



Reference No. 17.10

## PERSONS COVERED BY HOSPITAL AND MEDICAL EXPENDITURE ASSISTANCE SCHEMES AUGUST 1972

In August 1972 a sample survey, based on the quarterly population survey, was conducted throughout Australia in order to obtain information about the extent to which persons aged fifteen years and over were covered by hospital or medical expenditure assistance schemes. A preliminary statement containing a summary of the survey results was published on 31 May 1973 (Reference No. 17.7). The present publication, while repeating the figures in that statement, provides also more detailed and a greater range of estimates.

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### SUMMARY OF RESULTS

The survey indicated that, in August 1972, 86.5 per cent of the non-institutional population aged fifteen years and over were covered by a hospital and/or a medical expenditure assistance scheme. However, because of the special circumstances in Queensland (referred to in paragraph 9 below) the coverage in that State was only 66.4 per cent. The coverage in the rest of Australia was 89.9 per cent (88.0 per cent for males and 91.7 per cent for females). Amongst the States the highest coverage was recorded for South Australia (94.1 per cent).

2. There was a tendency for the proportion of persons covered by these schemes to increase in successively higher age groups, from 79.1 per cent for those aged 15 to 19 years to 95.3 per cent for those aged 70 years and over. Details are given in Table 2.

3. Coverage rates varied according to birthplace, 87.6 per cent of persons aged fifteen years and over who were born in Australia being covered; the corresponding figure for those born outside Australia was 83.3 per cent. There was a wide variation between persons born in different countries, from 92.5 per cent for persons born in the Netherlands to 62.5 per cent for persons born in Greece. For further details see Table 3.

4. Coverage rates also varied according to occupation, the highest rate being recorded for professional, technical and related workers (92.4 per cent) and the lowest for labourers (68.7 per cent). Percentages for a range of occupations are given in Table 7.

## EXPLANATORY NOTES

### Population Coverage

5. The survey was based on a multi-stage area sample of private dwellings (houses, flats, etc.) and non-private dwellings (hotels, hospitals, etc.). About 30,000 dwellings were included in the sample, which covered the six States, the Northern Territory and the Australian Capital Territory. Information was obtained by carefully chosen and specially trained interviewers during a four-week period. The estimates relate to all persons 15 years of age and over, except members of the permanent armed forces and national servicemen enlisted in the Regular Army Supplement, and certain diplomatic personnel customarily excluded from census and estimated populations.

6. Certain categories of persons covered by the survey were not asked the survey questions. These comprised persons who were patients in hospitals and sanatoria, or inmates of gaols, reformatories, etc., and for whom, for the purpose of the survey, the institution was regarded as their dwelling. That is, questions were asked of the non-institutional population.

### Definitions

7. For the purpose of the survey, *hospital and/or medical expenditure assistance schemes* comprised (i) contributory hospital and/or medical benefits funds; (ii) non-contributory schemes, including the Pensioner Medical Service, free cover of persons on unemployment or sickness benefits, free cover of low income families, etc. Guidance was given to interviewers as to the kind of scheme or arrangement to be counted as constituting cover by a scheme. It was expected that a large variety of schemes would be encountered by interviewers, and no attempt was made to provide them with an exhaustive list of such arrangements.

8. A *hospital and/or medical benefits fund* is defined as "non-profit organisation providing benefits towards the cost of meeting hospital and/or medical expenses; this organisation must be registered under the National Health Act". At the time of the survey there were 94 such organisations in Australia; 73 provided coverage for both hospital and medical expenses, 16 provided coverage for hospital expenses only and 5 provided coverage for medical expenses only. About one quarter of the funds restricted eligibility for membership by reference to employment, a particular profession, professional association or union.

9. In Queensland, patients in public wards of hospitals are not charged any fee; however, in order to be insured against private ward hospital charges or medical expenses, many people join a hospital and/or medical benefits fund. For the purposes of the survey this entitlement to free public ward treatment was not generally counted as an expenditure assistance scheme. Tables 2, 3 and 5 show the percentages of persons covered by such schemes for Australia as a whole and for Australia apart from Queensland.

10. Where persons were entitled to free hospital and/or medical treatment only for specific conditions (for example, war pensioners receiving less than the 100 per cent rate) it is considered that they would in most cases not be included as covered, in terms of the survey, unless, to extend coverage to their dependants or to broaden their own hospital and/or medical coverage, they participated in some other hospital and/or medical expenditure assistance scheme.

11. The labour force category to which a person is assigned depends on his actual activity (i.e. whether working, looking for work, etc.) during a specified week, known as "survey week", which is the week immediately preceding that in which the interview takes place. *Employed persons* comprise all those who, during survey week,

- (i) did any work for pay, profit, commission or payment in kind, in a job or business, or on a farm (including employees, employers and self-employed persons), or
- (ii) worked fifteen hours or more without pay in a family business (or farm), or
- (iii) had a job, business or farm, but were not at work because of illness, accident, leave, holiday, production hold-up due to bad weather, plant breakdown, etc., or because they were on strike.

A person who had a job but was temporarily laid off by his employer for the whole week without pay is excluded. A person who did some work during the week, however, before he either lost his job or was laid off, is classified as employed. A person who held more than one job is counted only once, in the job at which he worked most hours during survey week.

12. A *family* was defined to consist of two or more persons living in the same household, including the head of the family and any person or persons having any of the following relationships to the head:

- (i) wife;
- (ii) son or daughter of any age, if unmarried and not accompanied by children of his or her own;
- (iii) brother or sister 16 years of age or over, if unmarried and not accompanied by children by his or her own;
- (iv) grandchild, if unmarried and not accompanied by either of his or her parents, nor by children of his or her own;
- (v) ancestor, if not married and not accompanied by children under 16 years of age of his or her own; or
- (vi) any child under 16 years of age not accompanied by a parent, unless the child was related to some person in a second family in the household.

Persons in one-person households are described as "non-family members".

13. The following points should be noted in relation to the definition of a family in the previous paragraph:

- (i) the term "relationship" includes relationships by blood, marriage or adoption;
- (ii) the marriage relationship includes legal and de facto relationships; and
- (iii) widowed and divorced persons are considered to be not married.

A family, as defined, can contain no more than two married persons, and can contain two married persons only if these persons are husband and wife.

NOTE. Any discrepancies between totals and sums of components in tables are due to rounding.

TABLE 1. - NON-INSTITUTIONAL CIVILIAN POPULATION AGED 15 YEARS AND OVER (a) : COVERAGE OF HOSPITAL AND MEDICAL EXPENDITURE ASSISTANCE SCHEMES (b), AUGUST 1972

		<i>N.S.W.</i>	<i>Vic.</i>	<i>Qld (c)</i>	<i>S.A.</i>	<i>W.A.</i>	<i>Tas.</i>	<i>Aust. (d)</i>
<b>MARRIED MEN</b>								
Covered	('000)	1,035.4	764.7	308.4	278.3	234.0	86.9	2,746.7
Not covered	('000)	88.4	76.8	121.9	13.5	12.9	6.6	326.1
<b>Total</b>	<b>('000)</b>	<b>1,123.8</b>	<b>841.5</b>	<b>430.2</b>	<b>291.8</b>	<b>246.9</b>	<b>93.6</b>	<b>3,072.9</b>
Per cent covered		92.1	90.9	71.7	95.4	94.8	92.9	89.4
<b>OTHER MALES (e)</b>								
Covered	('000)	415.8	296.8	95.3	110.1	93.4	35.6	1,069.7
Not covered	('000)	117.3	87.4	121.0	17.4	21.7	7.6	382.5
<b>Total</b>	<b>('000)</b>	<b>533.1</b>	<b>384.1</b>	<b>216.3</b>	<b>127.5</b>	<b>115.1</b>	<b>43.2</b>	<b>1,452.3</b>
Per cent covered		78.0	77.3	44.1	86.4	81.2	82.4	73.7
<b>ALL MALES</b>								
Covered	('000)	1,451.2	1,061.4	403.7	388.4	327.4	122.5	3,816.4
Not covered	('000)	205.7	164.2	242.9	30.9	34.6	14.2	708.7
<b>Total</b>	<b>('000)</b>	<b>1,656.9</b>	<b>1,225.6</b>	<b>646.5</b>	<b>419.3</b>	<b>362.0</b>	<b>136.8</b>	<b>4,525.1</b>
Per cent covered		87.6	86.6	62.4	92.6	90.5	89.6	84.3
<b>MARRIED WOMEN</b>								
Covered	('000)	1,047.2	761.2	313.9	277.7	236.9	85.4	2,767.0
Not covered	('000)	86.1	76.6	126.2	11.8	10.9	6.2	324.4
<b>Total</b>	<b>('000)</b>	<b>1,133.4</b>	<b>837.8</b>	<b>440.1</b>	<b>289.5</b>	<b>247.8</b>	<b>91.6</b>	<b>3,091.4</b>
Per cent covered		92.4	90.9	71.3	95.9	95.6	93.2	89.5
<b>OTHER FEMALES (e)</b>								
Covered	('000)	500.3	366.5	140.9	125.6	103.1	40.4	1,295.4
Not covered	('000)	56.6	49.1	65.7	7.0	6.2	4.1	192.7
<b>Total</b>	<b>('000)</b>	<b>556.9</b>	<b>415.6</b>	<b>206.6</b>	<b>132.6</b>	<b>109.3</b>	<b>44.5</b>	<b>1,488.1</b>
Per cent covered		89.8	88.2	68.2	94.7	94.3	90.8	87.1
<b>ALL FEMALES</b>								
Covered	('000)	1,547.5	1,127.7	454.8	403.3	340.0	125.8	4,062.5
Not covered	('000)	142.8	125.7	191.9	18.9	17.1	10.3	517.0
<b>Total</b>	<b>('000)</b>	<b>1,690.3</b>	<b>1,253.4</b>	<b>646.7</b>	<b>422.2</b>	<b>357.1</b>	<b>136.1</b>	<b>4,579.5</b>
Per cent covered		91.6	90.0	70.3	95.5	95.2	92.4	88.7
<b>PERSONS</b>								
Covered	('000)	2,998.7	2,189.1	858.5	791.7	667.4	248.3	7,878.9
Not covered	('000)	348.5	289.8	434.8	49.8	51.6	24.5	1,225.7
<b>Total</b>	<b>('000)</b>	<b>3,347.2</b>	<b>2,479.0</b>	<b>1,293.2</b>	<b>841.5</b>	<b>719.1</b>	<b>272.8</b>	<b>9,104.6</b>
Per cent covered		89.6	88.3	66.4	94.1	92.8	91.0	86.5

(a) See page 2, paragraphs 5 and 6. (b) For definition, see page 2, paragraphs 7, 8, 9 and 10. (c) See note regarding Queensland in paragraph 9 on page 2. (d) Includes the Northern Territory and the Australian Capital Territory. (e) Never married, widowed and divorced.

TABLE 2. — NON-INSTITUTIONAL CIVILIAN POPULATION AGED 15 YEARS AND OVER (a) : COVERAGE OF HOSPITAL AND MEDICAL EXPENDITURE ASSISTANCE SCHEMES (b), BY AGE, AUGUST 1972

Age group (years)	Covered ('000)	Not covered ('000)	Total ('000)	Per cent covered (c)	
				Australia	Australia excluding Queensland
<b>MARRIED MALES</b>					
15-19	5.7	*	7.6	75.8	82.1
20-24	167.9	32.7	200.6	83.7	89.3
25-34	655.1	83.3	738.5	88.7	91.5
35-44	598.6	79.5	678.1	88.3	90.6
45-54	582.0	70.2	652.2	89.2	92.3
55-59	234.3	24.5	258.9	90.5	94.4
60-64	198.3	17.4	215.8	91.9	95.1
65-69	141.5	10.0	151.5	93.4	94.5
70 and over	163.1	6.6	169.7	96.1	97.9
<b>Total</b>	<b>2,746.7</b>	<b>326.1</b>	<b>3,072.9</b>	<b>89.4</b>	<b>92.3</b>
<b>ALL MALES</b>					
15-19	440.0	135.6	575.5	76.4	81.6
20-24	405.5	132.2	537.7	75.4	80.9
25-34	778.9	145.6	924.5	84.3	87.4
35-44	656.3	109.1	765.3	85.8	88.5
45-54	639.2	95.9	735.0	87.0	90.4
55-59	265.0	37.0	302.0	87.8	92.5
60-64	226.5	27.0	253.5	89.4	92.5
65-69	171.0	13.5	184.4	92.7	94.1
70 and over	234.2	12.9	247.1	94.8	96.9
<b>Total</b>	<b>3,816.4</b>	<b>708.7</b>	<b>4,525.1</b>	<b>84.3</b>	<b>88.0</b>
<b>FEMALES</b>					
15-19	456.8	101.8	558.6	81.8	86.8
20-24	456.8	81.3	538.2	84.9	89.1
25-34	780.9	99.9	880.7	88.7	91.2
35-44	637.4	88.2	725.6	87.9	90.5
45-54	647.3	73.1	720.4	89.9	93.3
55-59	287.6	25.3	313.0	91.9	94.9
60-64	245.3	17.0	262.3	93.5	95.7
65-69	191.1	13.7	204.8	93.3	93.8
70 and over	359.3	16.7	375.9	95.6	96.7
<b>Total</b>	<b>4,062.5</b>	<b>517.0</b>	<b>4,579.5</b>	<b>88.7</b>	<b>91.7</b>
<b>PERSONS</b>					
15-19	896.7	237.4	1,134.1	79.1	84.2
20-24	862.3	213.6	1,075.9	80.2	85.0
25-34	1,559.7	245.5	1,805.2	86.4	89.3
35-44	1,293.7	197.2	1,490.9	86.8	89.5
45-54	1,286.5	169.0	1,455.5	88.4	91.9
55-59	552.6	62.3	615.0	89.9	93.7
60-64	471.9	44.0	515.8	91.5	94.1
65-69	362.0	27.2	389.2	93.0	93.9
70 and over	593.4	29.6	623.0	95.3	96.8
<b>Total</b>	<b>7,878.9</b>	<b>1,225.7</b>	<b>9,104.6</b>	<b>86.5</b>	<b>89.9</b>

(a) See page 2, paragraphs 5 and 6. (b) For definition see page 2, paragraphs 7, 8, 9 and 10. (c) See note regarding Queensland in paragraph 9 on page 2.

\* Less than 4,000. See page 12, paragraph 13.



TABLE 3. - NON-INSTITUTIONAL CIVILIAN POPULATION AGED 15 YEARS AND OVER (a) : COVERAGE OF HOSPITAL AND MEDICAL EXPENDITURE ASSISTANCE SCHEMES (b), BY BIRTHPLACE, AUGUST 1972

Birthplace	Covered ( <i>'000</i> )	Not covered ( <i>'000</i> )	Total ( <i>'000</i> )	Per cent covered (c)	
				Australia	Australia excluding Queensland
MARRIED MALES					
Australia	1,965.3	207.6	2,172.9	90.4	93.9
Overseas	781.5	118.5	900.0	86.8	88.7
<b>Total</b>	<b>2,746.7</b>	<b>326.1</b>	<b>3,072.9</b>	<b>89.4</b>	<b>92.3</b>
Greece	40.6	18.7	59.3	68.4	67.8
Italy	102.3	17.1	119.4	85.7	86.9
U.K. and Ireland	324.3	34.7	359.0	90.3	92.7
Yugoslavia	42.1	8.9	51.1	82.5	84.9
ALL MALES					
Australia	2,841.8	487.0	3,328.8	85.4	89.7
Overseas	974.6	221.7	1,196.3	81.5	83.6
<b>Total</b>	<b>3,816.4</b>	<b>708.7</b>	<b>4,525.1</b>	<b>84.3</b>	<b>88.0</b>
Germany (Fed. Republic)	34.2	4.4	38.6	88.6	90.9
Greece	45.6	27.9	73.5	62.0	61.6
Italy	116.5	32.6	149.1	78.1	79.2
Netherlands	49.3	4.9	54.2	91.0	94.5
New Zealand	26.0	8.3	34.2	75.9	79.3
U.K. and Ireland	408.3	63.2	471.5	86.6	89.5
Yugoslavia	50.6	15.5	66.1	76.6	79.2
FEMALES					
Australia	3,165.8	362.2	3,528.0	89.7	93.3
Overseas	896.7	154.8	1,051.5	85.3	86.9
<b>Total</b>	<b>4,062.5</b>	<b>517.0</b>	<b>4,579.5</b>	<b>88.7</b>	<b>91.7</b>
Germany (Fed. Republic)	31.5	4.5	36.0	87.4	91.3
Greece	43.1	25.4	68.5	63.0	62.5
Italy	105.0	19.6	124.6	84.3	85.1
New Zealand	22.6	7.0	29.6	76.5	81.5
U.K. and Ireland	396.4	48.2	444.6	89.2	91.2
Yugoslavia	40.2	9.3	49.5	81.2	83.3
PERSONS					
Australia	6,007.6	849.2	6,856.8	87.6	91.6
Overseas	1,871.3	376.5	2,247.8	83.3	85.1
<b>Total</b>	<b>7,878.9</b>	<b>1,225.7</b>	<b>9,104.6</b>	<b>86.5</b>	<b>89.9</b>
Germany (Fed. Republic)	65.7	9.0	74.6	88.0	91.1
Greece	88.7	53.3	142.0	62.5	62.0
Italy	221.5	52.2	273.7	80.9	81.9
Malta	47.0	5.2	52.3	90.0	89.8
Netherlands	90.4	7.3	97.7	92.5	95.8
New Zealand	48.6	15.2	63.8	76.1	80.3
U.K. and Ireland	804.7	111.4	916.2	87.8	90.3
Yugoslavia	90.8	24.8	115.5	78.6	81.0

(a) See page 2, paragraphs 5 and 6. (b) For definition, see page 2, paragraphs 7, 8, 9 and 10. (c) See note regarding Queensland in paragraph 9 on page 2.

TABLE 4. — NON-INSTITUTIONAL CIVILIAN POPULATION AGED 15 YEARS AND OVER (a) : PERCENTAGE COVERED BY HOSPITAL AND MEDICAL EXPENDITURE ASSISTANCE SCHEMES (b), BY AGE AND BIRTHPLACE, AUGUST 1972

Birthplace	Age group (years)								Total
	15-19	20-24	25-34	35-44	45-54	55-59	60-64	65 and over	
MALES									
Australia	78.3	77.4	86.4	86.8	88.0	88.2	89.1	94.2	85.4
Overseas	65.3	68.0	79.4	83.7	84.3	86.4	90.1	93.0	81.5
<b>Total</b>	<b>76.4</b>	<b>75.4</b>	<b>84.3</b>	<b>85.8</b>	<b>87.0</b>	<b>87.8</b>	<b>89.4</b>	<b>93.9</b>	<b>84.3</b>
FEMALES									
Australia	83.0	86.7	90.2	89.3	90.2	92.4	94.4	95.5	89.7
Overseas	73.8	78.2	84.8	84.1	88.8	89.6	90.6	92.2	85.3
<b>Total</b>	<b>81.8</b>	<b>84.9</b>	<b>88.7</b>	<b>87.9</b>	<b>89.9</b>	<b>91.9</b>	<b>93.5</b>	<b>94.8</b>	<b>88.7</b>
PERSONS									
Australia	80.6	82.0	88.3	88.0	89.1	90.4	91.9	94.9	87.6
Overseas	69.4	73.1	81.9	83.9	86.4	87.9	90.3	92.6	83.3
<b>Total</b>	<b>79.1</b>	<b>80.2</b>	<b>86.4</b>	<b>86.8</b>	<b>88.4</b>	<b>89.9</b>	<b>91.5</b>	<b>94.4</b>	<b>86.5</b>

(a) See page 2, paragraphs 5 and 6. (b) For definition see page 2, paragraphs 7, 8, 9 and 10.

TABLE 5. — NON-INSTITUTIONAL CIVILIAN POPULATION AGED 15 YEARS AND OVER (a) : COVERAGE OF HOSPITAL AND MEDICAL EXPENDITURE ASSISTANCE SCHEMES (b), BY BIRTHPLACE AND PERIOD OF ARRIVAL IN AUSTRALIA, AUGUST 1972

Birthplace and period of arrival	Covered ('000)	Not covered ('000)	Total ('000)	Per cent covered (c)	
				Australia	Australia excluding Queensland
MARRIED MALES					
Born in Australia	1,965.3	207.6	2,172.9	90.4	93.9
Born outside Australia —					
Arrived before 1947	120.5	9.7	130.2	92.5	94.6
1947 to 1954	222.5	26.5	249.1	89.3	91.5
1955 to 1961	166.8	25.3	192.2	86.8	88.4
1962 to 1966	113.8	18.2	132.0	86.2	88.8
1967 to 1970	115.9	27.7	143.7	80.7	82.2
Jan. 1971 to Aug. 1972	41.8	11.0	52.8	79.2	80.2
Total born outside Australia	781.5	118.5	900.0	86.8	88.7
<b>Total</b>	<b>2,746.7</b>	<b>326.1</b>	<b>3,072.9</b>	<b>89.4</b>	<b>92.3</b>
ALL MALES					
Born in Australia	2,841.8	487.0	3,328.8	85.4	89.7
Born outside Australia —					
Arrived before 1947	146.1	14.7	160.8	90.9	93.1
1947 to 1954	261.2	42.6	303.8	86.0	88.6
1955 to 1961	209.6	44.8	254.4	82.4	84.4
1962 to 1966	148.7	35.3	184.0	80.8	83.6
1967 to 1970	151.8	51.9	203.7	74.5	76.1
Jan. 1971 to Aug. 1972	57.2	32.4	89.6	63.8	65.0
Total born outside Australia	974.6	221.7	1,196.3	81.5	83.6
<b>Total</b>	<b>3,816.4</b>	<b>708.7</b>	<b>4,525.1</b>	<b>84.3</b>	<b>88.0</b>
FEMALES					
Born in Australia	3,165.8	362.2	3,528.0	89.7	93.3
Born outside Australia —					
Arrived before 1947	133.5	9.2	142.7	93.6	94.6
1947 to 1954	211.0	21.4	232.5	90.8	92.6
1955 to 1961	199.2	34.8	234.0	85.1	86.9
1962 to 1966	145.6	30.0	175.5	82.9	85.6
1967 to 1970	144.2	35.3	179.5	80.3	82.2
Jan. 1971 to Aug. 1972	63.2	24.1	87.3	72.4	72.9
Total born outside Australia	896.7	154.8	1,051.5	85.3	86.9
<b>Total</b>	<b>4,062.5</b>	<b>517.0</b>	<b>4,579.5</b>	<b>88.7</b>	<b>91.7</b>
PERSONS					
Born in Australia	6,007.6	849.2	6,856.8	87.6	91.6
Born outside Australia —					
Arrived before 1947	279.5	23.9	303.4	92.1	93.8
1947 to 1954	472.2	64.0	536.2	88.1	90.4
1955 to 1961	408.8	79.6	488.4	83.7	85.6
1962 to 1966	294.3	65.3	359.5	81.9	84.6
1967 to 1970	296.0	87.2	383.3	77.2	78.9
Jan. 1971 to Aug. 1972	120.4	56.5	176.9	68.0	68.9
Total born outside Australia	1,871.3	376.5	2,247.8	83.3	85.1
<b>Total</b>	<b>7,878.9</b>	<b>1,225.7</b>	<b>9,104.6</b>	<b>86.5</b>	<b>89.9</b>

(a) See page 2, paragraphs 5 and 6. (b) For definition, see page 2, paragraphs 7, 8, 9 and 10. (c) See note regarding Queensland in paragraph 9 on page 2.

TABLE 6. – NON-INSTITUTIONAL CIVILIAN POPULATION AGED 15 YEARS AND OVER, BORN OUTSIDE AUSTRALIA (a) : COVERAGE OF HOSPITAL AND MEDICAL EXPENDITURE ASSISTANCE SCHEMES (b), BY COUNTRY OF BIRTH AND PERIOD OF ARRIVAL IN AUSTRALIA, AUGUST 1972  
(Per cent)

Country of birth	Arrived in Australia –						Total
	Before 1947	1947 to 1954	1955 to 1961	1962 to 1966	1967 to 1970	Jan. 1971 to Aug. 1972	
MALES							
Germany (Federal Republic)	*	90.8	90.8	*	*	*	88.6
Greece	*	55.6	73.8	64.8	37.2	*	62.0
Italy	86.0	83.8	78.1	73.7	70.2	*	78.1
Malta	*	80.5	89.4	96.0	*	*	87.8
Netherlands	*	92.6	89.8	*	*	*	91.0
New Zealand	82.0	*	*	85.9	70.5	*	75.9
U.K. and Ireland	92.8	87.0	86.4	86.7	83.1	74.3	86.6
Yugoslavia	*	87.0	76.9	73.4	73.8	*	76.6
Other	86.4	86.9	79.4	80.9	69.4	58.5	78.1
<b>Total</b>	<b>90.9</b>	<b>86.0</b>	<b>82.4</b>	<b>80.8</b>	<b>74.5</b>	<b>63.8</b>	<b>81.5</b>
FEMALES							
Germany (Federal Republic)	*	91.8	81.0	*	*	*	87.4
Greece	*	71.7	70.7	65.3	44.0	*	63.0
Italy	92.1	89.1	83.0	81.6	84.2	*	84.3
Malta	*	90.7	88.8	100.0	*	*	92.4
Netherlands	*	93.8	94.9	*	*	*	94.4
New Zealand	84.2	*	*	*	*	*	76.5
U.K. and Ireland	94.4	90.2	87.7	89.2	86.4	78.8	89.2
Yugoslavia	*	90.9	88.3	81.4	80.4	67.2	81.2
Other	94.2	92.7	85.8	78.7	77.0	74.0	84.2
<b>Total</b>	<b>93.6</b>	<b>90.8</b>	<b>85.1</b>	<b>82.9</b>	<b>80.3</b>	<b>72.4</b>	<b>85.3</b>
PERSONS							
Germany (Federal Republic)	*	91.3	86.3	87.5	77.5	*	88.0
Greece	94.5	62.7	72.3	65.1	40.6	*	62.5
Italy	88.5	85.8	80.5	77.8	76.6	62.5	80.9
Malta	*	84.8	89.1	98.0	*	*	90.0
Netherlands	*	93.1	92.2	92.3	91.1	*	92.5
New Zealand	83.0	87.5	92.7	79.0	69.0	54.6	76.1
U.K. and Ireland	93.6	88.5	87.1	88.0	84.7	76.5	87.8
Yugoslavia	*	88.2	81.8	76.9	76.6	67.3	78.6
Other	89.7	89.3	82.4	79.9	73.0	66.0	80.8
<b>Total</b>	<b>92.1</b>	<b>88.1</b>	<b>83.7</b>	<b>81.9</b>	<b>77.2</b>	<b>68.0</b>	<b>83.3</b>

(a) See page 2, paragraphs 5 and 6. (b) For definition, see page 2, paragraphs 7, 8, 9 and 10.

\* Based on a figure less than 4,000. See page 12, paragraph 3.



TABLE 7. – EMPLOYED PERSONS (a) : COVERAGE OF HOSPITAL AND MEDICAL EXPENDITURE ASSISTANCE SCHEMES (b), BY OCCUPATION, AUGUST 1972

<i>Occupation group</i>	<i>Covered ('000)</i>	<i>Not covered ('000)</i>	<i>Total ('000)</i>	<i>Per cent covered</i>
<b>MALES</b>				
Professional, technical and related workers	336.0	27.7	363.8	92.4
Administrative, executive and managerial workers	279.0	24.1	303.0	92.1
Clerical workers	268.8	32.7	301.5	89.2
Sales workers	211.7	34.0	245.7	86.2
Farmers, fishermen, timber getters, etc.	327.2	70.6	397.8	82.3
Miners, quarrymen and related workers	27.6	6.3	33.9	81.5
Transport and communication workers	228.8	50.9	279.7	81.8
Tradesmen, production-process workers and labourers, n.e.c. –	1,264.2	337.6	1,601.8	78.9
Metal and electrical trade workers	524.6	95.3	619.9	84.6
Construction workers	94.8	27.2	122.0	77.7
Labourers, n.e.c.	116.4	53.9	170.3	68.4
Other tradesmen and production-process workers	528.4	161.2	689.6	76.6
Service, sport and recreation workers	142.2	31.6	173.8	81.8
<b>Total</b>	<b>3,085.6</b>	<b>615.4</b>	<b>3,701.0</b>	<b>83.4</b>
<b>FEMALES</b>				
Professional, technical and related workers	238.1	19.3	257.4	92.5
Administrative, executive and managerial workers	37.9	5.3	43.2	87.7
Clerical workers	513.2	61.3	574.5	89.3
Sales workers	211.4	33.1	244.4	86.5
Farmers, fishermen, timber getters, etc.	54.2	8.2	62.3	86.9
Transport and communication workers	42.4	5.4	47.9	88.6
Tradeswomen, production-process workers and labourers, n.e.c.	190.8	56.6	247.4	77.1
Service, sport and recreation workers	249.8	51.1	300.9	83.0
<b>Total</b>	<b>1,537.7</b>	<b>240.2</b>	<b>1,778.0</b>	<b>86.5</b>
<b>PERSONS</b>				
Professional, technical and related workers	574.1	47.1	621.2	92.4
Administrative, executive and managerial workers	316.8	29.4	346.2	91.5
Clerical workers	782.1	94.0	876.0	89.3
Sales workers	423.1	67.0	490.1	86.3
Farmers, fishermen, timber getters, etc.	381.4	78.7	460.1	82.9
Miners, quarrymen and related workers	27.6	6.3	33.9	81.5
Transport and communication workers	271.2	56.3	327.5	82.8
Tradesmen, production-process workers and labourers, n.e.c. –	1,455.1	394.1	1,849.2	78.7
Metal and electrical trade workers	559.5	101.3	660.8	84.7
Construction workers	94.9	27.2	122.1	77.7
Labourers, n.e.c.	119.6	54.5	174.2	68.7
Other tradesmen and production-process workers	681.0	211.1	892.2	76.3
Service, sport and recreation workers	392.0	82.7	474.7	82.6
<b>Total</b>	<b>4,623.3</b>	<b>855.6</b>	<b>5,478.9</b>	<b>84.4</b>

(a) Civilians aged 15 years and over. See definition on page 2, paragraph 11. See also page 2, paragraphs 5 and 6. (b) For definition see page 2, paragraphs 7, 8, 9 and 10.

TABLE 8. - NON-INSTITUTIONAL CIVILIAN POPULATION AGED 15 YEARS AND OVER (a) COVERED BY HOSPITAL AND MEDICAL EXPENDITURE ASSISTANCE SCHEMES (b) : PAYMENT FOR COVERAGE, BY AGE, AUGUST 1972 ('000)

Age group (years)	Payment made by -						Total
	Self	Husband	Father	Other relative	Other person or organisation	Free coverage (c)	
MALES							
15-19	178.9	..	224.4	15.9	*	19.9	440.0
20-24	370.9	..	18.2	5.8	*	9.2	405.5
25-34	748.2	..	*	13.8	4.0	11.9	778.9
35-44	633.0	..	*	7.6	*	13.5	656.3
45-54	604.3	..	*	9.4	*	24.6	639.2
55-59	243.9	..	*		*	17.6	265.0
60-64	193.9	..	*	8.8	*	29.7	226.5
65-69	97.1	..	*		*	72.0	171.0
70 and over	100.8	..	*		*	131.0	234.2
<b>Total</b>	<b>3,171.0</b>	<b>..</b>	<b>243.6</b>	<b>61.5</b>	<b>11.0</b>	<b>329.4</b>	<b>3,816.4</b>
FEMALES							
15-19	187.4	33.9	199.1		11.9	24.5	456.8
20-24	160.7	269.8	8.6		4.5	13.3	456.8
25-34	99.1	651.6	*		6.3	23.0	780.9
35-44	68.8	539.0	*		4.1	25.4	637.4
45-54	100.0	494.6	*		*	49.5	647.3
55-59	61.9	177.1	*		*	46.5	287.6
60-64	47.8	116.2	*		*	78.5	245.3
65-69	41.5	52.8	*		*	95.9	191.1
70 and over	101.0	43.6	*		5.4	209.1	359.3
<b>Total</b>	<b>868.1</b>	<b>2,378.3</b>	<b>209.0</b>		<b>41.2</b>	<b>565.9</b>	<b>4,062.5</b>
PERSONS							
15-19	366.4	33.9	423.5	26.1	*	44.4	896.7
20-24	531.6	269.8	26.8	8.6	*	22.5	862.3
25-34	847.2	651.6	*	15.2	9.0	35.0	1,559.7
35-44	701.7	539.0	*	8.7	5.3	38.9	1,293.7
45-54	704.3	494.6	*	10.3	*	74.1	1,286.5
55-59	305.8	177.1	*	4.0	*	64.1	552.6
60-64	241.7	116.2	*	*	*	108.2	471.9
65-69	138.6	52.8	*	*	*	167.9	362.0
70 and over	201.7	43.6	*	5.6	*	340.1	593.4
<b>Total</b>	<b>4,039.0</b>	<b>2,378.3</b>	<b>452.6</b>	<b>84.2</b>	<b>29.5</b>	<b>895.2</b>	<b>7,878.9</b>

(a) See page 2, paragraphs 5 and 6. (b) For definition, see page 2, paragraphs 7, 8, 9 and 10. (c) See page 2, paragraph 7.

\* Less than 4,000. See page 12, paragraph 3.

TABLE 9. - NON-INSTITUTIONAL CIVILIAN POPULATION AGED 15 YEARS AND OVER (a) COVERED BY HOSPITAL AND MEDICAL EXPENDITURE ASSISTANCE SCHEMES (b) : PAYMENT FOR COVERAGE, BY BIRTHPLACE, AUGUST 1972 ('000)

Birthplace	Payment made by -						Total
	Self	Husband	Father	Other relative	Other person or organisation	Free coverage (c)	
MALES							
Australia	2,327.0	..	214.5	42.2	7.0	251.1	2,841.8
U.K. and Ireland	341.6	..	12.6	8.7	*	44.6	408.3
Other	502.3	..	16.6	10.5	*	33.6	566.3
<b>Total</b>	<b>3,171.0</b>	<b>..</b>	<b>243.6</b>	<b>61.5</b>	<b>11.0</b>	<b>329.4</b>	<b>3,816.4</b>
FEMALES							
Australia	719.6	1,783.7	183.3		29.6	449.6	3,165.8
U.K. and Ireland	72.7	239.8	12.1		*	68.3	396.4
Other	75.8	354.8	13.6		8.1	48.0	500.3
<b>Total</b>	<b>868.1</b>	<b>2,378.3</b>	<b>209.0</b>		<b>41.2</b>	<b>565.9</b>	<b>4,062.5</b>
PERSONS							
Australia	3,046.6	1,783.7	397.8	59.4	19.5	700.7	6,007.6
U.K. and Ireland	414.3	239.8	24.7	10.1	*	112.9	804.7
Other	578.0	354.8	30.2	14.8	7.1	81.7	1,066.5
<b>Total</b>	<b>4,039.0</b>	<b>2,378.3</b>	<b>452.6</b>	<b>84.2</b>	<b>29.5</b>	<b>895.2</b>	<b>7,878.9</b>

(a) See page 2, paragraphs 5 and 6. (b) For definition, see page 2, paragraphs 7, 8, 9 and 10. (c) See page 2, paragraph 7.

\* Less than 4,000. See page 12, paragraph 3.

TABLE 10. – NON-INSTITUTIONAL CIVILIAN POPULATION AGED 15 YEARS AND OVER (a)  
NOT COVERED BY HOSPITAL AND MEDICAL EXPENDITURE ASSISTANCE SCHEMES (b) :  
BIRTHPLACE, AGE AND POSITION IN FAMILY (c), AUGUST 1972  
(<sup>000</sup>)

Age and position in family (c)	Birthplace					Total
	Australia	U.K. and Ireland	Greece	Italy	Other	
MALES						
15-24 years –						
Head of family	26.2	*	*	*	4.5	35.9
Child of head	141.0	9.4	5.6	8.6	13.8	178.4
Other family member	*	*	*	*	*	6.2
Non-family member (d) or resident of non-private dwelling	32.4	4.9	*	*	8.8	47.3
<b>Total</b>	<b>203.2</b>	<b>17.2</b>	<b>7.0</b>	<b>11.3</b>	<b>29.3</b>	<b>267.8</b>
25-44 years –						
Head of family	99.5	16.9	14.2	9.3	25.2	165.0
Child of head	22.8	*	*	*	*	26.2
Other family member	4.8	*	*	*	*	7.1
Non-family member (d) or resident of non-private dwelling	27.7	8.2	*	*	16.3	56.3
<b>Total</b>	<b>154.8</b>	<b>26.8</b>	<b>16.7</b>	<b>13.0</b>	<b>43.3</b>	<b>254.6</b>
45 years and over –						
Head of family	88.8	15.0	4.1	6.9	17.9	132.7
Other family member (e)	8.1	*	*	*	*	8.7
Non-family member or resident of non-private dwelling	32.0	*	*	*	7.5	44.7
<b>Total</b>	<b>129.0</b>	<b>19.2</b>	<b>4.3</b>	<b>8.3</b>	<b>25.4</b>	<b>186.2</b>
All males –						
Head of family	214.5	34.7	18.7	18.1	47.6	333.6
Child of head	168.3	10.9	5.9	9.4	14.9	209.3
Other family member	12.0	*	*	*	*	17.4
Non-family member (d) or resident of non-private dwelling	92.2	17.0	*	4.3	32.6	148.3
<b>Total</b>	<b>487.0</b>	<b>63.2</b>	<b>27.9</b>	<b>32.6</b>	<b>98.0</b>	<b>708.7</b>
FEMALES						
15-24 years –						
Head of family	4.4	*	*	*	*	5.5
Wife of head	39.9	5.5	*	*	6.2	55.4
Child of head	73.0	4.8	*	*	9.9	92.6
Non-family member (d) or resident of non-private dwelling	19.7	*	*	*	*	26.3
<b>Total (f)</b>	<b>138.8</b>	<b>13.7</b>	<b>5.1</b>	<b>5.4</b>	<b>20.2</b>	<b>183.1</b>
25-44 years –						
Head of family	15.2	*	*	*	*	19.3
Wife of head	93.6	14.6	13.7	8.2	20.1	150.1
Child of head	4.3	*	*	*	*	6.2
Non-family member (d) or resident of non-private dwelling	4.9	*	*	*	*	10.3
<b>Total (f)</b>	<b>118.5</b>	<b>18.5</b>	<b>15.7</b>	<b>8.8</b>	<b>26.6</b>	<b>188.1</b>
45 years and over –						
Head of family	12.1	*	*	*	*	17.0
Wife of head	68.1	10.3	*	4.1	8.6	93.1
Other family member (g)	4.6	*	*	*	*	10.7
Non-family member (d) or resident of non-private dwelling	20.2	*	*	*	*	25.1
<b>Total</b>	<b>105.0</b>	<b>16.0</b>	<b>4.6</b>	<b>5.4</b>	<b>14.8</b>	<b>145.8</b>
All females –						
Head of family	31.7	*	*	*	*	41.8
Wife of head	201.6	30.4	17.6	14.0	35.0	298.6
Child of head	78.6	5.2	*	*	11.3	100.1
Other family member	5.5	*	*	*	*	14.8
Non-family member (d) or resident of non-private dwelling	44.8	7.4	*	*	8.1	61.7
<b>Total</b>	<b>362.2</b>	<b>48.2</b>	<b>25.4</b>	<b>19.6</b>	<b>61.6</b>	<b>517.0</b>

(a) See page 2, paragraphs 5 and 6. (b) For definition see page 2, paragraphs 7, 8, 9 and 10. (c) See pages 2 and 3, paragraphs 11, 12 and 13. (d) Includes persons in one-person households. (e) Includes 4,700 children of heads of family. (f) Includes other family members. (g) Includes a small number of children of heads of family.

\* Less than 4,000. See page 12, paragraph 3.

## TECHNICAL NOTE

### Estimation procedure

Estimates derived from the quarterly population survey are obtained by using a ratio estimation procedure. This procedure ensures that survey estimates conform to the independently estimated distribution of the population by age and sex, rather than the age and sex distribution within the sample itself.

### Reliability of the estimates

2. Since the estimates in this bulletin are based on a sample, they may differ from the figures that would have been obtained from a complete census using the same questionnaires and procedures. One measure of the likely difference is given by the standard error, which indicates the extent to which an estimate might have varied by chance because only a sample, and not the whole population, was enumerated. There are about two chances in three that a sample estimate will differ by less than one standard error from the figures that would have been obtained from a comparable complete enumeration, and about nineteen chances in twenty that the difference will be less than two standard errors. A table of standard errors which is intended to be of general application is given below.

#### STANDARD ERRORS OF ESTIMATES

Size of estimate (Persons)	Approximate standard error of estimates		Size of estimate (Persons)	Approximate standard error of estimates	
	Persons	Per cent of estimate		Persons	Per cent of estimate
4,000	750	19	100,000	3,000	3
5,000	850	17	200,000	4,000	2
10,000	1,100	11	500,000	5,000	1
20,000	1,400	7	1,000,000	5,500	0.6
50,000	2,000	4			

3. In the tables in this bulletin only estimates of 4,000 or over have been shown, as smaller estimates would be subject to such high standard errors (relative to the size of the estimate) as to detract seriously from their value for most reasonable uses. Although, in some cases, figures for these small components can be derived by subtraction, they should not be regarded as reliable.

4. The reliability of an estimated percentage, computed by using sample data for both numerator and denominator, depends upon both the size of the numerator and the size of the denominator. Percentages calculated from figures in this bulletin have generally somewhat lower standard errors (proportionally) than have the estimates which form the numerators of the percentages, particularly where the percentages are large.

5. The imprecision due to sampling variability, which is measured by the standard error, should not be confused with inaccuracies that may occur because of imperfections in reporting by interviewers and respondents. Inaccuracies of this kind are referred to as the non-sampling error, and they may occur in any enumeration, whether it be a full count or only a sample. Every effort is made to reduce the non-sampling error to a minimum by careful design of questionnaires, intensive training and supervision of interviewers and efficient operating procedures.

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NOTE. Inquiries concerning these statistics may be made in Canberra by telephoning Mr I. Neville on 63 9111 extension 2347 or, in each State capital, by telephoning the office of the Australian Bureau of Statistics.