

1. Is this your first marriage?

YES

Please give the date of your marriage.

Month	Day	Year

NO

Please give the date of your first marriage.

Month	Day	Year

Please give the date of present marriage.

Month	Day	Year

2. Were you employed outside your home at any time during your recent pregnancy?

YES

When did you stop working before your baby was born?

NO

Month	Day	Year

3. What was the highest grade (or year) of regular school that you ever attended?

(Circle highest grade attended)

None----- 0
 Elementary----- 1 2 3 4 5 6 7 8
 High School----- 1 2 3 4
 College----- 1 2 3 4 5 6+

3a. Did you finish this grade? YES NO

PART III. Con.

4. What was the highest grade (or year) of regular school that your husband ever attended?

(Circle highest grade attended)

None----- 0
 Elementary----- 1 2 3 4 5 6 7 8
 High School----- 1 2 3 4
 College----- 1 2 3 4 5 6+

4a. Did he finish this grade? YES NO

PART IV. INFORMATION ON HEALTH INSURANCE

In this part, we are interested in finding out whether you were covered by health insurance at any time during your recent pregnancy. Please report on each kind of health insurance protection which you had, whether or not the insurance was used.

1. During your recent pregnancy, did you have health insurance to pay for doctor's bills for office visits or home calls?

YES NO

2. Did you have health insurance to pay for hospital care at the time of delivery?

YES NO

3. Did you have health insurance to pay for the doctor's bill for delivery of your baby?

YES NO

PART V. PERSON COMPLETING THIS FORM

Name of person completing this form

Address

Telephone Number

COMMENTS:

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