

Table 4.1 Benefit Payments of Medicare Beneficiaries by Age, Gender, and Race/Ethnicity, and by Residence Status, 1998

All Medicare Beneficiaries

Beneficiary Characteristic	Total	Residence	
		Community Only	Long-Term Care Facility Only
Benefit Payments (in Millions)	199,967	179,901	20,067
	3,624	3,731	1,080
Benefit Payments (in Millions of Dollars)			
Medicare Status¹			
Aged			
65 - 74 years	70,329	67,153	3,177
	2,361	2,387	642
75 - 84 years	71,421	65,324	6,097
	2,144	2,058	581
85 years and older	33,229	24,440	8,789
	1,341	1,117	737
Disabled			
Under 45 years	7,131	6,587	543
	764	727	131
45 - 64 years	17,856	16,396	1,460
	1,337	1,328	393
Gender by Age			
Male			
	92,079	85,479	6,600
	2,498	2,442	590
Aged			
65 - 74 years	37,023	35,604	1,419
	1,792	1,783	462
75 - 84 years	29,849	27,997	1,852
	1,376	1,282	381
85 years and older	11,097	9,143	1,954
	748	688	330
Disabled			
Under 45 years	4,463	4,044	419
	644	605	115
45 - 64 years	9,647	8,691	956
	770	814	294

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All Medicare Beneficiaries

Beneficiary Characteristic	Total	Residence	
		Community Only	Long-Term Care Facility Only
Benefit Payments (in Millions)	199,967	179,901	20,067
	3,624	3,731	1,080
Benefit Payments (in Millions of Dollars)			
Female	107,658	94,421	13,237
	2,447	2,471	867
Aged			
65 - 74 years	33,259	31,549	1,711
	1,415	1,387	405
75 - 84 years	41,448	37,327	4,121
	1,539	1,448	559
85 years and older	22,073	15,297	6,776
	1,077	859	657
Disabled			
Under 45 years	2,667	2,543	124
	357	351	61
45 - 64 years	8,210	7,706	504
	1,165	1,130	251
Race/Ethnicity by Age²			
White non-Hispanic	157,854	141,392	16,462
	3,070	3,193	1,106
Aged			
65 - 74 years	56,253	53,702	2,551
	2,208	2,242	615
75 - 84 years	59,281	54,462	4,819
	1,909	1,837	503
85 years and older			
Disabled			
Under 45 years	3,744	3,326	418
	385	364	115
45 - 64 years	10,681	9,453	1,227
	827	808	365

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		Community Only	Long-Term Care Facility Only
Benefit Payments (in Millions)	199,967	179,901	20,067
	3,624	3,731	1,080
Benefit Payments (in Millions of Dollars)			
Black non-Hispanic	23,380	21,096	2,285
	1,271	1,252	284
Aged			
65 - 74 years	7,541	7,148	393
	754	713	218
75 - 84 years	6,629	5,840	789
	768	724	211
85 years and older	3,424	2,560	864
	369	343	142
Disabled			
Under 45 years	2,352	2,298	54
	504	504	41
45 - 64 years	3,434	3,249	185
	633	630	129
Hispanic	12,648	12,109	538
	1,509	1,444	158
Aged			
65 - 74 years	4,294	4,238	56
	619	576	54
75 - 84 years	3,482	3,245	237
	547	508	126
85 years and older	1,179	954	225
	164	145	75

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All Medicare Beneficiaries

Beneficiary Characteristic	Total	Residence	
		Community Only	Long-Term Care Facility Only
Benefit Payments (in Millions)	199,967	179,901	20,067
	<i>3,624</i>	<i>3,731</i>	<i>1,080</i>
Benefit Payments (in Millions of Dollars)			
Disabled			
Under 45 years	687	680	7
	<i>177</i>	<i>177</i>	<i>4</i>
45 - 64 years	3,006	2,993	13
	<i>895</i>	<i>896</i>	<i>11</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, 1998

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 +	
Benefit Payments (in Millions)	199,967	24,987	70,329	71,421	33,229	14,110	37,023	29,849	11,097	92,079	10,877	33,259	41,448	22,073	107,658
	3,624	1,478	2,361	2,144	1,341	1,035	1,792	1,376	748	2,498	1,210	1,415	1,539	1,077	2,447
Benefit Payments (in Millions of Dollars)															
Marital Status															
Married	94,030	9,158	43,938	33,479	7,456	5,666	28,002	21,143	5,604	60,415	3,491	15,936	12,336	1,852	33,616
	2,828	882	1,939	1,555	592	680	1,652	1,212	472	2,242	629	986	903	264	1,584
Widowed	71,797	2,029	16,156	31,232	22,379	255	3,593	6,086	4,168	14,103	1,774	12,563	25,146	18,211	57,694
	1,899	491	1,123	1,301	964	108	489	571	495	896	477	1,117	1,258	875	1,734
Divorced/separated	19,142	6,373	7,222	4,068	1,479	3,341	3,900	1,881	553	9,675	3,032	3,322	2,187	926	9,467
	1,368	926	778	507	372	530	692	358	253	958	757	326	290	261	948
Never married	14,418	7,419	2,918	2,277	1,804	4,841	1,509	654	730	7,734	2,578	1,409	1,624	1,074	6,684
	1,045	865	396	364	367	736	308	126	257	829	415	299	346	273	610
Living Arrangement															
Community															
Lives alone	58,952	7,867	15,915	23,727	11,443	3,809	6,428	6,411	2,950	19,599	4,058	9,487	17,315	8,494	39,354
	1,990	1,097	1,040	1,341	741	627	817	631	437	1,281	894	642	1,110	662	1,543
With spouse	84,245	8,259	41,252	29,413	5,321	5,509	26,487	19,180	4,296	55,473	2,749	14,765	10,233	1,024	28,772
	2,605	752	1,916	1,295	439	682	1,596	1,088	378	2,100	440	944	624	144	1,289
With children	20,115	2,077	5,163	7,554	5,321	292	1,123	1,273	1,555	4,242	1,785	4,041	6,281	3,766	15,873
	1,174	478	608	684	534	78	356	286	374	582	476	542	660	360	1,054
With others	16,588	4,781	4,822	4,630	2,355	3,125	1,566	1,132	342	6,165	1,657	3,256	3,497	2,013	10,423
	1,296	518	792	750	302	411	247	208	110	539	297	775	705	310	1,138
Long-Term Care Facility															
	20,067	2,003	3,177	6,097	8,789	1,375	1,419	1,852	1,954	6,600	628	1,711	4,121	6,776	13,237
	1,080	426	642	581	737	335	462	381	330	590	255	405	559	657	867
Race/Ethnicity															
White non-Hispanic	157,854	14,425	56,253	59,281	27,895	8,181	30,114	25,154	9,444	72,893	6,244	26,139	34,127	18,451	84,961
	3,070	891	2,208	1,909	1,283	644	1,665	1,209	720	2,086	740	1,366	1,433	996	2,006
Black non-Hispanic	23,380	5,787	7,541	6,629	3,424	3,632	3,610	2,202	1,098	10,542	2,154	3,931	4,427	2,326	12,838
	1,271	810	754	768	369	708	616	429	179	943	438	463	591	336	861
Hispanic	12,648	3,693	4,294	3,482	1,179	1,580	2,380	1,494	381	5,834	2,113	1,914	1,989	798	6,814
	1,509	908	619	547	164	348	362	382	80	679	834	355	337	134	1,137
Other	4,330	744	1,720	1,359	507	410	686	763	87	1,946	334	1,034	596	420	2,384
	549	210	402	272	169	133	250	162	46	336	162	320	197	162	418

Table 4.2 Benefit Payments of Medicare Beneficiaries by Demographic and Socioeconomic Characteristics, by Age, and by Gender and Age, 1998

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 +	
Benefit Payments (in Millions)	199,967	24,987	70,329	71,421	33,229	14,110	37,023	29,849	11,097	92,079	10,877	33,259	41,448	22,073	107,658
	3,624	1,478	2,361	2,144	1,341	1,035	1,792	1,376	748	2,498	1,210	1,415	1,539	1,077	2,447
Benefit Payments (in Millions of Dollars)															
Schooling															
0 - 8 years	44,010	3,728	13,973	15,135	11,174	2,501	8,777	6,845	4,123	22,246	1,227	5,196	8,290	7,051	21,764
	2,060	610	1,312	1,094	822	503	1,136	619	545	1,416	352	592	864	589	1,344
9 - 11 years	34,238	5,617	11,779	12,065	4,777	3,549	5,607	4,774	1,191	15,122	2,068	6,172	7,291	3,586	19,117
	1,536	746	928	924	393	654	670	589	198	1,133	452	565	627	356	1,028
12 years	62,610	8,170	23,823	23,025	7,591	4,806	10,432	9,059	2,502	26,799	3,364	13,391	13,967	5,089	35,811
	2,268	814	1,769	1,091	764	619	1,237	611	452	1,517	586	1,154	954	591	1,723
13 - 15 years	29,063	4,500	10,130	10,953	3,479	1,549	5,308	3,913	1,155	11,925	2,951	4,822	7,041	2,324	17,138
	1,389	820	755	923	443	264	703	724	264	1,113	794	441	582	365	1,012
16 or more years	22,919	2,381	9,384	8,056	3,098	1,264	6,504	4,445	1,501	13,714	1,116	2,880	3,611	1,597	9,205
	1,103	360	927	615	334	230	892	409	219	969	271	270	402	235	619
Income															
\$5,000 or Less	14,134	2,771	3,874	4,458	3,031	1,391	1,800	1,411	698	5,300	1,380	2,074	3,046	2,333	8,834
	993	530	668	512	346	203	549	262	183	640	478	327	432	289	762
\$5,001 - \$10,000	51,329	10,652	14,313	14,919	11,444	5,139	5,870	4,157	2,150	17,317	5,513	8,443	10,762	9,294	34,012
	2,057	1,140	1,139	956	799	584	909	516	325	1,235	1,013	627	806	756	1,608
\$10,001 - \$15,000	35,541	4,079	11,391	13,177	6,893	2,657	4,991	4,894	2,528	15,070	1,422	6,400	8,160	4,306	20,288
	1,591	456	1,096	945	604	392	734	592	396	1,020	252	797	692	468	1,209
\$15,001 - \$20,000	27,196	2,007	10,180	10,882	4,128	1,157	5,548	4,733	2,187	13,624	850	4,632	6,149	1,940	13,572
	1,640	409	1,205	1,049	464	275	1,030	627	391	1,216	302	692	716	215	1,066
\$20,001 - \$25,000	19,749	1,626	7,905	7,792	2,427	1,300	4,560	3,671	1,375	10,905	326	3,345	4,121	1,052	8,844
	1,198	382	815	838	314	369	609	363	254	791	107	444	664	170	737
\$25,001 - \$30,000	14,307	948	6,066	5,812	1,481	612	3,944	2,894	549	7,998	336	2,122	2,918	932	6,309
	1,274	240	1,081	546	210	168	1,065	417	115	1,159	163	278	372	201	550
\$30,001 - \$35,000	9,954	1,127	4,381	3,402	1,044	798	2,948	1,733	379	5,858	328	1,433	1,670	665	4,096
	806	425	475	425	176	413	419	259	102	657	113	195	324	147	424
\$35,001 - \$40,000	8,463	440	3,369	3,764	890	270	2,125	2,214	444	5,053	170	1,243	1,550	446	3,410
	812	135	416	619	239	120	361	646	215	829	66	225	277	110	412
More than \$40,000	19,219	1,338	8,851	7,139	1,892	786	5,237	4,068	787	10,878	552	3,567	3,071	1,105	8,295
	1,265	434	696	723	351	375	588	506	160	1,018	191	364	416	300	696

Table 4.2 Benefit Payments of Medicare Beneficiaries by Demographic and Socioeconomic Characteristics, by Age, and by Gender and Age, 1998

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 +	
Benefit Payments (in Millions)	199,967	24,987	70,329	71,421	33,229	14,110	37,023	29,849	11,097	92,079	10,877	33,259	41,448	22,073	107,658
	<i>3,624</i>	<i>1,478</i>	<i>2,361</i>	<i>2,144</i>	<i>1,341</i>	<i>1,035</i>	<i>1,792</i>	<i>1,376</i>	<i>748</i>	<i>2,498</i>	<i>1,210</i>	<i>1,415</i>	<i>1,539</i>	<i>1,077</i>	<i>2,447</i>
Benefit Payments (in Millions of Dollars)															
Metropolitan Area Resident															
Yes	156,895	19,185	55,258	55,304	27,148	10,631	28,739	22,536	9,120	71,027	8,554	26,519	32,643	18,028	85,744
	<i>3,232</i>	<i>1,416</i>	<i>2,164</i>	<i>1,919</i>	<i>1,262</i>	<i>955</i>	<i>1,613</i>	<i>1,190</i>	<i>739</i>	<i>2,283</i>	<i>1,132</i>	<i>1,334</i>	<i>1,444</i>	<i>1,020</i>	<i>2,340</i>
No	43,072	5,802	15,072	16,118	6,081	3,479	8,284	7,313	1,977	21,053	2,323	6,741	8,805	4,045	21,914
	<i>1,792</i>	<i>536</i>	<i>1,006</i>	<i>887</i>	<i>480</i>	<i>451</i>	<i>807</i>	<i>694</i>	<i>215</i>	<i>1,218</i>	<i>407</i>	<i>514</i>	<i>518</i>	<i>385</i>	<i>1,012</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, 1998

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
Benefit Payments (in Millions)	199,967	14,425	56,253	59,281	27,895	157,854	5,787	7,541	6,629	3,424	23,380	3,693	4,294	3,482	1,179	12,648
	3,624	891	2,208	1,909	1,283	3,070	810	754	768	369	1,271	908	619	547	164	1,509
Benefit Payments (in Millions of Dollars)																
Gender																
Male	92,079	8,181	30,114	25,154	9,444	72,893	3,632	3,610	2,202	1,098	10,542	1,580	2,380	1,494	381	5,834
	2,498	644	1,665	1,209	720	2,086	708	616	429	179	943	348	362	382	80	679
Female	107,658	6,244	26,139	34,127	18,451	84,961	2,154	3,931	4,427	2,326	12,838	2,113	1,914	1,989	798	6,814
	2,447	740	1,366	1,433	996	2,006	438	463	591	336	861	834	355	337	134	1,137
Marital Status																
Married	94,030	5,621	37,024	29,222	6,404	78,271	1,652	3,261	1,577	596	7,086	1,390	2,549	1,588	376	5,903
	2,828	623	1,813	1,480	575	2,554	433	598	243	106	787	446	546	387	86	931
Widowed	71,797	1,268	12,117	25,083	18,403	56,870	617	2,600	4,020	2,646	9,883	43	951	1,399	767	3,160
	1,899	375	1,082	1,088	887	1,795	304	489	649	344	869	18	169	238	135	351
Divorced/ separated	19,142	3,467	4,696	2,806	1,398	12,367	1,186	1,473	896	58	3,612	1,344	618	283	11	2,257
	1,368	430	659	406	373	974	353	285	311	27	525	742	89	76	5	754
Never married	14,418	4,061	2,388	1,938	1,680	10,066	2,332	207	128	84	2,750	916	155	212	25	1,308
	1,045	434	404	312	362	723	574	72	57	62	592	308	39	149	17	363
Living Arrangement																
Community																
Lives alone	58,952	4,587	12,137	19,318	9,913	45,954	1,511	2,345	2,914	924	7,693	1,396	943	1,115	329	3,784
	1,990	678	1,008	1,019	713	1,577	495	353	648	166	890	749	161	276	105	816
With spouse	84,245	5,007	34,785	25,742	4,629	70,163	1,597	3,027	1,263	361	6,249	1,334	2,372	1,401	293	5,400
	2,605	456	1,792	1,251	430	2,356	430	598	185	97	755	446	511	371	61	887
With children	20,115	796	3,007	5,715	4,257	13,775	732	979	904	711	3,326	419	707	594	232	1,952
	1,174	175	476	655	500	973	304	263	210	164	399	274	185	166	57	395
With others	16,588	2,389	3,773	3,687	1,650	11,500	1,707	797	760	564	3,828	524	215	136	100	974
	1,296	314	768	719	264	1,145	345	218	182	205	444	156	46	51	42	201
Long-Term Care Facility	20,067	1,646	2,551	4,819	7,446	16,462	239	393	789	864	2,285	20	56	237	225	538
	1,080	386	615	503	709	1,106	134	218	211	142	284	12	54	126	75	158

Table 4.3 Benefit Payments of Medicare Beneficiaries by Demographic and Socioeconomic Characteristics and by Race/Ethnicity and Age, 1998

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
Benefit Payments (in Millions)	199,967	14,425	56,253	59,281	27,895	157,854	5,787	7,541	6,629	3,424	23,380	3,693	4,294	3,482	1,179	12,648
	3,624	891	2,208	1,909	1,283	3,070	810	754	768	369	1,271	908	619	547	164	1,509
Benefit Payments (in Millions of Dollars)																
Schooling																
0 - 8 years	44,010	2,124	8,128	9,566	8,447	28,266	559	2,576	3,176	1,803	8,114	994	2,466	1,761	699	5,920
	2,060	420	924	710	778	1,430	177	606	609	231	816	369	481	416	101	810
9 - 11 years	34,238	2,595	8,547	9,913	3,900	24,955	2,226	2,114	1,479	673	6,492	591	678	288	84	1,641
	1,536	417	739	871	366	1,150	539	498	319	194	844	310	215	81	32	505
12 years	62,610	5,450	21,041	20,262	6,839	53,591	1,687	1,700	1,238	414	5,039	746	684	991	202	2,624
	2,268	642	1,709	993	737	2,118	447	291	331	108	647	267	117	265	79	404
13 - 15 years	29,063	2,128	9,040	10,333	3,350	24,852	960	688	296	66	2,010	1,285	167	144	60	1,656
	1,389	317	786	898	441	1,176	330	148	80	7	342	744	33	27	28	744
16 or more years	22,919	1,624	8,531	7,433	2,880	20,468	288	312	272	129	1,001	60	238	190	24	513
	1,103	269	897	608	324	977	134	97	73	66	211	30	59	68	16	104
Income																
\$5,000 or Less	14,134	1,541	2,575	3,163	2,310	9,589	819	858	552	374	2,602	159	340	512	281	1,292
	993	359	582	456	314	849	257	267	139	116	373	55	107	164	74	244
\$5,001 - \$10,000	51,329	5,598	8,879	10,108	8,751	33,335	2,774	3,200	3,053	1,696	10,722	2,111	1,739	1,300	553	5,703
	2,057	589	856	728	745	1,418	509	635	544	224	1,024	799	500	237	127	1,097
\$10,001 - \$15,000	35,541	2,470	8,405	10,684	5,821	27,380	635	1,471	1,232	828	4,166	707	778	759	136	2,381
	1,591	362	956	827	560	1,416	218	276	400	208	570	277	131	363	33	449
\$15,001 - \$20,000	27,196	1,238	8,822	9,255	3,717	23,032	150	792	891	259	2,093	495	329	462	83	1,368
	1,640	225	1,172	862	460	1,505	84	261	318	89	454	320	54	170	41	391
\$20,001 - \$25,000	19,749	1,311	6,833	7,038	2,211	17,393	104	396	413	120	1,032	101	597	141	74	912
	1,198	365	761	828	303	1,112	58	98	107	75	167	42	291	43	33	296
\$25,001 - \$30,000	14,307	747	5,499	5,381	1,452	13,080	120	282	140	18	560	81	176	129	0	386
	1,274	217	1,093	534	208	1,289	67	101	65	13	133	74	45	74	0	86
\$30,001 - \$35,000	9,954	511	3,910	3,198	999	8,618	584	60	69	26	740	14	119	78	6	216
	806	128	456	420	176	694	414	29	28	18	426	7	35	40	6	58
\$35,001 - \$40,000	8,463	341	3,120	3,588	860	7,908	65	144	19	24	252	10	37	63	6	117
	812	122	405	611	239	791	63	56	13	14	90	7	14	30	6	35
More than \$40,000	19,219	667	8,211	6,791	1,773	17,442	535	337	261	79	1,212	15	179	39	40	272
	1,265	165	657	687	347	1,135	363	105	131	60	407	7	70	18	26	73

Table 4.3 Benefit Payments of Medicare Beneficiaries by Demographic and Socioeconomic Characteristics and by Race/Ethnicity and Age, 1998

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
Benefit Payments (in Millions)	199,967	14,425	56,253	59,281	27,895	157,854	5,787	7,541	6,629	3,424	23,380	3,693	4,294	3,482	1,179	12,648
	<i>3,624</i>	<i>891</i>	<i>2,208</i>	<i>1,909</i>	<i>1,283</i>	<i>3,070</i>	<i>810</i>	<i>754</i>	<i>768</i>	<i>369</i>	<i>1,271</i>	<i>908</i>	<i>619</i>	<i>547</i>	<i>164</i>	<i>1,509</i>
Benefit Payments (in Millions of Dollars)																
Metropolitan Area Resident																
Yes	156,895	10,334	42,837	45,304	22,821	121,296	4,761	6,838	5,171	2,709	19,479	3,299	3,495	3,113	1,020	10,926
	<i>3,232</i>	<i>839</i>	<i>2,024</i>	<i>1,689</i>	<i>1,209</i>	<i>2,787</i>	<i>783</i>	<i>774</i>	<i>611</i>	<i>314</i>	<i>1,304</i>	<i>850</i>	<i>339</i>	<i>498</i>	<i>153</i>	<i>1,044</i>
No	43,072	4,091	13,416	13,978	5,073	36,558	1,026	703	1,458	715	3,901	394	799	369	159	1,722
	<i>1,792</i>	<i>440</i>	<i>956</i>	<i>748</i>	<i>474</i>	<i>1,521</i>	<i>258</i>	<i>195</i>	<i>481</i>	<i>200</i>	<i>547</i>	<i>332</i>	<i>454</i>	<i>228</i>	<i>54</i>	<i>999</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, 1998

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
Benefit Payments (in Millions)	179,901	7,867	15,915	23,727	11,443	58,952	8,259	41,252	29,413	5,321	84,245	6,858	9,986	12,184	7,676	36,703
	3,731	1,097	1,040	1,341	741	1,990	752	1,916	1,295	439	2,605	684	1,019	982	650	1,813
Benefit Payments (in Millions of Dollars)																
Marital Status																
Married	89,521	513	728	1,379	563	3,184	8,129	41,174	29,390	5,321	84,013	337	681	1,079	228	2,325
	2,802	412	151	260	149	515	747	1,920	1,298	439	2,616	137	242	584	135	664
Widowed	60,908	997	8,776	18,783	9,447	38,003	0	0	0	0	0	926	6,354	8,738	6,888	22,905
	1,875	329	640	1,134	665	1,501	0	0	0	0	0	338	946	700	627	1,339
Divorced/ separated	17,791	4,125	4,746	2,495	671	12,037	129	78	18	0	226	1,795	2,100	1,273	361	5,529
	1,326	869	738	390	224	1,252	83	47	13	0	94	285	323	279	165	556
Never married	11,594	2,230	1,617	1,047	761	5,655	0	0	0	0	0	3,793	851	1,093	200	5,938
	949	518	292	235	267	721	0	0	0	0	0	494	227	266	84	635
Race/Ethnicity																
White																
non-Hispanic	141,392	4,587	12,137	19,318	9,913	45,954	5,007	34,785	25,742	4,629	70,163	3,185	6,780	9,402	5,907	25,275
	3,193	678	1,008	1,019	713	1,577	456	1,792	1,251	430	2,356	326	921	915	605	1,545
Black																
non-Hispanic	21,096	1,511	2,345	2,914	924	7,693	1,597	3,027	1,263	361	6,249	2,440	1,776	1,663	1,275	7,154
	1,252	495	353	648	166	890	430	598	185	97	755	488	320	259	266	624
Hispanic	12,109	1,396	943	1,115	329	3,784	1,334	2,372	1,401	293	5,400	943	922	729	332	2,926
	1,444	749	161	276	105	816	446	511	371	61	887	314	185	180	74	448
Other	4,069	155	440	296	271	1,162	261	892	759	19	1,931	231	364	257	123	975
	536	99	144	181	119	286	133	304	166	12	379	134	220	76	49	275
Schooling																
0 - 8 years	39,304	484	2,470	5,571	3,764	12,288	1,490	8,327	4,996	1,922	16,734	1,223	2,555	3,286	3,218	10,282
	2,006	115	286	726	485	952	415	1,169	531	275	1,446	374	415	485	407	825
9 - 11 years	30,846	1,943	3,138	3,867	1,898	10,845	1,842	5,661	4,775	671	12,950	1,645	2,054	2,393	957	7,050
	1,467	573	468	451	268	870	439	542	618	140	1,067	310	382	320	173	654
12 years	58,576	2,449	5,476	8,463	2,471	18,859	3,090	14,238	9,587	1,368	28,284	2,148	3,587	3,624	2,074	11,433
	2,162	566	610	817	448	1,203	491	1,299	618	232	1,417	301	804	639	386	1,157
13 - 15 years	27,736	2,206	2,317	3,464	1,717	9,704	950	6,680	5,333	702	13,665	1,105	1,027	1,636	598	4,367
	1,426	728	428	376	317	955	193	640	777	202	1,079	306	291	385	174	625
16 or more years	21,583	772	2,406	2,300	1,331	6,809	839	6,116	4,374	631	11,959	590	692	959	574	2,815
	1,065	205	448	334	223	690	221	820	344	122	818	161	183	252	174	409

Table 4.4a Benefit Payments of Noninstitutionalized Medicare Beneficiaries by Demographic and Socioeconomic Characteristics and by Living Arrangement and Age, 1998

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
Benefit Payments (in Millions)	179,901	7,867	15,915	23,727	11,443	58,952	8,259	41,252	29,413	5,321	84,245	6,858	9,986	12,184	7,676	36,703
	<i>3,731</i>	<i>1,097</i>	<i>1,040</i>	<i>1,341</i>	<i>741</i>	<i>1,990</i>	<i>752</i>	<i>1,916</i>	<i>1,295</i>	<i>439</i>	<i>2,605</i>	<i>684</i>	<i>1,019</i>	<i>982</i>	<i>650</i>	<i>1,813</i>
Benefit Payments (in Millions of Dollars)																
Income																
\$5,000 or Less	9,990	653	1,429	936	516	3,535	424	1,001	1,275	252	2,951	1,012	870	798	825	3,504
	<i>894</i>	<i>314</i>	<i>455</i>	<i>167</i>	<i>132</i>	<i>586</i>	<i>216</i>	<i>320</i>	<i>292</i>	<i>83</i>	<i>498</i>	<i>250</i>	<i>246</i>	<i>208</i>	<i>203</i>	<i>504</i>
\$5,001 - \$10,000	42,958	4,376	5,041	7,479	4,225	21,120	1,108	4,404	1,912	461	7,885	4,233	3,441	3,615	2,665	13,954
	<i>1,981</i>	<i>983</i>	<i>617</i>	<i>804</i>	<i>477</i>	<i>1,529</i>	<i>229</i>	<i>705</i>	<i>237</i>	<i>105</i>	<i>792</i>	<i>553</i>	<i>453</i>	<i>368</i>	<i>297</i>	<i>842</i>
\$10,001 - \$15,000	33,248	1,501	3,286	6,123	2,469	13,379	1,514	5,409	3,620	1,047	11,591	1,031	2,370	2,703	2,175	8,279
	<i>1,578</i>	<i>270</i>	<i>372</i>	<i>628</i>	<i>336</i>	<i>787</i>	<i>316</i>	<i>752</i>	<i>475</i>	<i>152</i>	<i>942</i>	<i>242</i>	<i>692</i>	<i>398</i>	<i>394</i>	<i>951</i>
\$15,001 - \$20,000	25,722	292	2,031	3,707	1,679	7,709	1,400	6,890	4,790	1,172	14,252	202	1,112	1,910	536	3,760
	<i>1,656</i>	<i>100</i>	<i>398</i>	<i>702</i>	<i>324</i>	<i>863</i>	<i>379</i>	<i>1,141</i>	<i>533</i>	<i>194</i>	<i>1,341</i>	<i>58</i>	<i>362</i>	<i>299</i>	<i>140</i>	<i>488</i>
\$20,001 - \$25,000	18,638	386	1,677	2,108	572	4,742	1,004	5,168	3,813	1,150	11,135	201	827	1,351	382	2,762
	<i>1,117</i>	<i>143</i>	<i>397</i>	<i>245</i>	<i>97</i>	<i>471</i>	<i>344</i>	<i>566</i>	<i>348</i>	<i>244</i>	<i>803</i>	<i>89</i>	<i>375</i>	<i>595</i>	<i>140</i>	<i>693</i>
\$25,001 - \$30,000	13,488	22	674	1,383	626	2,706	736	4,745	3,711	391	9,583	5	542	448	204	1,199
	<i>1,247</i>	<i>12</i>	<i>118</i>	<i>273</i>	<i>161</i>	<i>374</i>	<i>213</i>	<i>1,045</i>	<i>421</i>	<i>83</i>	<i>1,137</i>	<i>3</i>	<i>142</i>	<i>195</i>	<i>115</i>	<i>256</i>
\$30,001 - \$35,000	9,493	501	324	504	363	1,692	594	3,786	2,267	202	6,848	21	271	401	260	953
	<i>757</i>	<i>405</i>	<i>104</i>	<i>108</i>	<i>85</i>	<i>431</i>	<i>141</i>	<i>453</i>	<i>290</i>	<i>65</i>	<i>516</i>	<i>13</i>	<i>104</i>	<i>193</i>	<i>111</i>	<i>257</i>
\$35,001 - \$40,000	8,044	106	505	432	256	1,299	314	2,623	2,755	161	5,853	10	240	282	359	892
	<i>796</i>	<i>104</i>	<i>227</i>	<i>122</i>	<i>59</i>	<i>289</i>	<i>84</i>	<i>303</i>	<i>667</i>	<i>49</i>	<i>781</i>	<i>8</i>	<i>194</i>	<i>123</i>	<i>225</i>	<i>318</i>
More than \$40,000	18,242	30	948	1,056	736	2,770	1,165	7,224	5,195	487	14,071	142	312	676	271	1,401
	<i>1,166</i>	<i>17</i>	<i>211</i>	<i>216</i>	<i>272</i>	<i>414</i>	<i>410</i>	<i>544</i>	<i>568</i>	<i>120</i>	<i>934</i>	<i>116</i>	<i>85</i>	<i>194</i>	<i>101</i>	<i>303</i>
Metropolitan Area Resident																
Yes	141,161	6,309	12,727	18,319	9,299	46,653	5,855	31,578	22,730	4,307	64,469	5,402	8,512	9,949	6,176	30,038
	<i>3,249</i>	<i>1,040</i>	<i>893</i>	<i>1,170</i>	<i>721</i>	<i>1,791</i>	<i>659</i>	<i>1,747</i>	<i>1,174</i>	<i>386</i>	<i>2,235</i>	<i>656</i>	<i>962</i>	<i>867</i>	<i>565</i>	<i>1,697</i>
No	38,739	1,558	3,189	5,408	2,144	12,299	2,404	9,674	6,683	1,014	19,776	1,456	1,474	2,235	1,500	6,665
	<i>1,866</i>	<i>313</i>	<i>553</i>	<i>614</i>	<i>239</i>	<i>914</i>	<i>388</i>	<i>760</i>	<i>578</i>	<i>217</i>	<i>1,390</i>	<i>167</i>	<i>388</i>	<i>466</i>	<i>286</i>	<i>748</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 The term *community residents* includes beneficiaries who resided in the community at the time of the round 22 interview (fall 1998), and beneficiaries who resided in the community at the time of the round 19 interview (fall 1997) who died prior to the round 22 interview

Table 4.4b Benefit Payments of Noninstitutionalized Male Medicare Beneficiaries by Demographic and Socioeconomic Characteristics and by Living Arrangement and Age, 1998

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
Benefit Payments (in Millions)	85,479	3,809	6,428	6,411	2,950	19,599	5,509	26,487	19,180	4,296	55,473	3,416	2,689	2,405	1,897	10,407
	2,442	627	817	631	437	1,281	682	1,596	1,088	378	2,100	427	395	355	395	849
Marital Status																
Married	57,786	61	432	708	408	1,610	5,400	26,410	19,157	4,296	55,263	90	433	304	87	914
	2,150	26	128	209	136	274	677	1,601	1,090	378	2,103	51	204	141	76	272
Widowed	12,605	208	2,291	4,081	2,034	8,614	0	0	0	0	0	47	983	1,387	1,574	3,991
	866	107	365	458	324	691	0	0	0	0	0	21	334	235	352	531
Divorced/ separated	9,194	1,988	2,623	1,230	284	6,125	110	77	18	0	205	1,141	1,064	502	157	2,865
	944	447	686	287	200	899	78	47	13	0	90	262	269	197	145	444
Never married	5,848	1,553	1,063	378	223	3,216	0	0	0	0	0	2,132	209	212	79	2,632
	686	496	291	90	162	609	0	0	0	0	0	299	49	71	71	313
Race/Ethnicity																
White non-Hispanic	67,718	2,118	4,762	5,221	2,632	14,733	3,265	22,677	16,593	3,735	46,270	1,629	1,599	1,919	1,568	6,715
	2,100	373	756	514	434	1,100	516	1,548	1,022	370	1,973	273	306	295	379	613
Black non-Hispanic	9,586	1,092	1,095	711	199	3,097	1,217	1,817	883	308	4,225	1,173	525	314	252	2,264
	925	496	277	277	63	600	414	556	155	92	729	277	170	160	126	436
Hispanic	5,574	252	439	389	66	1,147	827	1,560	869	223	3,479	481	328	114	25	948
	642	112	106	116	27	194	339	306	347	57	569	137	96	46	16	199
Other	1,878	138	123	38	52	350	144	312	652	12	1,120	92	237	58	21	408
	340	98	81	19	45	139	85	71	152	11	194	69	217	31	13	231
Schooling																
0 - 8 years	20,211	261	1,209	1,755	1,347	4,572	1,316	6,104	3,775	1,633	12,827	646	969	613	584	2,812
	1,389	82	252	251	383	521	405	1,051	503	259	1,345	208	297	183	171	453
9 - 11 years	14,231	1,514	1,076	1,132	358	4,080	1,072	3,394	2,971	552	7,989	811	718	441	192	2,163
	1,118	559	319	289	99	726	290	442	475	132	780	181	289	126	102	414
12 years	25,275	950	1,819	2,126	321	5,217	2,142	7,939	5,712	982	16,775	1,308	498	735	742	3,284
	1,486	228	443	444	110	674	473	1,123	410	201	1,320	266	146	204	299	457
13 - 15 years	11,674	627	772	629	323	2,351	529	4,246	3,103	559	8,437	353	277	112	145	886
	1,111	157	382	159	106	472	150	622	693	198	1,014	120	97	40	91	189
16 or more years	13,228	450	1,544	747	592	3,333	444	4,612	3,304	546	8,907	196	222	346	225	989
	952	162	437	199	106	528	132	833	308	118	788	100	95	121	157	248

Table 4.4b Benefit Payments of Noninstitutionalized Male Medicare Beneficiaries by Demographic and Socioeconomic Characteristics and by Living Arrangement and Age, 1998

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
Benefit Payments (in Millions)	85,479	3,809	6,428	6,411	2,950	19,599	5,509	26,487	19,180	4,296	55,473	3,416	2,689	2,405	1,897	10,407
	<i>2,442</i>	<i>627</i>	<i>817</i>	<i>631</i>	<i>437</i>	<i>1,281</i>	<i>682</i>	<i>1,596</i>	<i>1,088</i>	<i>378</i>	<i>2,100</i>	<i>427</i>	<i>395</i>	<i>355</i>	<i>395</i>	<i>849</i>
Income																
\$5,000 or Less	3,869	254	746	182	152	1,333	304	692	625	175	1,797	398	283	27	31	739
	<i>605</i>	<i>103</i>	<i>385</i>	<i>74</i>	<i>69</i>	<i>402</i>	<i>210</i>	<i>308</i>	<i>186</i>	<i>71</i>	<i>394</i>	<i>125</i>	<i>175</i>	<i>12</i>	<i>15</i>	<i>215</i>
\$5,001 - \$10,000	14,386	1,620	1,645	1,676	383	5,324	777	2,712	1,189	360	5,037	2,149	769	586	521	4,025
	<i>1,170</i>	<i>420</i>	<i>475</i>	<i>371</i>	<i>102</i>	<i>742</i>	<i>189</i>	<i>648</i>	<i>205</i>	<i>100</i>	<i>734</i>	<i>328</i>	<i>265</i>	<i>141</i>	<i>168</i>	<i>557</i>
\$10,001 - \$15,000	14,659	1,030	1,021	1,763	845	4,659	1,028	3,111	2,491	867	7,497	572	681	571	679	2,503
	<i>1,032</i>	<i>257</i>	<i>178</i>	<i>276</i>	<i>272</i>	<i>500</i>	<i>286</i>	<i>597</i>	<i>473</i>	<i>137</i>	<i>796</i>	<i>205</i>	<i>260</i>	<i>140</i>	<i>269</i>	<i>425</i>
\$15,001 - \$20,000	12,971	83	1,025	1,053	737	2,899	862	4,221	3,083	984	9,150	100	299	370	152	922
	<i>1,194</i>	<i>47</i>	<i>296</i>	<i>286</i>	<i>298</i>	<i>495</i>	<i>259</i>	<i>957</i>	<i>436</i>	<i>180</i>	<i>1,037</i>	<i>45</i>	<i>139</i>	<i>170</i>	<i>81</i>	<i>254</i>
\$20,001 - \$25,000	10,682	201	844	689	165	1,899	899	3,551	2,682	988	8,120	180	165	202	116	663
	<i>790</i>	<i>100</i>	<i>330</i>	<i>206</i>	<i>58</i>	<i>384</i>	<i>343</i>	<i>514</i>	<i>313</i>	<i>238</i>	<i>753</i>	<i>88</i>	<i>62</i>	<i>92</i>	<i>69</i>	<i>146</i>
\$25,001 - \$30,000	7,669	7	232	294	188	721	425	3,390	2,530	327	6,672	2	227	37	12	277
	<i>1,128</i>	<i>7</i>	<i>57</i>	<i>63</i>	<i>59</i>	<i>100</i>	<i>129</i>	<i>1,037</i>	<i>407</i>	<i>81</i>	<i>1,131</i>	<i>1</i>	<i>98</i>	<i>23</i>	<i>8</i>	<i>99</i>
\$30,001 - \$35,000	5,773	500	98	183	153	934	291	2,699	1,345	142	4,478	4	151	165	41	361
	<i>661</i>	<i>405</i>	<i>27</i>	<i>54</i>	<i>65</i>	<i>418</i>	<i>94</i>	<i>414</i>	<i>216</i>	<i>58</i>	<i>463</i>	<i>4</i>	<i>76</i>	<i>125</i>	<i>26</i>	<i>148</i>
\$35,001 - \$40,000	5,007	106	296	88	110	600	156	1,822	1,913	105	3,996	0	8	176	226	410
	<i>826</i>	<i>104</i>	<i>218</i>	<i>23</i>	<i>58</i>	<i>252</i>	<i>58</i>	<i>291</i>	<i>633</i>	<i>41</i>	<i>765</i>	<i>0</i>	<i>4</i>	<i>117</i>	<i>204</i>	<i>235</i>
More than \$40,000	10,388	8	522	484	216	1,229	767	4,290	3,247	348	8,652	10	107	271	119	507
	<i>974</i>	<i>8</i>	<i>156</i>	<i>189</i>	<i>73</i>	<i>271</i>	<i>375</i>	<i>508</i>	<i>418</i>	<i>104</i>	<i>850</i>	<i>6</i>	<i>37</i>	<i>102</i>	<i>82</i>	<i>135</i>
Metropolitan Area Resident																
Yes	66,347	2,966	5,164	4,628	2,430	15,188	4,145	20,259	14,887	3,545	42,836	2,402	2,393	1,907	1,623	8,324
	<i>2,167</i>	<i>555</i>	<i>693</i>	<i>556</i>	<i>413</i>	<i>1,112</i>	<i>611</i>	<i>1,514</i>	<i>1,019</i>	<i>351</i>	<i>1,936</i>	<i>358</i>	<i>379</i>	<i>294</i>	<i>384</i>	<i>779</i>
No	19,132	844	1,264	1,784	520	4,411	1,365	6,228	4,294	751	12,638	1,015	296	499	274	2,083
	<i>1,276</i>	<i>277</i>	<i>462</i>	<i>317</i>	<i>162</i>	<i>691</i>	<i>304</i>	<i>508</i>	<i>444</i>	<i>160</i>	<i>838</i>	<i>223</i>	<i>126</i>	<i>202</i>	<i>96</i>	<i>381</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 The term *community residents* includes beneficiaries who resided in the community at the time of the round 22 interview (fall 1998), and beneficiaries who resided in the community at the time of the round 19 interview (fall 1997) who died prior to the round 22 interview

Table 4.4c Benefit Payments of Noninstitutionalized Female Medicare Beneficiaries by Demographic and Socioeconomic Characteristics and by Living Arrangement and Age, 1998

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
Benefit Payments (in 000s)	94,421	4,058	9,487	17,315	8,494	39,354	2,749	14,765	10,233	1,024	28,772	3,442	7,297	9,778	5,779	26,296
	2,471	894	642	1,110	662	1,543	440	944	624	144	1,289	588	960	940	520	1,599
Benefit Payments (in 000s)																
Marital Status																
Married	31,735	452	296	671	155	1,574	2,729	14,764	10,233	1,024	28,750	247	248	775	141	1,411
	1,533	411	81	169	75	454	440	944	624	144	1,291	128	135	551	113	595
Widowed	48,303	789	6,485	14,702	7,413	29,389	0	0	0	0	0	879	5,371	7,351	5,314	18,915
	1,681	311	562	1,046	609	1,285	0	0	0	0	0	335	929	686	493	1,318
Divorced/ separated	8,597	2,137	2,122	1,265	388	5,911	20	1	0	0	21	655	1,035	771	203	2,664
	884	726	271	189	97	831	13	1	0	0	13	119	159	194	78	299
Never married	5,746	677	554	670	538	2,439	0	0	0	0	0	1,661	642	881	121	3,306
	637	143	138	216	230	386	0	0	0	0	0	378	226	257	46	552
Race/Ethnicity																
White non-Hispanic	73,674	2,468	7,375	14,097	7,281	31,221	1,743	12,107	9,149	894	23,893	1,556	5,182	7,483	4,339	18,560
	2,005	560	610	909	627	1,206	255	809	592	140	1,064	245	898	870	447	1,387
Black non-Hispanic	11,509	419	1,249	2,203	725	4,596	381	1,210	380	53	2,024	1,267	1,251	1,349	1,023	4,890
	811	119	205	565	150	668	154	251	80	26	320	398	280	240	243	564
Hispanic	6,536	1,144	505	726	263	2,637	507	812	532	70	1,921	462	594	616	307	1,978
	1,123	740	88	207	101	776	282	301	147	26	577	274	159	175	71	388
Other	2,190	17	317	259	219	812	117	580	107	7	811	139	127	199	102	568
	407	15	119	180	110	248	102	297	41	6	315	115	37	72	47	151
Schooling																
0 - 8 years	19,093	223	1,260	3,817	2,416	7,717	174	2,223	1,221	289	3,907	578	1,586	2,673	2,634	7,469
	1,263	95	182	673	327	788	57	478	209	82	519	313	308	462	368	737
9 - 11 years	16,614	429	2,061	2,734	1,541	6,766	771	2,267	1,804	119	4,961	834	1,337	1,952	765	4,888
	876	114	328	351	239	480	314	266	320	46	535	252	287	301	140	582
12 years	33,301	1,499	3,657	6,337	2,150	13,643	948	6,299	3,875	387	11,509	840	3,089	2,889	1,332	8,149
	1,650	534	445	712	429	1,036	182	686	393	85	762	141	777	637	227	1,068
13 - 15 years	16,062	1,579	1,546	2,834	1,394	7,353	421	2,435	2,230	143	5,229	752	751	1,524	454	3,481
	1,006	706	204	322	318	831	134	272	394	40	509	292	275	384	149	579
16 or more years	8,355	323	862	1,554	738	3,477	394	1,504	1,070	85	3,052	395	470	613	349	1,827
	578	117	153	260	178	414	179	166	149	28	309	164	155	220	92	343

Table 4.4c Benefit Payments of Noninstitutionalized Female Medicare Beneficiaries by Demographic and Socioeconomic Characteristics and by Living Arrangement and Age, 1998

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
Benefit Payments (in 000s)	94,421	4,058	9,487	17,315	8,494	39,354	2,749	14,765	10,233	1,024	28,772	3,442	7,297	9,778	5,779	26,296
	<i>2,471</i>	<i>894</i>	<i>642</i>	<i>1,110</i>	<i>662</i>	<i>1,543</i>	<i>440</i>	<i>944</i>	<i>624</i>	<i>144</i>	<i>1,289</i>	<i>588</i>	<i>960</i>	<i>940</i>	<i>520</i>	<i>1,599</i>
Benefit Payments (in 000s)																
Income																
\$5,000 or Less	6,122	399	684	754	364	2,201	119	309	649	77	1,155	614	587	770	794	2,766
	<i>653</i>	<i>296</i>	<i>180</i>	<i>147</i>	<i>110</i>	<i>391</i>	<i>47</i>	<i>84</i>	<i>230</i>	<i>42</i>	<i>269</i>	<i>211</i>	<i>174</i>	<i>209</i>	<i>203</i>	<i>402</i>
\$5,001 - \$10,000	28,572	2,756	3,396	5,803	3,841	15,796	332	1,692	723	101	2,848	2,084	2,672	3,029	2,144	9,928
	<i>1,555</i>	<i>876</i>	<i>413</i>	<i>682</i>	<i>468</i>	<i>1,337</i>	<i>132</i>	<i>308</i>	<i>113</i>	<i>30</i>	<i>339</i>	<i>469</i>	<i>422</i>	<i>355</i>	<i>241</i>	<i>798</i>
\$10,001 - \$15,000	18,589	471	2,265	4,360	1,624	8,720	486	2,299	1,129	180	4,094	459	1,689	2,132	1,496	5,776
	<i>1,212</i>	<i>110</i>	<i>320</i>	<i>576</i>	<i>255</i>	<i>703</i>	<i>148</i>	<i>400</i>	<i>188</i>	<i>61</i>	<i>488</i>	<i>149</i>	<i>650</i>	<i>363</i>	<i>284</i>	<i>817</i>
\$15,001 - \$20,000	12,751	209	1,006	2,654	942	4,810	538	2,669	1,707	188	5,103	102	814	1,540	384	2,839
	<i>1,067</i>	<i>89</i>	<i>237</i>	<i>543</i>	<i>157</i>	<i>631</i>	<i>281</i>	<i>564</i>	<i>323</i>	<i>77</i>	<i>697</i>	<i>39</i>	<i>332</i>	<i>243</i>	<i>110</i>	<i>426</i>
\$20,001 - \$25,000	7,956	184	833	1,419	407	2,843	105	1,617	1,131	162	3,015	21	662	1,149	266	2,098
	<i>691</i>	<i>103</i>	<i>144</i>	<i>242</i>	<i>79</i>	<i>284</i>	<i>27</i>	<i>235</i>	<i>184</i>	<i>53</i>	<i>323</i>	<i>8</i>	<i>330</i>	<i>587</i>	<i>121</i>	<i>675</i>
\$25,001 - \$30,000	5,819	15	442	1,089	439	1,985	311	1,356	1,181	64	2,912	4	315	412	192	922
	<i>548</i>	<i>10</i>	<i>106</i>	<i>263</i>	<i>156</i>	<i>361</i>	<i>162</i>	<i>242</i>	<i>198</i>	<i>23</i>	<i>354</i>	<i>2</i>	<i>103</i>	<i>193</i>	<i>114</i>	<i>241</i>
\$30,001 - \$35,000	3,720	1	227	320	210	758	302	1,087	922	60	2,370	17	120	236	219	592
	<i>395</i>	<i>1</i>	<i>101</i>	<i>89</i>	<i>58</i>	<i>157</i>	<i>112</i>	<i>152</i>	<i>178</i>	<i>32</i>	<i>266</i>	<i>13</i>	<i>70</i>	<i>148</i>	<i>108</i>	<i>207</i>
\$35,001 - \$40,000	3,038	0	209	343	147	699	158	802	842	55	1,857	10	233	106	132	482
	<i>383</i>	<i>0</i>	<i>74</i>	<i>118</i>	<i>37</i>	<i>143</i>	<i>65</i>	<i>105</i>	<i>224</i>	<i>28</i>	<i>277</i>	<i>8</i>	<i>193</i>	<i>61</i>	<i>94</i>	<i>224</i>
More than \$40,000	7,854	22	427	573	520	1,541	398	2,934	1,948	139	5,419	132	205	405	152	894
	<i>670</i>	<i>15</i>	<i>138</i>	<i>101</i>	<i>264</i>	<i>311</i>	<i>142</i>	<i>319</i>	<i>349</i>	<i>36</i>	<i>507</i>	<i>116</i>	<i>84</i>	<i>165</i>	<i>62</i>	<i>229</i>
Metropolitan Area Resident																
Yes	74,814	3,343	7,562	13,691	6,870	31,466	1,710	11,319	7,843	762	21,634	3,000	6,119	8,042	4,553	21,715
	<i>2,299</i>	<i>880</i>	<i>568</i>	<i>981</i>	<i>636</i>	<i>1,419</i>	<i>283</i>	<i>792</i>	<i>480</i>	<i>115</i>	<i>1,001</i>	<i>567</i>	<i>884</i>	<i>843</i>	<i>447</i>	<i>1,491</i>
No	19,607	715	1,925	3,624	1,624	7,888	1,039	3,446	2,390	263	7,138	442	1,178	1,736	1,226	4,581
	<i>1,049</i>	<i>139</i>	<i>315</i>	<i>428</i>	<i>236</i>	<i>607</i>	<i>314</i>	<i>476</i>	<i>397</i>	<i>86</i>	<i>774</i>	<i>149</i>	<i>364</i>	<i>410</i>	<i>229</i>	<i>613</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 The term *community residents* includes beneficiaries who resided in the community at the time of the round 22 interview (fall 1998), and beneficiaries who resided in the community at the time of the round 19 interview (fall 1997) who died prior to the round 22 interview

Table 4.5 Benefit Payments institutionalized Medicare Beneficiaries by Demographic and Socioeconomic Characteristics and by Age, 1998

Long-Term Care Facility-Only Residents¹

Beneficiary Characteristic	Total	Age			
		< 65	65 - 74	75 - 84	85 +
Benefit Payments (in Millions)	20,067	2,003	3,177	6,097	8,789
	1,080	426	642	581	737
Benefit Payments (in Millions of Dollars)					
Marital Status					
Married	4,509	178	1,356	1,631	1,344
	607	97	486	405	287
Widowed	10,889	107	1,026	3,712	6,045
	642	87	346	480	486
Divorced/separated	1,351	323	299	282	447
	347	201	136	95	236
Never married	2,824	1,395	449	137	843
	398	323	141	45	231
Race/Ethnicity					
White non-Hispanic	16,462	1,646	2,551	4,819	7,446
	1,106	386	615	503	709
Black non-Hispanic	2,285	239	393	789	864
	284	134	218	211	142
Hispanic	538	20	56	237	225
	158	12	54	126	75
Other	262	98	24	47	94
	85	68	17	31	67
Schooling					
0 - 8 years	4,706	532	622	1,282	2,271
	406	143	357	265	354
9 - 11 years	3,393	187	926	1,030	1,250
	509	72	408	249	259
12 years	4,033	482	522	1,351	1,678
	534	198	202	279	325
13 - 15 years	1,328	240	105	521	462
	338	197	77	193	151
16 or more years	1,335	179	170	423	563
	242	109	91	125	151

Table 4.5 Benefit Payments institutionalized Medicare Beneficiaries by Demographic and Socioeconomic Characteristics and by Age, 1998

Long-Term Care Facility-Only Residents¹

Beneficiary Characteristic	Total	Age			
		< 65	65 - 74	75 - 84	85 +
Benefit Payments (in Millions)	20,067	2,003	3,177	6,097	8,789
	<i>1,080</i>	<i>426</i>	<i>642</i>	<i>581</i>	<i>737</i>
Benefit Payments (in Millions of Dollars)					
Income					
\$5,000 or Less	4,143	682	574	1,449	1,438
	<i>435</i>	<i>207</i>	<i>243</i>	<i>276</i>	<i>212</i>
\$5,001 - \$10,000	8,371	935	1,428	1,913	4,094
	<i>703</i>	<i>324</i>	<i>471</i>	<i>306</i>	<i>520</i>
\$10,001 - \$15,000	2,292	33	326	732	1,201
	<i>312</i>	<i>16</i>	<i>120</i>	<i>201</i>	<i>218</i>
\$15,001 - \$20,000	1,474	113	146	475	741
	<i>293</i>	<i>60</i>	<i>89</i>	<i>129</i>	<i>250</i>
\$20,001 - \$25,000	1,111	35	233	520	323
	<i>274</i>	<i>18</i>	<i>182</i>	<i>186</i>	<i>93</i>
\$25,001 - \$30,000	818	184	105	270	259
	<i>169</i>	<i>102</i>	<i>80</i>	<i>103</i>	<i>84</i>
\$30,001 - \$35,000	461	11	0	231	219
	<i>200</i>	<i>6</i>	<i>0</i>	<i>178</i>	<i>98</i>
\$35,001 - \$40,000	419	9	0	295	114
	<i>146</i>	<i>7</i>	<i>0</i>	<i>139</i>	<i>42</i>
More than \$40,000	977	1	366	212	398
	<i>305</i>	<i>1</i>	<i>238</i>	<i>120</i>	<i>140</i>
Metropolitan Area Resident					
Yes	15,734	1,620	2,441	4,306	7,366
	<i>1,014</i>	<i>429</i>	<i>524</i>	<i>424</i>	<i>718</i>
No	4,333	383	735	1,791	1,423
	<i>366</i>	<i>153</i>	<i>361</i>	<i>335</i>	<i>197</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 The term *long-term care facility residents* includes beneficiaries who resided in a long-term care facility at the time of the round 22 interview (fall 1998), and beneficiaries who resided in a long term care facility at the time of the round 19 interview (fall 1997) who died prior to the round 22 interview.

Table 4.6 Benefit Payments of Noninstitutionalized Medicare beneficiaries by Demographic and Socioeconomic Characteristics and by Insurance Coverage, 1998

Community Residents¹

Beneficiary Characteristic	Total	Medicare Risk HMO ²	Supplemental Health Insurance				Medicare Fee-For-Service Only	Other
			Medicaid	Individually-Purchased Private Insurance	Employer-Sponsored Private Insurance	Both Types of Private Insurance		
Benefit Payments (in Millions)	179,901	32,941	41,250	39,184	44,329	5,310	13,207	3,679
	3,731	741	2,076	1,918	2,116	541	1,002	721
Benefit Payments (in Millions of Dollars)								
Medicare Status³								
Aged								
65 - 74 years	67,153	15,025	12,130	14,675	17,724	2,234	4,465	901
	2,387	423	1,135	1,431	1,547	392	643	266
75 - 84 years	65,324	12,056	11,760	16,593	17,884	2,187	3,944	900
	2,058	424	1,219	1,099	1,157	339	629	213
85 years and older	24,440	3,541	6,070	6,740	5,611	654	1,351	474
	1,117	181	689	525	568	147	170	164
Disabled								
Under 45 years	6,587	335	4,609	261	572	4	662	144
	727	45	615	121	202	3	147	90
45 - 64 years	16,396	1,985	6,681	916	2,539	230	2,785	1,260
	1,328	190	1,068	265	472	117	384	560
Gender								
Male	85,479	15,707	16,929	18,357	23,067	2,144	7,662	1,614
	2,442	462	1,599	1,335	1,656	370	715	426
Female	94,421	17,235	24,321	20,828	21,263	3,166	5,544	2,065
	2,471	490	1,557	1,172	1,204	461	720	525
Marital Status								
Married	89,521	18,128	12,039	22,175	26,780	2,799	5,767	1,833
	2,802	519	1,269	1,578	1,601	353	561	598
Widowed	60,908	10,057	17,032	12,975	13,312	1,853	4,172	1,508
	1,875	361	1,201	806	1,136	373	661	373
Divorced/separated	17,791	3,366	6,692	2,363	2,654	378	2,226	112
	1,326	250	1,009	575	491	184	364	65
Never married	11,594	1,342	5,455	1,667	1,583	281	1,041	226
	949	146	714	421	381	85	206	104

Table 4.6 Benefit Payments of Noninstitutionalized Medicare beneficiaries by Demographic and Socioeconomic Characteristics and by Insurance Coverage, 1998

Community Residents¹

Beneficiary Characteristic	Total	Medicare Risk HMO ²	Supplemental Health Insurance			Medicare Fee-For-Service Only	Other
			Medicaid	Individually-Purchased Private Insurance	Employer-Sponsored Private Insurance	Both Types of Private Insurance	
Benefit Payments (in Millions)	179,901	32,941	41,250	39,184	44,329	5,310	3,679
	3,731	741	2,076	1,918	2,116	541	721
Benefit Payments (in Millions of Dollars)							
Living Arrangement							
Lives alone	58,952	10,197	16,358	12,238	11,854	2,074	1,455
	1,990	387	1,468	856	913	396	506
With spouse	84,245	17,478	11,443	20,945	24,928	2,548	1,351
	2,605	503	1,276	1,533	1,500	312	415
With children	20,115	2,990	7,156	3,361	3,888	411	569
	1,174	192	854	416	628	175	145
With others	16,588	2,276	6,292	2,641	3,659	277	304
	1,296	128	699	417	900	89	132
Race/Ethnicity							
White non-Hispanic	141,392	25,099	24,990	36,138	39,102	5,050	2,161
	3,193	651	1,658	1,819	1,979	528	519
Black non-Hispanic	21,096	3,394	9,457	915	3,191	225	947
	1,252	234	967	199	416	72	396
Hispanic	12,109	3,057	5,471	1,236	1,013	28	286
	1,444	178	1,029	344	211	15	117
Other	4,069	1,042	994	848	740	7	277
	536	160	196	361	284	4	133
Schooling							
0 - 8 years	39,304	5,523	13,514	8,864	6,025	290	862
	2,006	276	999	869	761	85	252
9 - 11 years	30,846	5,560	8,003	6,327	6,974	277	630
	1,467	305	1,011	581	759	79	187
12 years	58,576	11,778	10,522	12,223	16,945	2,033	1,758
	2,162	404	1,030	1,295	1,609	386	617
13 - 15 years	27,736	5,551	7,004	5,719	6,754	1,031	117
	1,426	274	1,255	557	574	206	37
16 or more years	21,583	4,140	1,703	5,740	7,124	1,679	308
	1,065	229	305	920	784	309	174

Table 4.6 Benefit Payments of Noninstitutionalized Medicare beneficiaries by Demographic and Socioeconomic Characteristics and by Insurance Coverage, 1998

Community Residents¹

Beneficiary Characteristic	Total	Medicare Risk HMO ²	Supplemental Health Insurance				Medicare Fee-For-Service Only	Other
			Medicaid	Individually-Purchased Private Insurance	Employer-Sponsored Private Insurance	Both Types of Private Insurance		
Benefit Payments (in Millions)	179,901	32,941	41,250	39,184	44,329	5,310	13,207	3,679
	<i>3,731</i>	<i>741</i>	<i>2,076</i>	<i>1,918</i>	<i>2,116</i>	<i>541</i>	<i>1,002</i>	<i>721</i>
Benefit Payments (in Millions of Dollars)								
Income								
\$5,000 or Less	9,990	1,241	4,943	1,684	978	109	789	246
	<i>894</i>	<i>87</i>	<i>727</i>	<i>445</i>	<i>257</i>	<i>61</i>	<i>205</i>	<i>99</i>
\$5,001 - \$10,000	42,958	6,418	21,347	6,311	3,033	343	4,072	1,434
	<i>1,981</i>	<i>334</i>	<i>1,570</i>	<i>618</i>	<i>368</i>	<i>228</i>	<i>616</i>	<i>470</i>
\$10,001 - \$15,000	33,248	6,895	6,224	7,852	7,689	306	3,585	698
	<i>1,578</i>	<i>314</i>	<i>777</i>	<i>885</i>	<i>979</i>	<i>75</i>	<i>514</i>	<i>208</i>
\$15,001 - \$20,000	25,722	4,463	2,092	7,598	8,472	798	1,872	427
	<i>1,656</i>	<i>224</i>	<i>527</i>	<i>1,205</i>	<i>1,022</i>	<i>191</i>	<i>337</i>	<i>108</i>
\$20,001 - \$25,000	18,638	3,685	1,954	3,904	6,916	984	966	230
	<i>1,117</i>	<i>214</i>	<i>426</i>	<i>402</i>	<i>750</i>	<i>290</i>	<i>300</i>	<i>126</i>
\$25,001 - \$30,000	13,488	2,728	1,278	3,381	5,010	681	293	118
	<i>1,247</i>	<i>177</i>	<i>433</i>	<i>514</i>	<i>1,007</i>	<i>158</i>	<i>87</i>	<i>62</i>
\$30,001 - \$35,000	9,493	2,337	738	1,820	3,479	466	616	37
	<i>757</i>	<i>194</i>	<i>417</i>	<i>266</i>	<i>502</i>	<i>128</i>	<i>185</i>	<i>28</i>
\$35,001 - \$40,000	8,044	1,701	1,217	2,123	2,109	534	322	39
	<i>796</i>	<i>157</i>	<i>600</i>	<i>416</i>	<i>292</i>	<i>166</i>	<i>125</i>	<i>22</i>
More than \$40,000	18,242	3,474	1,381	4,512	6,644	1,089	691	450
	<i>1,166</i>	<i>241</i>	<i>411</i>	<i>516</i>	<i>637</i>	<i>209</i>	<i>134</i>	<i>350</i>
Metropolitan Area Resident								
Yes	141,161	31,698	30,854	25,767	36,094	4,139	9,729	2,881
	<i>3,249</i>	<i>680</i>	<i>1,926</i>	<i>1,691</i>	<i>2,059</i>	<i>475</i>	<i>865</i>	<i>693</i>
No	38,739	1,244	10,397	13,417	8,235	1,171	3,478	798
	<i>1,866</i>	<i>277</i>	<i>861</i>	<i>920</i>	<i>582</i>	<i>249</i>	<i>448</i>	<i>254</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 The term *community residents* includes beneficiaries who resided in the community at the time of the round 22 interview (fall 1998), and beneficiaries who resided in the community at the time of the round 19 interview (fall 1997) who died prior to the round 22 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."