



3 DETAILED TABLES FROM THE MEDICARE CURRENT BENEFICIARY SURVEY DATA

Table 1.1 Age, Gender, and Race/Ethnicity of Medicare Beneficiaries, by Residence Status, 1997

All Medicare Beneficiaries

Beneficiary Characteristic	Total	Residence		
		Community Only	Long-Term Care Facility Only	Part-Year Community/ Part-Year Facility
Beneficiaries (in 000s)	39,733	37,024	2,084	624
	120	147	72	51
Beneficiaries as a Percentage of Column Total				
Medicare Status¹				
Aged				
65 - 74 years	47.19	49.78	10.72	15.04
	0.33	0.34	1.01	2.84
75 - 84 years	29.95	29.64	31.70	42.76
	0.28	0.30	1.45	3.81
85 years and older	10.48	8.14	44.48	35.64
	0.19	0.19	1.44	2.61
Disabled				
Under 45 years	4.12	4.05	5.76	2.66
	0.08	0.10	0.56	0.81
45 - 64 years	8.27	8.39	7.35	3.91
	0.19	0.22	0.90	1.58
Gender by Age				
Male				
	43.68	44.47	32.93	32.44
	0.30	0.31	1.36	2.92
Aged				
65 - 74 years	21.44	22.64	4.72	6.54
	0.27	0.29	0.83	2.14
75 - 84 years	11.62	11.69	10.21	12.68
	0.21	0.22	0.90	2.40
85 years and older	3.20	2.76	9.28	8.71
	0.11	0.10	0.87	1.61
Disabled				
Under 45 years	2.52	2.47	3.63	1.92
	0.07	0.09	0.47	0.64
45 - 64 years	4.90	4.92	5.09	2.59
	0.16	0.17	0.81	1.31

Table 1.1 Age, Gender, and Race/Ethnicity of Medicare Beneficiaries, by Residence Status, 1997

All Medicare Beneficiaries

Beneficiary Characteristic	Total	Residence		
		Community Only	Long-Term Care Facility Only	Part-Year Community/ Part-Year Facility
Beneficiaries (in 000s)	39,733	37,024	2,084	624
	120	147	72	51
Beneficiaries as a Percentage of Column Total				
Female	56.32	55.53	67.07	67.56
	0.30	0.31	1.36	2.92
Aged				
65 - 74 years	25.74	27.14	6.00	8.51
	0.27	0.28	0.88	2.23
75 - 84 years	18.33	17.95	21.49	30.08
	0.28	0.29	1.33	3.64
85 years and older	7.28	5.38	35.20	26.92
	0.16	0.15	1.28	2.34
Disabled				
Under 45 years	1.60	1.58	2.13	0.73
	0.07	0.07	0.37	0.39
45 - 64 years	3.37	3.47	2.26	1.32
	0.14	0.15	0.47	0.71
Race/Ethnicity by Age²				
White non-Hispanic	82.69	82.36	87.69	85.97
	0.43	0.44	1.04	2.11
Aged				
65 - 74 years	39.03	41.14	8.49	14.27
	0.38	0.40	0.94	2.77
75 - 84 years	26.00	25.77	27.64	34.42
	0.29	0.30	1.48	3.59
85 years and older	9.16	7.01	40.61	33.34
	0.18	0.18	1.34	2.60
Disabled				
Under 45 years	2.68	2.60	4.65	0.89
	0.10	0.11	0.50	0.53
45 - 64 years	5.81	5.83	6.30	3.04
	0.20	0.22	0.84	1.54

Table 1.1 Age, Gender, and Race/Ethnicity of Medicare Beneficiaries, by Residence Status, 1997

All Medicare Beneficiaries

Beneficiary Characteristic	Total	Residence		
		Community Only	Long-Term Care Facility Only	Part-Year Community/ Part-Year Facility
Beneficiaries (in 000s)	39,733	37,024	2,084	624
	120	147	72	51
Beneficiaries as a Percentage of Column Total				
Black non-Hispanic	8.68	8.70	8.46	8.39
	0.20	0.21	0.91	1.62
Aged				
65 - 74 years	3.76	3.91	1.96	0.62
	0.15	0.16	0.60	0.62
75 - 84 years	2.06	1.98	2.49	5.02
	0.10	0.11	0.49	1.58
85 years and older	0.73	0.61	2.47	2.12
	0.05	0.04	0.48	0.89
Disabled				
Under 45 years	0.94	0.96	0.71	0.15
	0.06	0.07	0.19	0.16
45 - 64 years	1.20	1.23	0.83	0.47
	0.08	0.09	0.27	0.32
Hispanic	6.40	6.68	2.34	2.86
	0.42	0.44	0.49	1.13
Aged				
65 - 74 years	3.11	3.32	0.14	0.50
	0.24	0.26	0.14	0.51
75 - 84 years	1.42	1.44	1.15	1.42
	0.14	0.15	0.37	0.85
85 years and older	0.44	0.41	0.88	0.33
	0.06	0.06	0.22	0.33

Table 1.1 Age, Gender, and Race/Ethnicity of Medicare Beneficiaries, by Residence Status, 1997

All Medicare Beneficiaries

Beneficiary Characteristic	Total	Residence		
		Community Only	Long-Term Care Facility Only	Part-Year Community/ Part-Year Facility
Beneficiaries (in 000s)	39,733	37,024	2,084	624
	<i>120</i>	<i>147</i>	<i>72</i>	<i>51</i>
Beneficiaries as a Percentage of Column Total				
Disabled				
Under 45 years	0.34	0.35	0.16	0.31
	<i>0.04</i>	<i>0.04</i>	<i>0.09</i>	<i>0.32</i>
45 - 64 years	1.08	1.16	0.00	0.31
	<i>0.11</i>	<i>0.12</i>	<i>0.00</i>	<i>0.31</i>

Source: Medicare Current Beneficiary Survey, CY 1997 Cost and Use Public Use File.

Note: Standard errors are shaded and italic. 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 1.2 Demographic and Socioeconomic Characteristics of Medicare Beneficiaries, by Age and by Gender and Age, 1997 (1 of 3)

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 +	
Beneficiaries (in 000s)	39,733	4,921	18,748	11,901	4,163	2,946	8,520	4,618	1,270	17,355	1,974	10,228	7,283	2,893	22,378
	120	89	146	110	78	71	109	83	43	128	55	116	112	64	138
Beneficiaries as a Percentage of Column Total															
Marital Status															
Married	52.29	40.94	64.69	48.07	21.89	45.76	79.01	72.04	53.09	69.62	33.75	52.75	32.89	8.21	38.86
	0.40	1.39	0.62	0.72	0.98	1.74	1.00	0.87	2.20	0.65	1.93	1.11	1.02	0.72	0.59
Widowed	31.50	6.65	21.98	43.31	70.01	2.82	8.28	20.08	40.23	12.83	12.36	33.39	58.02	83.07	45.97
	0.42	0.63	0.64	0.81	1.05	0.55	0.74	0.93	2.06	0.49	1.29	1.07	1.13	0.99	0.68
Divorced/separated	8.98	23.81	9.30	4.31	3.33	22.13	8.13	4.16	3.72	9.13	26.32	10.27	4.41	3.16	8.86
	0.28	1.19	0.44	0.31	0.44	1.51	0.69	0.51	0.87	0.47	1.67	0.67	0.42	0.51	0.35
Never married	7.23	28.60	4.04	4.31	4.77	29.29	4.58	3.72	2.95	8.42	27.56	3.59	4.68	5.56	6.31
	0.22	1.03	0.27	0.32	0.50	1.36	0.46	0.50	0.70	0.36	1.76	0.38	0.42	0.69	0.28
Living Arrangement															
Community															
Alone	28.30	23.30	23.00	34.47	40.44	20.65	13.75	18.67	27.88	17.26	27.26	30.70	44.48	45.97	36.86
	0.35	1.28	0.55	0.80	1.07	1.56	0.82	0.96	1.91	0.51	2.04	0.95	1.10	1.27	0.57
With spouse	50.70	39.72	63.68	46.13	18.22	44.97	77.89	69.25	44.37	67.55	31.88	51.84	31.48	6.71	37.63
	0.39	1.36	0.62	0.76	0.82	1.74	1.05	0.90	2.13	0.66	1.81	1.13	1.06	0.66	0.62
With children	8.56	9.15	6.88	9.15	13.72	4.21	2.93	3.49	8.56	3.71	16.53	10.17	12.74	15.99	12.32
	0.24	0.71	0.39	0.49	0.88	0.68	0.36	0.53	1.09	0.26	1.42	0.68	0.68	1.13	0.40
With others	7.20	22.27	5.25	4.70	5.32	24.00	4.27	3.99	3.96	7.52	19.70	6.06	5.14	5.92	6.95
	0.25	1.02	0.35	0.39	0.44	1.38	0.47	0.53	0.80	0.38	1.53	0.55	0.51	0.57	0.34
Long-Term Care Facility	5.25	5.55	1.19	5.55	22.30	6.17	1.16	4.61	15.22	3.96	4.63	1.22	6.15	25.41	6.25
	0.18	0.46	0.13	0.33	0.88	0.70	0.21	0.43	1.41	0.23	0.60	0.19	0.44	0.99	0.23
Race/Ethnicity															
White non-Hispanic	82.69	68.90	82.72	86.69	87.37	69.18	83.02	87.78	86.21	82.19	68.49	82.46	86.00	87.88	83.09
	0.43	1.29	0.56	0.55	0.79	1.65	0.90	0.89	1.34	0.63	1.85	0.78	0.65	0.82	0.50
Black non-Hispanic	8.68	17.31	7.97	6.86	6.93	15.53	7.85	5.70	7.21	8.53	19.97	8.07	7.60	6.81	8.80
	0.20	0.78	0.30	0.32	0.42	0.92	0.51	0.53	0.87	0.33	1.41	0.49	0.41	0.54	0.27
Hispanic	6.40	11.55	6.60	4.74	4.17	12.58	6.85	4.86	5.20	7.17	10.02	6.38	4.66	3.72	5.80
	0.42	1.00	0.52	0.46	0.56	1.10	0.66	0.76	0.97	0.51	1.38	0.61	0.42	0.51	0.43
Other	2.23	2.23	2.71	1.71	1.52	2.71	2.27	1.65	1.39	2.12	1.53	3.08	1.75	1.58	2.32
	0.14	0.33	0.26	0.21	0.26	0.50	0.42	0.31	0.49	0.23	0.43	0.40	0.26	0.32	0.20

Table 1.2 Demographic and Socioeconomic Characteristics of Medicare Beneficiaries, by Age and by Gender and Age, 1997 (2 of 3)

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 +	
Beneficiaries (in 000s)	39,733	4,921	18,748	11,901	4,163	2,946	8,520	4,618	1,270	17,355	1,974	10,228	7,283	2,893	22,378
	120	89	146	110	78	71	109	83	43	128	55	116	112	64	138
Beneficiaries as a Percentage of Column Total															
Schooling															
0 - 8 years	20.53	21.57	15.82	22.11	37.98	23.46	17.01	23.71	40.09	21.47	18.76	14.83	21.09	36.99	19.79
	0.54	1.06	0.68	0.76	1.40	1.54	0.89	1.12	2.40	0.68	1.53	0.82	0.96	1.55	0.63
9 - 11 years	15.91	19.52	14.95	16.36	14.76	19.46	13.22	15.90	13.43	14.98	19.61	16.39	16.66	15.38	16.65
	0.43	1.01	0.70	0.61	0.88	1.29	0.81	0.97	1.54	0.52	1.83	0.97	0.84	1.18	0.61
12 years	33.67	36.21	35.49	33.35	22.23	37.98	30.72	29.73	19.64	30.89	33.60	39.48	35.67	23.45	35.85
	0.54	1.44	0.82	0.84	1.02	1.87	1.30	1.29	2.04	0.86	1.85	1.04	0.98	1.38	0.63
13 - 15 years	15.60	15.45	16.50	15.14	12.64	12.72	15.70	13.37	11.51	14.29	19.49	17.17	16.28	13.18	16.62
	0.44	1.14	0.59	0.70	1.00	1.50	0.81	0.91	1.57	0.51	1.82	0.84	0.92	1.20	0.56
16 or more years	14.29	7.25	17.23	13.03	12.39	6.38	23.35	17.29	15.33	18.36	8.54	12.12	10.31	11.00	11.09
	0.43	0.76	0.68	0.59	0.79	0.98	1.07	1.01	1.48	0.61	1.23	0.76	0.66	0.98	0.50
Income															
Less than \$2,500	1.53	2.26	1.21	1.61	1.86	2.33	0.92	1.59	2.42	1.45	2.15	1.45	1.62	1.61	1.59
	0.12	0.40	0.20	0.17	0.33	0.51	0.23	0.35	0.70	0.18	0.44	0.29	0.24	0.34	0.15
\$2,500 - \$4,999	2.30	3.36	1.55	2.49	3.95	3.50	0.85	1.40	1.83	1.52	3.15	2.13	3.17	4.89	2.92
	0.13	0.38	0.19	0.25	0.34	0.56	0.21	0.33	0.47	0.19	0.54	0.31	0.32	0.50	0.19
\$5,000 - \$7,499	11.47	24.45	7.46	9.93	18.63	21.82	4.39	4.66	9.28	7.78	28.37	10.02	13.27	22.73	14.34
	0.29	1.22	0.39	0.45	1.01	1.40	0.43	0.48	1.17	0.37	2.00	0.71	0.69	1.26	0.46
\$7,500 - \$9,999	11.14	19.73	8.01	10.27	17.60	19.80	7.30	5.54	8.45	9.04	19.62	8.60	13.27	21.62	12.78
	0.29	1.08	0.44	0.50	0.84	1.29	0.63	0.61	1.14	0.42	1.79	0.57	0.69	1.13	0.40
\$10,000 - \$14,999	16.57	16.86	14.84	18.10	19.63	17.46	12.03	16.34	19.91	14.68	15.97	17.18	19.22	19.51	18.04
	0.36	1.24	0.52	0.69	0.89	1.63	0.65	0.97	1.74	0.49	1.66	0.81	0.91	1.02	0.50
\$15,000 - \$19,999	12.20	9.11	12.03	13.84	11.94	9.63	11.93	15.60	19.22	13.05	8.34	12.11	12.73	8.74	11.54
	0.31	0.74	0.48	0.55	0.79	0.98	0.73	0.99	1.55	0.50	0.96	0.69	0.63	0.81	0.37
\$20,000 - \$24,999	9.78	5.85	10.52	11.38	6.54	6.59	11.05	12.62	9.16	10.57	4.75	10.08	10.60	5.39	9.17
	0.32	0.68	0.46	0.62	0.69	0.95	0.80	1.00	1.33	0.50	1.07	0.64	0.68	0.74	0.38
\$25,000 - \$29,999	7.67	3.84	9.22	7.92	4.51	4.05	9.70	10.68	5.82	8.72	3.53	8.81	6.16	3.94	6.85
	0.33	0.60	0.50	0.45	0.52	0.82	0.74	0.77	1.12	0.48	1.03	0.72	0.48	0.63	0.41
\$30,000 or more	27.33	14.54	35.16	24.46	15.34	14.82	41.82	31.58	23.91	33.20	14.12	29.61	19.95	11.57	22.77
	0.58	1.11	0.83	0.82	0.97	1.37	1.38	1.17	2.07	0.80	1.73	0.98	0.97	0.98	0.69

Table 1.2 Demographic and Socioeconomic Characteristics of Medicare Beneficiaries, by Age and by Gender and Age, 1997 (3 of 3)

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 +	
Beneficiaries (in 000s)	39,733	4,921	18,748	11,901	4,163	2,946	8,520	4,618	1,270	17,355	1,974	10,228	7,283	2,893	22,378
	<i>120</i>	<i>89</i>	<i>146</i>	<i>110</i>	<i>78</i>	<i>71</i>	<i>109</i>	<i>83</i>	<i>43</i>	<i>128</i>	<i>55</i>	<i>116</i>	<i>112</i>	<i>64</i>	<i>138</i>
Beneficiaries as a Percentage of Column Total															
Metropolitan Area Resident															
Yes	74.29	71.92	75.16	74.21	73.44	72.19	74.97	72.77	76.13	74.00	71.51	75.31	75.12	72.26	74.52
	<i>0.31</i>	<i>0.93</i>	<i>0.39</i>	<i>0.44</i>	<i>0.89</i>	<i>1.36</i>	<i>0.74</i>	<i>0.76</i>	<i>1.16</i>	<i>0.54</i>	<i>1.36</i>	<i>0.47</i>	<i>0.65</i>	<i>1.11</i>	<i>0.34</i>
No	25.71	28.08	24.84	25.79	26.56	27.81	25.03	27.23	23.87	26.00	28.49	24.69	24.88	27.74	25.48
	<i>0.31</i>	<i>0.93</i>	<i>0.39</i>	<i>0.44</i>	<i>0.89</i>	<i>1.36</i>	<i>0.74</i>	<i>0.76</i>	<i>1.16</i>	<i>0.54</i>	<i>1.36</i>	<i>0.47</i>	<i>0.65</i>	<i>1.11</i>	<i>0.34</i>

Source: Medicare Current Beneficiary Survey, CY 1997 Cost and Use Public Use File.

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

Table 1.3 Demographic and Socioeconomic Characteristics of Medicare Beneficiaries, by Race/Ethnicity and Age, 1997 (1 of 3)

All Medicare Beneficiaries

Beneficiary Characteristic	Total ¹	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
Beneficiaries (in 000s)	39,733	3,358	15,422	10,276	3,621	32,677	844	1,487	813	287	3,431	563	1,230	562	173	2,527
	120	91	158	117	72	196	40	58	38	19	80	48	97	55	24	166
Beneficiaries as a Percentage of Column Total																
Gender																
Male	43.68	60.15	45.56	39.35	30.19	43.40	53.75	44.69	32.30	31.81	42.90	65.24	47.16	39.89	38.09	48.96
	0.30	1.19	0.63	0.74	0.87	0.41	2.54	2.53	2.38	3.59	1.24	3.20	2.85	3.68	4.12	1.64
Female	56.32	39.85	54.44	60.65	69.81	56.60	46.25	55.31	67.70	68.19	57.10	34.76	52.84	60.11	61.91	51.04
	0.30	1.19	0.63	0.74	0.87	0.41	2.54	2.53	2.38	3.59	1.24	3.20	2.85	3.68	4.12	1.64
Marital Status																
Married	52.29	43.69	67.20	50.23	21.98	54.45	25.71	41.85	33.34	19.37	34.00	47.50	58.18	38.01	26.57	49.16
	0.40	1.80	0.68	0.80	1.08	0.47	3.30	2.71	2.79	3.30	1.49	4.52	3.30	3.12	4.59	2.16
Widowed	31.50	6.40	20.78	41.81	69.90	31.36	8.08	36.71	55.16	73.76	37.13	4.79	21.02	47.29	64.66	26.23
	0.42	0.79	0.72	0.85	1.16	0.49	1.65	2.53	2.87	3.49	1.48	1.44	2.48	3.41	4.33	1.54
Divorced/separated	8.98	22.14	8.29	3.71	3.24	7.71	27.70	14.62	6.90	3.58	15.09	29.18	14.47	9.64	4.21	15.97
	0.28	1.49	0.49	0.35	0.44	0.29	2.55	1.80	1.24	1.59	1.09	4.08	1.87	2.04	2.31	1.48
Never married	7.23	27.77	3.73	4.25	4.88	6.49	38.51	6.82	4.60	3.29	13.78	18.53	6.33	5.06	4.56	8.65
	0.22	1.19	0.28	0.31	0.52	0.21	2.79	1.27	1.25	1.49	1.10	3.04	1.89	2.11	2.73	1.41
Living Arrangement																
Community																
Alone	28.30	23.78	22.86	34.42	42.24	28.73	21.76	26.94	38.84	31.23	28.85	22.36	22.95	30.63	24.20	24.61
	0.35	1.72	0.62	0.88	1.20	0.42	2.35	2.31	3.25	3.49	1.27	4.01	3.30	2.70	3.60	1.75
With spouse	50.70	42.50	66.36	48.22	18.16	52.87	23.94	41.45	31.49	16.26	32.67	47.45	55.89	36.76	26.57	47.75
	0.39	1.79	0.68	0.82	0.90	0.46	3.13	2.74	2.79	3.18	1.49	4.44	3.52	3.34	4.59	2.17
With children	8.56	6.18	5.42	7.86	11.75	6.97	20.40	15.97	11.47	24.07	16.67	12.16	11.05	20.71	31.72	14.86
	0.24	0.74	0.39	0.52	0.88	0.24	2.44	1.65	1.62	2.84	1.01	2.22	1.79	2.71	4.66	1.20
With others	7.20	20.83	4.22	3.97	4.76	5.91	30.15	12.93	11.90	10.77	16.74	17.45	9.87	7.67	7.01	10.88
	0.25	1.17	0.31	0.40	0.46	0.23	2.60	1.94	1.93	2.46	1.18	3.00	2.14	2.36	2.96	1.18
Long-Term Care Facility																
	5.25	6.71	1.13	5.53	23.09	5.52	3.75	2.71	6.30	17.67	5.07	0.59	0.24	4.21	10.51	1.90
	0.18	0.63	0.14	0.34	0.96	0.20	0.74	0.84	1.30	2.98	0.55	0.35	0.24	1.33	2.50	0.41

Table 1.3 Demographic and Socioeconomic Characteristics of Medicare Beneficiaries, by Race/Ethnicity and Age, 1997 (2 of 3)

All Medicare Beneficiaries

Beneficiary Characteristic	Total ¹	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
Beneficiaries (in 000s)	39,733	3,358	15,422	10,276	3,621	32,677	844	1,487	813	287	3,431	563	1,230	562	173	2,527
	120	91	158	117	72	196	40	58	38	19	80	48	97	55	24	166
Beneficiaries as a Percentage of Column Total																
Schooling																
0 - 8 years	20.53	19.35	10.92	17.39	33.62	16.12	17.35	30.62	46.68	64.56	33.67	41.11	53.05	65.39	76.90	54.60
	0.54	1.33	0.58	0.76	1.44	0.50	2.15	2.80	3.04	4.90	1.56	3.91	3.88	3.86	4.45	2.84
9 - 11 years	15.91	17.97	14.02	16.09	14.92	15.16	27.99	28.48	21.69	20.81	26.18	16.74	10.91	12.21	2.45	11.98
	0.43	1.35	0.76	0.65	0.94	0.47	2.61	2.67	2.55	4.55	1.68	2.89	2.26	2.74	1.68	1.61
12 years	33.67	39.30	38.38	35.73	23.85	36.16	36.85	22.45	22.48	9.02	25.00	20.89	17.61	11.73	14.01	16.81
	0.54	1.79	0.89	0.96	1.07	0.57	2.98	2.20	2.41	2.60	1.38	3.32	3.10	2.56	3.98	1.85
13 - 15 years	15.60	15.23	17.95	16.81	13.95	16.91	14.79	10.41	3.61	2.22	9.28	15.54	6.56	3.90	5.26	7.89
	0.44	1.31	0.68	0.78	1.13	0.48	2.17	1.72	1.12	1.36	1.13	4.60	1.29	1.44	2.39	1.41
16 or more years	14.29	8.15	18.72	13.99	13.65	15.65	3.02	8.04	5.55	3.38	5.86	5.72	11.87	6.77	1.38	8.72
	0.43	0.92	0.75	0.67	0.86	0.49	1.29	1.43	1.54	1.45	0.70	2.31	2.60	1.91	1.39	1.62
Income																
Less than \$2,500	1.53	2.55	1.23	1.44	1.88	1.50	2.11	1.37	1.92	1.78	1.71	1.18	0.54	2.96	2.41	1.35
	0.12	0.57	0.23	0.20	0.36	0.13	0.68	0.52	0.58	1.05	0.39	0.52	0.53	1.15	2.09	0.40
\$2,500 - \$4,999	2.30	2.60	0.98	1.47	3.16	1.54	4.70	2.28	5.78	8.63	4.24	4.77	5.95	16.86	11.84	8.52
	0.13	0.44	0.18	0.18	0.35	0.11	0.97	0.79	1.23	2.48	0.68	0.91	1.39	2.67	3.23	1.06
\$5,000 - \$7,499	11.47	20.52	4.66	7.43	15.87	8.40	38.98	21.39	27.91	38.92	28.73	24.00	21.00	21.20	34.88	22.66
	0.29	1.17	0.37	0.43	0.95	0.24	2.84	1.86	2.37	4.29	1.31	4.68	2.48	2.79	4.76	1.93
\$7,500 - \$9,999	11.14	18.76	6.13	9.00	16.86	9.52	23.78	17.25	22.77	22.78	20.63	20.41	17.63	12.16	21.04	17.27
	0.29	1.21	0.40	0.51	0.91	0.30	2.35	2.18	2.48	3.35	1.19	3.92	1.73	2.28	3.96	1.28
\$10,000 - \$14,999	16.57	18.13	13.90	18.23	20.59	16.44	13.71	23.15	16.28	13.84	18.42	16.28	15.58	17.45	13.96	16.04
	0.36	1.34	0.56	0.73	0.96	0.40	2.85	2.44	2.05	3.04	1.37	3.50	2.29	2.61	3.56	1.49
\$15,000 - \$19,999	12.20	9.45	12.30	14.54	12.43	12.72	4.07	11.29	8.74	8.12	8.65	14.17	11.36	11.58	8.96	11.87
	0.31	0.89	0.54	0.62	0.89	0.34	0.94	1.73	1.54	2.02	0.91	2.95	1.94	1.84	3.17	1.39
\$20,000 - \$24,999	9.78	6.85	11.14	12.25	7.28	10.62	1.73	8.08	6.08	1.74	5.51	6.20	7.20	5.85	1.14	6.26
	0.32	0.83	0.51	0.67	0.78	0.36	0.85	1.56	1.62	1.05	0.74	1.84	1.67	2.10	1.10	0.87
\$25,000 - \$29,999	7.67	4.73	10.13	8.42	4.78	8.45	2.77	5.15	4.14	1.67	4.03	1.03	5.58	4.03	2.27	3.99
	0.33	0.82	0.57	0.46	0.55	0.37	1.22	1.32	1.36	0.97	0.74	0.62	1.53	1.73	1.50	0.81
\$30,000 or more	27.33	16.41	39.54	27.21	17.15	30.81	8.15	10.04	6.39	2.52	8.08	11.95	15.17	7.92	3.49	12.04
	0.58	1.45	0.88	0.88	1.09	0.64	2.05	1.78	1.55	1.31	0.91	3.04	2.63	2.41	1.86	1.66

Table 1.3 Demographic and Socioeconomic Characteristics of Medicare Beneficiaries, by Race/Ethnicity and Age, 1997 (3 of 3)

All Medicare Beneficiaries

Beneficiary Characteristic	Total ¹	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
Beneficiaries (in 000s)	39,733	3,358	15,422	10,276	3,621	32,677	844	1,487	813	287	3,431	563	1,230	562	173	2,527
	<i>120</i>	<i>91</i>	<i>158</i>	<i>117</i>	<i>72</i>	<i>196</i>	<i>40</i>	<i>58</i>	<i>38</i>	<i>19</i>	<i>80</i>	<i>48</i>	<i>97</i>	<i>55</i>	<i>24</i>	<i>166</i>

Beneficiaries as a Percentage of Column Total

Metropolitan Area Resident																
Yes	74.29	67.95	73.09	73.60	73.14	72.73	77.60	82.42	73.55	72.55	78.30	89.04	86.02	83.12	79.82	85.62
	<i>0.31</i>	<i>1.46</i>	<i>0.59</i>	<i>0.61</i>	<i>1.07</i>	<i>0.54</i>	<i>2.48</i>	<i>1.94</i>	<i>2.75</i>	<i>4.24</i>	<i>1.79</i>	<i>4.16</i>	<i>3.71</i>	<i>6.20</i>	<i>7.04</i>	<i>4.45</i>
No	25.71	32.05	26.91	26.40	26.86	27.27	22.40	17.58	26.45	27.45	21.70	10.96	13.98	16.88	20.18	14.38
	<i>0.31</i>	<i>1.46</i>	<i>0.59</i>	<i>0.61</i>	<i>1.07</i>	<i>0.54</i>	<i>2.48</i>	<i>1.94</i>	<i>2.75</i>	<i>4.24</i>	<i>1.79</i>	<i>4.16</i>	<i>3.71</i>	<i>6.20</i>	<i>7.04</i>	<i>4.45</i>

Source: Medicare Current Beneficiary Survey, CY 1997 Cost and Use Public Use File.

Note: Standard errors are shaded and italic. 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 1.4a Demographic and Socioeconomic Characteristics of Noninstitutionalized Medicare Beneficiaries, by Living Arrangement and Age, 1997 (1 of 2)

Community Residents¹

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
Beneficiaries (in 000s)	37,649	1,146	4,312	4,101	1,682	11,241	1,954	11,938	5,490	758	20,139	1,546	2,274	1,648	792	6,259
	132	66	107	102	53	140	80	152	103	38	172	55	97	69	42	132
Beneficiaries as a Percentage of Column Total																
Marital Status																
Married	54.30	1.63	2.10	2.08	1.88	2.01	99.15	99.50	99.44	99.44	99.45	2.88	4.56	1.49	1.28	2.92
	0.40	0.73	0.43	0.39	0.55	0.22	0.41	0.12	0.20	0.56	0.10	0.79	1.07	0.54	0.57	0.41
Widowed	30.10	15.81	60.57	83.69	88.66	68.65	0.66	0.40	0.38	0.56	0.42	8.42	60.25	80.32	89.03	56.39
	0.43	1.99	1.53	0.95	1.21	0.87	0.36	0.11	0.17	0.56	0.09	1.14	2.33	2.03	1.59	1.19
Divorced/separated	9.10	51.80	26.64	7.53	5.12	19.00	0.19	0.10	0.18	0.00	0.13	34.62	24.57	8.69	3.47	20.20
	0.29	2.72	1.46	0.63	0.85	0.73	0.20	0.04	0.11	0.00	0.04	2.18	1.85	1.34	1.00	1.00
Never married	6.50	30.76	10.69	6.70	4.34	10.33	0.00	0.00	0.00	0.00	0.00	54.08	10.63	9.50	6.22	20.49
	0.23	2.23	0.88	0.60	0.81	0.49	0.00	0.00	0.00	0.00	0.00	2.10	1.55	1.53	1.25	0.94
Race/Ethnicity																
White non-Hispanic	82.42	70.77	82.03	86.53	90.95	83.88	73.59	86.20	90.43	86.94	86.17	59.09	66.09	74.17	75.57	67.69
	0.44	2.94	1.18	0.86	0.86	0.59	1.95	0.74	0.69	1.84	0.56	2.19	1.92	1.97	2.13	1.14
Black non-Hispanic	8.69	16.27	9.32	7.73	5.34	8.84	10.41	5.19	4.67	6.19	5.59	27.79	19.10	11.60	12.68	18.45
	0.20	1.94	0.85	0.70	0.66	0.45	1.36	0.38	0.46	1.22	0.27	1.81	1.55	1.17	1.40	0.76
Hispanic	6.62	11.16	6.57	4.21	2.49	5.56	13.78	5.79	3.77	6.09	6.02	10.86	11.44	9.73	8.48	10.47
	0.43	2.24	0.90	0.52	0.51	0.48	1.60	0.65	0.56	1.46	0.54	1.67	1.54	1.36	1.40	0.83
Other	2.27	1.80	2.09	1.53	1.21	1.72	2.21	2.82	1.13	0.78	2.22	2.25	3.38	4.51	3.27	3.38
	0.15	0.69	0.46	0.32	0.35	0.26	0.55	0.35	0.22	0.45	0.23	0.56	0.61	1.04	0.94	0.43
Schooling																
0 - 8 years	20.00	14.99	16.78	21.55	33.67	20.78	21.55	13.30	18.32	35.32	16.27	24.11	26.78	34.57	49.17	30.92
	0.56	2.13	1.23	1.01	1.77	0.71	1.94	0.74	1.00	3.19	0.67	1.74	2.09	1.89	2.23	1.12
9 - 11 years	15.88	20.49	17.96	17.72	14.19	17.59	19.45	13.41	14.76	15.58	14.44	20.22	16.74	17.67	14.76	17.59
	0.44	2.32	1.21	0.97	1.50	0.69	1.69	0.81	0.85	2.00	0.55	1.63	1.57	1.68	2.14	0.90
12 years	33.86	31.98	35.79	33.39	22.93	32.67	37.12	35.95	33.63	24.46	35.01	37.82	33.07	32.43	17.95	32.20
	0.54	2.25	1.48	1.42	1.59	0.85	2.29	1.00	1.18	2.81	0.73	2.22	2.34	2.06	2.05	1.23
13 - 15 years	15.82	23.16	16.03	16.29	15.07	16.71	14.00	17.35	16.53	11.49	16.59	12.62	13.67	8.76	10.10	11.68
	0.44	2.62	1.07	1.09	1.60	0.74	1.85	0.81	0.94	1.98	0.61	1.47	1.62	1.25	1.82	0.85
16 or more years	14.44	9.38	13.45	11.05	14.14	12.26	7.88	19.99	16.75	13.15	17.69	5.24	9.74	6.58	8.01	7.60
	0.44	1.78	1.21	0.90	1.47	0.68	1.46	0.89	0.97	1.64	0.65	1.20	1.39	1.15	1.51	0.66

Table 1.4a Demographic and Socioeconomic Characteristics of Noninstitutionalized Medicare Beneficiaries, by Living Arrangement and Age, 1997 (2 of 2)

Community Residents¹

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
Beneficiaries (in 000s)	37,649	1,146	4,312	4,101	1,682	11,241	1,954	11,938	5,490	758	20,139	1,546	2,274	1,648	792	6,259
	<i>132</i>	<i>66</i>	<i>107</i>	<i>102</i>	<i>53</i>	<i>140</i>	<i>80</i>	<i>152</i>	<i>103</i>	<i>38</i>	<i>172</i>	<i>55</i>	<i>97</i>	<i>69</i>	<i>42</i>	<i>132</i>
Beneficiaries as a Percentage of Column Total																
Income																
Less than \$2,500	1.37	2.16	1.81	1.55	1.57	1.72	1.28	0.80	1.25	2.25	1.02	2.12	1.87	1.80	1.46	1.86
	<i>0.13</i>	<i>0.72</i>	<i>0.54</i>	<i>0.29</i>	<i>0.49</i>	<i>0.25</i>	<i>0.63</i>	<i>0.19</i>	<i>0.25</i>	<i>0.75</i>	<i>0.14</i>	<i>0.50</i>	<i>0.69</i>	<i>0.57</i>	<i>0.68</i>	<i>0.28</i>
\$2,500 - \$4,999	2.03	1.51	1.98	2.52	2.44	2.20	1.10	0.83	0.85	0.00	0.83	6.27	4.27	5.95	7.23	5.58
	<i>0.14</i>	<i>0.56</i>	<i>0.51</i>	<i>0.38</i>	<i>0.55</i>	<i>0.26</i>	<i>0.48</i>	<i>0.19</i>	<i>0.22</i>	<i>0.00</i>	<i>0.14</i>	<i>0.85</i>	<i>0.96</i>	<i>1.09</i>	<i>1.26</i>	<i>0.59</i>
\$5,000 - \$7,499	10.56	34.32	14.38	14.21	18.42	16.95	5.44	1.97	1.50	4.07	2.26	39.56	21.95	19.77	21.68	25.69
	<i>0.29</i>	<i>3.08</i>	<i>1.21</i>	<i>1.01</i>	<i>1.45</i>	<i>0.78</i>	<i>1.19</i>	<i>0.29</i>	<i>0.25</i>	<i>1.10</i>	<i>0.23</i>	<i>1.91</i>	<i>1.72</i>	<i>1.53</i>	<i>2.04</i>	<i>0.95</i>
\$7,500 - \$9,999	10.66	27.48	13.98	15.50	18.91	16.65	9.77	4.26	3.06	4.86	4.49	25.26	15.05	18.29	25.75	19.78
	<i>0.30</i>	<i>2.66</i>	<i>1.10</i>	<i>1.06</i>	<i>1.23</i>	<i>0.69</i>	<i>1.36</i>	<i>0.48</i>	<i>0.39</i>	<i>1.12</i>	<i>0.32</i>	<i>1.86</i>	<i>1.57</i>	<i>1.50</i>	<i>2.19</i>	<i>0.95</i>
\$10,000 - \$14,999	16.56	21.67	25.15	24.51	21.13	23.96	14.99	9.76	12.09	16.05	11.14	17.14	21.01	22.72	22.85	20.74
	<i>0.37</i>	<i>2.77</i>	<i>1.34</i>	<i>1.14</i>	<i>1.55</i>	<i>0.70</i>	<i>1.70</i>	<i>0.55</i>	<i>0.64</i>	<i>2.01</i>	<i>0.41</i>	<i>2.04</i>	<i>1.82</i>	<i>1.60</i>	<i>2.30</i>	<i>0.83</i>
\$15,000 - \$19,999	12.45	5.02	10.55	14.17	11.97	11.52	15.72	12.66	15.10	21.05	13.94	4.57	11.92	10.81	8.10	9.33
	<i>0.33</i>	<i>1.49</i>	<i>0.95</i>	<i>0.88</i>	<i>1.35</i>	<i>0.59</i>	<i>1.67</i>	<i>0.68</i>	<i>0.97</i>	<i>2.20</i>	<i>0.51</i>	<i>0.85</i>	<i>1.58</i>	<i>1.22</i>	<i>1.34</i>	<i>0.71</i>
\$20,000 - \$24,999	10.06	2.73	8.79	8.85	6.12	7.80	11.43	11.83	15.32	11.20	12.72	1.69	7.15	7.77	3.99	5.57
	<i>0.34</i>	<i>0.85</i>	<i>0.89</i>	<i>0.79</i>	<i>1.03</i>	<i>0.47</i>	<i>1.50</i>	<i>0.64</i>	<i>1.10</i>	<i>1.87</i>	<i>0.52</i>	<i>0.52</i>	<i>1.18</i>	<i>1.18</i>	<i>1.00</i>	<i>0.56</i>
\$25,000 - \$29,999	7.90	1.69	6.90	5.77	4.08	5.53	7.75	11.12	11.06	8.85	10.69	0.96	4.19	4.64	1.85	3.22
	<i>0.35</i>	<i>0.80</i>	<i>1.04</i>	<i>0.59</i>	<i>0.78</i>	<i>0.54</i>	<i>1.36</i>	<i>0.68</i>	<i>0.84</i>	<i>1.72</i>	<i>0.55</i>	<i>0.45</i>	<i>1.06</i>	<i>0.83</i>	<i>0.79</i>	<i>0.47</i>
\$30,000 or more	28.41	3.41	16.47	12.93	15.36	13.68	32.52	46.78	39.77	31.65	42.92	2.42	12.60	8.24	7.09	8.24
	<i>0.61</i>	<i>1.22</i>	<i>1.12</i>	<i>0.96</i>	<i>1.48</i>	<i>0.72</i>	<i>2.21</i>	<i>1.12</i>	<i>1.49</i>	<i>2.84</i>	<i>0.91</i>	<i>0.73</i>	<i>1.60</i>	<i>1.39</i>	<i>1.41</i>	<i>0.74</i>
Metropolitan Area Resident																
Yes	74.41	72.60	74.02	73.38	73.22	73.52	68.34	74.46	73.77	75.16	73.70	74.50	80.49	79.96	76.64	78.38
	<i>0.33</i>	<i>2.61</i>	<i>1.24</i>	<i>0.90</i>	<i>1.63</i>	<i>0.56</i>	<i>2.13</i>	<i>0.59</i>	<i>0.73</i>	<i>1.96</i>	<i>0.48</i>	<i>1.46</i>	<i>1.51</i>	<i>1.67</i>	<i>2.41</i>	<i>0.75</i>
No	25.59	27.40	25.98	26.62	26.78	26.48	31.66	25.54	26.23	24.84	26.30	25.50	19.51	20.04	23.36	21.62
	<i>0.33</i>	<i>2.61</i>	<i>1.24</i>	<i>0.90</i>	<i>1.63</i>	<i>0.56</i>	<i>2.13</i>	<i>0.59</i>	<i>0.73</i>	<i>1.96</i>	<i>0.48</i>	<i>1.46</i>	<i>1.51</i>	<i>1.67</i>	<i>2.41</i>	<i>0.75</i>

Source: Medicare Current Beneficiary Survey, CY 1997 Cost and Use Public Use File.

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

Table 1.4b Demographic and Socioeconomic Characteristics of Noninstitutionalized Male Medicare Beneficiaries, by Living Arrangement and Age, 1997 (1 of 2)

Male Community Residents¹

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
Beneficiaries (in 000s)	16,669	608	1,172	862	354	2,996	1,325	6,636	3,197	564	11,721	831	614	345	159	1,949
	127	49	74	49	27	93	65	110	70	32	138	45	52	32	18	79
Beneficiaries as a Percentage of Column Total																
Marital Status																
Married	71.32	1.00	2.75	5.46	6.94	3.67	99.17	99.62	99.59	99.25	99.54	2.25	10.25	3.51	5.26	5.25
	0.63	0.59	0.93	1.28	2.01	0.57	0.51	0.13	0.21	0.75	0.11	0.80	2.70	1.84	2.56	0.87
Widowed	12.20	6.05	36.44	73.07	83.01	46.35	0.83	0.19	0.25	0.75	0.31	4.10	38.28	63.74	77.41	31.34
	0.51	1.85	3.37	2.84	2.80	1.94	0.51	0.11	0.18	0.75	0.10	1.09	4.86	4.98	5.31	2.08
Divorced/separated	9.01	56.48	38.93	12.60	7.45	31.17	0.00	0.19	0.16	0.00	0.15	33.20	33.26	17.07	8.62	28.38
	0.49	3.66	3.20	1.95	2.06	1.77	0.00	0.07	0.11	0.00	0.05	2.70	4.06	3.92	3.42	1.77
Never married	7.48	36.47	21.87	8.87	2.61	18.80	0.00	0.00	0.00	0.00	0.00	60.46	18.22	15.68	8.71	35.03
	0.37	3.61	2.52	1.74	1.32	1.32	0.00	0.00	0.00	0.00	0.00	2.79	3.43	3.47	3.44	1.94
Race/Ethnicity																
White non-Hispanic	82.14	71.81	79.82	82.40	90.83	80.28	71.42	85.45	90.36	86.54	85.26	60.61	65.71	76.88	74.31	66.23
	0.63	3.63	2.31	2.21	2.16	1.15	2.56	1.02	0.90	1.85	0.71	2.58	3.59	3.77	5.37	1.80
Black non-Hispanic	8.42	16.40	10.71	8.81	4.36	10.54	9.35	5.72	4.57	6.38	5.85	25.47	22.46	9.01	14.24	20.67
	0.34	2.31	1.70	1.68	1.49	0.94	1.77	0.60	0.58	1.33	0.38	1.98	2.99	2.55	4.12	1.37
Hispanic	7.35	9.02	7.77	6.79	4.11	7.30	16.45	6.52	4.14	6.38	6.98	11.51	9.40	6.93	6.55	9.62
	0.52	2.91	1.58	1.53	1.60	0.87	1.92	0.84	0.75	1.37	0.61	2.06	2.10	2.42	2.48	1.25
Other	2.09	2.76	1.70	2.00	0.70	1.88	2.78	2.31	0.93	0.71	1.91	2.41	2.43	7.18	4.90	3.47
	0.24	1.17	0.81	0.86	0.71	0.52	0.80	0.47	0.22	0.50	0.27	0.72	1.42	2.83	2.48	0.82
Schooling																
0 - 8 years	21.07	14.47	20.20	26.62	39.86	23.19	26.05	15.39	20.80	38.34	19.15	23.80	28.32	38.43	47.69	29.77
	0.67	2.92	2.05	2.28	3.86	1.19	2.49	1.00	1.33	3.46	0.81	2.33	3.67	4.65	5.54	1.92
9 - 11 years	14.98	20.54	15.63	20.09	9.40	17.17	18.65	12.61	14.69	14.19	13.93	21.45	13.35	19.16	18.03	18.14
	0.53	2.65	2.11	2.45	2.26	1.18	2.04	0.86	1.08	2.26	0.58	2.38	3.10	4.25	5.01	1.78
12 years	31.03	36.38	30.24	29.71	20.39	30.17	35.94	30.73	29.78	22.68	30.69	42.29	33.14	28.08	12.47	34.42
	0.86	3.10	2.57	2.67	3.05	1.34	2.82	1.47	1.58	3.25	1.10	2.94	4.10	4.47	4.27	1.84
13 - 15 years	14.44	20.99	14.70	12.06	13.86	15.11	12.02	16.33	14.83	10.42	15.16	8.26	11.91	5.27	8.07	8.90
	0.53	3.68	2.11	1.86	2.94	1.20	2.07	0.91	1.06	2.23	0.66	1.63	2.68	2.19	3.48	1.10
16 or more years	18.48	7.62	19.22	11.51	16.49	14.35	7.34	24.94	19.89	14.37	21.08	4.20	13.27	9.06	13.74	8.77
	0.63	2.12	2.48	2.17	2.73	1.31	1.63	1.19	1.26	2.17	0.80	1.27	2.90	2.74	4.64	1.25

Table 1.4b Demographic and Socioeconomic Characteristics of Noninstitutionalized Male Medicare Beneficiaries, by Living Arrangement and Age, 1997 (2 of 2)

Male Community Residents¹

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
Beneficiaries (in 000s)	16,669	608	1,172	862	354	2,996	1,325	6,636	3,197	564	11,721	831	614	345	159	1,949
	<i>127</i>	<i>49</i>	<i>74</i>	<i>49</i>	<i>27</i>	<i>93</i>	<i>65</i>	<i>110</i>	<i>70</i>	<i>32</i>	<i>138</i>	<i>45</i>	<i>52</i>	<i>32</i>	<i>18</i>	<i>79</i>
Beneficiaries as a Percentage of Column Total																
Income																
Less than \$2,500	1.34	2.56	1.54	2.19	0.71	1.84	1.26	0.81	1.26	2.72	1.08	2.71	1.09	1.56	4.85	2.17
	<i>0.19</i>	<i>0.74</i>	<i>0.95</i>	<i>0.91</i>	<i>0.71</i>	<i>0.50</i>	<i>0.73</i>	<i>0.24</i>	<i>0.36</i>	<i>0.95</i>	<i>0.19</i>	<i>0.84</i>	<i>0.78</i>	<i>1.18</i>	<i>3.00</i>	<i>0.52</i>
\$2,500 - \$4,999	1.21	1.97	1.28	1.43	1.69	1.51	0.92	0.67	0.55	0.00	0.63	6.50	1.28	3.53	5.06	4.21
	<i>0.17</i>	<i>0.86</i>	<i>0.76</i>	<i>0.74</i>	<i>0.98</i>	<i>0.42</i>	<i>0.59</i>	<i>0.23</i>	<i>0.23</i>	<i>0.00</i>	<i>0.16</i>	<i>1.18</i>	<i>1.09</i>	<i>1.76</i>	<i>1.76</i>	<i>0.75</i>
\$5,000 - \$7,499	7.31	28.35	11.45	10.83	10.90	14.64	6.19	2.04	1.35	3.65	2.40	40.41	15.04	12.76	15.68	25.50
	<i>0.36</i>	<i>3.87</i>	<i>1.91</i>	<i>1.80</i>	<i>2.47</i>	<i>1.32</i>	<i>1.50</i>	<i>0.38</i>	<i>0.33</i>	<i>1.24</i>	<i>0.30</i>	<i>2.70</i>	<i>2.63</i>	<i>3.26</i>	<i>4.04</i>	<i>1.61</i>
\$7,500 - \$9,999	8.52	27.19	15.62	9.10	9.35	15.35	12.25	4.29	3.02	4.09	4.83	24.04	20.78	12.91	13.96	20.22
	<i>0.42</i>	<i>3.27</i>	<i>2.07</i>	<i>1.42</i>	<i>2.49</i>	<i>1.24</i>	<i>1.81</i>	<i>0.60</i>	<i>0.51</i>	<i>1.10</i>	<i>0.38</i>	<i>2.98</i>	<i>3.40</i>	<i>3.55</i>	<i>4.02</i>	<i>1.91</i>
\$10,000 - \$14,999	14.56	27.28	21.78	28.65	22.05	24.90	15.56	9.47	11.58	16.81	11.09	15.53	18.65	27.79	26.06	19.54
	<i>0.49</i>	<i>4.06</i>	<i>2.68</i>	<i>2.61</i>	<i>3.02</i>	<i>1.42</i>	<i>2.13</i>	<i>0.70</i>	<i>0.91</i>	<i>2.38</i>	<i>0.51</i>	<i>2.41</i>	<i>3.21</i>	<i>4.30</i>	<i>5.67</i>	<i>1.58</i>
\$15,000 - \$19,999	13.23	6.69	8.76	16.44	15.48	11.34	14.53	12.89	16.24	24.32	14.54	4.86	9.04	10.58	17.53	8.22
	<i>0.52</i>	<i>2.50</i>	<i>1.73</i>	<i>1.99</i>	<i>3.02</i>	<i>1.05</i>	<i>1.96</i>	<i>0.89</i>	<i>1.24</i>	<i>2.44</i>	<i>0.66</i>	<i>1.12</i>	<i>2.26</i>	<i>2.19</i>	<i>4.86</i>	<i>0.97</i>
\$20,000 - \$24,999	10.73	3.49	9.43	8.95	8.44	7.97	11.12	11.39	14.52	10.32	12.16	2.23	10.64	8.89	5.87	6.36
	<i>0.52</i>	<i>1.00</i>	<i>1.75</i>	<i>1.80</i>	<i>2.07</i>	<i>1.02</i>	<i>1.85</i>	<i>0.90</i>	<i>1.29</i>	<i>2.13</i>	<i>0.61</i>	<i>0.90</i>	<i>2.54</i>	<i>2.51</i>	<i>2.61</i>	<i>1.07</i>
\$25,000 - \$29,999	8.94	1.06	8.68	6.93	5.72	6.28	7.75	10.50	12.41	7.47	10.56	1.10	3.91	8.02	1.41	3.24
	<i>0.49</i>	<i>0.64</i>	<i>2.01</i>	<i>1.52</i>	<i>2.09</i>	<i>1.01</i>	<i>1.68</i>	<i>0.96</i>	<i>1.06</i>	<i>1.93</i>	<i>0.68</i>	<i>0.71</i>	<i>1.78</i>	<i>2.95</i>	<i>1.44</i>	<i>0.81</i>
\$30,000 or more	34.17	1.42	21.45	15.49	25.66	16.17	30.41	47.94	39.08	30.62	42.71	2.62	19.57	13.98	9.58	10.54
	<i>0.82</i>	<i>0.72</i>	<i>2.45</i>	<i>2.47</i>	<i>3.86</i>	<i>1.47</i>	<i>2.57</i>	<i>1.56</i>	<i>1.60</i>	<i>3.17</i>	<i>1.08</i>	<i>0.98</i>	<i>3.21</i>	<i>3.72</i>	<i>3.53</i>	<i>1.24</i>
Metropolitan Area Resident																
Yes	73.96	74.58	74.80	72.02	79.96	74.57	68.72	74.24	72.36	75.03	73.14	73.91	82.01	80.70	78.69	78.05
	<i>0.56</i>	<i>3.65</i>	<i>2.58</i>	<i>2.53</i>	<i>2.62</i>	<i>1.23</i>	<i>2.44</i>	<i>0.81</i>	<i>0.94</i>	<i>2.07</i>	<i>0.70</i>	<i>2.13</i>	<i>2.81</i>	<i>3.94</i>	<i>4.74</i>	<i>1.32</i>
No	26.04	25.42	25.20	27.98	20.04	25.43	31.28	25.76	27.64	24.97	26.86	26.09	17.99	19.30	21.31	21.95
	<i>0.56</i>	<i>3.65</i>	<i>2.58</i>	<i>2.53</i>	<i>2.62</i>	<i>1.23</i>	<i>2.44</i>	<i>0.81</i>	<i>0.94</i>	<i>2.07</i>	<i>0.70</i>	<i>2.13</i>	<i>2.81</i>	<i>3.94</i>	<i>4.74</i>	<i>1.32</i>

Source: Medicare Current Beneficiary Survey, CY 1997 Cost and Use Public Use File.

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

Table 1.4c Demographic and Socioeconomic Characteristics of Noninstitutionalized Female Medicare Beneficiaries, by Living Arrangement and Age, 1997 (1 of 2)

Female Community Residents¹

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
Beneficiaries (in 000s)	20,980	538	3,141	3,239	1,327	8,245	629	5,302	2,293	194	8,418	715	1,660	1,302	633	4,310
	139	44	102	89	46	137	40	133	89	20	150	42	90	61	38	118
Beneficiaries as a Percentage of Column Total																
Marital Status																
Married	40.79	2.34	1.86	1.18	0.53	1.41	99.11	99.35	99.23	100.00	99.31	3.61	2.45	0.97	0.28	1.87
	0.63	1.52	0.46	0.37	0.31	0.24	0.70	0.22	0.38	0.00	0.17	1.37	0.99	0.49	0.28	0.44
Widowed	44.32	26.80	69.56	86.52	90.17	76.75	0.30	0.65	0.55	0.00	0.58	13.45	68.37	84.63	91.95	67.67
	0.68	3.52	1.70	1.01	1.22	0.98	0.30	0.22	0.31	0.00	0.16	2.19	2.67	1.96	1.58	1.26
Divorced/separated	9.17	46.53	22.05	6.18	4.50	14.59	0.59	0.00	0.22	0.00	0.11	36.28	21.35	6.51	2.18	16.52
	0.37	4.06	1.70	0.71	0.93	0.80	0.63	0.00	0.20	0.00	0.07	3.04	2.08	1.27	0.80	0.98
Never married	5.72	24.33	6.52	6.13	4.80	7.25	0.00	0.00	0.00	0.00	0.00	46.67	7.82	7.89	5.60	13.94
	0.28	3.13	0.91	0.64	0.95	0.49	0.00	0.00	0.00	0.00	0.00	3.23	1.73	1.64	1.36	1.06
Race/Ethnicity																
White non-Hispanic	82.64	69.60	82.85	87.64	90.98	85.18	78.19	87.14	90.52	88.13	87.42	57.32	66.23	73.44	75.88	68.36
	0.52	4.30	1.45	0.88	0.97	0.72	3.21	1.04	1.00	3.55	0.78	3.23	2.42	2.20	2.43	1.40
Black non-Hispanic	8.91	16.14	8.80	7.44	5.61	8.23	12.66	4.52	4.82	5.64	5.23	30.50	17.84	12.29	12.28	17.44
	0.28	3.12	0.97	0.71	0.76	0.52	2.57	0.53	0.76	2.30	0.49	2.95	2.13	1.40	1.74	1.13
Hispanic	6.04	13.54	6.12	3.52	2.06	4.93	8.14	4.88	3.25	5.24	4.69	10.11	12.20	10.48	8.97	10.85
	0.45	3.51	1.00	0.55	0.53	0.54	2.21	0.68	0.63	2.54	0.56	1.95	1.91	1.54	1.55	0.94
Other	2.41	0.72	2.23	1.40	1.35	1.66	1.01	3.46	1.41	1.00	2.66	2.07	3.73	3.79	2.86	3.35
	0.21	0.73	0.57	0.31	0.41	0.29	0.55	0.63	0.47	0.97	0.42	0.89	0.82	0.92	1.02	0.48
Schooling																
0 - 8 years	19.14	15.57	15.50	20.21	31.95	19.90	11.90	10.68	14.87	26.29	12.25	24.45	26.21	33.55	49.54	31.44
	0.66	2.81	1.47	1.25	1.95	0.87	2.55	0.90	1.30	5.25	0.75	2.70	2.50	2.23	2.37	1.38
9 - 11 years	16.60	20.44	18.83	17.09	15.52	17.74	21.18	14.41	14.87	19.72	15.15	18.83	18.00	17.27	13.95	17.35
	0.63	3.40	1.44	1.05	1.81	0.85	3.26	1.24	1.36	4.35	0.98	2.38	1.86	1.78	2.12	1.01
12 years	36.13	27.03	37.86	34.37	23.64	33.58	39.64	42.47	39.00	29.78	41.04	32.83	33.04	33.57	19.31	31.21
	0.66	3.12	1.94	1.69	1.90	1.11	3.96	1.55	1.80	5.48	1.00	3.12	2.53	2.15	2.39	1.42
13 - 15 years	16.93	25.60	16.52	17.41	15.41	17.29	18.24	18.63	18.89	14.72	18.59	17.48	14.32	9.68	10.61	12.93
	0.58	3.58	1.41	1.26	1.88	0.87	2.82	1.37	1.61	3.64	0.97	2.54	2.09	1.51	1.99	1.08
16 or more years	11.20	11.37	11.29	10.92	13.49	11.49	9.04	13.80	12.37	9.48	12.97	6.40	8.43	5.92	6.59	7.08
	0.51	3.13	1.31	0.89	1.59	0.79	2.67	1.12	1.38	2.98	0.86	1.89	1.60	1.21	1.76	0.79

Table 1.4c Demographic and Socioeconomic Characteristics of Noninstitutionalized Female Medicare Beneficiaries, by Living Arrangement and Age, 1997 (2 of 2)

Female Community Residents¹

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
Beneficiaries (in 000s)	20,980	538	3,141	3,239	1,327	8,245	629	5,302	2,293	194	8,418	715	1,660	1,302	633	4,310
	<i>139</i>	<i>44</i>	<i>102</i>	<i>89</i>	<i>46</i>	<i>137</i>	<i>40</i>	<i>133</i>	<i>89</i>	<i>20</i>	<i>150</i>	<i>42</i>	<i>90</i>	<i>61</i>	<i>38</i>	<i>118</i>
Beneficiaries as a Percentage of Column Total																
Income																
Less than \$2,500	1.39	1.72	1.91	1.38	1.79	1.67	1.33	0.77	1.25	0.90	0.95	1.44	2.15	1.86	0.60	1.72
	<i>0.15</i>	<i>1.19</i>	<i>0.65</i>	<i>0.31</i>	<i>0.59</i>	<i>0.28</i>	<i>0.77</i>	<i>0.27</i>	<i>0.46</i>	<i>1.00</i>	<i>0.21</i>	<i>0.48</i>	<i>0.89</i>	<i>0.66</i>	<i>0.38</i>	<i>0.32</i>
\$2,500 - \$4,999	2.68	0.99	2.24	2.81	2.64	2.44	1.47	1.03	1.26	0.00	1.10	5.99	5.38	6.59	7.78	6.20
	<i>0.21</i>	<i>0.76</i>	<i>0.62</i>	<i>0.53</i>	<i>0.65</i>	<i>0.36</i>	<i>0.89</i>	<i>0.31</i>	<i>0.46</i>	<i>0.00</i>	<i>0.25</i>	<i>1.18</i>	<i>1.15</i>	<i>1.35</i>	<i>1.47</i>	<i>0.77</i>
\$5,000 - \$7,499	13.13	41.06	15.48	15.10	20.42	17.80	3.86	1.87	1.72	5.31	2.06	38.58	24.51	21.63	23.19	25.78
	<i>0.46</i>	<i>4.70</i>	<i>1.46</i>	<i>1.22</i>	<i>1.63</i>	<i>0.92</i>	<i>1.62</i>	<i>0.39</i>	<i>0.50</i>	<i>2.31</i>	<i>0.30</i>	<i>3.06</i>	<i>2.14</i>	<i>1.73</i>	<i>2.50</i>	<i>1.14</i>
\$7,500 - \$9,999	12.36	27.82	13.36	17.21	21.47	17.12	4.54	4.23	3.13	7.11	4.02	26.68	12.93	19.72	28.72	19.58
	<i>0.40</i>	<i>3.86</i>	<i>1.25</i>	<i>1.23</i>	<i>1.51</i>	<i>0.83</i>	<i>1.70</i>	<i>0.65</i>	<i>0.64</i>	<i>3.00</i>	<i>0.46</i>	<i>2.78</i>	<i>1.63</i>	<i>1.62</i>	<i>2.50</i>	<i>1.14</i>
\$10,000 - \$14,999	18.15	15.32	26.41	23.41	20.89	23.62	13.79	10.11	12.80	13.86	11.20	19.02	21.88	21.37	22.04	21.27
	<i>0.52</i>	<i>3.54</i>	<i>1.55</i>	<i>1.36</i>	<i>1.62</i>	<i>0.83</i>	<i>2.90</i>	<i>0.90</i>	<i>1.19</i>	<i>3.42</i>	<i>0.73</i>	<i>2.92</i>	<i>2.30</i>	<i>1.93</i>	<i>2.40</i>	<i>1.01</i>
\$15,000 - \$19,999	11.83	3.14	11.21	13.56	11.03	11.58	18.21	12.37	13.51	11.54	13.10	4.24	12.98	10.87	5.73	9.83
	<i>0.38</i>	<i>1.27</i>	<i>1.09</i>	<i>0.98</i>	<i>1.50</i>	<i>0.64</i>	<i>2.76</i>	<i>1.05</i>	<i>1.44</i>	<i>2.83</i>	<i>0.75</i>	<i>1.30</i>	<i>1.81</i>	<i>1.47</i>	<i>1.21</i>	<i>0.84</i>
\$20,000 - \$24,999	9.52	1.88	8.55	8.83	5.51	7.73	12.08	12.39	16.42	13.76	13.49	1.07	5.86	7.48	3.51	5.21
	<i>0.40</i>	<i>1.40</i>	<i>1.11</i>	<i>0.81</i>	<i>1.12</i>	<i>0.53</i>	<i>3.10</i>	<i>1.01</i>	<i>1.68</i>	<i>3.66</i>	<i>0.84</i>	<i>0.56</i>	<i>1.32</i>	<i>1.29</i>	<i>1.14</i>	<i>0.62</i>
\$25,000 - \$29,999	7.09	2.41	6.23	5.46	3.65	5.26	7.77	11.89	9.17	12.88	10.86	0.79	4.29	3.75	1.96	3.21
	<i>0.43</i>	<i>1.72</i>	<i>1.05</i>	<i>0.56</i>	<i>0.80</i>	<i>0.52</i>	<i>2.78</i>	<i>1.01</i>	<i>1.19</i>	<i>3.92</i>	<i>0.78</i>	<i>0.48</i>	<i>1.32</i>	<i>0.81</i>	<i>0.92</i>	<i>0.62</i>
\$30,000 or more	23.84	5.66	14.61	12.25	12.61	12.78	36.95	45.34	40.73	34.64	43.21	2.20	10.02	6.73	6.47	7.21
	<i>0.72</i>	<i>2.31</i>	<i>1.24</i>	<i>0.97</i>	<i>1.46</i>	<i>0.75</i>	<i>4.13</i>	<i>1.44</i>	<i>2.34</i>	<i>5.04</i>	<i>1.18</i>	<i>1.11</i>	<i>1.75</i>	<i>1.34</i>	<i>1.41</i>	<i>0.83</i>
Metropolitan Area Resident																
Yes	74.77	70.27	73.73	73.74	71.43	73.14	67.54	74.73	75.75	75.54	74.49	75.19	79.93	79.76	76.13	78.53
	<i>0.37</i>	<i>4.22</i>	<i>1.57</i>	<i>1.11</i>	<i>1.87</i>	<i>0.71</i>	<i>3.10</i>	<i>1.06</i>	<i>1.42</i>	<i>4.10</i>	<i>0.76</i>	<i>2.59</i>	<i>1.89</i>	<i>1.98</i>	<i>2.62</i>	<i>1.01</i>
No	25.23	29.73	26.27	26.26	28.57	26.86	32.46	25.27	24.25	24.46	25.51	24.81	20.07	20.24	23.87	21.47
	<i>0.37</i>	<i>4.22</i>	<i>1.57</i>	<i>1.11</i>	<i>1.87</i>	<i>0.71</i>	<i>3.10</i>	<i>1.06</i>	<i>1.42</i>	<i>4.10</i>	<i>0.76</i>	<i>2.59</i>	<i>1.89</i>	<i>1.98</i>	<i>2.62</i>	<i>1.01</i>

Source: Medicare Current Beneficiary Survey, CY 1997 Cost and Use Public Use File.

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

Table 1.5 Demographic and Socioeconomic Characteristics of Institutionalized Medicare Beneficiaries, by Age, 1997 (1 of 2)

Long-Term Care Facility-Only Residents¹

Beneficiary Characteristic	Total	Age			
		< 65	65 - 74	75 - 84	85 +
Beneficiaries (in 000s)	2,084	273	223	661	927
	72	22	24	39	40
Beneficiaries as a Percentage of Column Total					
Marital Status					
Married	15.67	3.90	24.45	22.09	12.49
	1.12	1.40	5.34	2.38	1.48
Widowed	56.93	1.24	40.92	57.91	76.58
	1.73	0.84	6.27	2.94	1.92
Divorced/separated	6.71	14.71	10.37	7.81	2.69
	0.87	3.59	3.43	1.63	0.73
Never married	20.69	80.16	24.25	12.20	8.24
	1.36	3.94	4.76	1.83	1.15
Race/Ethnicity					
White non-Hispanic	87.69	83.33	78.11	87.75	91.27
	1.04	2.74	5.33	1.96	1.26
Black non-Hispanic	8.46	11.69	18.06	7.90	5.55
	0.91	2.18	5.26	1.57	1.03
Hispanic	2.34	1.23	1.31	3.65	1.99
	0.49	0.72	1.28	1.18	0.49
Other	1.51	3.75	2.52	0.69	1.19
	0.36	1.44	1.80	0.51	0.41
Schooling					
0 - 8 years	34.96	41.76	26.17	29.42	38.76
	1.69	4.91	6.61	2.76	2.73
9 - 11 years	16.74	9.01	25.64	19.19	15.31
	1.33	2.80	6.64	2.81	1.89
12 years	28.50	38.88	26.66	32.59	23.05
	1.67	4.90	5.85	3.45	2.39
13 - 15 years	9.46	6.53	3.85	10.52	10.87
	1.19	2.61	3.61	2.22	1.71
16 or more years	10.34	3.81	17.68	8.26	12.02
	1.21	2.26	6.10	2.13	1.72

Table 1.5 Demographic and Socioeconomic Characteristics of Institutionalized Medicare Beneficiaries, by Age, 1997

Long-Term Care Facility-Only Residents¹

Beneficiary Characteristic	Total	Age			
		< 65	65 - 74	75 - 84	85 +
Beneficiaries (in 000s)	2,084	273	223	661	927
	<i>72</i>	<i>22</i>	<i>24</i>	<i>39</i>	<i>40</i>
Beneficiaries as a Percentage of Column Total					
Income					
Less than \$2,500	4.42	10.40	5.39	4.43	2.41
	<i>0.68</i>	<i>2.52</i>	<i>2.40</i>	<i>1.19</i>	<i>0.71</i>
\$2,500 - \$4,999	7.21	10.47	3.98	7.28	6.99
	<i>0.80</i>	<i>2.78</i>	<i>2.36</i>	<i>1.44</i>	<i>1.16</i>
\$5,000 - \$7,499	28.08	33.68	19.99	28.59	28.02
	<i>1.40</i>	<i>4.43</i>	<i>5.00</i>	<i>3.20</i>	<i>2.48</i>
\$7,500 - \$9,999	19.84	27.22	21.43	17.74	18.77
	<i>1.27</i>	<i>3.74</i>	<i>4.85</i>	<i>2.44</i>	<i>1.76</i>
\$10,000 - \$14,999	16.78	8.65	24.75	16.87	17.19
	<i>1.29</i>	<i>2.46</i>	<i>5.47</i>	<i>2.43</i>	<i>1.84</i>
\$15,000 - \$19,999	7.72	4.44	7.86	8.94	7.78
	<i>0.96</i>	<i>2.58</i>	<i>3.70</i>	<i>1.86</i>	<i>1.31</i>
\$20,000 - \$24,999	4.86	2.64	8.37	3.39	5.71
	<i>0.76</i>	<i>1.54</i>	<i>3.60</i>	<i>1.25</i>	<i>1.15</i>
\$25,000 - \$29,999	3.41	1.23	3.64	3.35	4.04
	<i>0.60</i>	<i>0.89</i>	<i>2.54</i>	<i>1.12</i>	<i>0.93</i>
\$30,000 or more	7.69	1.27	4.59	9.41	9.09
	<i>0.87</i>	<i>0.98</i>	<i>2.63</i>	<i>1.79</i>	<i>1.44</i>
Metropolitan Area Resident					
Yes	72.07	80.17	80.31	68.94	69.93
	<i>1.33</i>	<i>3.19</i>	<i>3.14</i>	<i>2.17</i>	<i>1.90</i>
No	27.93	19.83	19.69	31.06	30.07
	<i>1.33</i>	<i>3.19</i>	<i>3.14</i>	<i>2.17</i>	<i>1.90</i>

Source: Medicare Current Beneficiary Survey, CY 1997 Cost and Use Public Use File.

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

¹ The term *long-term care facility-only residents* includes beneficiaries who resided only in a long-term care facility during the year. It excludes beneficiaries who resided part of the year in the community and part of the year in a long-term care facility, and beneficiaries who resided only in the community during the year.

Table 1.6 Demographic and Socioeconomic Characteristics of Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, 1997

Community Residents¹

Beneficiary Characteristic	Total	Medicare Fee-for-Service Only	Supplemental Health Insurance				Medicare HMO ²
			Medicaid	Individually-Purchased Private Insurance	Employer-Sponsored Private Insurance	Both Types of Private Insurance	
Beneficiaries (in 000s)	37,649	3,726	5,421	9,113	12,071	1,511	5,807
	132	125	131	169	205	89	178
Beneficiaries as a Percentage of Column Total							
Medicare Status³							
Aged							
65 - 74 years	49.20	43.35	35.27	47.95	54.47	49.49	56.91
	0.34	1.65	1.06	0.90	0.89	2.31	1.21
75 - 84 years	29.86	18.92	21.36	38.02	29.72	38.63	29.99
	0.29	0.98	0.89	0.82	0.76	2.30	1.05
85 years and older	8.60	6.67	9.60	11.61	6.91	8.59	7.67
	0.19	0.60	0.60	0.55	0.30	1.09	0.66
Disabled							
Under 45 years	4.03	9.11	16.21	0.52	1.78	0.65	0.43
	0.09	0.68	0.66	0.14	0.20	0.28	0.11
45 - 64 years	8.32	21.95	17.55	1.91	7.12	2.64	5.00
	0.21	1.34	0.97	0.27	0.50	0.98	0.54
Gender							
Male	44.27	57.58	36.00	40.27	46.44	44.97	45.05
	0.31	1.42	1.06	0.99	0.81	2.25	1.24
Female	55.73	42.42	64.00	59.73	53.56	55.03	54.95
	0.31	1.42	1.06	0.99	0.81	2.25	1.24
Marital Status							
Married	54.30	45.57	22.18	56.74	65.88	63.61	59.55
	0.40	1.84	1.06	0.94	0.81	2.50	1.21
Widowed	30.10	25.61	38.04	35.16	25.30	29.54	27.75
	0.43	1.38	1.16	1.02	0.70	2.31	1.13
Divorced/separated	9.10	18.50	19.87	4.71	5.20	3.74	9.43
	0.29	1.35	0.87	0.45	0.46	0.96	0.78
Never married	6.50	10.31	19.91	3.39	3.62	3.11	3.28
	0.23	0.90	0.90	0.38	0.34	0.85	0.46

Table 1.6 Demographic and Socioeconomic Characteristics of Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, 1997

Community Residents¹

Beneficiary Characteristic	Total	Medicare Fee-for-Service Only	Supplemental Health Insurance				Medicare HMO ²
			Medicaid	Individually-Purchased Private Insurance	Employer-Sponsored Private Insurance	Both Types of Private Insurance	
Beneficiaries (in 000s)	37,649	3,726	5,421	9,113	12,071	1,511	5,807
	132	125	131	169	205	89	178
Beneficiaries as a Percentage of Column Total							
Living Arrangement							
Alone	29.86	30.97	39.96	31.31	25.08	30.08	27.38
	0.38	1.56	1.12	0.82	0.72	2.27	1.22
With spouse	53.51	44.89	20.63	56.00	65.23	62.39	59.06
	0.40	1.83	1.00	0.94	0.84	2.55	1.28
With children	9.03	11.21	19.39	8.21	5.92	3.87	7.07
	0.25	0.82	0.99	0.55	0.39	0.99	0.71
With others	7.60	12.93	20.02	4.48	3.76	3.67	6.48
	0.26	1.08	0.94	0.38	0.35	0.93	0.67
Race/Ethnicity							
White non-Hispanic	82.42	69.13	53.66	93.56	89.76	92.37	82.21
	0.44	2.05	1.37	0.48	0.47	1.42	1.15
Black non-Hispanic	8.69	17.90	22.85	2.56	5.54	4.13	7.08
	0.20	1.44	1.10	0.27	0.34	0.95	0.67
Hispanic	6.62	10.53	17.14	2.82	3.39	2.73	8.07
	0.43	1.76	1.17	0.34	0.28	0.92	0.87
Other	2.27	2.45	6.35	1.06	1.31	0.77	2.64
	0.15	0.41	0.66	0.24	0.21	0.42	0.48
Schooling							
0 - 8 years	20.00	28.44	45.69	17.71	12.66	6.30	14.07
	0.56	2.03	1.46	0.83	0.62	0.98	0.87
9 - 11 years	15.88	19.98	19.89	15.22	14.22	12.14	15.17
	0.44	1.40	1.06	0.79	0.72	1.72	0.83
12 years	33.86	31.28	22.35	35.97	36.09	35.08	37.53
	0.54	1.80	1.17	1.23	0.80	2.45	1.21
13 - 15 years	15.82	12.41	8.61	17.15	17.27	18.75	18.58
	0.44	1.18	0.76	1.00	0.84	2.38	0.96
16 or more years	14.44	7.90	3.46	13.95	19.75	27.74	14.64
	0.44	1.07	0.52	0.77	0.89	2.43	0.98

Table 1.6 Demographic and Socioeconomic Characteristics of Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, 1997

Community Residents¹

Beneficiary Characteristic	Total	Medicare	Supplemental Health Insurance				Medicare HMO ²
		Fee-for-Service Only	Medicaid	Individually-Purchased Private Insurance	Employer-Sponsored Private Insurance	Both Types of Private Insurance	
Beneficiaries (in 000s)	37,649	3,726	5,421	9,113	12,071	1,511	5,807
	<i>132</i>	<i>125</i>	<i>131</i>	<i>169</i>	<i>205</i>	<i>89</i>	<i>178</i>
Beneficiaries as a Percentage of Column Total							
Income							
Less than \$2,500	1.37	3.13	2.18	1.32	0.84	1.18	0.69
	<i>0.13</i>	<i>0.61</i>	<i>0.39</i>	<i>0.25</i>	<i>0.18</i>	<i>0.46</i>	<i>0.16</i>
\$2,500 - \$4,999	2.03	2.97	7.19	1.22	0.70	0.79	0.99
	<i>0.14</i>	<i>0.49</i>	<i>0.70</i>	<i>0.20</i>	<i>0.18</i>	<i>0.49</i>	<i>0.25</i>
\$5,000 - \$7,499	10.56	11.98	46.45	5.49	2.24	0.52	3.98
	<i>0.29</i>	<i>1.06</i>	<i>1.28</i>	<i>0.45</i>	<i>0.25</i>	<i>0.38</i>	<i>0.55</i>
\$7,500 - \$9,999	10.66	20.71	25.06	8.60	4.36	1.54	9.48
	<i>0.30</i>	<i>1.34</i>	<i>0.89</i>	<i>0.48</i>	<i>0.32</i>	<i>0.57</i>	<i>0.78</i>
\$10,000 - \$14,999	16.56	24.93	12.44	19.38	13.35	10.14	18.95
	<i>0.37</i>	<i>1.23</i>	<i>0.91</i>	<i>0.78</i>	<i>0.75</i>	<i>1.51</i>	<i>1.08</i>
\$15,000 - \$19,999	12.45	13.02	3.38	14.83	13.95	14.40	13.18
	<i>0.33</i>	<i>1.03</i>	<i>0.53</i>	<i>0.69</i>	<i>0.59</i>	<i>1.72</i>	<i>0.92</i>
\$20,000 - \$24,999	10.06	7.30	1.01	11.35	12.50	14.64	11.97
	<i>0.34</i>	<i>1.05</i>	<i>0.26</i>	<i>0.66</i>	<i>0.73</i>	<i>1.88</i>	<i>0.90</i>
\$25,000 - \$29,999	7.90	3.57	0.49	8.57	10.92	10.19	9.72
	<i>0.35</i>	<i>0.68</i>	<i>0.17</i>	<i>0.62</i>	<i>0.71</i>	<i>1.83</i>	<i>0.95</i>
\$30,000 or more	28.41	12.39	1.80	29.25	41.13	46.60	31.06
	<i>0.61</i>	<i>1.16</i>	<i>0.37</i>	<i>1.05</i>	<i>1.02</i>	<i>3.03</i>	<i>1.40</i>
Metropolitan Area Resident							
Yes	74.41	64.91	70.21	63.36	78.22	72.45	94.34
	<i>0.33</i>	<i>1.72</i>	<i>1.02</i>	<i>1.04</i>	<i>0.84</i>	<i>3.13</i>	<i>0.93</i>
No	25.59	35.09	29.79	36.64	21.78	27.55	5.66
	<i>0.33</i>	<i>1.72</i>	<i>1.02</i>	<i>1.04</i>	<i>0.84</i>	<i>3.13</i>	<i>0.93</i>

Source: Medicare Current Beneficiary Survey, CY 1997 Cost and Use Public Use File.

Note: Standard errors are shaded and italic. 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 only in the community during the year, and it includes beneficiaries who resided part of the year in the community and part of the year in a long-term care facility. It excludes beneficiaries who resided only in a long-term care facility during the year.

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*.