

# The Use of Health Services

In Two Northern Pennsylvania Communities

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## Digest

This study into the use of all types of health services of people in Towanda, county seat of Bradford county, and Coudersport, county seat of Potter county, and the areas surrounding each borough, involved a survey of 1071 families and 3684 individuals. These were classified by residence as borough, rural farm, and rural nonfarm; by income; and by education.

Illnesses and accidents occurred at about the same rates for the two communities with no significant difference between the resident classes. Doctors made fewer home calls per illness in rural areas; borough residents had more cases hospitalized.

There was no significant difference between the percentages of borough and rural births occurring in hospitals, both being extremely high with 94 per cent of all births hospitalized. Only 1 per cent of all illnesses involved nursing services in either community.

Persons receiving dental treatments reached very low percentages with borough populations highest and rural nonfarm lowest. Extractions represented a large proportion of rural treatments.

It was found that rural parents were less apt to have their children's physical defects corrected than were borough parents, even though rural children were in greater need of corrections. The majority of all families in both communities used unprescribed drug store remedies, rural use of home-prepared remedies being slightly above that of the borough.

Insurance coverage for illness, accident, hospitalization, and death was much greater for urban than for rural families. Borough costs of total health services were generally higher than rural costs.

Study of the factors affecting the use of health services within the two health communities revealed that:

1. Distance from the doctor was not important.
2. Differences in home call cost which increase with distance from the doctor did not prevent use of the doctor.
3. Age affected the need and use of health services.
4. Educational class of the family head was not important so far as percentage of persons ill and of illness attended was concerned, but the percentage of those persons receiving dental treatment increased directly with educational class of the family head.
5. Despite the educational class involved, rural areas were lower in use of dental treatment than borough areas.
6. Within the Towanda and Coudersport health communities the percentages of unattended illnesses was significantly greater among those families using unprescribed remedies.
7. Income class had no important effect on the percentage of illnesses attended; however, a slightly lower percentage of these were in the \$1000-\$1999 income class.
8. Number of physicians' calls per attended illness and income class showed no consistent relationship.
9. When income class increased there was an increase in the percentage of persons receiving dental treatment in borough, farm, and nonfarm areas.
10. Low income groups, below \$2000, without exception, bore the heaviest load of all health service expenses.

# The Use of Health Services

## In Two Northern Pennsylvania Communities\*

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This study was designed to determine the effect of distance from the health service, cost of such service, income, education, and habits of self-medication on the use of medical, dental, and hospital facilities in the Towanda and Coudersport communities, and the difference between borough and rural populations in these respects.

A similar study of "The Use of Health Services in Two Southern Pennsylvania Communities" was made in 1946 and published under that title as Bulletin 504, July 1948. These southern communities, Shippensburg and Gettysburg, have a warmer climate and gently rolling land on which fruit-growing and general farming predominate around the slightly larger borough centers. The northern communities are in a higher altitude and latitude with very rough terrain.

The two studies together involved four sociological communities in which rural populations obtained health services at four borough centers. A total of 863 borough families, or 3138 persons, and 1184 rural families, or 4213 persons, totalling 2047 families, or 7351 persons, were interviewed. They formed approximately 18 to 20 per cent of the population in the four health service areas.

In spite of this large number of cases, however, only four communities were studied, and the findings may or may not be applicable to other communities or to other states.

### Method of Study

The communities of Towanda and Coudersport, located in the similar agricultural counties of Bradford and Potter, were selected for study, with the help of an advisory committee of professional and state government agencies representing the Pennsylvania State Dental Society, the Hospital Association of Pennsylvania, the Medical Society of the State of Pennsylvania, the Pennsylvania Tuberculosis Society, and the State Departments of Health, Public Assistance, and Welfare. The boundary of each area was drawn on a county map at the point along roadways where half of the families received health services in the community center and the other half went elsewhere. Interviewers determined this boundary by ques-

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tioning families along the main arteries of transportation until they found families which secured health services in other communities rather than Towanda or Coudersport. The areas within these boundaries will be referred to in this bulletin as the respective health communities.

Within the boundary of each community a 20 per cent sample of rural households was selected. Using county maps indicating the location of every rural farm or nonfarm house, a circle was drawn about each cluster of five or six houses as indicated by stream and road patterns. The clusters were numbered spirally outward from the community center. Health records were taken for all households within every fifth cluster.

Information was gathered by personal interview, records for Towanda being taken in the summer of 1947 and for Coudersport in the summer of 1948.

Doctors and dentists within the health communities were notified by the Medical Society of the State of Pennsylvania and The Dental Association concerning the surveys to be made. Letters of explanation were written to local hospitals, State Offices of Public Assistance and Public Health nurses. Local newspapers published articles during each survey period informing the communities of the survey and questions being asked.

### **The Schedule**

A two-page schedule was used to obtain the necessary data. Questions were classified into two types: those pertaining to the family unit and those pertaining to individuals within that unit. The information obtained from each household was: tenure of the family head; last year of school completed by family head; income of family head; distance from such health services as doctor, hospital, drugstore, and dentist; distance to the trading center; government assistance received; physician's charge for a home call; number of children born during the last 24 months; and the use or nonuse of prescribed, unprescribed, and home remedies by the family. Individual data consisted of age; types of insurance held; number and nature of attended and unattended illnesses; number and cost of office and home calls; number, nature, and cost of hospitalizations and clinical care; and number of dentures, cleanings, extractions, and fillings, with cost. School health and dental examinations were recorded and corrections were suggested by the examiner, and the type of action taken by the family was noted on individual child records. All this information was secured for the 12 preceding months except as indicated. Records of the number of maternity cases, pre- and post-natal visits, and maternity cost of physician and

hospital over a 24-month period were taken for the individuals concerned.

Six hundred and sixty-six family records consisting of 232 borough, 204 rural farm, and 203 rural nonfarm families were secured in the Towanda health community and 405 family records consisting of 168 borough, 75 rural farm, and 162 rural nonfarm records were secured in the Coudersport health community. A total of 2321 individual records of which 782 were borough, 703 rural farm, and 836 rural nonfarm were taken in Towanda; and a total of 1363 individual records of which 763 were borough, 257 rural farm, and 343 rural nonfarm were taken in Coudersport. The total survey population consisted of 1071 families and 3684 individuals.

## The People

### THEIR RESIDENCE AND NUMBERS

According to the 1940 census, the population of Towanda borough was 4154 and of Coudersport borough, 3197. The health community boundary of Towanda enclosed approximately 376 square miles and that of Coudersport 283 square miles.

Two hundred and four Towanda families or 703 persons and 75 Coudersport families or 257 persons were engaged in farming as an occupation. Two hundred and thirty Towanda families, 836 persons, and 162 Coudersport families, 343 persons, were living in the open country or in small villages and filling nonfarm positions, table 1.

### THEIR AGE

Rural families contained more persons under 20 years of age than borough families, as is typical of rural-borough population differences. The percentage of borough families having persons between the ages of 20 and 40 was greater than in the rural farm and nonfarm families. Persons 60 years and over were slightly less numerous than persons between the ages of 40 and 60, table 2.

### THEIR EDUCATION

About half as many rural family heads had attended college as borough family heads. Forty-two per cent of the borough and 36 per cent of the rural family heads had attended high school. Forty-six per cent of the rural family heads and 33 per cent of the borough family heads had ended their formal schooling between the fifth and eighth grades, table 3.

### THEIR INCOME

Rural farm income in both Towanda and Coudersport health communities was derived primarily from dairying with poultry,

livestock, and field crop enterprises in combination or of slightly less importance. (The widely known potato area of Potter county was largely outside the Coudersport health service area.) A growing nonfarm population commuted from the surrounding rural areas to work in manufacturing plants in the boroughs.

Families with reported incomes of less than \$1000 a year appeared almost twice as often in the rural areas as in the boroughs. Incomes of more than \$4000 appeared only half as frequently among rural families. The largest percentage of borough income appeared in the \$2000 to \$3000 class, while the largest percentage in the rural farm group appeared in the \$1000 to \$2000 class, table 4.

No comparisons may be accurately drawn between rural farm families and rural nonfarm and borough families on an income basis. Incomes of borough and rural nonfarm families largely represent cash; much farm income is in the form of farm privileges, such as rent for use of house, food and fuel consumed, items having valuation which are difficult to estimate. Interest on the use of farm capital—land, buildings, machinery, and livestock—is also difficult for farm respondents to compute. However, the similarity of the trends of health service use between borough, rural nonfarm and farm income groups suggests reasonable accuracy.

### Health Services Available

#### PHYSICIANS

Towanda borough had five doctors in active practice. Within the community four active doctors and one retired were located in smaller centers. Coudersport borough had six active doctors and one retired. A doctor from Emporium, had an office open several days a week in Austin, within the Coudersport community border. One doctor from Ulysses was on the staff of the county hospital in Coudersport. This means that the Towanda medical community

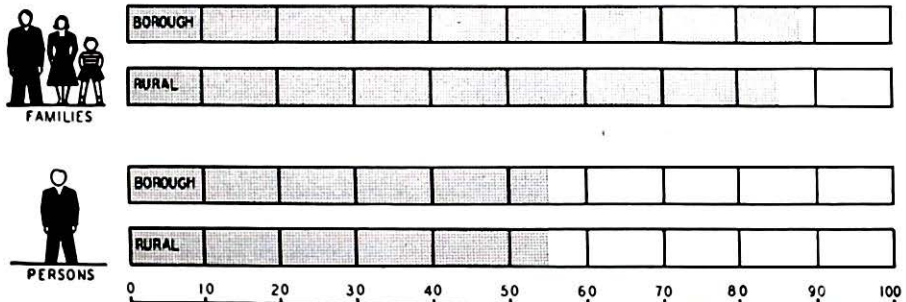


Fig. 1—Percentage of families and persons reporting illness or accident.

had approximately 1 doctor per 1300 persons and the Coudersport medical community had 1 per 900 persons. The State of Pennsylvania had 1 registered doctor for every 700 persons in 1947. The load per physician in Coudersport was light compared to that in Towanda.

#### HOSPITALS

Towanda had no hospital but a small nursing home was used for maternity and emergency cases. The 300-bed hospital in Sayre, 19 miles from the community center, was used by the people in that area.

Coudersport had a small hospital with 43 beds. Many of the persons interviewed in the Coudersport area traveled to the hospital in Sayre, a distance well over 100 miles, for specialized hospital services.

#### NURSES

The Coudersport Health Community had the services of a school nurse and a county health nurse and her assistant. The Towanda community had school nurses available as well as the services of a county nurse.

#### DENTISTS

The Towanda health community had seven dentists—six in Towanda borough and one in a smaller center—or 1 for every 1600 persons in the area. The community had the services of a dental hygienist in some of its rural schools.

The Coudersport community had seven dentists, or 1 for every 974 persons in the area.

### **Occurrence of Illness or Accident**

An illness or accident was defined as any symptom, injury, or disorder which prevented a person from doing his usual duties for one or more days, or for which some type of health service, other than dental or optical, was received.

The percentage of borough families reporting illness or accident, over a yearly period, was very slightly greater than rural farm and nonfarm. Illnesses or accidents were reported as having occurred in 88 per cent of the borough families and 84 per cent of the rural families. There was no significant difference between the percentages of borough, farm, and nonfarm persons reporting illnesses or accidents. Fifty-four per cent of borough and 54 per cent of rural persons were affected, table 1 and fig. 1.

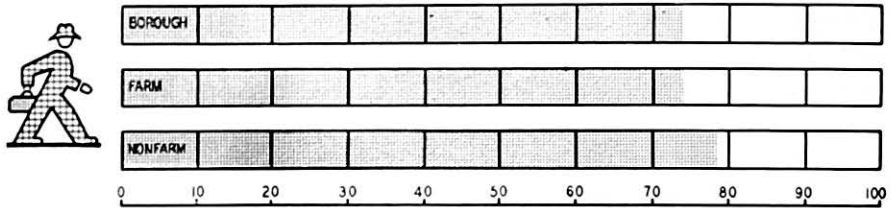


Fig. 2.—Percentage of illnesses or accidents attended by a physician.

### Use of Doctors

The difference was slight between the Towanda and Coudersport health communities as far as use of doctors was concerned. Seventy-five per cent of the total number of illnesses in the sample population were attended by a physician. The percentage of illnesses attended by a physician was only slightly higher among the rural nonfarm cases. The percentage of attended illnesses was slightly higher among the Coudersport farm and nonfarm families than in Towanda, while the percentage of treated illnesses was higher in Towanda borough than in Coudersport borough, table 5 and fig. 2.

Physicians in both health communities made an average of 6.2 office calls and 1.3 home calls per attended illness. An average of 7.5 physician calls of all types were made per attended illness, table 5. While the total number of calls per attended illness was essentially the same for borough and rural populations, the rural patient called at the doctor's office relatively more often than did the borough patient and, conversely, called the doctor to his home less frequently, table 6 and fig. 3.

### Use of Hospitals

#### FOR ILLNESS

Within the Towanda-Coudersport health communities it was found that out of 2508 illnesses, 353 or 14 per cent of all illnesses were hospitalized. The percentage of farm and nonfarm illnesses hospitalized in Towanda borough was less than those hospitalized in Coudersport borough. The percentage of cases hospitalized in the boroughs was slightly higher than in the rural areas, table 6 and fig. 4.

#### FOR MATERNITY CASES

There was no significant difference between the percentage of borough and rural births occurring in hospitals. Ninety-four per cent of all births in the entire sample population were hospitalized. Ninety-eight per cent of all borough cases and 91 per cent of all



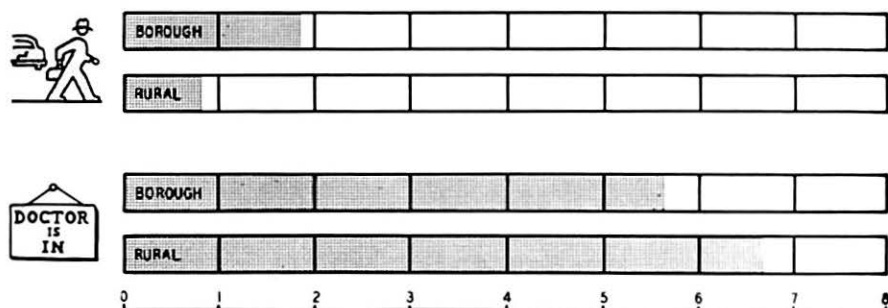


Fig. 3.—Number of home and office calls per attended illness.

rural cases were hospitalized. Coudersport borough and nonfarm groups showed higher percentages of hospital births than did the same groups in Towanda areas. The small number of rural farm maternity cases in the Coudersport sample made comparison with Towanda rural farm births unreliable, table 7 and fig. 5. Towanda and Coudersport both had facilities for hospitalizing maternity cases.

#### FOR CLINICAL SERVICES

The out-patient departments or clinics in both Towanda and Coudersport were relatively undeveloped. Only 9 per cent of the total number of illnesses in both communities secured out-patient services. Use of out-patient services was greater among Coudersport borough and rural nonfarm families than in Towanda. Use of out-patient care is significantly less in the rural farm cases than in the borough or nonfarm, table 8.

#### Use of Nurses

Lack of adequate special nursing services was apparent when the number of available nurses in each health community was considered. Only 1 per cent of illnesses involved special nursing services in either community. Two per cent of borough illnesses involved nursing services compared to less than .5 per cent of rural farm cases and 1 per cent of rural nonfarm cases, table 9.

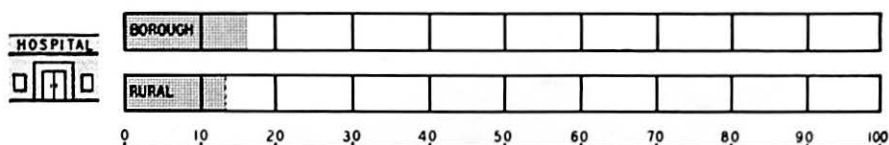


Fig. 4.—Percentage of illnesses or accidents receiving hospital treatment.

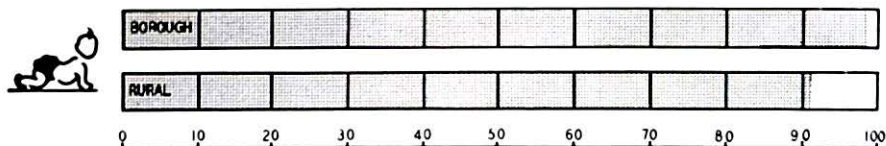


Fig. 5.—Percentage of births occurring in hospitals.

### Use of Dentists

Adequate dental care in any community would necessitate at least one visit per person to a dentist per year. The percentage of persons receiving dental treatment in the total sample population is in general low, with the borough population highest and the rural nonfarm lowest. The difference between borough and total rural is statistically significant as checked by the chi square test, which indicated a less than 1 out of 100 chance of the difference being accidental. Twenty-nine per cent of the total sample population received dental treatment, table 10 and fig. 6.

A difference was found in the kinds of dental treatment received. Cleanings represented a very small fraction of the dental work done, particularly among the rural population; 9 per cent of borough treatments, 3 per cent of rural farm treatments and 4 per cent of rural nonfarm treatments were cleanings. Extractions were much more common in rural than in borough areas, 47 per cent of rural treatments and 24 per cent of borough treatments being extractions. Three per cent of treatments in the two communities were dentures and 54 per cent were fillings, table 11.

### Use of Unprescribed Drug Store Remedies

Ninety-three per cent of all families in both communities used unprescribed drug store remedies. A greater percentage of families in all Coudersport residence-types used preparations other than aspirin, table 12 and fig. 7.

### Use of Home-Prepared Remedies

Home-prepared remedies ranged from the simple to the complex, from turpentine for the treatment of colds to boiled toads with lettuce for the treatment of arthritis. Thirty-six per cent of the

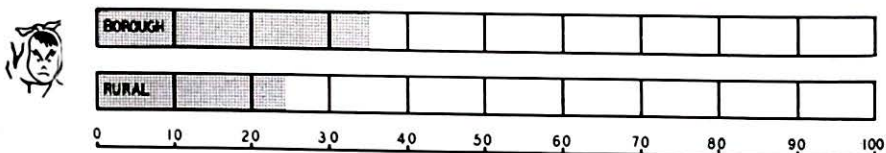


Fig. 6.—Percentage of persons reporting dental treatment.

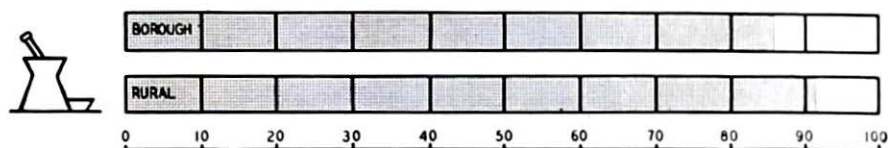


Fig. 7.—Percentage of families using unprescribed drug store remedies other than aspirin.

families in the Towanda and Coudersport health communities used home-prepared medicines. While there was no significant difference between the percentage of borough and rural families using home-prepared remedies, totals tended to hide differences between the Towanda and Coudersport communities. Only 23 per cent of the families in Towanda borough used home remedies while 52 per cent of the families in Coudersport applied them. Similar differences, emphasizing significantly greater use of home preparations in the Coudersport health area than in Towanda, were noted in rural farm and rural nonfarm data, table 13 and fig. 8.

### Use of School Health Examination

According to Pennsylvania law, school children must have health and dental examinations every two years. Records of results are sent to the parents for action. A total of 440 children of the sample families were given health examinations in the two health communities and 298 were given dental examinations, tables 14 and 15 and figs. 9 and 10.

Forty-eight per cent of the children given health examinations were found needing correction and 49 per cent of these had their defects corrected. Rural parents were less apt to have their children's defects corrected than were borough parents, and rural children were more likely to need correction.

Thirty-seven per cent of the children given dental examinations were found in need of correction and 51 per cent of these had their defects corrected. The rural group was found much more in need of correction than the borough group.

### Use of Insurance

One thousand three hundred and thirty-six persons 12 years of age and over in the Towanda medical community and 591 in

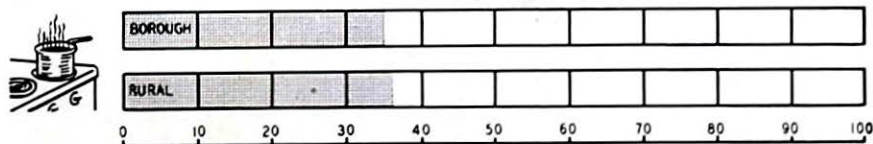


Fig. 8.—Percentage of families using home-prepared remedies.

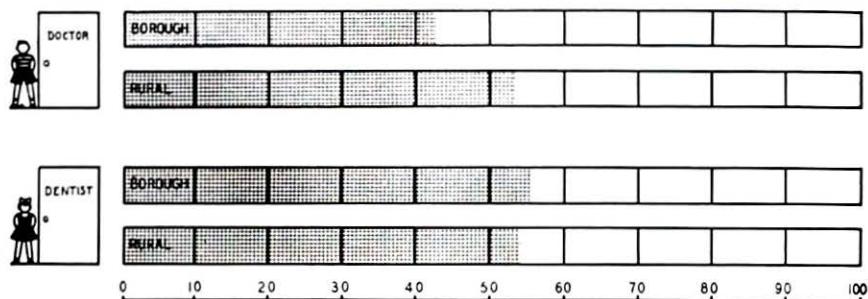


Fig. 9.—Percentage of children in need of health or dental correction by school health and dental examinations.

the Coudersport community, a total of 1927 persons, carried at least one type of insurance (hospital, illness, accident, or life). Hospital coverage was more common than all other types with the exception of life insurance. Persons in the Towanda borough had a slightly higher percentage of hospital insurance than did rural farm and non-farm groups in the same area. Coudersport medical community persons were exceptional in their coverage. While 89 per cent of Coudersport borough individuals had hospital insurance, 96 per cent of rural farm and 95 per cent of rural nonfarm people were covered in that area. The emphasis placed on hospital insurance by the Grange and other local organizations as well as the preference of the doctors within the Coudersport area to confine practice to within the hospital may contribute to the large hospitalization coverage.

The percentage of persons protected by insurance against illness or accident was slight throughout the smallest in the rural non-farm group. Coudersport rural and borough areas had a much higher coverage for illness insurance than did the Towanda area, table 27 and fig. 11.

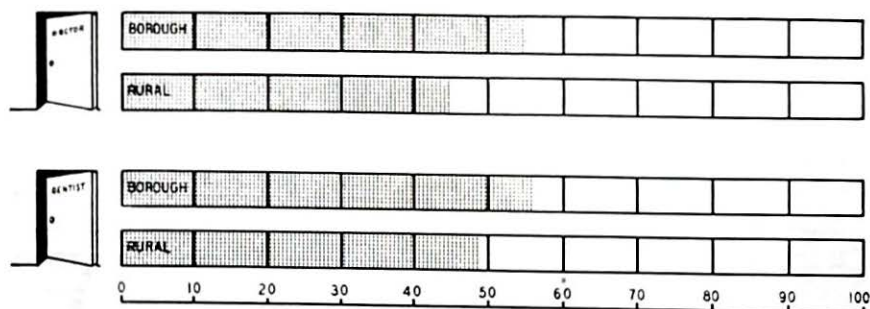


Fig. 10.—Percentage of children in need of health or dental correction whose defects had been corrected.

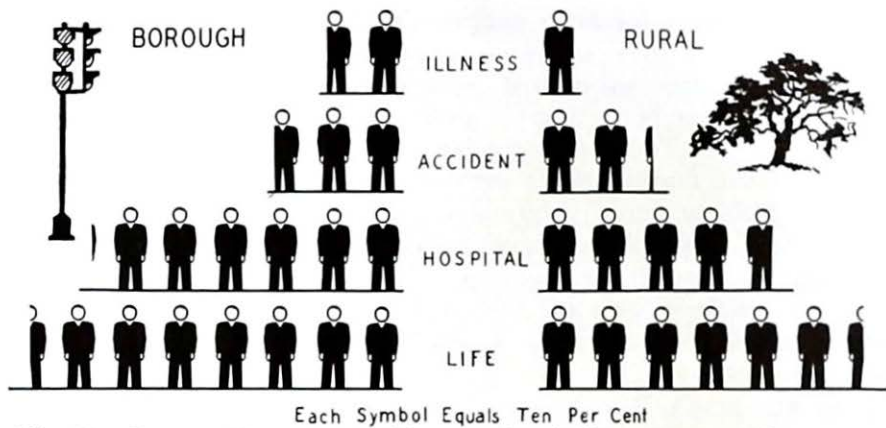


Fig. 11.—Persons 12 years and older carrying indicated types of insurance.

Hospital insurance covered 61 per cent of the total borough persons 12 years old and over, and 47 per cent of the rural.

Illness insurance was reported for 17 per cent of the total borough persons and 9 per cent of the rural.

Accident insurance covered 27 per cent of the total borough persons and 23 per cent of the rural.

Life insurance was carried by 75 per cent of the total borough persons and 65 per cent of the rural.

### Total Costs of Health Services Used

While costs of services are difficult to compute accurately due to memory failure and reluctance to reveal them, 1059 families in Towanda and Coudersport health communities reported payments for services totaling \$132,706, an average of \$125 per family. Borough families averaged \$139, farm families \$131, rural nonfarm families \$97, and all rural families \$111. The total cost of health services was higher in the Coudersport health area than in the Towanda area, table 16.

The distribution of costs varied greatly between the two communities. While hospital expense, for example, was 23.9 per cent

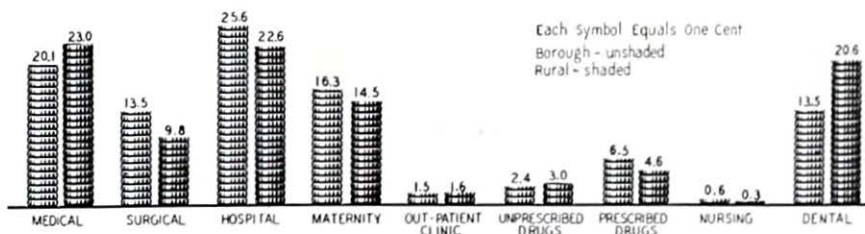


Fig. 12.—How the health and maternity service dollar was spent.

of the total costs for both communities together, it was a much larger portion of the Coudersport area costs than of Towanda costs. For Coudersport borough it was 30.0 per cent, for Towanda borough 21.2 per cent; for Coudersport farm families it was 36.0 per cent and for Towanda farm families 24.1 per cent; for Coudersport nonfarm families 23.0 per cent and for Towanda nonfarm families 20.8 per cent. Surgical costs likewise took a very much larger share of the Coudersport costs than of Towanda, being 17.3 per cent for Coudersport borough families, 13.7 per cent for the farm, and 18.0 per cent for the nonfarm, compared to 9.7 per cent for Towanda borough, 9.9 per cent for the farm, and 3.1 per cent for the nonfarm.

In the grand total, charges for routine medical services were 21.7 per cent; dental costs, 17.5 per cent; maternity charges, 15.3 per cent; surgical services, 11.5 per cent; prescribed drugs, 5.4 per cent; unprescribed drugs, 2.8 per cent; hospital out-patient clinic services, 1.5 per cent; and nursing services, 0.4 per cent of the total costs, table 17 and fig. 12.

#### MEDICAL SERVICE COSTS

Medical services are defined as the ordinary nonsurgical services performed by a physician in his office or the patient's home.

Eight hundred and fifty-four families, 1728 patients, reported costs of medical services. Average costs of medical services were \$35.78 per borough family and \$15.70 per patient. Rural farm families averaged \$31.10, or \$15.73 per farm patient. The average per rural nonfarm family was \$33.42 and per patient, \$18.78. Costs of medical services in the Coudersport rural area were consistently higher than in the Towanda rural area, table 18.

#### SURGICAL SERVICE COSTS

A total of 134 families with 163 patients reported costs of surgical services. The average per borough family reporting surgical costs was \$131.95 or \$105.56, per patient. Rural farm families averaged \$88.68 or \$74.89 per patient. Rural nonfarm surgical costs per family were \$108.00 and \$90.42 per patient. Costs per family in the entire Coudersport health service community were significantly higher than in Towanda, table 19.

#### HOSPITAL SERVICE COSTS

Twenty-one per cent of the total number of families, or 228, reported using hospital services for other than maternity reasons. Borough costs per family were \$151.26 or \$143.62 per patient. Rural farm families averaged \$142.19 per family or \$139.78 per patient, while rural nonfarm families paid \$91.84 per family or \$86.17 per

patient during a year's period of time. Borough costs for both family and patient exceeded those for farm and nonfarm families and patients. Nonfarm costs were the lowest for both groups, table 20.

#### MATERNITY SERVICE COSTS

Maternity service costs for the 163 families reporting were over a 24-month period. The average per family for the total sample population reporting maternity costs was \$124.71. Borough families paid an average of \$154.50, rural farm families \$77.34, and rural nonfarm families \$138.52 for maternity services. The average costs of maternity services were much higher in Coudersport rural farm and borough families than in the Towanda area; it must be noted, however, that the Coudersport rural farm class contains only 6 cases. Rural nonfarm costs in both communities were approximately the same, table 21.

#### HOSPITAL OUT-PATIENT OR CLINICAL SERVICE COSTS

Slightly less than 10 per cent of the total number of families, or 104, reported out-patient service costs. The average cost per family in borough, farm, and nonfarm areas differed only slightly and averaged \$19.11. The cost of clinical services for patients was slightly higher among rural farm people, averaging \$10.32. The average cost for one year for all patients was \$8.68, table 22.

#### UNPRESCRIBED DRUG REMEDY COSTS

The average costs per family for unprescribed drug store remedies were \$3.65. The cost per person averaged \$1.04. The average cost per family and person was higher for all sections in the Towanda medical community. The lower cost of unprescribed drugs in the Coudersport area may be due to the fact that families in that area use a smaller total quantity of unprescribed drugs than in the Towanda area, table 23, even though a larger percentage of Coudersport families use them, table 12.

#### PRESCRIBED DRUG COSTS

Prescribed drugs cost 185 borough families an average of \$20.45 or \$5.41 per patient. Average family costs of \$12.24 and patient costs of \$3.67 were reported by 276 rural families. Costs ran higher in the Towanda health community than in the Coudersport. Borough costs were greater than rural farm and nonfarm, table 24.

#### NURSING COSTS

Costs for home or special hospital nursing services were reported by 23 families, 15 with home and 8 with special hospital

services. The average cost was \$24.61. Caution must be used in making comparisons due to the very small number of cases, table 25.

#### DENTAL SERVICE COSTS

In general, rural dental costs per patient were higher than borough, a wide difference being found between localities. Dental services averaged \$31.22 per borough family reporting and \$14.96 per patient. Rural families averaged \$25.20 and rural patients averaged \$16.34, table 26.

### Factors Affecting the Use of Health Services

#### DISTANCE AS A FACTOR

Since the health service community of Towanda is approximately 376 square miles and Coudersport 283 square miles, distance might well be a factor in the use of available services.

It was found, however, that the percentage of rural illnesses attended by doctors did not vary consistently with the distance from the doctor, table 28 and fig. 13.

Commonly accepted practices in the areas set a standard home call fee of 50¢ a mile each way, plus \$3 for the call. The average reported physician's charge for rural home calls ranged from \$3.45 for 0-2 miles to \$10.54 for 15-17 miles. Coudersport rural fees ranged higher than those of Towanda, table 29. The difference in costs did not seem to discourage the use of doctors.

Roads in the two communities were of two types, hard and dirt. After the first heavy snow of the year many of the dirt roads

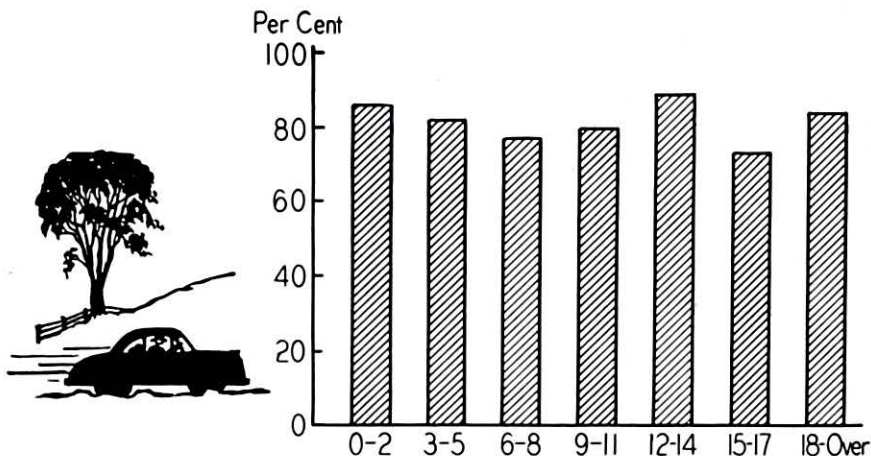


Fig. 13.—Rural illnesses attended by doctors according to number of miles distant.



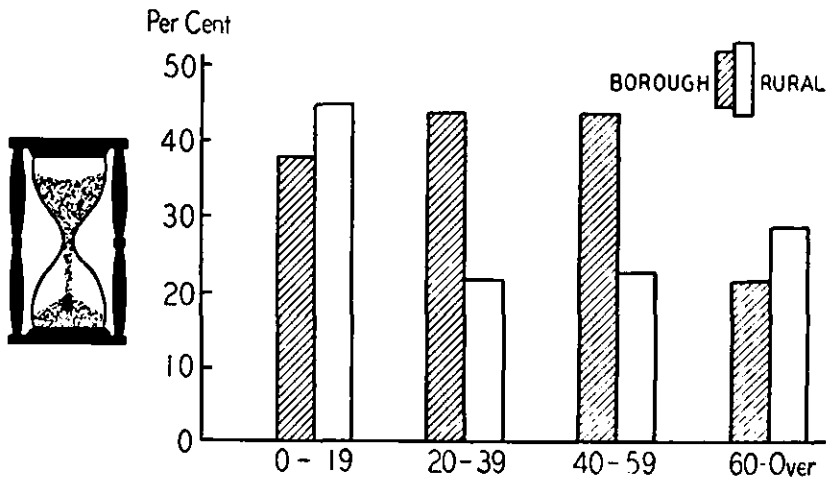


Fig. 14.—Unattended illnesses according to age and residence.

were closed until early spring. At certain periods of the year, heavy rains made travel in either county difficult. Large tracts of land within Coudersport community have been turned back to forest. Isolated farmsteads within such areas had many hindrances to travel, but apparently these difficulties had no consistent effect on the use of health services, except for reducing the number of rural home calls by the doctor and increasing the number of office calls by the rural patients, table 6 and fig. 3.

#### AGE AS A FACTOR

Age seemed to be a factor in the need for health services. Persons in the boroughs, rural farm and nonfarm groups, 40 to 60 years of age and over, were more likely to suffer from illness than those under 40, table 30.

Age seems to affect the use of health services. The percentage of unattended illnesses in the rural areas was highest among the 0-19 and 60-and-over age groups. The percentage of unattended illnesses in the boroughs was greatest between the ages of 20 and 59. Forty-four per cent of borough illnesses of persons between the ages of 20 and 59 were unattended, while 45 per cent of the rural illness of persons between the ages of 0 and 19 were unattended and 29 per cent of those over 60 years, table 31 and fig. 14.

#### EDUCATION AS A FACTOR

Within the Towanda-Coudersport health communities the percentage of persons ill did not vary consistently with the last school grade attended by the family head, table 32.

The percentage of illnesses attended by physicians did not vary consistently with the educational class of the family head, table 33 and fig. 15.

The average number of calls per attended illness was generally highest in the lowest educational class and decreased irregularly with the increase in years of school. There was such variation between communities and within any one community however, as to indicate little direct relationship between education and number of calls per illness, table 34.

In the total sample population there was a definite tendency for the percentage of persons receiving dental treatment to increase with the educational class of the family head. Twenty-two per cent of persons in the lower educational classes of 0-4 and 5-8 years of school by the family head had received dental treatment in the preceding year, 30 per cent in the 9-12 educational class, and 54 per cent in the group whose family head had attended college. Education class for education class, the rural areas were lower in dental treatment than the borough, table 35 and fig. 16.

#### UNPRESCRIBED DRUG REMEDIES AS A FACTOR

Within the Coudersport and Towanda health communities the percentage of unattended illnesses was significantly greater among those families using unprescribed remedies. The chi square test indicated that the probability of obtaining the observed differences through chance alone was less than 2 per cent.

Doubt is cast on the real significance of the difference between those using and not using unprescribed remedies and the percentage

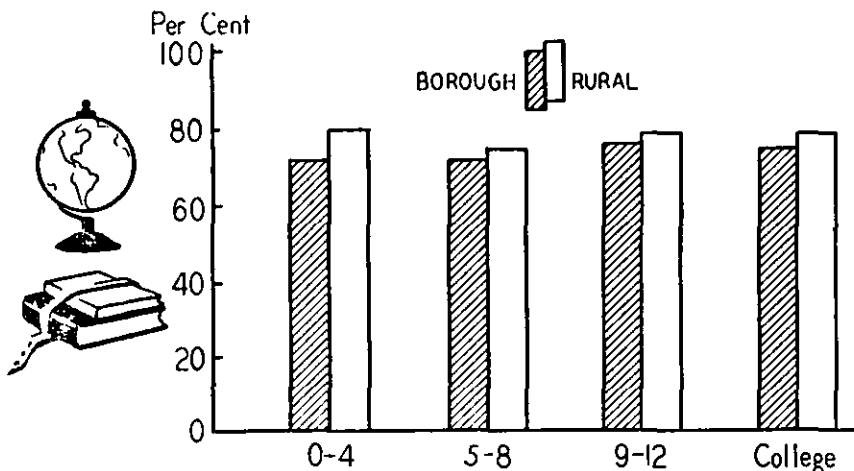


Fig. 15.—Illnesses attended by a physician, according to last school grade attended by family head.

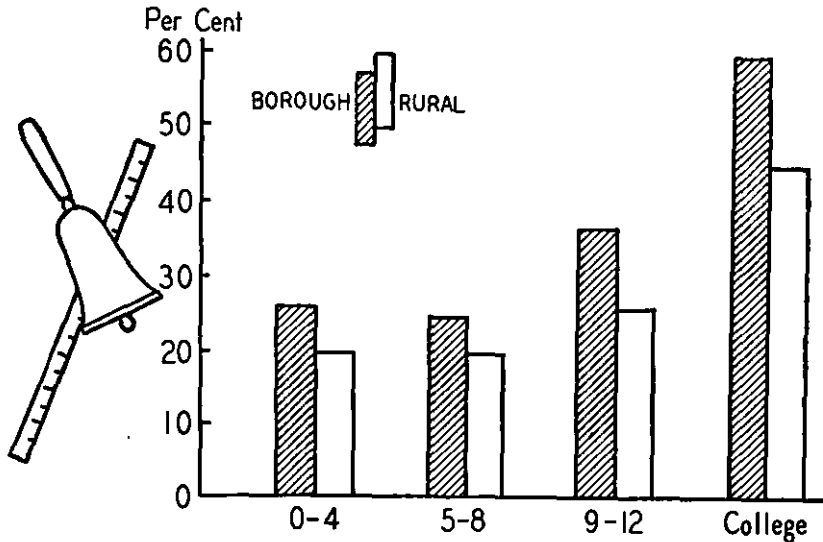


Fig. 16.—Persons receiving dental treatment according to last school grade attended by family head.

of unattended illnesses, however, because of the small number of cases in the nonuse group, table 45.

#### HOME-PREPARED REMEDIES AS A FACTOR

Only 36 per cent of the total number of families used home remedies, table 8. While there was wide variation between areas, 27 per cent of the total number of illnesses were unattended in this group and 29 per cent among those not using home-prepared remedies. This seems to be an insignificant difference, table 40.

#### INCOME AS A FACTOR

In the two communities studied, a slightly higher percentage of persons in the \$0-\$999 income class was reported as ill during the year than in other classes, table 36. A slightly lower percentage of attended illnesses was in the \$1000-\$1999 income class, but there is no consistent difference between the different income groups as to percentage of illnesses attended, table 37 and fig. 17. The average cost of combined medical, surgical, and hospital services per attended illness varied greatly but in no particular pattern that would show a consistent relationship of cost of illness to size of income, table 39.

There seemed to be no consistent relationship likewise between the number of physician calls per attended illness and the income class, table 38.

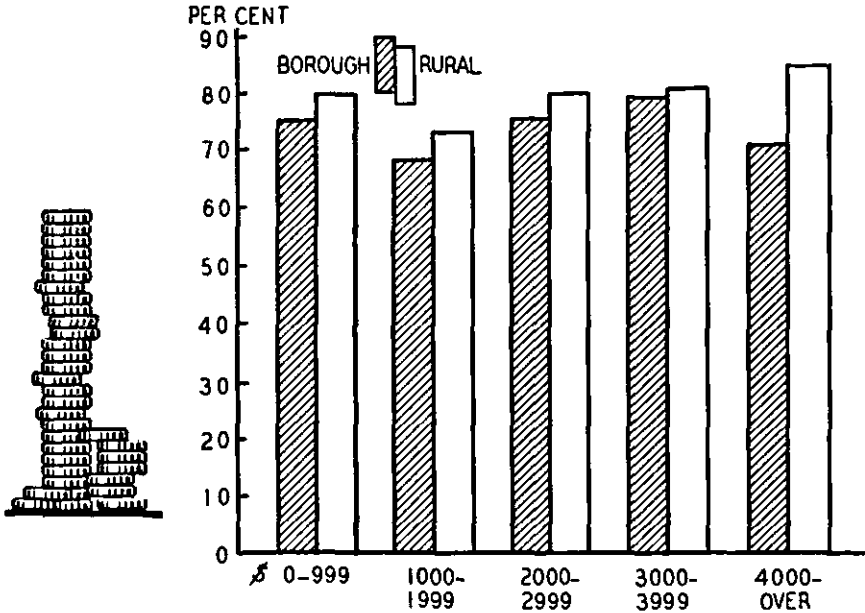


Fig. 17.—Illnesses attended by physicians according to income class.

In a comparison of the percentage of the family income spent for all health services, table 41 and fig. 18 show clearly that in each section, without exception, health service costs bore most heavily on the income groups below \$2000, which included more than half of the families. (Families of unknown income are omitted from this

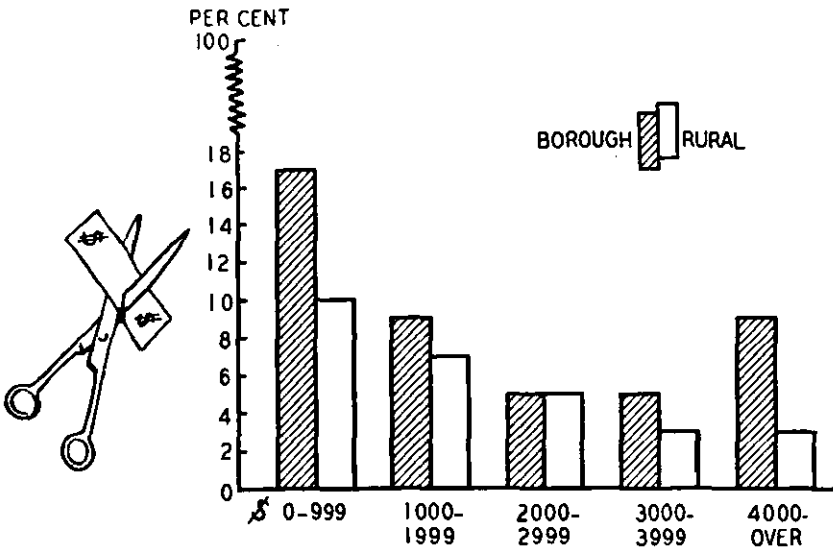


Fig. 18.—Percentage of income spent for all health services by income groups.

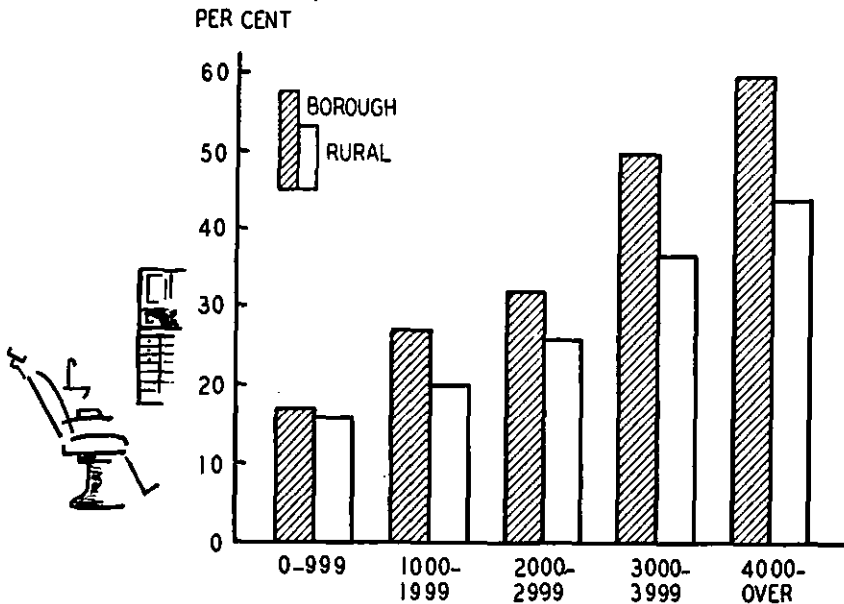


Fig. 19.—Persons receiving dental treatment according to income class.

table and the figures, therefore, do not tally precisely with table 16, Total Cost of Health Services.)

Hospitalization for births was more prevalent in the Coudersport borough and rural areas than in the Towanda areas, probably due to the emphasis placed on hospitalization in the former community. There was a slight increase in hospitalization for births in the upper income classes in both borough and rural areas, table 42.

Persons receiving treatment in borough, farm, and nonfarm groups showed a definite general tendency for the percentage treated in all these areas to increase as the income class increased, table 43 and fig. 19.

More than 50 per cent of the free medical or surgical services reported were in the income groups below \$2000. Those cases in income groups over \$3000 may represent "professional courtesy" between doctors and their friends, table 44. (Government and public assistance cases are not included in this table.)

### Comparison With Previous Study

Certain similarities and differences among the two southern and the two northern communities seem worth noting.

Illness rates were about the same in all residence classes of all four communities, with about 50 per cent of the persons and 80 per cent of the families being affected.

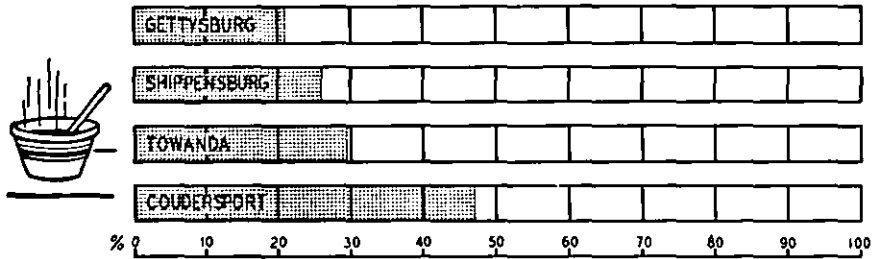


Fig. 20.—Percentage of families in four medical service communities using home-prepared remedies.

The use of the various health services varied greatly between the communities and between residence classes of the communities. This variation was generally greater than the variation between income and educational subdivisions of the populations. Apparently these studies have revealed that there are powerful community attitudes and habits that strongly influence the use of health services.

For example, the use of home-prepared remedies was much more prevalent in the Coudersport area than in any other, fig. 20.

Use of insurance of all types was very much higher in the northern communities; hospital insurance was held by 95 per cent of the Coudersport rural families compared to only 12 per cent of the rural Gettysburg families, although both communities had hospitals.

The use of hospitalization facilities likewise showed great community variation, the two northern communities having twice as great a proportion of illnesses hospitalized as the two southern. Of 1294 illnesses in the Shippensburg area only 91, or 7 per cent, were hospitalized; of the 883 illnesses in the Coudersport area 197, or 22 percent—three times the Shippensburg rate—were hospitalized, fig. 21. Even for maternity cases Coudersport had twice as much hospital use as did Shippensburg.

Rural persons used dental care less than borough, and rural dental care involved a higher percentage of extractions. The use of dental services, unlike that of medical and surgical services, was directly related to the income and education of the family head and increased as income and education increased.

Distance, even in the rougher outlying parts of the northern communities, did not seem to be much of a factor in the percentage of illnesses treated by a physician; neither did income or education. Their influence was apparently outweighed by other factors.

Rural families did not have their children's health defects, which had been found by school health examinations, corrected as frequently as did borough families.

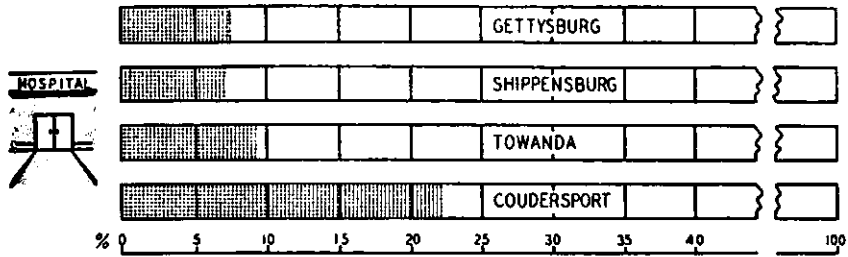


Fig. 21.—Percentage of illnesses hospitalized in four medical service communities.

In all four communities the burden of health costs was heaviest upon the two lowest annual income groups—\$0 to \$999 and \$1000 to \$1999—which numbered 1033 of the 2047 families. They spent \$90,647 of the total health costs of \$194,958, or 7.2 per cent of their income of \$1,256,300, compared to the 3.7 per cent of their income spent by the income groups above them.

These differences and others nearly as striking cannot be accounted for by differences in the education or income of the communities, for the communities were very much alike in those respects. Moreover, families of the northern communities paid more both in money and in percentage of income for their health services. They averaged \$125 per family compared to \$73 per family in the southern communities, fig. 22. Their over-all expenditures for health care were 6 per cent of their family income compared to 3.6 per cent in the southern communities.

RECOMMENDATION

The recommendation that communities establish health councils for consideration of their local conditions and needs, as made in the report of the study of the two southern Pennsylvania communities, is confirmed by these findings of great community differences in use of health services.

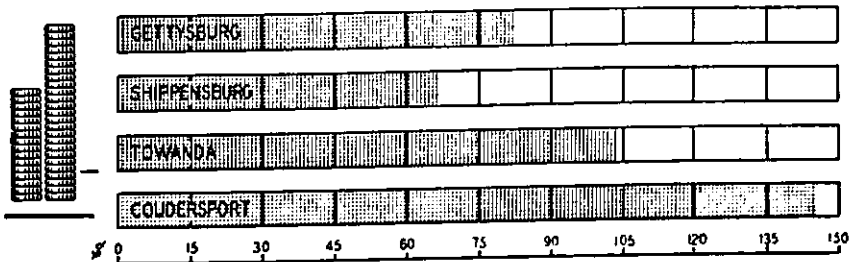


Fig. 22.—Average cost of total health services per family in four medical service communities.

**Table 1—Families and persons reporting illness or accident,  
by place of residence.**

RESIDENCE	TOTAL NUMBER FAMILIES	TOTAL NUMBER PERSONS	FAMILIES REPORTING ILLNESS OR ACCIDENT		PERSONS REPORTING ILLNESS OR ACCIDENT	
			No.	Per cent	No.	Per cent
<b>Borough</b>						
Towanda .....	232	782	198	85	427	55
Coudersport .....	168	763	156	98	405	53
Total .....	400	1,545	354	88	832	54
<b>Rural farm</b>						
Towanda .....	204	703	167	82	394	56
Coudersport .....	75	257	63	84	123	48
Total .....	279	960	230	82	517	54
<b>Rural nonfarm</b>						
Towanda .....	230	836	192	83	445	53
Coudersport .....	102	343	143	88	191	56
Total .....	392	1,179	335	85	636	54
Total rural .....	671	2,130	565	84	1,153	54
Grand total .....	1,071	3,684	910	86	1,985	54

**Table 2—Classification of persons by age and residence.**

RESIDENCE	0-19		20-39		40-59		60 and over		TOTAL	
	Num- ber	Per cent	Num- ber	Per cent	Num- ber	Per cent	Num- ber	Per cent	Num- ber	Per cent
<b>Borough</b>										
Towanda .....	259	33	212	27	184	24	127	16	782	100
Coudersport .....	266	36	200	28	142	19	123	17	781	100
Total .....	525	35	412	27	326	21	250	17	1,513	100
<b>Rural farm</b>										
Towanda .....	242	33	184	26	149	21	128	18	703	100
Coudersport .....	92	36	50	22	64	25	45	17	257	100
Total .....	334	35	240	25	213	22	173	18	960	100
<b>Rural nonfarm</b>										
Towanda .....	345	41	206	25	145	17	140	17	836	100
Coudersport .....	134	36	89	24	83	22	69	18	375	100
Total .....	479	40	295	24	228	19	209	17	1,211	100
<b>Total rural</b>										
Towanda .....	597	38	390	25	294	19	268	18	1,539	100
Coudersport .....	226	36	145	23	147	23	114	18	632	100
Total .....	813	37	535	25	441	20	382	18	2,171	100
<b>Grand total</b>										
Towanda .....	846	36	602	26	478	21	395	17	2,321	100
Coudersport .....	492	36	345	26	289	21	237	17	1,363	100
Total .....	1,338	36	947	26	767	21	632	17	3,684	100



Table 3—Families according to last school grade attended by family head, and residence.

RESIDENCE	0-4	5-8	9-12	COLLEGE
<b>Borough</b>				
Towanda				
Number .....	4	91	104	48
Per cent .....	2	35	44	19
Coudersport				
Number .....	11	51	66	34
Per cent .....	7	31	40	21
Total				
Number .....	15	132	170	77
Per cent .....	4	33	42	20
<b>Rural farm</b>				
Towanda				
Number .....	13	100	68	17
Per cent .....	6	50	33	8
Coudersport				
Number .....	5	37	30	2
Per cent .....	7	49	40	3
Total				
Number .....	18	137	98	19
Per cent .....	6	50	36	6
<b>Rural farm</b>				
Towanda				
Number .....	12	106	70	25
Per cent .....	5	47	34	11
Coudersport				
Number .....	15	72	61	17
Per cent .....	9	43	37	10
Total				
Number .....	27	178	140	42
Per cent .....	6	45	36	11
Total rural				
Number .....	45	315	238	61
Per cent .....	7	46	36	9
Grand total				
Number .....	60	447	408	138
Per cent .....	6	42	38	13

Table 4—Families in indicated income classes, by residence.

RESIDENCE	\$0-999		\$1000-1999		\$2000-2999		\$3000-3999		\$4000 and over	
	Number	Per cent	Number	Per cent	Number	Per cent	Number	Per cent	Number	Per cent
<b>Borough</b>										
Towanda	40	17	60	26	61	26	42	18	27	12
Coudersport	10	12	44	27	61	37	22	13	20	12
Total	50	14	104	26	122	32	64	16	47	12
<b>Rural farm</b>										
Towanda	50	25	68	33	50	25	17	8	15	7
Coudersport	19	25	34	46	10	13	6	8	6	8
Total	69	25	102	39	60	19	23	8	21	8
<b>Rural nonfarm</b>										
Towanda	61	26	72	31	58	25	20	9	12	5
Coudersport	42	25	49	30	52	31	14	8	5	3
Total	103	25	121	30	110	28	34	8	17	4
Total rural	172	25	223	33	170	25	57	8	38	6
Grand total	281	22	327	30	292	28	121	11	85	8

**Table 5—Reported illnesses or accidents receiving medical or hospital treatment, by place of residence.**

RESIDENCE	TOTAL	ATTENDED BY PHYSICIAN		NOT ATTENDED BY PHYSICIAN		HOSPITALIZED	
		Number	Per Cent	Number	Per Cent	Number	Per Cent
<b>Borough</b>							
Towanda .....	546	435	80	111	20	57	10
Coudersport ....	513	350	68	163	32	110	21
<b>Total</b> .....	1,059	785	74	274	26	167	16
<b>Rural farm</b>							
Towanda .....	510	354	69	156	31	42	8
Coudersport ....	136	123	90	13	10	47	35
<b>Total</b> .....	646	477	74	169	26	89	14
<b>Rural nonfarm</b>							
Towanda .....	571	437	77	134	23	57	10
Coudersport ....	232	191	82	41	18	40	17
<b>Total</b> .....	803	628	78	175	22	97	12
<b>Total rural</b> ..	1,449	1,105	76	344	24	186	13
<b>Grand total</b> ..	2,508	1,890	75	618	25	353	14

**Table 6—Number of doctor calls per attended illness, by place of residence.**

RESIDENCE	NUMBER ATTENDED ILLNESSES	OFFICE CALLS	HOME CALLS	TOTAL CALLS
<b>Borough</b> .....	697	5.7	1.8	7.5
<b>Farm</b> .....	304	8.0	.6	8.6
<b>Nonfarm</b> .....	588	5.8	1.0	6.8
<b>Total rural</b> .....	837	6.6	.8	7.4
<b>Grand total</b> .....	1,584	6.2	1.3	7.5

**Table 7—Births occurring in a hospital by residence.\***

RESIDENCE	NUMBER OF BIRTHS	NUMBER IN HOSPITAL	PER CENT IN HOSPITAL
<b>Borough</b>			
Towanda .....	37	36	97
Coudersport .....	29	29	100
<b>Total</b> .....	66	65	98
<b>Rural farm</b>			
Towanda .....	31	29	94
Coudersport .....	6	5	83
<b>Total</b> .....	37	34	89
<b>Rural nonfarm</b>			
Towanda .....	58	47	80
Coudersport .....	19	18	95
<b>Total</b> .....	72	65	92
<b>Total rural</b> .....	109	99	91
<b>Grand total</b> .....	175	164	94

\* Births over the 24 months preceding the survey.

Table 8—Illnesses involving hospital out-patient or clinical services, by residence.

RESIDENCE	NUMBER OF ILLNESSES	ILLNESSES INVOLVING OUT-PATIENT SERVICES	
		Number	Per cent
<b>Borough</b>			
Towanda .....	546	51	9
Coudersport .....	518	68	12
Total .....	1,059	114	11
<b>Rural farm</b>			
Towanda .....	510	81	6
Coudersport .....	186	7	5
Total .....	646	88	6
<b>Rural nonfarm</b>			
Towanda .....	571	47	8
Coudersport .....	282	28	12
Total .....	808	75	9
Total rural .....	1,449	118	8
Grand total .....	2,508	227	9

Table 9—Illnesses involving nursing services, by residence.

RESIDENCE	NUMBER OF ILLNESSES	ILLNESSES INVOLVING NURSING SERVICES					
		HOSPITAL		HOME		TOTAL	
		Number	Per cent	Number	Per cent	Number	Per cent
<b>Borough</b>							
Towanda .....	546	1	*	7	1	8	1
Coudersport .....	518	3	1	5	1	8	2
Total .....	1,059	4	*	12	1	16	2
<b>Rural farm</b>							
Towanda .....	510	1	*	1	*	2	*
Coudersport .....	186	0	0	0	0	0	0
Total .....	646	1	*	1	*	2	*
<b>Rural nonfarm</b>							
Towanda .....	571	0	0	3	1	3	1
Coudersport .....	282	1	*	1	*	2	1
Total .....	808	1	*	4	*	5	1
Total rural .....	1,449	2	*	5	*	7	*
Grand total .....	2,508	6	*	17	1	23	1

\* Less than .5 per cent.

Table 10—Persons reporting dental treatment, by residence.

RESIDENCE	TOTAL NUMBER OF PERSONS	NUMBER REPORTING DENTAL TREATMENT	PER CENT REPORTING DENTAL TREATMENT
<b>Borough</b>			
Towanda .....	789	817	41..
Coudersport .....	768	219	29..
Total .....	1,545	536	35..
<b>Rural farm</b>			
Towanda .....	708	186	26..
Coudersport .....	257	69	27..
Total .....	960	255	27..
<b>Rural nonfarm</b>			
Towanda .....	836	187	22..
Coudersport .....	343	82	24..
Total .....	1,179	269	22..
Total rural .....	2,189	524	24..
Grand total .....	3,684	1,060	29..

Table 11—Type of dental treatment reported, by residence.

RESIDENCE	NUMBER OF TREATMENTS REPORTED	TYPE OF TREATMENT							
		CLEANING		EXTRACTION		DENTURE		FILLING	
		Number	Per cent	Number	Per cent	Number	Per cent	Number	Per cent
<b>Borough</b>									
Towanda .....	1,106	119	11	210	19	27	2	750	68
Coudersport .....	628	39	6	199	32	22	4	368	59
Total .....	1,734	158	9	409	24	49	3	1,118	64
<b>Rural farm</b>									
Towanda .....	934	23	2	461	49	19	2	431	46
Coudersport .....	248	8	3	157	63	16	6	67	27
Total .....	1,182	31	3	618	52	35	3	498	42
<b>Rural nonfarm</b>									
Towanda .....	734	29	4	270	37	20	3	415	57
Coudersport .....	356	11	3	188	53	7	2	150	42
Total .....	1,090	40	4	458	42	27	2	565	52
Total rural .....	2,272	71	3	1,076	47	62	3	1,063	47
Grand total .....	4,006	229	6	1,485	37	111	3	2,181	54

Table 12—Families using or not using unprescribed drug store preparations, by residence.

RESIDENCE	TOTAL NUMBER OF FAMILIES	USING NO PREPARATIONS		USING ONLY ASPIRIN		USING OTHER PREPARATIONS	
		Number	Per cent	Number	Per cent	Number	Per cent
		<b>Borough</b>					
Towanda .....	232	26	11	16	7	190	82
Coudersport .....	168	6	4	5	3	153	91
Total .....	400	32	8	21	5	343	86
<b>Rural farm</b>							
Towanda .....	204	16	8	7	3	181	89
Coudersport .....	75	0	0	2	3	73	97
Total .....	279	16	6	9	3	254	91
<b>Rural nonfarm</b>							
Towanda .....	230	21	9	11	5	198	86
Coudersport .....	162	3	2	4	2	159	98
Total .....	392	24	6	15	4	357	91
Total rural .....	671	40	6	24	4	611	91
Grand total .....	1,071	72	7	45	4	954	89

Table 13—Families using or not using home-prepared remedies, by residence.

RESIDENCE	TOTAL NUMBER OF FAMILIES	USING REMEDIES		NOT USING REMEDIES	
		Number	Per cent	Number	Per cent
		<b>Borough</b>			
Towanda .....	232	53	23	179	77
Coudersport .....	168	87	52	81	48
Total .....	400	140	35	260	65
<b>Rural farm</b>					
Towanda .....	204	68	33	136	67
Coudersport .....	75	34	45	41	55
Total .....	279	102	37	177	63
<b>Rural nonfarm</b>					
Towanda .....	230	71	31	159	69
Coudersport .....	162	69	43	93	57
Total .....	392	140	36	252	64
Total rural .....	671	242	36	429	64
Grand total .....	1,071	382	36	689	64

**Table 14—Children examined by school health officer, children needing correction of defects and corrections carried out, by residence.**

RESIDENCE	NUMBER OF CHILDREN EXAMINED	CHILDREN FOUND NEEDING CORRECTION		CHILDREN WHOSE DEFECTS WERE CORRECTED	
		Number	Per cent	Number	Per cent
<b>Borough</b>					
Towanda .....	82	38	46	19	50
Coudersport .....	108	42	39	25	60
Total .....	190	80	42	44	55
<b>Rural farm</b>					
Towanda .....	73	40	55	18	45
Coudersport .....	81	18	42	7	54
Total .....	104	58	51	25	47
<b>Rural nonfarm</b>					
Towanda .....	101	57	56	19	83
Coudersport .....	45	23	51	16	70
Total .....	146	80	55	35	44
Total rural .....	250	138	53	60	45
Grand total .....	440	213	48	104	49

**Table 15—Children examined by school dentist, children needing correction of defects and corrections carried out, by residence.**

RESIDENCE	NUMBER OF CHILDREN EXAMINED	CHILDREN FOUND NEEDING CORRECTION		CHILDREN WHOSE DEFECTS WERE CORRECTED	
		Number	Per cent	Number	Per cent
<b>Borough</b>					
Towanda .....	64	9	14	6	67
Coudersport .....	87	23	26	12	52
Total .....	151	32	21	18	56
<b>Rural farm</b>					
Towanda .....	32	30	94	12	40
Coudersport .....	29	9	31	5	56
Total .....	61	39	64	17	44
<b>Rural nonfarm</b>					
Towanda .....	44	24	55	12	50
Coudersport .....	42	16	38	10	62
Total .....	86	40	47	22	55
Total rural .....	147	79	54	39	49
Grand total .....	298	111	37	57	51



Table 18—Reported costs of medical\* services paid by patient, by residence.

RESIDENCE	COST	NUMBER OF FAMILIES	COST PER FAMILY	NUMBER OF PATIENTS	COST PER PATIENT
<b>Borough</b>					
Towanda .....	\$ 7,148	202	\$85.39	409	\$17.48
Coudersport .....	4,768	131	86.40	350	18.62
Total .....	\$11,916	333	\$35.78	759	\$15.70
<b>Rural farm</b>					
Towanda .....	\$ 4,329	155	\$27.98	298	\$14.58
Coudersport .....	2,295	58	89.57	123	18.66
Total .....	\$ 6,624	213	\$31.10	421	\$15.78
<b>Rural nonfarm</b>					
Towanda .....	\$ 5,484	178	\$30.53	357	\$13.22
Coudersport .....	4,860	180	87.88	191	25.45
Total .....	\$10,294	308	\$33.42	548	\$18.78
Total rural .....	\$16,918	521	\$32.47	969	\$17.46
Grand total .....	\$28,884	854	\$38.76	1,728	\$16.69

\* Doctor's nonsurgical services.

Table 19—Reported costs of surgical services paid by patient, by residence.

RESIDENCE	COST	NUMBER OF FAMILIES	COST PER FAMILY	NUMBER OF PATIENTS	COST PER PATIENT
<b>Borough</b>					
Towanda .....	\$ 2,865	25	\$114.60	27	\$106.11
Coudersport .....	5,052	35	144.34	48	105.25
Total .....	\$ 7,917	60	\$181.95	75	\$105.56
<b>Rural farm</b>					
Towanda .....	\$ 1,855	23	\$ 80.65	25	\$ 74.20
Coudersport .....	1,515	15	101.00	20	75.75
Total .....	\$ 3,370	38	\$ 88.68	45	\$ 74.89
<b>Rural nonfarm</b>					
Towanda .....	\$ 620	11	\$ 56.36	22	\$ 28.18
Coudersport .....	3,268	25	180.72	21	155.62
Total .....	\$ 3,888	36	\$108.00	43	\$ 90.42
Total rural .....	\$ 7,258	74	\$ 98.08	88	\$ 82.48
Grand total .....	\$15,175	184	\$118.25	163	\$ 93.10

Table 20—Reported costs of hospital services paid by patient, by residence.

RESIDENCE	COST	NUMBER OF FAMILIES	COST PER FAMILY	NUMBER OF PATIENTS	COST PER PATIENT
<b>Borough</b>					
Towanda .....	\$ 6,267	36	\$174.08	41	\$152.85
Coudersport .....	7,951	58	187.09	58	187.09
Total .....	\$14,218	94	\$151.26	99	\$143.62
<b>Rural farm</b>					
Towanda .....	\$ 4,272	33	\$129.46	34	\$125.65
Coudersport .....	3,975	25	159.00	25	159.00
Total .....	\$ 8,247	58	\$142.19	59	\$130.78
<b>Rural nonfarm</b>					
Towanda .....	\$ 4,271	35	\$122.03	39	\$109.51
Coudersport .....	2,709	41	66.07	42	64.50
Total .....	\$ 6,980	76	\$ 91.84	81	\$ 86.17
Total rural .....	\$15,227	134	\$118.63	140	\$108.76
Grand total .....	\$29,445	228	\$129.14	239	\$123.20

Table 21—Reported costs of maternity services paid by family, over 24-month period, by residence.

RESIDENCE	NUMBER OF FAMILIES	COST PER FAMILY	TOTAL COST
<b>Borough</b>			
Towanda .....	82	\$115.12	\$ 9,984
Coudersport .....	80	196.50	5,895
Total .....	62	\$154.50	\$ 9,779
<b>Rural farm</b>			
Towanda .....	47	\$ 57.38	\$ 2,697
Coudersport .....	6	233.07	1,402
Total .....	53	\$ 77.34	\$ 4,099
<b>Rural nonfarm</b>			
Towanda .....	29	\$136.62	\$ 3,962
Coudersport .....	19	141.42	\$ 2,687
Total .....	48	\$138.52	\$ 6,649
Total rural .....	101	\$106.42	\$10,748
Grand total .....	163	\$124.71	\$20,927

Table 22—Reported costs of hospital out-patient or clinic services paid by patient, by residence.

RESIDENCE	COST	NUMBER OF FAMILIES	COST PER FAMILY	NUMBER OF PATIENTS	COST PER PATIENT
<b>Borough</b>					
Towanda .....	\$ 574	25	\$22.96	51	\$11.25
Coudersport .....	271	18	15.06	63	4.30
Total .....	\$ 845	43	\$19.65	114	\$ 7.41
<b>Rural farm</b>					
Towanda .....	\$ 359	17	\$21.12	31	\$11.58
Coudersport .....	33	3	11.00	7	4.71
Total .....	\$ 392	20	\$19.60	38	\$10.32
<b>Rural nonfarm</b>					
Towanda .....	\$ 448	22	\$20.36	47	\$ 9.53
Coudersport .....	302	19	15.89	30	10.07
Total .....	\$ 750	41	\$18.29	77	\$ 9.74
Total rural .....	\$1,142	61	\$18.72	115	\$ 9.98
Grand total .....	\$1,937	104	\$19.11	229	\$ 8.89

Table 23—Reported costs of unprescribed drug store remedies, by residence.

RESIDENCE	COST	NUMBER OF FAMILIES	COST PER FAMILY	NUMBER OF PERSONS*	COST PER PERSON
<b>Borough</b>					
Towanda .....	\$1,044.99	206	\$5.07	706	\$1.48
Coudersport .....	887.96	162	2.39	714	.54
Total .....	\$1,432.94	368	\$3.89	1,420	\$1.01
<b>Rural farm</b>					
Towanda .....	\$ 918.61	188	\$4.89	669	\$1.37
Coudersport .....	110.82	75	1.48	257	.43
Total .....	\$1,029.43	263	\$3.91	926	\$1.11
<b>Rural nonfarm</b>					
Towanda .....	\$ 918.70	209	\$4.37	787	\$1.16
Coudersport .....	266.86	138	1.89	371	.72
Total .....	\$1,185.56	367	\$3.22	1,158	\$1.02
Total rural .....	\$2,215.09	630	\$3.51	2,084	\$1.06
Grand total .....	\$3,648.03	998	\$3.65	3,504	\$1.04

\*The term "person" instead of "patient" is used due to the indiscriminate way in which such drugs are used by a family, and in this case means the number of persons in the family.



Table 24—Reported costs of prescribed drug store remedies, by residence.

RESIDENCE	COST	NUMBER OF FAMILIES	COST PER FAMILY	NUMBER OF PATIENTS	COST PER PATIENT
<b>Borough</b>					
Towanda .....	\$2,517.36	96	\$26.22	337	\$7.47
Coudersport .....	1,266.20	89	14.23	302	8.50
Total .....	\$3,783.56	185	\$20.45	699	\$5.41
<b>Rural farm</b>					
Towanda .....	\$1,023.48	68	\$15.05	254	\$4.03
Coudersport .....	277.10	44	6.30	143	1.94
Total .....	\$1,300.58	112	\$11.01	397	\$3.29
<b>Rural nonfarm</b>					
Towanda .....	\$1,375.82	94	\$14.64	361	\$3.81
Coudersport .....	702.00	70	10.03	162	4.33
Total .....	\$2,077.82	164	\$12.67	523	\$3.97
Total rural .....	\$3,378.40	276	\$12.24	920	\$3.67
Grand total .....	\$7,161.96	461	\$15.54	1,619	\$4.42

Table 25—Reported costs of nursing services in home and hospital paid by family, by residence.

RESIDENCE	COST	NUMBER OF FAMILIES			COST PER FAMILY
		HOME	HOSPITAL	TOTAL	
<b>Borough</b>					
Towanda .....	\$ 20	7	1	8	\$ 2.50
Coudersport .....	330	3	5	8	41.25
Total .....	\$350	10	6	16	\$21.98
<b>Rural farm</b>					
Towanda .....	\$183	1	1	2	\$91.50
Coudersport .....	0	0	0	0	0
Total farm .....	\$183	1	1	2	\$91.50
<b>Rural nonfarm</b>					
Towanda .....	\$ 20	3	0	3	\$ 6.67
Coudersport .....	\$ 13	1	1	2	\$ 6.50
Total nonfarm .....	\$ 33	4	1	5	\$ 6.60
Total rural .....	\$216	5	2	7	\$30.86
Grand total .....	\$566	15	8	23	\$24.61

Table 26—Reported costs of dental services paid by patient, by residence.

RESIDENCE	COST	NUMBER OF FAMILIES*	COST PER FAMILY	NUMBER OF PATIENTS	COST PER PATIENT
<b>Borough</b>					
Towanda .....	\$ 5,408	158	\$34.22	313	\$17.27
Coudersport .....	2,555	97	26.34	219	11.67
Total .....	\$ 7,961	255	\$31.22	532	\$14.66
<b>Rural farm</b>					
Towanda .....	\$ 2,895	115	\$25.17	188	\$15.40
Coudersport .....	1,430	30	36.67	60	20.72
Total .....	\$ 4,325	154	\$28.08	257	\$16.83
<b>Rural nonfarm</b>					
Towanda .....	\$ 2,833	112	\$25.29	183	\$15.31
Coudersport .....	1,586	79	19.44	90	17.07
Total .....	\$ 4,369	191	\$22.87	273	\$15.89
Total rural .....	\$ 8,694	345	\$25.20	532	\$16.34
Grand total .....	\$16,655	600	\$27.76	1,064	\$15.64

\* Number of families reporting costs.

Table 27—Persons 12 years and over carrying various types of insurance other than employment-connected, by residence.

AREA	TOTAL NUMBER PERSONS	HOSPITAL		ILLNESS		ACCIDENT		LIFE	
		Num- ber	Per cent	Num- ber	Per cent	Num- ber	Per cent	Num- ber	Per cent
<b>Borough</b>									
Towanda .....	571	239	42	30	5	83	15	367	64
Coudersport .....	376	381	89	129	35	169	46	342	92
Total borough .....	941	570	61	159	17	252	27	709	75
<b>Rural farm</b>									
Towanda .....	310	121	39	37	12	99	32	171	55
Coudersport .....	103	99	96	17	17	36	25	96	93
Total .....	413	220	53	54	13	125	30	267	65
<b>Rural nonfarm</b>									
Towanda .....	453	132	29	17	4	68	15	258	57
Coudersport .....	118	112	95	22	19	37	31	115	97
Total .....	373	244	43	39	7	105	18	373	65
Total rural .....	666	464	47	93	9	230	23	640	65
Grand total .....	1,927	1,084	54	232	18	482	25	1,340	70

Table 28—Rural illnesses attended by a doctor according to number of miles distant from a doctor.

RESIDENCE	0-2	3-5	6-8	9-11	12-14	15-17	18 AND OVER
<b>Rural farm</b>							
<b>Towanda</b>							
No. illnesses .....	23	92	103	42	50	46	36
No. attended .....	18	71	75	35	43	26	30
Per cent attended .....	78	77	73	83	86	57	79
<b>Coudersport</b>							
No. illnesses .....	1	21	37	28	37	11	1
No. attended .....	0	20	33	23	35	11	1
Per cent attended .....	0	95	89	82	95	100	100
<b>Total</b>							
No. illnesses .....	24	113	140	70	87	57	39
No. attended .....	18	91	108	58	78	37	31
Per cent attended .....	75	81	77	83	90	65	79
<b>Rural nonfarm</b>							
<b>Towanda</b>							
No. illnesses .....	43	133	97	70	32	19	43
No. attended .....	39	111	69	60	26	13	30
Per cent attended .....	91	83	71	86	81	68	91
<b>Coudersport</b>							
No. illnesses .....	12	39	78	56	14	19	14
No. attended .....	11	32	63	39	14	19	11
Per cent attended .....	92	82	83	70	100	100	79
<b>Total</b>							
No. illnesses .....	55	172	175	126	46	38	57
No. attended .....	50	143	134	99	40	32	50
Per cent attended .....	91	83	77	79	87	84	88
<b>Grand total</b>							
No. illnesses .....	79	285	315	196	133	95	96
No. attended .....	68	234	242	157	118	69	81
Per cent attended .....	86	82	77	80	89	73	84

Table 29—Reported physician's average charge for rural home call, according to number of miles from office.

AREA	0-2	3-5	6-8	9-11	12-14	15-17	18 AND OVER
<b>Rural farm</b>							
Towanda .....	\$1.20	\$3.60	\$3.91	\$ 5.30	\$ 5.88	\$ 6.66	\$ 6.65
Coudersport .....	3.66	6.00	8.39	11.18	11.00	15.14	
<b>Rural nonfarm</b>							
Towanda .....	\$1.94	\$2.95	\$4.12	\$ 5.02	\$ 5.85	\$ 4.11	\$ 8.82
Coudersport .....	6.73	3.37	8.72	8.85	10.11	15.00	11.81
<b>Total rural</b>							
Towanda .....	\$1.70	\$3.22	\$4.60	\$ 5.14	\$ 5.86	\$ 5.70	\$ 7.87
Coudersport .....	5.20	4.68	8.56	10.02	\$10.86	15.37	11.31
<b>Grand average</b> .....	\$3.45	\$3.95	\$6.28	\$ 7.58	\$ 8.36	\$10.54	\$ 9.50

Table 30—Number and per cent of persons ill by age and residence.

RESIDENCE	0-19	20-39	40-59	60 AND OVER
<b>Borough</b>				
<b>Towanda</b>				
No. persons .....	259	212	184	127
No. ill .....	135	107	108	77
Per cent ill .....	52	50	59	61
<b>Coudersport</b>				
No. persons .....	266	200	142	123
No. ill .....	129	106	87	83
Per cent ill .....	48	53	61	67
<b>Total</b>				
No. persons .....	525	412	326	250
No. ill .....	264	213	195	160
Per cent ill .....	50	52	60	64
<b>Rural farm—Towanda</b>				
No. persons .....	242	184	140	128
No. ill .....	129	83	89	93
Per cent ill .....	53	45	60	73
<b>Coudersport</b>				
No. persons .....	92	56	64	45
No. ill .....	36	22	32	33
Per cent ill .....	39	39	50	73
<b>Total</b>				
No. persons .....	334	240	213	173
No. ill .....	165	105	121	126
Per cent ill .....	49	44	57	73
<b>Rural nonfarm—Towanda</b>				
No. persons .....	345	206	145	140
No. ill .....	172	94	79	100
Per cent ill .....	50	46	54	71
<b>Coudersport</b>				
No. persons .....	134	80	83	69
No. ill .....	62	31	40	55
Per cent ill .....	46	38	48	80
<b>Total</b>				
No. persons .....	479	286	228	209
No. ill .....	234	128	119	155
Per cent ill .....	49	43	52	74
<b>Total rural</b>				
No. persons .....	813	533	441	382
No. ill .....	399	233	240	281
Per cent ill .....	49	44	54	74
<b>Grand total</b>				
No. persons .....	1,338	947	767	672
No. ill .....	663	446	455	441
Per cent ill .....	50	47	57	70

Table 31—Number and per cent of unattended illnesses by age and residence.

RESIDENCE	0-19	20-39	40-59	60 AND OVER
<b>Borough</b>				
<b>Towanda</b>				
No. illnesses .....	77	25	42	101
No. unattended .....	50	20	29	12
Per cent unattended .....	65	80	69	12
<b>Coudersport</b>				
No. illnesses .....	170	129	109	105
No. unattended .....	44	48	37	34
Per cent unattended .....	26	37	34	32
<b>Total</b>				
No. illnesses .....	247	154	151	206
No. unattended .....	94	68	66	46
Per cent unattended .....	38	44	44	22
<b>Rural farm</b>				
<b>Towanda</b>				
No. illnesses .....	70	102	115	123
No. unattended .....	63	26	36	31
Per cent unattended .....	90	25	31	25
<b>Coudersport</b>				
No. illnesses .....	40	23	37	36
No. unattended .....	2	2	7	2
Per cent unattended .....	5	9	19	6
<b>Total</b>				
No. illnesses .....	110	125	152	159
No. unattended .....	65	28	43	33
Per cent unattended .....	59	22	28	21
<b>Rural nonfarm</b>				
<b>Towanda</b>				
No. illnesses .....	116	117	100	32
No. unattended .....	60	31	17	26
Per cent unattended .....	52	26	16	81
<b>Coudersport</b>				
No. illnesses .....	76	40	45	71
No. unattended .....	12	4	9	16
Per cent unattended .....	16	10	20	23
<b>Total</b>				
No. illnesses .....	192	157	151	103
No. unattended .....	72	35	26	42
Per cent unattended .....	38	22	17	41
<b>Total rural</b>				
No. illnesses .....	302	282	303	262
No. unattended .....	137	63	69	75
Per cent unattended .....	45	22	23	29
<b>Grand total</b>				
No. illnesses .....	540	436	454	468
No. unattended .....	231	131	135	121
Per cent unattended .....	42	30	30	26

**Table 32—Number and per cent of persons ill, by last school grade attended by family head, and residence.**

RESIDENCE	0-4	5-8	9-12	COLLEGE
<b>Borough</b>				
No. persons .....	02	545	037	208
No. persons ill .....	33	301	342	140
Per cent ill .....	58	35	54	56
<b>Rural farm</b>				
No. persons .....	50	485	353	50
No. persons ill .....	28	370	169	28
Per cent ill .....	56	78	48	47
<b>Rural nonfarm</b>				
No. persons .....	78	519	408	123
No. persons ill .....	38	282	221	77
Per cent ill .....	49	54	47	63
<b>Total rural</b>				
No. persons .....	128	1,003	821	182
No. persons ill .....	66	658	300	105
Per cent ill .....	52	66	48	58
<b>Grand total</b>				
No. persons .....	190	1,548	1,458	430
No. persons ill .....	99	959	782	254
Per cent ill .....	52	62	50	56

**Table 33—Number and per cent of illnesses attended by a physician, according to last school grade attended by family head, and residence.**

RESIDENCE	0-4	5-8	9-12	COLLEGE
<b>Borough</b>				
No. illnesses .....	89	371	451	198
No. attended .....	28	267	341	149
Per cent attended .....	72	72	76	75
<b>Rural farm</b>				
No. illnesses .....	33	361	204	38
No. attended .....	25	261	155	29
Per cent attended .....	76	72	76	76
<b>Rural nonfarm</b>				
No. illnesses .....	41	358	280	97
No. attended .....	34	273	226	78
Per cent attended .....	83	77	81	80
<b>Total rural</b>				
No. illnesses .....	74	714	484	135
No. attended .....	59	534	381	107
Per cent attended .....	80	75	79	79
<b>Grand total</b>				
No. illnesses .....	113	1,085	935	333
No. attended .....	87	801	722	256
Per cent attended .....	77	74	77	77

**Table 34—Average number of doctor calls per attended illness by last school year attended by family head, and residence.**

RESIDENCE	0-4	5-8	9-12	COLLEGE
<b>Borough</b>				
<b>Towanda</b>				
Number attended illnesses .....	8	161	187	79
Office calls .....	14	8	5	6
Home calls .....	4	2	2	2
Total calls .....	18	10	7	8
<b>Coudersport</b>				
Number attended illnesses .....	20	106	154	70
Office calls .....	6.6	4.6	5.4	2.9
Home calls .....	.6	.7	1.1	.5
Total calls .....	7.2	5.3	4.5	3.4
<b>Total</b>				
Number attended illnesses .....	28	267	341	149
Office calls .....	8.7	6.4	2.1	4.8
Home calls .....	1.5	1.7	1.5	1.6
Total calls .....	10.2	8.1	3.6	5.9
<b>Rural farm</b>				
<b>Towanda</b>				
Number attended illnesses .....	15	192	112	28
Office calls .....	5	5	4.1	4.2
Home calls .....	2	1	.2	.1
Total calls .....	7	6	4.3	4.3
<b>Coudersport</b>				
Number attended illnesses .....	10	69	43	1
Office calls .....	5.7	1.4	5.7	9.0
Home calls .....	0	.4	.1	0
Total calls .....	5.7	1.8	5.8	9.0
<b>Total</b>				
Number attended illnesses .....	25	261	155	29
Office calls .....	5.5	4.0	4.0	4.4
Home calls .....	1.1	.6	.1	.1
Total calls .....	6.6	4.6	4.7	4.5
<b>Rural nonfarm</b>				
<b>Towanda</b>				
Number attended illnesses .....	19	201	145	59
Office calls .....	6	5	4	3.7
Home calls .....	.4	1	1	.6
Total calls .....	6.4	6	5	4.3
<b>Coudersport</b>				
Number attended illnesses .....	15	74	81	19
Office calls .....	4.4	7.0	8.6	7.6
Home calls .....	1.1	.4	.7	.7
Total calls .....	5.5	7.4	4.3	8.8
<b>Total</b>				
Number attended illnesses .....	34	275	226	78
Office calls .....	5.5	5.6	4.4	4.6
Home calls .....	.7	1.1	.6	.6
Total calls .....	6.2	6.7	5.0	5.2
<b>Total rural</b>				
Number attended illnesses .....	59	536	381	107
Office calls .....	5.5	4.8	4.5	4.6
Home calls .....	.9	.9	.4	.5
Total calls .....	6.4	5.7	4.9	5.1
<b>Grand total</b>				
Number attended illnesses .....	87	803	722	256
Office calls .....	6.5	5.4	4.3	4.4
Home calls .....	1.1	1.1	.9	1.1
Total calls .....	7.6	6.5	5.2	5.5

Table 35—Number and per cent of persons receiving dental treatment by last grade attended by family head, and residence.

RESIDENCE	0-4	5-8	9-12	COLLEGE
<b>Borough</b>				
<b>Towanda</b>				
Number persons .....	10	281	534	187
Number treated .....	1	69	155	92
Per cent treated .....	10	25	44	67
<b>Coudersport</b>				
Number persons .....	52	265	293	181
Number treated .....	15	65	78	69
Per cent treated .....	29	25	28	58
<b>Total</b>				
Number persons .....	62	546	637	268
Number treated .....	16	134	233	161
Per cent treated .....	26	25	37	60
<b>Rural farm</b>				
<b>Towanda</b>				
Number persons .....	34	352	240	55
Number treated .....	10	82	59	38
Per cent treated .....	29	23	24	60
<b>Coudersport</b>				
Number persons .....	16	133	104	4
Number treated .....	4	50	33	2
Per cent treated .....	25	23	32	50
<b>Total</b>				
Number persons .....	50	485	353	59
Number treated .....	14	112	92	35
Per cent treated .....	28	23	26	59
<b>Rural nonfarm</b>				
<b>Towanda</b>				
Number persons .....	36	391	301	86
Number treated .....	9	70	67	36
Per cent treated .....	25	18	22	42
<b>Coudersport</b>				
Number persons .....	42	127	167	37
Number treated .....	8	18	51	10
Per cent treated .....	7	14	31	27
<b>Total</b>				
Number persons .....	78	518	468	123
Number treated .....	12	88	118	46
Per cent treated .....	15	17	25	37
<b>Total rural</b>				
Number persons .....	128	1,068	821	182
Number treated .....	26	200	210	81
Per cent treated .....	20	20	26	45
<b>Grand total</b>				
Number persons .....	190	1,549	1,458	450
Number treated .....	42	334	443	242
Per cent treated .....	22	22	30	54

Table 36—Number and per cent of persons ill, by income class and residence.

RESIDENCE	\$0-999	\$1000-1999	\$2000-2999	\$3000-3999	\$4000-AND OVER
<b>Borough</b>					
Number persons .....	178	395	536	246	180
Number persons ill .....	112	218	287	138	88
Per cent ill .....	63	55	54	56	48
<b>Rural farm</b>					
Number persons .....	164	373	234	99	71
Number persons ill .....	94	212	114	48	35
Per cent ill .....	57	57	49	48	49
<b>Rural nonfarm</b>					
Number persons .....	216	398	382	117	46
Number persons ill .....	142	205	179	55	26
Per cent ill .....	66	52	47	47	56
<b>Total rural</b>					
Number persons .....	380	771	616	216	117
Number persons ill .....	236	417	293	103	61
Per cent ill .....	62	54	48	48	52
<b>Grand total</b>					
Number persons .....	558	1,166	1,152	462	297
Number persons ill .....	348	635	580	241	149
Per cent ill .....	62	54	50	52	50

Table 37—Number and per cent of illnesses attended by a physician, by income class and residence.

RESIDENCE	\$0-999	\$1000-1999	\$2000-2999	\$3000-3999	\$4000-AND OVER
<b>Borough</b>					
Number illnesses .....	115	253	314	161	94
Number attended by physician .....	87	172	240	127	68
Per cent attended .....	76	68	76	79	72
<b>Rural farm</b>					
Number illnesses .....	94	220	119	48	35
Number attended by physician .....	75	157	100	34	28
Per cent attended .....	80	71	84	71	80
<b>Rural nonfarm</b>					
Number illnesses .....	168	229	188	56	26
Number attended by physician .....	131	169	145	50	23
Per cent attended .....	86	74	77	89	88
<b>Total rural</b>					
Number illnesses .....	257	449	307	104	61
Number attended by physician .....	206	326	245	84	51
Per cent attended .....	80	73	80	81	84
<b>Grand total</b>					
Number illnesses .....	372	702	621	265	155
Number attended by physician .....	293	498	485	211	119
Per cent attended .....	79	71	78	80	76



Table 38—Average number of doctor calls per attended illness, by income class and residence.

RESIDENCE	\$0-999	\$1000-1999	\$2000-2999	\$3000-3999	\$4000 AND OVER
<b>Borough</b>					
<b>Towanda</b>					
Number attended illnesses .....	46	96	97	66	40
Office calls .....	9.9	8.2	6.4	7.7	7.0
Home calls .....	4.3	2.7	3.1	1.7	1.0
Total calls .....	14.2	10.9	9.5	9.4	8.9
<b>Coudersport</b>					
Number attended illnesses .....	41	76	143	61	28
Office calls .....	2.6	7.0	2.9	2.1	5.3
Home calls .....	1.0	.6	.5	.6	2.5
Total calls .....	4.2	7.6	3.4	2.7	7.8
<b>Total</b>					
Number attended illnesses .....	87	172	240	127	68
Office calls .....	6.4	7.6	4.4	5.0	6.2
Home calls .....	3.0	1.8	1.5	1.4	2.2
Total calls .....	9.4	9.4	5.9	6.4	8.1
<b>Rural farm</b>					
<b>Towanda</b>					
Number attended illnesses .....	54	96	75	23	23
Office calls .....	7.4	5.8	5.0	3.6	7.0
Home calls .....	.9	.6	.5	.4	.6
Total calls .....	8.3	6.4	6.1	4.0	7.6
<b>Coudersport</b>					
Number attended illnesses .....	21	61	25	11	5
Office calls .....	13.1	3.8	6.7	3.4	14.4
Home calls .....	0	.4	.2	0	.4
Total calls .....	13.1	4.2	6.9	3.4	14.8
<b>Total</b>					
Number attended illnesses .....	75	157	100	34	28
Office calls .....	9.0	5.1	5.8	4.1	8.4
Home calls .....	.6	.5	.5	.3	.6
Total calls .....	9.6	5.6	6.3	4.4	9.0
<b>Rural nonfarm</b>					
<b>Towanda</b>					
Number attended illnesses .....	82	98	94	33	18
Office calls .....	7.2	5.4	6.8	5.8	3.1
Home calls .....	1.3	1.7	.6	1.0	.8
Total calls .....	8.5	7.1	7.4	6.8	3.9
<b>Coudersport</b>					
Number attended illnesses .....	49	71	51	15	5
Office calls .....	6.3	4.2	5.6	3.1	16.0
Home calls .....	1.2	.3	.6	.5	1.2
Total calls .....	7.5	4.5	6.2	3.4	17.2
<b>Total</b>					
Number attended illnesses .....	131	169	145	50	23
Office calls .....	6.9	4.8	6.4	5.0	5.9
Home calls .....	1.2	1.2	.6	.8	.9
Total calls .....	8.1	6.0	7.0	5.8	6.8
<b>Total rural</b>					
Number attended illnesses .....	206	326	245	84	51
Office calls .....	7.7	7.2	6.2	4.6	7.3
Home calls .....	1.0	.8	.5	.6	.7
Total calls .....	8.7	8.0	6.7	5.2	8.0
<b>Grand total</b>					
Number attended illnesses .....	293	498	485	211	119
Office calls .....	7.3	7.3	5.3	4.8	6.7
Home calls .....	1.6	1.2	1.0	1.1	1.5
Total calls .....	8.9	8.5	6.3	5.9	8.2

Table 39—Costs per attended illness of combined medical, surgical and hospital services, by income class and residence.

RESIDENCE	\$0-999	\$1000-1999	\$2000-2999	\$3000-3999	\$4000 AND OVER
<b>Borough—Towanda</b>					
Cost .....	\$ 1,906	\$ 3,785	\$ 2,653	\$ 729	\$ 1,170
Number .....	29	53	52	30	25
Average cost \$	65.82	\$ 71.42	\$ 51.02	\$ 18.00	\$ 46.80
<b>Coudersport</b>					
Cost .....	\$ 2,602	\$ 6,021	\$ 6,973	\$ 4,890	\$ 2,615
Number .....	16	31	49	14	16
Average cost \$	162.62	\$ 194.22	\$ 142.30	\$ 349.28	\$ 163.44
<b>Total</b>					
Cost .....	\$ 4,508	\$ 9,806	\$ 9,626	\$ 5,619	\$ 3,785
Number .....	45	84	101	53	41
Average cost \$	102.18	\$ 116.74	\$ 95.30	\$ 106.02	\$ 92.32
<b>Rural farm—Towanda</b>					
Cost .....	\$ 3,650	\$ 2,154	\$ 2,310	\$ 1,125	\$ 690
Number .....	34	52	36	15	13
Average cost \$	107.02	\$ 41.42	\$ 64.33	\$ 75.00	\$ 53.76
<b>Coudersport</b>					
Cost .....	\$ 1,874	\$ 3,369	\$ 2,038	\$ 864	\$ 250
Number .....	14	27	9	4	6
Average cost \$	133.86	\$ 124.78	\$ 326.44	\$ 216.00	\$ 42.67
<b>Total</b>					
Cost .....	\$ 5,533	\$ 5,523	\$ 5,254	\$ 1,989	\$ 955
Number .....	48	79	45	19	19
Average cost \$	115.27	\$ 69.01	\$ 116.76	\$ 104.63	\$ 42.66
<b>Rural nonfarm—Towanda</b>					
Cost .....	\$ 3,075	\$ 4,054	\$ 3,542	\$ 2,760	\$ 2,770
Number .....	45	58	43	15	9
Average cost \$	68.33	\$ 69.90	\$ 82.37	\$ 184.60	\$ 307.78
<b>Coudersport</b>					
Cost .....	\$ 3,076	\$ 5,635	\$ 5,322	\$ 823	\$ 774
Number .....	33	42	41	12	4
Average cost \$	93.21	\$ 134.16	\$ 129.80	\$ 68.58	\$ 193.50
<b>Total</b>					
Cost .....	\$ 6,151	\$ 9,689	\$ 8,864	\$ 3,592	\$ 3,544
Number .....	78	100	84	27	13
Average cost \$	78.86	\$ 96.89	\$ 105.52	\$ 133.04	\$ 272.62
<b>Total rural</b>					
Cost .....	\$11,684	\$15,212	\$14,118	\$ 5,581	\$ 4,490
Number .....	126	179	129	46	32
Average cost \$	92.73	\$ 84.98	\$ 109.44	\$ 121.32	\$ 140.59
<b>Grand total</b>					
Cost .....	\$16,282	\$25,018	\$23,744	\$11,200	\$ 8,284
Number .....	171	263	230	99	73
Average cost \$	95.22	\$ 95.12	\$ 103.23	\$ 113.13	\$ 113.48

Table 40—Number and per cent of illnesses unattended by a physician, according to residence and use of home-prepared remedies.

RESIDENCE	HOME REMEDIES USED			HOME REMEDIES NOT USED		
	Number illnesses	Number un-attended	Per cent un-attended	Number illnesses	Number un-attended	Per cent un-attended
<b>Borough</b>						
Towanda .....	138	27	20	408	84	21
Coudersport .....	312	109	35	201	54	27
Total .....	450	136	30	609	138	23
<b>Rural farm</b>						
Towanda .....	183	56	31	327	100	31
Coudersport .....	65	7	11	71	6	8
Total .....	248	63	25	398	106	27
<b>Rural nonfarm</b>						
Towanda .....	221	51	23	350	170	49
Coudersport .....	104	24	23	128	17	13
Total .....	325	75	23	478	187	39
Total rural .....	573	138	24	876	293	33
Grand total .....	1,023	274	27	1,485	431	29

Table 41—Percentage of income spent for all health services, by income group and residence.

RESIDENCE	\$0-999	\$1000-1999	\$2000-2999	\$3000-3999	\$4000 AND OVER	TOTAL
<b>Borough</b>						
<b>Towanda</b>						
Number families . . . . .	40	60	61	42	27	230
Health costs . . . . .	\$ 4,804	\$ 7,061	\$ 7,327	\$ 5,984	\$ 4,629	\$ 29,296
Income . . . . .	\$ 30,000	\$ 90,000	\$132,500	\$147,000	\$137,500	\$537,000
Per cent spent . . . . .	14	8	5	4	3	5
<b>Coudersport</b>						
Number families . . . . .	19	44	61	22	20	166
Health costs . . . . .	\$ 3,250	\$ 7,329	\$ 9,222	\$ 5,318	\$ 2,483	\$ 28,004
Income . . . . .	\$ 14,250	\$ 66,000	\$132,500	\$ 77,000	\$ 98,000	\$407,750
Per cent spent . . . . .	23	11	6	7	0	8
<b>Total</b>						
Number families . . . . .	59	104	122	64	47	396
Health costs . . . . .	\$ 7,354	\$ 14,390	\$ 16,549	\$ 11,302	\$ 13,105	\$ 62,000
Income . . . . .	\$ 44,250	\$156,000	\$305,000	\$224,000	\$235,500	\$964,750
Per cent spent . . . . .	17	9	5	5	6	7
<b>Rural farm</b>						
<b>Towanda</b>						
Number families . . . . .	50	69	50	17	13	209
Health costs . . . . .	\$ 2,599	\$ 6,525	\$ 5,405	\$ 1,899	\$ 2,133	\$ 18,053
Income . . . . .	\$ 37,500	\$102,000	\$125,000	\$ 59,500	\$ 74,500	\$398,500
Per cent spent . . . . .	7	6	4	2	3	5
<b>Coudersport</b>						
Number families . . . . .	19	34	10	6	5	75
Health costs . . . . .	\$ 2,051	\$ 3,970	\$ 2,708	\$ 1,352	\$ . 678	\$ 10,819
Income . . . . .	\$ 14,250	\$ 51,000	\$ 50,000	\$ 21,000	\$ 29,000	\$165,250
Per cent spent . . . . .	14	8	6	6	2	7
<b>Total</b>						
Number families . . . . .	69	102	60	23	21	275
Health costs . . . . .	\$ 4,650	\$ 10,495	\$ 8,203	\$ 2,741	\$ 2,813	\$ 28,002
Income . . . . .	\$ 51,750	\$153,000	\$175,000	\$ 80,500	\$103,500	\$563,750
Per cent spent . . . . .	9	7	5	3	3	5
<b>Rural nonfarm</b>						
<b>Towanda</b>						
Number families . . . . .	61	72	58	20	12	223
Health costs . . . . .	\$ 4,895	\$ 5,205	\$ 5,173	\$ 2,501	\$ 1,464	\$ 19,210
Income . . . . .	\$ 45,750	\$106,000	\$145,000	\$ 70,000	\$ 60,000	\$426,750
Per cent spent . . . . .	11	5	4	4	2	4
<b>Coudersport</b>						
Number families . . . . .	42	49	52	14	5	162
Health costs . . . . .	\$ 3,264	\$ 6,745	\$ 6,012	\$ 1,819	\$ . 017	\$ 10,137
Income . . . . .	\$ 31,500	\$ 73,000	\$130,000	\$ 49,000	\$ 26,500	\$315,000
Per cent spent . . . . .	10	9	5	3	0	6
<b>Total</b>						
Number families . . . . .	103	121	110	34	17	395
Health costs . . . . .	\$ 8,159	\$ 11,950	\$ 12,087	\$ 5,320	\$ 2,381	\$ 28,397
Income . . . . .	\$ 77,250	\$186,000	\$275,000	\$119,000	\$ 86,500	\$743,750
Per cent spent . . . . .	11	6	4	3	3	5
<b>Non rural</b>						
Number families . . . . .	172	228	170	37	38	660
Health costs . . . . .	\$ 12,809	\$ 22,445	\$ 20,200	\$ 6,561	\$ 3,194	\$ 67,299
Income . . . . .	\$129,000	\$339,000	\$459,000	\$199,500	\$199,000	\$1,307,500
Per cent spent . . . . .	10	7	5	3	3	5
<b>Grand total</b>						
Number families . . . . .	231	327	292	121	85	1,056
Health costs . . . . .	\$ 20,363	\$ 36,835	\$ 36,829	\$ 17,863	\$ 18,299	\$ 130,199
Income . . . . .	\$173,250	\$495,000	\$755,000	\$423,500	\$423,500	\$2,273,250
Per cent spent . . . . .	12	7	5	4	5	6

Table 42—Births occurring in hospitals, by income class and residence.

RESIDENCE	\$0-999	\$1000-1999	\$2000-2999	\$3000-3999	\$4000 AND OVER
<b>Borough</b>					
<b>Towanda</b>					
Number births .....	5	13	11	7	1
Number hospitalized .....	4	10	10	6	1
Per cent hospitalized .....	80	77	91	86	100
<b>Coudersport</b>					
Number births .....	1	6	18	5	.....
Number hospitalized .....	1	6	18	5	.....
Per cent hospitalized .....	100	100	100	100	.....
<b>Total</b>					
Number births .....	6	19	29	12	1
Number hospitalized .....	5	16	28	11	1
Per cent hospitalized .....	90	88	96	93	100
<b>Rural farm</b>					
<b>Towanda</b>					
Number births .....	2	14	10	3	2
Number hospitalized .....	1	14	7	3	2
Per cent hospitalized .....	50	100	70	100	100
<b>Coudersport</b>					
Number births .....	1	2	1	2	.....
Number hospitalized .....	1	2	0	2	.....
Per cent hospitalized .....	100	100	0	100	.....
<b>Total</b>					
Number births .....	3	16	11	5	2
Number hospitalized .....	2	16	7	5	2
Per cent hospitalized .....	66	100	64	100	100
<b>Rural nonfarm</b>					
<b>Towanda</b>					
Number births .....	5	20	17	4	5
Number hospitalized .....	3	14	14	4	4
Per cent hospitalized .....	60	70	82	100	80
<b>Coudersport</b>					
Number births .....	.....	10	7	2	.....
Number hospitalized .....	.....	9	7	2	.....
Per cent hospitalized .....	.....	90	100	100	.....
<b>Total</b>					
Number births .....	5	30	24	6	5
Number hospitalized .....	3	23	21	6	4
Per cent hospitalized .....	60	76	88	100	80
<b>Total rural</b>					
Number births .....	8	46	35	11	7
Number hospitalized .....	5	39	28	11	6
Per cent hospitalized .....	78	87	83	94	86
<b>Grand total</b>					
Number births .....	14	65	64	23	8
Number hospitalized .....	10	55	56	22	7
Per cent hospitalized .....	84	88	89	96	88

Table 43—Persons receiving dental treatment by income class and residence.

RESIDENCE	\$0-999	\$1000-1999	\$2000-2999	\$3000-3999	\$4000 AND OVER
<b>Borough</b>					
<b>Towanda</b>					
Number persons .....	100	218	225	141	93
Number treated .....	14	49	100	87	63
Per cent treated .....	14	22	44	62	70
<b>Coudersport</b>					
Number treated .....	63	177	311	93	85
Number treated .....	13	58	74	31	43
Per cent treated .....	21	33	24	33	30
<b>Total</b>					
Number persons .....	163	395	536	234	178
Number treated .....	27	107	174	118	106
Per cent treated .....	17	27	32	50	60
<b>Rural farm</b>					
<b>Towanda</b>					
Number persons .....	120	244	180	70	55
Number treated .....	20	54	55	26	24
Per cent treated .....	17	22	30	34	44
<b>Coudersport</b>					
Number persons .....	44	120	45	23	16
Number treated .....	8	28	9	12	12
Per cent treated .....	18	22	20	52	75
<b>Total</b>					
Number persons .....	164	373	234	99	71
Number treated .....	28	82	64	38	36
Per cent treated .....	17	22	27	38	50
<b>Rural nonfarm</b>					
<b>Towanda</b>					
Number persons .....	166	280	250	86	40
Number treated .....	27	48	63	30	11
Per cent treated .....	17	17	25	35	28
<b>Coudersport</b>					
Number persons .....	73	118	132	43	8
Number treated .....	9	27	33	16	5
Per cent treated .....	12	23	25	37	62
<b>Total</b>					
Number persons .....	239	398	382	129	48
Number treated .....	36	75	96	46	16
Per cent treated .....	15	19	25	36	33
<b>Total rural</b>					
Number persons .....	397	771	616	228	119
Number treated .....	64	157	160	84	52
Per cent treated .....	16	20	26	37	44
<b>Grand total</b>					
Number persons .....	569	1,166	1,152	462	297
Number treated .....	91	264	334	202	160
Per cent treated .....	16	23	29	44	54

Table 44—Reported free medical or surgical services,  
by income group and residence.

RESIDENCE	\$0-999	\$1000-1999	\$2000-2999	\$3000-3999	\$4000 AND OVER	TOTAL
<b>Borough</b>						
Towanda .....	10	4	3	5	4	26
Coudersport .....	0	8	5	5	3	19
Total .....	10	12	8	8	7	45
<b>Rural farm</b>						
Towanda .....	0	2	0	0	0	2
Coudersport .....	0	0	0	0	0	0
Total .....	0	2	0	0	0	2
<b>Rural nonfarm</b>						
Towanda .....	0	8	0	0	3	11
Coudersport .....	0	3	2	0	4	9
Total .....	0	11	2	0	7	20
Total rural .....	0	13	2	0	7	22
Grand total .....	10	25	10	8	14	67

Table 45—Illnesses unattended by a physician, according to residence  
and use of unprescribed drug store remedies.

RESIDENCE	UNPRESCRIBED REMEDIES USED			UNPRESCRIBED REMEDIES OTHER THAN ASPIRIN NOT USED		
	Number illnesses	Number un-attended	Per cent un-attended	Number illnesses	Number un-attended	Per cent un-attended
<b>Borough</b>						
Towanda .....	492	106	22	54	5	9
Coudersport .....	506	161	32	7	2	29
Total .....	998	267	27	61	7	11
<b>Rural farm</b>						
Towanda .....	485	153	32	25	3	12
Coudersport .....	180	13	10	0	0	0
Total .....	621	166	27	25	3	12
<b>Rural nonfarm</b>						
Towanda .....	544	129	24	27	5	10
Coudersport .....	239	41	18	2	0	0
Total .....	774	170	22	29	5	17
Total rural .....	1,395	336	24	54	8	15
Grand total .....	2,393	603	25	115	15	13

## Chi Square Tests of Statistical Significance for Indicated Tables

Table No.	Factors Tested	Degrees of freedom	Chi square	Probability of chance
6	a. Borough and rural children found needing correction of physical defects .....	1	5.35	> .05
	b. Borough and rural children whose defects were corrected .....	1	1.62	Approx. .20
8	Borough and rural families using home-prepared remedies .....	1	.02	> .50
12	a. Borough and rural persons carrying hospital insurance .....	1	33.16	> .01
	b. Borough and rural persons carrying life insurance .....	1	22.80	> .01
	c. Borough and rural persons carrying illness insurance .....	1	23.68	> .01
	d. Borough and rural persons carrying accident insurance .....	1	2.83	Approx. .10
	e. Towanda and Coudersport persons carrying hospital insurance .....	1	479.81	> .01
	f. Towanda and Coudersport persons carrying life insurance .....	1	213.54	> .01
26	a. Illnesses attended by income class .....	4	12.90	> .05
	b. Illnesses attended—\$1000-1999 income class and all other income classes .....	1	11.87	> .05
29	Persons receiving dental treatment by income class .....	4	200.99	> .01
31	Rural attended illnesses by distance from doctor .....	6	12.66*	> .05
34	Illnesses attended by educational level of family head .....	3	3.64	Approx. .30
36	a. Borough and rural persons receiving dental treatment by educational level of family head .....	6	71.64	> .01
	b. Persons receiving dental treatment by educational level of family head .....	3	196.36	> .01

\*Value obtained for  $X^2$  is probably not reliable since it may have been unduly influenced by the per cent of frequencies in classes 12-to-14 and 15-to-17 miles, which varied considerably from the mean.