

**Table 4.1 Benefit Payments of Medicare Beneficiaries by Age, Gender, and Race/Ethnicity, and by Residence Status, 1996**

All Medicare Beneficiaries

Beneficiary Characteristic	Total	Residence	
		Community Only	Long-Term Care Facility Only
<b>Benefit Payments (in 000s)</b>	193,492	171,096	22,396
	3,762	3,272	1,588
<b>Benefit Payments (in 000s)</b>			
<b>Medicare Status<sup>1</sup></b>			
<b>Aged</b>			
65 - 74 years	71,773	67,411	4,362
	3,142	2,839	956
75 - 84 years	68,595	60,076	8,519
	2,271	1,938	1,012
85 years and older	28,450	20,731	7,719
	996	947	586
<b>Disabled</b>			
Under 45 years	8,149	7,321	828
	827	807	189
45 - 64 years	16,525	15,556	968
	1,156	1,168	229
<b>Gender by Age</b>			
<b>Male</b>			
	85,387	78,314	7,073
	2,925	2,758	897
<b>Aged</b>			
65 - 74 years	34,448	33,030	1,418
	2,609	2,527	496
75 - 84 years	28,350	25,829	2,521
	1,429	1,235	626
85 years and older	8,431	6,720	1,711
	586	550	264
<b>Disabled</b>			
Under 45 years	4,731	4,126	605
	558	536	168
45 - 64 years	9,427	8,610	817
	1,049	1,046	222

**Table 4.1 Benefit Payments of Medicare Beneficiaries by Age, Gender, and Race/Ethnicity, and by Residence Status, 1996**

All Medicare Beneficiaries

Beneficiary Characteristic	Total	Residence	
		Community Only	Long-Term Care Facility Only
<b>Benefit Payments (in 000s)</b>	193,492	171,096	22,396
	3,762	3,272	1,588
<b>Benefit Payments (in 000s)</b>			
<b>Female</b>	107,875	92,593	15,282
	2,759	2,562	1,223
<b>Aged</b>			
65 - 74 years	37,283	34,381	2,902
	2,172	1,912	827
75 - 84 years	40,140	34,142	5,998
	1,778	1,608	791
85 years and older	20,019	14,012	6,007
	900	853	498
<b>Disabled</b>			
Under 45 years	3,418	3,195	223
	598	593	84
45 - 64 years	7,015	6,864	151
	692	690	68
<b>Race/Ethnicity by Age<sup>2</sup></b>			
<b>White non-Hispanic</b>	151,722	134,496	17,226
	3,369	2,971	1,274
<b>Aged</b>			
65 - 74 years	57,921	54,866	3,055
	2,797	2,539	768
75 - 84 years	56,194	49,904	6,290
	2,006	1,818	736
85 years and older			
<b>Disabled</b>			
Under 45 years	4,577	4,055	522
	543	531	121
45 - 64 years	9,540	8,809	732
	905	900	206

**Table 4.1 Benefit Payments of Medicare Beneficiaries by Age, Gender, and Race/Ethnicity, and by Residence Status, 1996**

All Medicare Beneficiaries

Beneficiary Characteristic	Total	Residence	
		Community Only	Long-Term Care Facility Only
<b>Benefit Payments (in 000s)</b>	193,492	171,096	22,396
	3,762	3,272	1,588
<b>Benefit Payments (in 000s)</b>			
<b>Black non-Hispanic</b>	23,950	20,525	3,425
	1,613	1,297	935
<b>Aged</b>			
65 - 74 years	7,972	6,791	1,181
	864	692	577
75 - 84 years	6,491	5,325	1,166
	947	622	555
85 years and older	3,054	2,389	664
	418	373	154
<b>Disabled</b>			
Under 45 years	2,226	2,047	179
	377	326	127
45 - 64 years	4,208	3,972	236
	598	587	99
<b>Hispanic</b>	11,587	10,625	962
	1,137	1,066	439
<b>Aged</b>			
65 - 74 years	4,068	4,039	30
	608	607	26
75 - 84 years	3,756	3,111	644
	696	556	424
85 years and older	1,147	954	193
	168	151	82

**Table 4.1 Benefit Payments of Medicare Beneficiaries by Age, Gender, and Race/Ethnicity, and by Residence Status, 1996**

All Medicare Beneficiaries

Beneficiary Characteristic	Total	Residence	
		Community Only	Long-Term Care Facility Only
<b>Benefit Payments (in 000s)</b>	193,492	171,096	22,396
	<i>3,762</i>	<i>3,272</i>	<i>1,588</i>
<b>Benefit Payments (in 000s)</b>			
<b>Disabled</b>			
Under 45 years	748	653	95
	<i>238</i>	<i>227</i>	<i>69</i>
45 - 64 years	1,868	1,868	0
	<i>543</i>	<i>543</i>	<i>0</i>

Source: Medicare Current Beneficiary Survey

Note: Standard errors are shaded and in italics. See Appendix A for additional information on standard errors. See Appendix B for definitions of terms and variables.

1 Medicare beneficiaries with end-stage renal disease (ESRD) are included within the subgroups of "Aged" and "Disabled."

2 Race/ethnicity percentages do not add to 100 percent because the category "Other Race/Ethnicity" is not included as a category in the table, although it is included in the total.

**Table 4.2 Benefit Payments of Medicare Beneficiaries by Demographic and Socioeconomic Characteristics, by Age, and by Gender and Age, 1996**

All Medicare Beneficiaries

Beneficiary Characteristic	Total	All Medicare Beneficiaries				Male					Female				
		< 65	65 - 74	75 - 84	85 +	< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total
Benefit Payments (in 000s)	193,492	24,674	71,773	68,595	28,450	14,158	34,448	28,350	8,431	85,387	10,433	37,283	40,140	20,019	107,875
	3,762	1,406	3,142	2,271	996	1,146	2,609	1,429	586	2,925	822	2,172	1,778	900	2,759
Benefit Payments (in 000s)															
Marital Status															
Married	93,748	9,671	45,309	32,056	6,712	6,070	25,726	20,234	4,594	56,625	3,600	19,583	11,822	2,118	37,123
	2,746	1,061	2,525	1,460	532	890	2,183	1,110	426	2,118	681	1,634	961	336	1,943
Widowed	67,497	1,848	16,850	29,699	19,100	178	3,840	5,533	3,216	12,767	1,670	13,010	24,167	15,884	54,730
	2,194	333	1,462	1,523	858	54	682	649	355	967	331	1,125	1,395	814	1,827
Divorced/separated	19,337	6,792	7,207	4,229	1,109	3,975	3,622	1,674	281	9,551	2,817	3,585	2,555	828	9,786
	1,329	814	761	705	224	632	682	591	97	1,125	464	531	362	208	855
Never married	12,580	6,251	2,363	2,494	1,471	3,908	1,260	908	338	6,413	2,344	1,104	1,586	1,133	6,167
	865	564	348	433	231	436	310	304	143	622	347	169	287	178	529
Living Arrangement															
Community															
Lives alone	51,466	5,383	16,148	20,938	8,997	3,031	5,644	4,643	1,972	15,290	2,353	10,504	16,295	7,025	36,176
	2,037	641	1,120	1,287	661	519	786	615	323	1,183	372	909	1,033	590	1,541
With spouse	83,952	9,352	41,471	28,417	4,712	5,999	24,067	18,711	3,457	52,234	3,352	17,404	9,706	1,255	31,718
	2,682	1,029	2,498	1,338	454	886	2,184	1,074	377	2,116	663	1,570	861	264	1,841
With children	21,616	2,993	6,663	7,030	4,931	865	2,048	1,358	874	5,144	2,128	4,615	5,672	4,057	16,472
	1,392	571	1,007	850	420	322	655	375	126	801	480	753	833	410	1,269
With others	13,873	5,067	3,130	3,585	2,092	2,841	1,272	1,117	416	5,646	2,226	1,858	2,468	1,676	8,227
	934	539	417	490	293	414	260	306	112	619	304	334	376	279	645
Long-Term Care Facility	22,396	1,796	4,362	8,519	7,719	1,422	1,418	2,521	1,711	7,073	374	2,902	5,998	6,007	15,282
	1,588	317	956	1,012	586	289	496	626	264	897	111	827	791	498	1,223
Race/Ethnicity															
White non-Hispanic	151,722	14,118	57,921	56,194	23,489	8,457	28,578	23,736	7,009	67,779	5,661	29,343	32,458	16,481	83,943
	3,369	1,062	2,797	2,006	884	822	2,287	1,211	542	2,640	585	1,886	1,557	734	2,426
Black non-Hispanic	23,950	6,433	7,972	6,491	3,054	3,263	3,401	2,571	861	10,096	3,170	4,571	3,921	2,193	13,854
	1,613	703	864	947	418	472	630	730	165	1,078	486	543	575	372	1,026
Hispanic	11,587	2,616	4,068	3,756	1,147	1,687	1,528	1,220	276	4,712	928	2,540	2,535	871	6,875
	1,137	598	608	696	168	535	298	233	72	593	250	512	651	157	832
Other	5,308	1,315	1,678	1,704	612	645	918	821	217	2,601	670	760	882	395	2,707
	882	639	409	438	141	395	351	366	132	656	511	195	255	108	598

**Table 4.2 Benefit Payments of Medicare Beneficiaries by Demographic and Socioeconomic Characteristics, by Age, and by Gender and Age, 1996**

All Medicare Beneficiaries

Beneficiary Characteristic	Total	All Medicare Beneficiaries				Male				Total	Female				Total
		< 65	65 - 74	75 - 84	85 +	< 65	65 - 74	75 - 84	85 +		< 65	65 - 74	75 - 84	85 +	
<b>Benefit Payments (in 000s)</b>	193,492	24,674	71,773	68,595	28,450	14,158	34,448	28,350	8,431	85,387	10,433	37,283	40,140	20,019	107,875
	3,762	1,406	3,142	2,271	996	1,146	2,609	1,429	586	2,925	822	2,172	1,778	900	2,759
<b>Benefit Payments (in 000s)</b>															
<b>Schooling</b>															
0 - 8 years	47,261	4,553	15,341	17,525	9,841	2,807	8,364	7,963	2,718	21,853	1,746	6,977	9,562	7,123	25,408
	1,932	618	1,328	1,208	625	561	1,127	602	299	1,464	280	828	975	501	1,335
9 - 11 years	35,115	5,475	13,297	12,188	4,155	3,677	5,471	4,765	1,149	15,062	1,798	7,826	7,423	3,006	20,053
	1,951	730	1,634	972	424	698	1,024	645	219	1,281	370	961	722	386	1,314
12 years	54,714	7,151	22,838	18,723	6,002	4,067	9,521	6,796	1,657	22,041	3,084	13,317	11,927	4,346	32,673
	2,077	757	1,775	1,040	560	595	1,208	614	295	1,421	433	1,292	799	493	1,634
13 - 15 years	28,278	4,432	10,850	9,964	3,033	1,812	4,969	3,841	1,275	11,897	2,620	5,880	6,123	1,758	16,381
	1,884	610	1,396	991	361	390	1,211	720	244	1,481	519	798	720	281	1,196
16 or more years	20,019	2,410	7,832	7,029	2,749	1,313	5,364	4,089	1,017	11,784	1,096	2,467	2,940	1,732	8,235
	1,446	603	864	626	320	282	753	471	221	1,023	543	365	351	265	782
<b>Income</b>															
\$5,000 or Less	15,706	2,593	4,451	5,303	3,359	1,340	1,221	1,209	535	4,306	1,253	3,230	4,094	2,824	11,400
	968	318	619	664	324	230	356	222	127	494	245	500	615	304	810
\$5,001 - \$10,000	56,902	11,145	16,557	18,138	11,062	6,042	7,079	4,392	1,877	19,390	5,021	9,478	13,745	9,185	37,429
	2,189	952	1,669	1,318	656	710	1,236	743	295	1,605	574	1,029	1,172	630	1,762
\$10,001 - \$15,000	34,141	4,155	11,674	12,681	5,631	2,750	4,219	4,666	2,001	13,637	1,405	7,455	8,015	3,630	20,504
	1,496	661	1,163	961	502	591	707	510	280	1,069	312	1,052	744	434	1,300
\$15,001 - \$20,000	21,776	2,285	8,968	8,099	2,423	1,165	4,799	4,121	1,067	11,153	1,120	4,127	3,978	1,356	10,581
	1,419	643	857	639	328	330	659	449	196	887	550	531	431	264	1,026
\$20,001 - \$25,000	18,202	1,407	7,905	7,026	1,865	1,168	4,471	3,772	921	10,332	238	3,434	3,254	943	7,870
	1,012	438	747	724	282	421	640	596	187	888	120	460	390	213	654
\$25,001 - \$30,000	14,769	849	6,865	5,664	1,390	525	3,241	3,291	640	7,697	324	3,624	2,372	751	7,072
	1,297	248	1,132	666	247	227	957	582	191	1,103	101	652	381	149	737
\$30,001 - \$35,000	9,512	849	5,167	2,976	520	477	3,329	1,639	121	5,566	372	1,838	1,337	399	3,946
	1,279	267	1,132	439	126	151	1,116	327	47	1,178	223	294	245	116	438
\$35,001 - \$40,000	7,870	434	3,090	3,792	555	93	1,619	2,242	336	4,290	341	1,471	1,444	218	3,474
	863	316	512	660	123	38	284	527	98	572	313	434	388	73	686
More than \$40,000	14,615	956	7,096	4,918	1,646	597	4,470	3,016	933	9,017	359	2,626	1,901	713	5,598
	1,087	256	809	511	257	238	650	365	201	819	97	484	335	170	649

**Table 4.2 Benefit Payments of Medicare Beneficiaries by Demographic and Socioeconomic Characteristics, by Age, and by Gender and Age, 1996**

All Medicare Beneficiaries

Beneficiary Characteristic	Total	All Medicare Beneficiaries				Male				Total	Female				Total
		< 65	65 - 74	75 - 84	85 +	< 65	65 - 74	75 - 84	85 +		< 65	65 - 74	75 - 84	85 +	
<b>Benefit Payments (in 000s)</b>	193,492	24,674	71,773	68,595	28,450	14,158	34,448	28,350	8,431	85,387	10,433	37,283	40,140	20,019	107,875
	<i>3,762</i>	<i>1,406</i>	<i>3,142</i>	<i>2,271</i>	<i>996</i>	<i>1,146</i>	<i>2,609</i>	<i>1,429</i>	<i>586</i>	<i>2,925</i>	<i>822</i>	<i>2,172</i>	<i>1,778</i>	<i>900</i>	<i>2,759</i>
<b>Benefit Payments (in 000s)</b>															
<b>Metropolitan Area Resident</b>															
Yes	131,408	17,621	49,667	45,950	18,171	10,378	22,715	17,963	5,096	56,152	7,243	26,951	27,987	13,075	75,256
	<i>3,150</i>	<i>1,098</i>	<i>2,528</i>	<i>1,814</i>	<i>710</i>	<i>1,001</i>	<i>1,731</i>	<i>1,103</i>	<i>378</i>	<i>2,215</i>	<i>621</i>	<i>1,689</i>	<i>1,355</i>	<i>699</i>	<i>2,179</i>
No	37,572	5,299	13,564	13,888	4,821	3,107	6,806	5,645	1,339	16,898	2,192	6,758	8,243	3,482	20,674
	<i>1,768</i>	<i>680</i>	<i>1,103</i>	<i>708</i>	<i>259</i>	<i>551</i>	<i>822</i>	<i>436</i>	<i>183</i>	<i>971</i>	<i>355</i>	<i>739</i>	<i>593</i>	<i>222</i>	<i>1,160</i>

Source: Medicare Current Beneficiary Survey

Note: Standard errors are shaded and in italics. See Appendix A for additional information on standard errors. See Appendix B for definitions of terms and variables.

**Table 4.3 Benefit Payments of Medicare Beneficiaries by Demographic and Socioeconomic Characteristics and by Race/Ethnicity and Age, 1996**

All Medicare Beneficiaries

Beneficiary Characteristic	Total <sup>1</sup>	White non-Hispanic					Black non-Hispanic					Hispanic				
		< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total
<b>Benefit Payments (in 000s)</b>	193,492	14,118	57,921	56,194	23,489	151,722	6,433	7,972	6,491	3,054	23,950	2,616	4,068	3,756	1,147	11,587
	3,762	1,062	2,797	2,006	884	3,369	703	864	947	418	1,613	598	608	696	168	1,137
<b>Benefit Payments (in 000s)</b>																
<b>Gender</b>																
Male	85,387	8,457	28,578	23,736	7,009	67,779	3,263	3,401	2,571	861	10,096	1,687	1,528	1,220	276	4,712
	2,925	822	2,287	1,211	542	2,640	472	630	730	165	1,078	535	298	233	72	593
Female	107,875	5,661	29,343	32,458	16,481	83,943	3,170	4,571	3,921	2,193	13,854	928	2,540	2,535	871	6,875
	2,759	585	1,886	1,557	734	2,426	486	543	575	372	1,026	250	512	651	157	832
<b>Marital Status</b>																
Married	93,748	5,167	39,220	28,317	5,879	78,583	2,246	2,837	1,524	407	7,013	1,255	2,352	1,351	281	5,240
	2,746	729	2,533	1,394	518	2,737	523	512	296	141	647	456	407	259	73	633
Widowed	67,497	1,233	12,817	22,850	15,501	52,400	341	2,708	3,780	2,347	9,175	173	1,133	2,146	756	4,207
	2,194	321	1,213	1,264	707	1,797	113	533	628	387	866	79	374	642	160	801
Divorced/ separated	19,337	3,789	4,527	2,842	867	12,025	1,961	1,613	1,128	145	4,847	734	410	113	50	1,308
	1,329	644	542	408	169	1,016	398	518	541	91	817	328	89	28	28	333
Never married	12,580	3,924	1,358	2,176	1,239	8,696	1,862	814	58	137	2,871	454	171	145	54	824
	865	420	218	413	222	732	333	261	26	62	403	178	77	50	25	208
<b>Living Arrangement</b>																
<b>Community</b>																
Lives alone	47,569	2,818	11,299	15,574	7,306	36,996	1,542	2,326	2,197	688	6,753	472	971	808	210	2,461
	1,900	395	935	1,015	576	1,579	298	544	477	183	890	306	375	390	46	607
With spouse	72,439	4,633	31,172	21,753	3,710	61,268	2,012	1,932	1,350	257	5,551	903	1,341	801	199	3,245
	2,651	636	2,524	1,153	412	2,566	513	382	293	140	647	415	331	230	66	566
With children	18,769	1,253	3,953	4,722	3,100	13,028	915	914	657	941	3,426	382	250	498	328	1,458
	1,348	479	850	739	324	1,226	295	260	174	263	562	161	86	179	131	326
With others	12,347	2,575	2,186	2,194	1,352	8,307	1,221	748	751	300	3,019	442	204	65	58	769
	949	359	363	399	242	701	245	279	267	104	508	175	69	28	23	186
<b>Long-Term Care Facility</b>																
	21,808	1,246	3,049	6,098	6,376	16,769	387	1,171	1,100	664	3,322	95	30	644	193	962
	1,586	241	768	742	549	1,266	159	577	550	154	932	69	26	424	82	439



**Table 4.3 Benefit Payments of Medicare Beneficiaries by Demographic and Socioeconomic Characteristics and by Race/Ethnicity and Age, 1996**

All Medicare Beneficiaries

Beneficiary Characteristic	Total <sup>1</sup>	White non-Hispanic					Black non-Hispanic					Hispanic				
		< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total
<b>Benefit Payments (in 000s)</b>	193,492	14,118	57,921	56,194	23,489	151,722	6,433	7,972	6,491	3,054	23,950	2,616	4,068	3,756	1,147	11,587
	3,762	1,062	2,797	2,006	884	3,369	703	864	947	418	1,613	598	608	696	168	1,137
<b>Benefit Payments (in 000s)</b>																
<b>Schooling</b>																
0 - 8 years	47,261	2,454	9,454	11,743	7,268	30,919	957	2,820	2,562	1,420	7,759	1,049	2,551	2,368	916	6,883
	1,932	371	1,134	1,015	520	1,553	353	438	444	280	839	354	487	527	163	793
9 - 11 years	35,115	2,740	10,413	9,803	3,367	26,323	1,571	2,314	1,912	700	6,497	913	322	210	44	1,489
	1,951	489	1,463	913	391	1,660	381	592	538	199	965	445	77	55	18	453
12 years	54,714	4,027	19,678	17,065	5,181	45,951	2,284	1,653	817	539	5,292	352	829	378	72	1,631
	2,077	489	1,771	987	529	1,941	387	345	196	190	549	133	225	129	27	289
13 - 15 years	28,278	2,989	10,093	8,879	2,942	24,904	1,112	467	701	39	2,319	248	119	128	15	509
	1,884	589	1,401	839	359	1,795	301	148	500	21	617	112	33	60	9	132
16 or more years	20,019	1,632	6,984	6,469	2,661	17,745	231	549	299	28	1,108	44	232	190	5	471
	1,446	335	816	598	316	1,265	127	269	112	13	331	26	57	74	4	102
<b>Income</b>																
\$5,000 or Less	15,706	1,344	2,201	3,113	2,203	8,861	891	1,614	1,249	897	4,652	261	519	897	175	1,853
	968	206	359	367	232	539	182	451	419	205	765	109	202	409	46	475
\$5,001 - \$10,000	56,902	6,531	10,956	12,821	8,539	38,847	3,120	3,474	2,477	1,337	10,407	1,233	1,591	1,850	726	5,401
	2,189	680	1,509	1,009	580	1,849	576	715	606	317	1,194	381	309	538	156	690
\$10,001 - \$15,000	34,141	2,016	9,726	10,761	4,858	27,360	922	989	861	617	3,388	505	682	504	57	1,749
	1,496	404	1,115	848	495	1,345	234	212	203	190	421	265	167	148	22	346
\$15,001 - \$20,000	21,776	1,412	7,353	6,909	2,261	17,936	417	916	891	54	2,278	82	537	215	102	936
	1,419	338	751	531	327	1,074	210	240	312	28	450	40	224	104	53	239
\$20,001 - \$25,000	18,202	952	7,227	6,470	1,707	16,356	103	288	398	92	882	339	272	67	42	720
	1,012	298	684	731	276	905	70	95	122	56	179	319	141	20	20	355
\$25,001 - \$30,000	14,769	648	6,258	5,522	1,318	13,747	163	306	54	17	541	38	139	66	36	279
	1,297	235	1,112	663	245	1,255	84	163	39	9	148	36	69	28	23	82
\$30,001 - \$35,000	9,512	540	4,808	2,639	457	8,443	301	133	296	4	733	9	77	36	4	126
	1,279	159	1,123	402	124	1,220	222	53	172	3	289	7	29	17	4	34
\$35,001 - \$40,000	7,870	116	2,883	3,418	550	6,967	318	50	82	0	450	0	85	50	5	139
	863	40	507	630	123	815	313	22	82	0	325	0	31	33	4	46
More than \$40,000	14,615	559	6,509	4,542	1,596	13,205	199	201	183	37	620	148	166	70	0	384
	1,087	152	815	493	257	1,082	143	115	99	38	230	136	69	26	0	160

**Table 4.3 Benefit Payments of Medicare Beneficiaries by Demographic and Socioeconomic Characteristics and by Race/Ethnicity and Age, 1996**

All Medicare Beneficiaries

Beneficiary Characteristic	Total <sup>1</sup>	White non-Hispanic					Black non-Hispanic					Hispanic				
		< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total
<b>Benefit Payments (in 000s)</b>	193,492	14,118	57,921	56,194	23,489	151,722	6,433	7,972	6,491	3,054	23,950	2,616	4,068	3,756	1,147	11,587
	<i>3,762</i>	<i>1,062</i>	<i>2,797</i>	<i>2,006</i>	<i>884</i>	<i>3,369</i>	<i>703</i>	<i>864</i>	<i>947</i>	<i>418</i>	<i>1,613</i>	<i>598</i>	<i>608</i>	<i>696</i>	<i>168</i>	<i>1,137</i>
<b>Benefit Payments (in 000s)</b>																
<b>Metropolitan Area Resident</b>																
Yes	131,408	10,071	39,464	37,201	15,027	101,763	4,267	5,597	4,208	1,961	16,033	2,379	3,459	3,179	851	9,867
	<i>3,150</i>	<i>901</i>	<i>2,395</i>	<i>1,560</i>	<i>624</i>	<i>2,851</i>	<i>563</i>	<i>672</i>	<i>640</i>	<i>322</i>	<i>1,220</i>	<i>579</i>	<i>451</i>	<i>653</i>	<i>163</i>	<i>1,015</i>
No	37,572	3,638	11,870	12,127	4,021	31,656	1,328	1,162	1,184	402	4,076	166	406	290	234	1,096
	<i>1,768</i>	<i>559</i>	<i>1,007</i>	<i>714</i>	<i>239</i>	<i>1,655</i>	<i>385</i>	<i>395</i>	<i>280</i>	<i>98</i>	<i>739</i>	<i>135</i>	<i>240</i>	<i>183</i>	<i>49</i>	<i>259</i>

Source: Medicare Current Beneficiary Survey

Note: Standard errors are shaded and in italics. See Appendix A for additional information on standard errors. See Appendix B for definitions of terms and variables.

1 Total includes persons of other race/ethnicity and persons who did not report their race/ethnicity.

**Table 4.4a Benefit Payments of Noninstitutionalized Medicare Beneficiaries by Demographic and Socioeconomic Characteristics and by Living Arrangement and Age, 1996**

Community Residents<sup>1</sup>

Beneficiary Characteristic	Total	Lives Alone					Lives with Spouse					Lives with Children/Others				
		< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total
<b>Benefit Payments (in 000s)</b>	171,096	5,383	16,148	20,938	8,997	51,466	9,352	41,471	28,417	4,712	83,952	8,059	9,792	10,615	7,022	35,489
	3,272	641	1,120	1,287	661	2,037	1,029	2,498	1,338	454	2,682	803	1,055	895	525	1,733
<b>Benefit Payments (in 000s)</b>																
<b>Marital Status</b>																
Married	75,017	29	518	700	255	1,502	8,476	35,132	24,598	4,233	72,439	576	61	343	96	1,077
	2,660	17	263	287	95	387	963	2,517	1,279	443	2,651	258	34	140	48	302
Widowed	52,795	770	9,429	15,657	7,324	33,180	0	0	0	0	0	722	6,030	7,311	5,552	19,615
	2,005	178	886	1,070	616	1,500	0	0	0	0	0	216	941	818	424	1,264
Divorced/ separated	14,801	2,738	4,093	1,784	384	8,999	0	0	0	0	0	2,891	1,976	731	205	5,802
	1,069	500	498	336	127	844	0	0	0	0	0	554	494	224	96	786
Never married	8,499	1,554	916	932	481	3,884	0	0	0	0	0	2,788	567	833	427	4,616
	697	214	216	235	148	398	0	0	0	0	0	428	177	286	131	572
<b>Race/Ethnicity</b>																
White non-Hispanic	119,599	2,818	11,299	15,574	7,306	36,996	4,633	31,172	21,753	3,710	61,268	3,828	6,138	6,916	4,452	21,334
	2,978	395	935	1,015	576	1,579	636	2,524	1,153	412	2,566	635	911	796	388	1,373
Black non-Hispanic	18,749	1,542	2,326	2,197	688	6,753	2,012	1,932	1,350	257	5,551	2,135	1,661	1,408	1,241	6,445
	1,275	298	544	477	183	890	513	382	293	140	647	398	384	287	289	854
Hispanic	7,932	472	971	808	210	2,461	903	1,341	801	199	3,245	824	454	562	386	2,227
	961	306	375	390	46	607	415	331	230	66	566	252	112	183	134	365
Other	4,444	184	340	347	239	1,110	924	672	652	21	2,270	195	377	307	185	1,063
	868	92	202	113	112	275	618	215	338	15	734	125	262	163	73	351
<b>Schooling</b>																
0 - 8 years	37,392	957	3,611	4,729	2,723	12,021	1,379	6,350	6,027	1,382	15,138	1,316	2,417	3,559	2,940	10,233
	1,761	323	686	689	333	1,174	351	939	646	222	1,183	296	577	779	321	1,125
9 - 11 years	28,346	1,133	2,587	3,785	1,407	8,913	2,495	5,821	4,132	694	13,142	1,288	2,334	1,705	964	6,291
	1,735	307	492	583	287	976	633	822	594	175	1,265	328	690	321	212	844
12 years	44,420	1,073	4,681	5,794	2,124	13,672	2,941	12,474	6,569	850	22,833	1,891	2,193	2,667	1,165	7,915
	1,945	149	576	522	363	880	569	1,561	549	190	1,623	325	420	486	216	768
13 - 15 years	23,082	1,414	2,280	2,565	1,190	7,449	693	6,189	4,195	672	11,750	1,902	742	863	376	3,883
	1,804	290	358	405	223	593	162	1,355	644	199	1,542	542	251	262	91	676
16 or more years	16,217	509	1,642	1,991	970	5,111	958	3,818	3,628	543	8,947	525	745	266	623	2,159
	1,238	145	355	370	187	567	526	594	410	150	928	215	323	79	190	438

**Table 4.4a Benefit Payments of Noninstitutionalized Medicare Beneficiaries by Demographic and Socioeconomic Characteristics and by Living Arrangement and Age, 1996**

Community Residents<sup>1</sup>

Beneficiary Characteristic	Total	Lives Alone					Lives with Spouse					Lives with Children/Others				
		< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total
<b>Benefit Payments (in 000s)</b>	171,096	5,383	16,148	20,938	8,997	51,466	9,352	41,471	28,417	4,712	83,952	8,059	9,792	10,615	7,022	35,489
	3,272	641	1,120	1,287	661	2,037	1,029	2,498	1,338	454	2,682	803	1,055	895	525	1,733
<b>Benefit Payments (in 000s)</b>																
<b>Income</b>																
\$5,000 or Less	10,522	833	830	1,515	794	3,972	263	1,110	560	179	2,111	741	1,065	651	745	3,202
	831	217	255	516	173	672	82	317	173	77	318	155	351	171	172	433
\$5,001 - \$10,000	46,789	3,177	6,263	6,379	3,700	19,519	1,525	2,969	2,464	340	7,298	4,430	3,960	4,075	2,874	15,339
	1,963	495	657	555	445	1,121	490	904	390	86	910	623	827	739	342	1,314
\$10,001 - \$15,000	31,302	673	2,510	4,069	1,560	8,812	1,793	6,014	3,914	1,155	12,876	979	1,477	2,015	1,338	5,810
	1,485	198	390	441	263	586	499	1,009	582	244	1,311	253	393	379	200	627
\$15,001 - \$20,000	20,734	251	2,298	2,380	771	5,700	1,427	4,627	3,781	786	10,621	336	703	683	316	2,037
	1,408	122	510	444	183	802	590	658	482	222	1,081	191	227	154	98	346
\$20,001 - \$25,000	17,374	17	903	1,590	604	3,114	965	5,167	3,340	372	9,845	319	395	949	353	2,017
	985	10	225	332	154	428	367	607	517	89	860	251	114	287	114	396
\$25,001 - \$30,000	13,967	16	733	1,454	519	2,721	772	4,207	3,111	380	8,470	34	552	299	294	1,179
	1,335	13	240	372	189	479	246	967	500	94	1,148	34	317	107	116	362
\$30,001 - \$35,000	8,890	84	234	467	82	867	641	4,151	1,590	91	6,473	66	240	185	54	545
	1,263	64	65	182	33	203	252	1,134	325	46	1,223	58	132	106	25	176
\$35,001 - \$40,000	7,553	0	445	340	99	884	388	2,093	2,833	298	5,612	34	62	28	1	125
	862	0	201	171	28	260	316	455	605	99	779	23	35	18	1	38
More than \$40,000	13,965	39	741	883	315	1,978	702	4,793	3,005	632	9,132	44	179	332	306	861
	1,037	36	235	212	63	331	245	811	403	179	936	43	85	131	124	207
<b>Metropolitan Area Resident</b>																
Yes	116,069	3,740	9,913	12,411	4,930	30,993	5,658	22,670	15,020	2,385	45,733	4,932	6,066	6,348	4,244	21,591
	2,614	506	825	971	455	1,564	669	2,024	1,029	300	2,122	656	857	643	419	1,333
No	33,226	990	3,007	4,247	1,482	9,725	1,893	7,576	6,104	668	16,241	1,668	1,183	1,357	1,019	5,227
	1,693	276	501	461	107	914	469	1,079	308	131	1,103	435	235	123	153	574

Source: Medicare Current Beneficiary Survey

Note: Standard errors are shaded and in italics. See Appendix A for additional information on standard errors. See Appendix B for definitions of terms and variables.

<sup>1</sup> The term *community residents* includes beneficiaries who resided in the community at the time of the round 16 interview (fall 1996), and beneficiaries who resided in the community at the time of the round 13 interview (fall 1995) who died prior to the round 16 interview

**Table 4.4b Benefit Payments of Noninstitutionalized Male Medicare Beneficiaries by Demographic and Socioeconomic Characteristics and by Living Arrangement and Age, 1996**

Male Community Residents<sup>1</sup>

Beneficiary Characteristic	Total	Lives Alone				Total	Lives with Spouse				Total	Lives with Children/Others				Total
		< 65	65 - 74	75 - 84	85 +		< 65	65 - 74	75 - 84	85 +		< 65	65 - 74	75 - 84	85 +	
<b>Benefit Payments (in 000s)</b>	78,314	3,031	5,644	4,643	1,972	15,290	5,999	24,067	18,711	3,457	52,234	3,706	3,320	2,474	1,290	10,790
	2,758	519	786	615	323	1,183	886	2,184	1,074	377	2,116	555	711	464	172	1,019
<b>Benefit Payments (in 000s)</b>																
<b>Marital Status</b>																
Married	47,123	20	212	493	59	784	5,671	20,863	16,145	3,118	45,797	267	18	168	89	542
	2,074	16	118	269	35	279	878	2,170	1,097	359	2,140	158	11	114	47	205
Widowed	11,155	99	2,135	3,281	1,500	7,015	0	0	0	0	0	69	1,593	1,397	1,082	4,141
	973	44	382	546	285	709	0	0	0	0	0	31	579	337	161	689
Divorced/ separated	7,277	1,974	2,265	558	132	4,930	0	0	0	0	0	1,174	904	260	8	2,347
	982	472	578	227	74	836	0	0	0	0	0	341	347	149	6	501
Never married	4,120	840	350	294	182	1,666	0	0	0	0	0	1,703	250	483	18	2,454
	548	165	113	108	127	256	0	0	0	0	0	340	130	261	11	472
<b>Race/Ethnicity</b>																
White non-Hispanic	56,127	1,408	3,686	3,814	1,661	10,568	3,523	18,717	14,008	2,720	38,968	1,920	2,019	1,822	831	6,591
	2,553	285	486	583	287	905	607	2,190	990	321	2,243	439	611	429	155	866
Black non-Hispanic	7,450	996	820	696	48	2,560	915	1,007	961	229	3,112	842	372	285	279	1,778
	768	278	438	277	16	579	310	228	262	141	492	195	145	146	102	358
Hispanic	3,689	367	241	91	40	740	815	798	593	103	2,309	321	86	190	44	641
	563	305	111	25	25	322	412	252	199	62	498	151	47	109	20	183
Other	2,269	90	200	26	124	439	416	336	581	21	1,354	132	288	12	44	475
	646	64	194	17	126	244	373	142	336	15	527	116	261	12	34	294
<b>Schooling</b>																
0 - 8 years	18,165	548	1,628	1,484	542	4,202	1,254	4,430	4,505	919	11,107	547	800	924	585	2,856
	1,292	315	547	352	155	772	352	816	572	189	1,076	183	330	229	132	519
9 - 11 years	12,914	655	408	1,019	229	2,311	1,937	3,392	2,898	478	8,706	684	639	296	279	1,897
	1,274	240	144	315	92	416	591	747	513	153	1,043	257	465	153	99	595
12 years	18,480	630	1,341	987	341	3,300	1,705	6,223	3,751	674	12,353	1,052	729	843	204	2,827
	1,364	123	367	263	148	472	472	1,156	415	179	1,273	269	223	381	102	525
13 - 15 years	9,807	800	746	334	461	2,341	284	3,447	2,432	488	6,650	541	79	157	40	816
	1,422	255	247	93	182	357	106	1,174	510	92	1,310	258	31	69	22	267
16 or more years	9,558	297	819	803	300	2,218	482	2,892	2,528	467	6,369	348	473	86	64	971
	909	125	269	255	126	419	171	537	357	140	704	197	315	30	45	377

**Table 4.4b Benefit Payments of Noninstitutionalized Male Medicare Beneficiaries by Demographic and Socioeconomic Characteristics and by Living Arrangement and Age, 1996**

Male Community Residents<sup>1</sup>

Beneficiary Characteristic	Total	Lives Alone				Total	Lives with Spouse				Total	Lives with Children/Others				Total
		< 65	65 - 74	75 - 84	85 +		< 65	65 - 74	75 - 84	85 +		< 65	65 - 74	75 - 84	85 +	
<b>Benefit Payments (in 000s)</b>	78,314	3,031	5,644	4,643	1,972	15,290	5,999	24,067	18,711	3,457	52,234	3,706	3,320	2,474	1,290	10,790
	<i>2,758</i>	<i>519</i>	<i>786</i>	<i>615</i>	<i>323</i>	<i>1,183</i>	<i>886</i>	<i>2,184</i>	<i>1,074</i>	<i>377</i>	<i>2,116</i>	<i>555</i>	<i>711</i>	<i>464</i>	<i>172</i>	<i>1,019</i>
<b>Benefit Payments (in 000s)</b>																
<b>Income</b>																
\$5,000 or Less	2,864	381	105	205	122	813	194	456	330	86	1,066	300	167	164	30	661
	<i>340</i>	<i>140</i>	<i>41</i>	<i>86</i>	<i>77</i>	<i>189</i>	<i>88</i>	<i>213</i>	<i>121</i>	<i>44</i>	<i>250</i>	<i>81</i>	<i>116</i>	<i>107</i>	<i>24</i>	<i>168</i>
\$5,001 - \$10,000	15,879	1,796	1,988	564	642	4,991	1,053	2,264	1,503	241	5,061	1,903	1,153	649	264	3,969
	<i>1,419</i>	<i>439</i>	<i>548</i>	<i>161</i>	<i>217</i>	<i>740</i>	<i>443</i>	<i>876</i>	<i>282</i>	<i>78</i>	<i>850</i>	<i>349</i>	<i>548</i>	<i>266</i>	<i>61</i>	<i>708</i>
\$10,001 - \$15,000	12,540	441	855	1,065	211	2,572	1,475	2,466	2,343	772	7,056	516	206	527	531	1,779
	<i>1,041</i>	<i>173</i>	<i>238</i>	<i>236</i>	<i>58</i>	<i>407</i>	<i>521</i>	<i>574</i>	<i>399</i>	<i>205</i>	<i>863</i>	<i>174</i>	<i>104</i>	<i>183</i>	<i>121</i>	<i>307</i>
\$15,001 - \$20,000	10,875	185	981	853	272	2,292	811	2,965	2,607	546	6,929	100	415	105	113	732
	<i>880</i>	<i>120</i>	<i>385</i>	<i>322</i>	<i>133</i>	<i>648</i>	<i>305</i>	<i>585</i>	<i>416</i>	<i>129</i>	<i>748</i>	<i>56</i>	<i>186</i>	<i>49</i>	<i>58</i>	<i>214</i>
\$20,001 - \$25,000	10,005	6	170	508	237	920	772	3,422	2,209	319	6,722	316	220	536	114	1,185
	<i>874</i>	<i>6</i>	<i>59</i>	<i>223</i>	<i>89</i>	<i>242</i>	<i>346</i>	<i>598</i>	<i>442</i>	<i>84</i>	<i>807</i>	<i>251</i>	<i>79</i>	<i>281</i>	<i>36</i>	<i>380</i>
\$25,001 - \$30,000	7,597	8	220	809	202	1,239	507	2,210	1,974	260	4,950	0	346	112	93	551
	<i>1,102</i>	<i>11</i>	<i>116</i>	<i>341</i>	<i>139</i>	<i>382</i>	<i>227</i>	<i>897</i>	<i>440</i>	<i>82</i>	<i>1,001</i>	<i>0</i>	<i>298</i>	<i>59</i>	<i>83</i>	<i>311</i>
\$30,001 - \$35,000	5,544	81	32	273	4	390	292	2,781	1,058	90	4,222	66	145	86	13	309
	<i>1,178</i>	<i>64</i>	<i>19</i>	<i>169</i>	<i>3</i>	<i>182</i>	<i>125</i>	<i>1,099</i>	<i>267</i>	<i>46</i>	<i>1,137</i>	<i>58</i>	<i>104</i>	<i>86</i>	<i>13</i>	<i>148</i>
\$35,001 - \$40,000	4,167	0	204	30	35	269	67	1,130	1,968	215	3,379	15	57	2	0	74
	<i>570</i>	<i>0</i>	<i>153</i>	<i>17</i>	<i>19</i>	<i>155</i>	<i>35</i>	<i>223</i>	<i>516</i>	<i>83</i>	<i>537</i>	<i>14</i>	<i>35</i>	<i>1</i>	<i>0</i>	<i>27</i>
More than \$40,000	8,844	36	405	320	147	908	501	3,167	2,153	591	6,412	0	57	126	41	225
	<i>815</i>	<i>36</i>	<i>207</i>	<i>99</i>	<i>47</i>	<i>236</i>	<i>234</i>	<i>607</i>	<i>337</i>	<i>175</i>	<i>721</i>	<i>0</i>	<i>37</i>	<i>86</i>	<i>38</i>	<i>98</i>
<b>Metropolitan Area Resident</b>																
Yes	51,560	2,346	2,934	2,801	983	9,065	4,147	12,718	9,659	1,805	28,330	2,085	2,059	1,662	669	6,475
	<i>2,099</i>	<i>460</i>	<i>371</i>	<i>490</i>	<i>183</i>	<i>810</i>	<i>763</i>	<i>1,446</i>	<i>780</i>	<i>243</i>	<i>1,658</i>	<i>373</i>	<i>603</i>	<i>417</i>	<i>111</i>	<i>835</i>
No	15,485	382	777	806	178	2,143	1,238	4,925	3,984	502	10,649	950	367	143	287	1,747
	<i>908</i>	<i>146</i>	<i>240</i>	<i>239</i>	<i>41</i>	<i>367</i>	<i>355</i>	<i>876</i>	<i>435</i>	<i>116</i>	<i>834</i>	<i>384</i>	<i>218</i>	<i>58</i>	<i>60</i>	<i>434</i>

Source: Medicare Current Beneficiary Survey

Note: Standard errors are shaded and in italics. See Appendix A for additional information on standard errors. See Appendix B for definitions of terms and variables.

<sup>1</sup> The term *community residents* includes beneficiaries who resided in the community at the time of the round 16 interview (fall 1996), and beneficiaries who resided in the community at the time of the round 13 interview (fall 1995) who died prior to the round 16 interview

**Table 4.4c Benefit Payments of Noninstitutionalized Female Medicare Beneficiaries by Demographic and Socioeconomic Characteristics and by Living Arrangement and Age, 1996**

Female Community Residents<sup>1</sup>

Beneficiary Characteristic	Total	Lives Alone					Lives with Spouse					Lives with Children/Others				
		< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total
<b>Benefit Payments (in 000s)</b>	92,593	2,353	10,504	16,295	7,025	36,176	3,352	17,404	9,706	1,255	31,718	4,354	6,473	8,141	5,732	24,699
	2,562	372	909	1,033	590	1,541	663	1,570	861	264	1,841	568	856	854	500	1,498
<b>Benefit Payments (in 000s)</b>																
<b>Marital Status</b>																
Married	34,229	9	306	207	196	718	2,805	14,269	8,453	1,115	26,641	309	43	175	8	535
	1,839	4	234	84	89	262	660	1,473	786	265	1,743	205	32	79	7	224
Widowed	44,507	671	7,294	12,376	5,824	26,165	0	0	0	0	0	653	4,437	5,915	4,470	15,474
	1,785	179	833	923	562	1,288	0	0	0	0	0	213	774	829	407	1,179
Divorced/ separated	9,070	763	1,829	1,226	251	4,069	0	0	0	0	0	1,717	1,071	470	197	3,455
	856	176	298	236	103	405	0	0	0	0	0	417	312	168	95	542
Never married	4,750	714	566	638	300	2,218	0	0	0	0	0	1,085	317	350	409	2,161
	438	173	179	211	76	324	0	0	0	0	0	218	118	112	127	295
<b>Race/Ethnicity</b>																
White non-Hispanic	71,662	1,411	7,612	11,761	5,645	26,428	1,110	12,456	7,745	989	22,300	1,909	4,120	5,094	3,621	14,744
	2,278	262	803	770	494	1,203	175	1,384	775	266	1,458	449	742	758	349	1,167
Black non-Hispanic	12,161	546	1,506	1,501	640	4,193	1,097	925	388	28	2,439	1,293	1,289	1,123	961	4,667
	921	144	309	381	182	544	435	229	144	14	408	340	361	264	255	747
Hispanic	6,072	105	730	717	170	1,721	89	544	208	96	936	503	368	372	343	1,586
	746	31	343	390	41	480	46	221	84	37	240	204	93	139	131	287
Other	2,434	95	140	322	115	671	508	336	72	1	916	63	89	295	141	588
	585	65	59	113	58	151	504	162	47	1	536	45	34	163	63	190
<b>Schooling</b>																
0 - 8 years	21,777	410	1,984	3,245	2,181	7,820	125	1,921	1,522	463	4,031	770	1,617	2,635	2,355	7,376
	1,320	92	372	558	281	735	42	445	261	124	497	199	464	710	303	926
9 - 11 years	17,196	477	2,179	2,766	1,178	6,601	558	2,428	1,235	216	4,437	604	1,695	1,409	685	4,394
	1,137	176	468	510	269	790	235	341	274	91	513	203	511	283	187	652
12 years	29,651	443	3,340	4,807	1,783	10,372	1,236	6,251	2,818	175	10,481	839	1,464	1,824	961	5,088
	1,528	107	487	405	327	738	376	1,062	416	65	1,182	198	356	326	206	565
13 - 15 years	15,439	614	1,534	2,231	729	5,109	409	2,742	1,764	185	5,100	1,361	664	706	336	3,067
	1,191	167	257	393	139	469	121	698	433	178	831	456	249	257	85	589
16 or more years	7,557	212	823	1,188	670	2,893	476	926	1,101	76	2,579	177	272	180	559	1,187
	727	114	218	223	142	336	502	133	228	50	562	82	118	74	186	249

**Table 4.4c Benefit Payments of Noninstitutionalized Female Medicare Beneficiaries by Demographic and Socioeconomic Characteristics and by Living Arrangement and Age, 1996**

Female Community Residents<sup>1</sup>

Beneficiary Characteristic	Total	Lives Alone					Lives with Spouse					Lives with Children/Others				
		< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total
<b>Benefit Payments (in 000s)</b>	92,593	2,353	10,504	16,295	7,025	36,176	3,352	17,404	9,706	1,255	31,718	4,354	6,473	8,141	5,732	24,699
	2,562	372	909	1,033	590	1,541	663	1,570	861	264	1,841	568	856	854	500	1,498
<b>Benefit Payments (in 000s)</b>																
<b>Income</b>																
\$5,000 or Less	7,657	453	725	1,310	672	3,159	69	654	230	92	1,045	441	898	486	715	2,541
	792	166	246	511	157	646	33	234	119	63	265	139	331	137	170	405
\$5,001 - \$10,000	30,827	1,381	4,275	5,815	3,058	14,528	472	705	961	99	2,237	2,527	2,807	3,426	2,610	11,370
	1,673	236	587	547	397	928	235	235	240	39	389	513	639	755	344	1,145
\$10,001 - \$15,000	18,761	232	1,655	3,004	1,349	6,241	318	3,547	1,571	383	5,820	463	1,272	1,488	808	4,031
	1,292	100	345	442	256	574	105	927	381	137	982	186	381	352	165	600
\$15,001 - \$20,000	9,859	66	1,317	1,527	499	3,408	616	1,661	1,175	240	3,692	236	288	578	203	1,305
	1,017	40	320	295	126	472	501	276	224	181	751	181	133	156	79	285
\$20,001 - \$25,000	7,369	11	733	1,082	367	2,193	194	1,745	1,131	54	3,123	4	176	413	240	832
	606	9	218	242	130	342	119	299	237	29	389	3	82	121	107	166
\$25,001 - \$30,000	6,371	8	513	645	317	1,482	265	1,998	1,137	120	3,520	34	206	188	201	629
	628	7	216	156	126	299	94	410	298	42	509	34	129	84	83	174
\$30,001 - \$35,000	3,346	3	202	195	78	478	349	1,370	532	1	2,252	0	96	99	41	236
	384	3	63	59	33	97	222	285	129	1	359	0	83	61	22	95
\$35,001 - \$40,000	3,281	0	241	310	64	615	321	964	865	83	2,233	19	5	27	1	51
	678	0	130	170	21	212	312	401	315	54	601	18	4	18	1	26
More than \$40,000	5,122	3	336	563	168	1,070	201	1,626	851	42	2,720	44	122	206	265	636
	593	3	124	190	48	235	94	512	223	27	570	43	76	100	121	179
<b>Metropolitan Area Resident</b>																
Yes	64,509	1,394	6,979	9,610	3,946	21,928	1,511	9,952	5,361	580	17,403	2,847	4,007	4,686	3,576	15,116
	1,961	254	758	800	429	1,228	294	1,238	649	148	1,341	526	651	551	388	1,114
No	17,741	607	2,230	3,441	1,304	7,582	655	2,651	2,120	166	5,593	718	816	1,214	732	3,480
	1,153	189	382	413	108	732	297	403	303	81	567	179	175	105	174	374

Source: Medicare Current Beneficiary Survey

Note: Standard errors are shaded and in italics. See Appendix A for additional information on standard errors. See Appendix B for definitions of terms and variables.

<sup>1</sup> The term *community residents* includes beneficiaries who resided in the community at the time of the round 16 interview (fall 1996), and beneficiaries who resided in the community at the time of the round 13 interview (fall 1995) who died prior to the round 16 interview



**Table 4.5 Benefit Payments institutionalized Medicare Beneficiaries by Demographic and Socioeconomic Characteristics and by Age, 1996**

Long-Term Care Facility-Only Residents<sup>1</sup>

Beneficiary Characteristic	Total	Age			
		< 65	65 - 74	75 - 84	85 +
<b>Benefit Payments (in 000s)</b>	22,396	1,796	4,362	8,519	7,719
	1,588	317	956	1,012	586
<b>Benefit Payments (in 000s)</b>					
<b>Marital Status</b>					
Married	5,729	175	2,162	2,187	1,206
	817	101	682	490	243
Widowed	11,990	2	1,471	4,864	5,654
	1,038	2	451	723	492
Divorced/separated	1,651	297	218	903	232
	555	126	155	510	70
Never married	2,925	1,298	469	555	604
	392	270	145	168	147
<b>Race/Ethnicity</b>					
White non-Hispanic	17,226	1,254	3,055	6,290	6,626
	1,274	243	768	736	557
Black non-Hispanic	3,425	415	1,181	1,166	664
	935	161	577	555	154
Hispanic	962	95	30	644	193
	439	69	26	424	82
Other	456	2	8	295	151
	215	2	8	206	67
<b>Schooling</b>					
0 - 8 years	5,594	487	1,158	1,628	2,322
	548	156	391	316	323
9 - 11 years	3,615	294	1,121	1,480	720
	736	131	592	473	195
12 years	4,058	337	875	1,458	1,388
	515	125	327	302	245
13 - 15 years	1,787	166	15	1,025	580
	570	74	12	546	168
16 or more years	1,410	97	468	417	428
	448	77	280	200	113

**Table 4.5 Benefit Payments institutionalized Medicare Beneficiaries by Demographic and Socioeconomic Characteristics and by Age, 1996**

Long-Term Care Facility-Only Residents<sup>1</sup>

Beneficiary Characteristic	Total	Age			
		< 65	65 - 74	75 - 84	85 +
<b>Benefit Payments (in 000s)</b>	22,396	1,796	4,362	8,519	7,719
	<i>1,588</i>	<i>317</i>	<i>956</i>	<i>1,012</i>	<i>586</i>
<b>Benefit Payments (in 000s)</b>					
<b>Income</b>					
\$5,000 or Less	5,185	604	1,052	2,083	1,445
	<i>643</i>	<i>167</i>	<i>371</i>	<i>344</i>	<i>204</i>
\$5,001 - \$10,000	10,112	988	1,788	3,749	3,588
	<i>1,054</i>	<i>244</i>	<i>508</i>	<i>811</i>	<i>408</i>
\$10,001 - \$15,000	2,839	162	525	1,035	1,118
	<i>493</i>	<i>112</i>	<i>232</i>	<i>372</i>	<i>218</i>
\$15,001 - \$20,000	1,042	31	84	541	385
	<i>204</i>	<i>26</i>	<i>51</i>	<i>150</i>	<i>109</i>
\$20,001 - \$25,000	828	3	164	325	336
	<i>208</i>	<i>2</i>	<i>126</i>	<i>118</i>	<i>122</i>
\$25,001 - \$30,000	801	5	459	206	131
	<i>473</i>	<i>5</i>	<i>458</i>	<i>101</i>	<i>55</i>
\$30,001 - \$35,000	622	3	3	382	234
	<i>204</i>	<i>2</i>	<i>3</i>	<i>177</i>	<i>104</i>
\$35,001 - \$40,000	317	0	0	179	139
	<i>110</i>	<i>0</i>	<i>0</i>	<i>89</i>	<i>63</i>
More than \$40,000	650	1	288	19	342
	<i>280</i>	<i>1</i>	<i>243</i>	<i>11</i>	<i>136</i>
<b>Metropolitan Area Resident</b>					
Yes	15,340	1,533	3,114	5,646	5,046
	<i>1,296</i>	<i>304</i>	<i>844</i>	<i>808</i>	<i>467</i>
No	4,346	262	1,013	1,627	1,444
	<i>608</i>	<i>114</i>	<i>444</i>	<i>223</i>	<i>216</i>

Source: Medicare Current Beneficiary Survey

Note: Standard errors are shaded and in italics. See Appendix A for additional information on standard errors. See Appendix B for definitions of terms and variables.

<sup>1</sup> The term *long-term care facility residents* includes beneficiaries who resided in a long-term care facility at the time of the round 16 interview (fall 1996), and beneficiaries who resided in a long term care facility at the time of the round 13 interview (fall 1995) who died prior to the round 16 interview.

**Table 4.6 Benefit Payments of Noninstitutionalized Medicare beneficiaries by Demographic and Socioeconomic Characteristics and by Insurance Coverage, 1996**

Community Residents<sup>1</sup>

Beneficiary Characteristic	Total	Medicare Risk HMO <sup>2</sup>	Supplemental Health Insurance			Medicare Fee-For-Service Only	Other
			Medicaid	Individually-Purchased Private Insurance	Employer-Sponsored Private Insurance	Both Types of Private Insurance	
<b>Benefit Payments (in 000s)</b>	171,096	20,749	31,985	47,855	44,740	5,842	2,697
	3,272	687	2,098	1,683	2,035	517	394
<b>Benefit Payments (in 000s)</b>							
<b>Medicare Status<sup>3</sup></b>							
<b>Aged</b>							
65 - 74 years	67,411	10,154	11,361	18,091	19,383	2,010	693
	2,839	442	1,603	1,414	1,806	302	215
75 - 84 years	60,076	7,409	7,024	20,926	16,696	2,955	856
	1,938	274	904	1,294	881	449	257
85 years and older	20,731	2,125	3,352	7,022	4,866	761	477
	947	147	375	514	488	246	207
<b>Disabled</b>							
Under 45 years	7,321	167	4,763	246	595	11	90
	807	30	604	139	237	11	35
45 - 64 years	15,556	894	5,485	1,571	3,200	105	580
	1,168	113	739	370	637	62	250
<b>Gender</b>							
Male	78,314	9,813	12,583	22,506	21,267	2,665	1,237
	2,758	380	1,357	1,582	1,473	412	323
Female	92,593	10,936	19,402	25,349	23,474	3,177	1,271
	2,562	453	1,342	1,298	1,364	422	206
<b>Marital Status</b>							
Married	88,019	11,427	8,114	27,124	28,829	3,771	836
	2,668	436	1,048	1,510	1,837	442	203
Widowed	55,507	6,415	11,967	16,598	12,075	1,731	903
	2,094	308	1,231	971	949	359	235
Divorced/separated	17,686	2,121	7,265	2,509	2,582	201	426
	1,212	181	819	397	608	99	165
Never married	9,655	777	4,607	1,624	1,253	138	343
	748	112	523	362	270	51	220

**Table 4.6 Benefit Payments of Noninstitutionalized Medicare beneficiaries by Demographic and Socioeconomic Characteristics and by Insurance Coverage, 1996**

Community Residents<sup>1</sup>

Beneficiary Characteristic	Total	Medicare Risk HMO <sup>2</sup>	Supplemental Health Insurance			Medicare Fee-For-Service Only	Other
			Medicaid	Individually-Purchased Private Insurance	Employer-Sponsored Private Insurance	Both Types of Private Insurance	
<b>Benefit Payments (in 000s)</b>	171,096	20,749	31,985	47,855	44,740	5,842	2,697
	3,272	687	2,098	1,683	2,035	517	394
<b>Benefit Payments (in 000s)</b>							
<b>Living Arrangement</b>							
Lives alone	47,569	3,324	12,391	14,401	10,900	1,455	783
	1,900	198	1,044	1,064	918	302	239
With spouse	72,439	5,444	7,062	23,411	25,618	3,417	526
	2,651	329	1,019	1,480	1,749	445	73
With children	18,769	1,185	6,282	4,480	3,792	241	363
	1,348	168	884	595	642	90	129
With others	12,347	812	4,265	2,618	1,899	265	495
	949	106	544	397	378	134	247
<b>Race/Ethnicity</b>							
White non-Hispanic	134,496	15,746	16,976	44,024	39,337	5,642	1,794
	2,971	667	1,447	1,787	1,996	516	313
Black non-Hispanic	20,525	1,927	8,518	1,789	3,710	74	474
	1,297	244	1,063	347	543	29	195
Hispanic	10,625	2,294	4,444	1,162	1,059	38	219
	1,066	213	645	336	392	29	85
Other	4,852	685	1,973	800	536	88	21
	867	87	555	302	178	59	18
<b>Schooling</b>							
0 - 8 years	41,666	3,986	13,569	10,528	6,917	578	572
	1,794	227	1,371	795	793	151	164
9 - 11 years	31,499	3,065	8,058	8,722	6,751	894	679
	1,730	233	1,185	856	700	327	229
12 years	50,657	7,107	5,775	14,501	15,801	1,721	903
	2,010	324	755	1,115	1,442	263	268
13 - 15 years	26,491	3,590	3,176	8,697	7,784	1,266	304
	1,813	232	500	1,414	1,010	285	194
16 or more years	18,609	2,779	996	4,847	6,826	1,378	49
	1,309	208	257	665	724	261	33

**Table 4.6 Benefit Payments of Noninstitutionalized Medicare beneficiaries by Demographic and Socioeconomic Characteristics and by Insurance Coverage, 1996**

Community Residents<sup>1</sup>

Beneficiary Characteristic	Total	Medicare Risk HMO <sup>2</sup>	Supplemental Health Insurance			Medicare Fee-For-Service Only	Other
			Medicaid	Individually-Purchased Private Insurance	Employer-Sponsored Private Insurance	Both Types of Private Insurance	
<b>Benefit Payments (in 000s)</b>	171,096	20,749	31,985	47,855	44,740	5,842	2,697
	3,272	687	2,098	1,683	2,035	517	394
<b>Benefit Payments (in 000s)</b>							
<b>Income</b>							
\$5,000 or Less	10,522	1,126	4,919	1,504	1,056	138	296
	831	113	690	266	280	110	130
\$5,001 - \$10,000	46,789	4,113	21,548	9,236	3,696	691	937
	1,963	280	1,609	820	556	257	280
\$10,001 - \$15,000	31,302	4,063	3,391	10,145	8,492	424	492
	1,485	202	494	752	892	106	170
\$15,001 - \$20,000	20,734	2,803	901	6,818	6,191	933	577
	1,408	239	325	794	718	261	251
\$20,001 - \$25,000	17,374	2,451	563	6,083	6,737	945	18
	985	223	297	617	728	226	10
\$25,001 - \$30,000	13,967	1,949	269	4,664	5,947	489	65
	1,335	175	117	657	1,067	94	35
\$30,001 - \$35,000	8,890	1,238	66	2,590	4,099	473	137
	1,263	111	62	1,019	700	195	95
\$35,001 - \$40,000	7,553	894	19	2,706	2,946	653	160
	862	92	18	590	607	266	118
More than \$40,000	13,965	2,111	309	4,109	5,577	1,098	16
	1,037	169	208	691	697	206	7
<b>Metropolitan Area Resident</b>							
Yes	116,069	19,924	19,248	29,092	31,228	3,734	1,904
	2,614	655	1,490	1,301	1,845	433	338
No	33,226	389	8,366	11,627	7,505	1,325	417
	1,693	140	1,093	668	591	284	217

Source: Medicare Current Beneficiary Survey

Note: Standard errors are shaded and in italics. See Appendix A for additional information on standard errors. See Appendix B for definitions of terms and variables.

1 The term *community residents* includes beneficiaries who resided in the community at the time of the round 16 interview (fall 1996), and beneficiaries who resided in the community at the time of the round 13 interview (fall 1995) who died prior to the round 16 interview

2 HMO stands for Health Maintenance Organization.

3 Medicare beneficiaries with end-stage renal disease (ESRD) are included within the subgroups of "Aged" and "Disabled."