

Table 1.1 Age, Gender, and Race/Ethnicity of Medicare Beneficiaries, by Residence Status, 1998

All Medicare Beneficiaries

Beneficiary Characteristic	Total	Residence	
		Community Only	Long-Term Care Facility Only
Beneficiaries (in 000s)	39,825	37,633	2,192
	139	148	62
Beneficiaries as a Percent of Column Total			
Medicare Status¹			
Aged			
65 - 74 years	44.94	46.92	10.95
	0.32	0.33	1.03
75 - 84 years	30.90	31.04	28.51
	0.24	0.26	1.13
85 years and older	11.36	9.24	47.75
	0.17	0.17	1.33
Disabled			
Under 45 years	4.05	3.97	5.32
	0.08	0.09	0.54
45 - 64 years	8.75	8.83	7.47
	0.15	0.17	0.68
Gender by Age			
Male			
	43.77	44.58	29.82
	0.25	0.27	1.20
Aged			
65 - 74 years	20.83	21.76	4.83
	0.25	0.27	0.72
75 - 84 years	12.26	12.51	7.99
	0.21	0.22	0.75
85 years and older	3.29	2.94	9.37
	0.09	0.10	0.63
Disabled			
Under 45 years	2.40	2.35	3.30
	0.06	0.07	0.43
45 - 64 years	4.99	5.02	4.34
	0.13	0.14	0.59

Table 1.1 Age, Gender, and Race/Ethnicity of Medicare Beneficiaries, by Residence Status, 1998

All Medicare Beneficiaries

Beneficiary Characteristic	Total	Residence	
		Community Only	Long-Term Care Facility Only
Beneficiaries (in 000s)	39,825	37,633	2,192
	139	148	62
Beneficiaries as a Percent of Column Total			
Female	56.23	55.42	70.18
	0.25	0.27	1.20
Aged			
65 - 74 years	24.11	25.16	6.04
	0.27	0.27	0.85
75 - 84 years	18.64	18.53	20.50
	0.21	0.22	1.15
85 years and older	8.06	6.30	38.45
	0.14	0.13	1.21
Disabled			
Under 45 years	1.64	1.62	2.04
	0.06	0.07	0.30
45 - 64 years	3.77	3.80	3.15
	0.10	0.11	0.50
Race/Ethnicity by Age²			
White non-Hispanic	82.19	81.89	87.34
	0.45	0.46	0.82
Aged			
65 - 74 years	37.05	38.67	8.90
	0.38	0.40	1.00
75 - 84 years	26.50	26.57	25.24
	0.24	0.26	1.15
85 years and older	9.84	7.96	42.41
	0.17	0.16	1.29
Disabled			
Under 45 years	2.71	2.61	4.38
	0.07	0.08	0.51
45 - 64 years	6.09	6.08	6.40
	0.17	0.18	0.67

Table 1.1 Age, Gender, and Race/Ethnicity of Medicare Beneficiaries, by Residence Status, 1998

All Medicare Beneficiaries

Beneficiary Characteristic	Total	Residence	
		Community Only	Long-Term Care Facility Only
Beneficiaries (in 000s)	39,825	37,633	2,192
	139	148	62
Beneficiaries as a Percent of Column Total			
Black non-Hispanic	8.81	8.82	8.59
	0.15	0.16	0.68
Aged			
65 - 74 years	3.51	3.64	1.31
	0.11	0.12	0.40
75 - 84 years	2.25	2.24	2.41
	0.08	0.09	0.38
85 years and older	0.88	0.71	3.79
	0.05	0.05	0.46
Disabled			
Under 45 years	0.83	0.85	0.52
	0.04	0.05	0.16
45 - 64 years	1.34	1.39	0.57
	0.07	0.08	0.23
Hispanic	6.58	6.81	2.48
	0.44	0.45	0.38
Aged			
65 - 74 years	3.11	3.27	0.32
	0.27	0.28	0.18
75 - 84 years	1.57	1.63	0.54
	0.12	0.12	0.23
85 years and older	0.51	0.48	1.08
	0.05	0.04	0.22

Table 1.1 Age, Gender, and Race/Ethnicity of Medicare Beneficiaries, by Residence Status, 1998

All Medicare Beneficiaries

Beneficiary Characteristic	Total	Residence	
		Community Only	Long-Term Care Facility Only
Beneficiaries (in 000s)	39,825	37,633	2,192
	<i>139</i>	<i>148</i>	<i>62</i>
Beneficiaries as a Percent of Column Total			
Disabled			
Under 45 years	0.34	0.35	0.18
	<i>0.04</i>	<i>0.04</i>	<i>0.08</i>
45 - 64 years	1.04	1.08	0.38
	<i>0.09</i>	<i>0.10</i>	<i>0.14</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 1.2 Demographic and Socioeconomic Characteristics of Medicare Beneficiaries, 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 +	
Beneficiaries (in 000s)	39,825	5,098	17,898	12,307	4,523	2,943	8,293	4,882	1,312	17,430	2,155	9,602	7,422	3,209	22,388
	139	77	149	94	71	60	106	82	38	114	46	115	82	57	126
Beneficiaries as a Percent of Column Total															
Marital Status															
Married	52.66	41.65	65.53	49.36	23.05	45.54	79.49	72.49	54.43	69.91	36.34	53.48	34.17	10.25	39.23
	0.38	1.09	0.59	0.62	0.98	1.16	0.86	0.95	1.80	0.55	1.82	0.90	0.77	0.87	0.51
Widowed	30.62	6.78	20.25	41.56	68.80	2.54	7.18	19.13	37.90	12.05	12.58	31.52	56.30	81.41	45.06
	0.35	0.62	0.50	0.63	0.92	0.51	0.50	0.86	1.78	0.37	1.34	0.81	0.90	0.90	0.53
Divorced/separated	9.29	22.06	9.73	5.53	3.38	20.30	8.55	4.87	3.66	9.14	24.45	10.76	5.97	3.26	9.42
	0.28	1.10	0.40	0.36	0.38	1.33	0.57	0.39	0.64	0.37	1.45	0.69	0.48	0.43	0.37
Never married	7.43	29.51	4.49	3.55	4.77	31.63	4.78	3.51	4.01	8.90	26.63	4.24	3.57	5.08	6.29
	0.21	0.99	0.26	0.18	0.39	1.33	0.45	0.38	0.69	0.32	1.36	0.32	0.26	0.52	0.23
Living Arrangement															
Community															
Lives alone	29.00	22.96	23.62	35.65	39.02	20.69	14.51	21.26	27.81	18.45	26.07	31.50	45.13	43.62	37.23
	0.32	0.99	0.49	0.59	0.88	1.06	0.69	0.81	1.75	0.47	1.61	0.82	0.83	1.06	0.47
With spouse	49.48	40.02	62.98	45.34	18.01	43.90	76.85	67.74	43.68	66.24	34.72	51.01	30.62	7.53	36.45
	0.40	1.09	0.63	0.62	0.85	1.23	0.89	0.92	1.64	0.60	1.62	0.91	0.77	0.72	0.50
With children	8.80	9.16	7.05	9.13	14.40	4.35	2.79	3.85	8.74	3.80	15.73	10.74	12.60	16.73	12.69
	0.21	0.64	0.36	0.36	0.74	0.61	0.32	0.44	0.93	0.23	1.22	0.60	0.54	0.91	0.33
With others	7.21	22.36	5.01	4.80	5.43	25.39	4.58	3.57	4.17	7.78	18.22	5.38	5.61	5.95	6.77
	0.22	0.81	0.33	0.28	0.32	1.23	0.45	0.39	0.63	0.32	1.12	0.40	0.39	0.43	0.26
Long-Term Care Facility	5.50	5.50	1.34	5.08	23.14	5.67	1.27	3.57	15.60	3.74	5.26	1.37	6.03	26.17	6.85
	0.16	0.42	0.14	0.27	0.67	0.59	0.19	0.36	1.13	0.18	0.58	0.21	0.40	0.80	0.23
Race/Ethnicity															
White non-Hispanic	81.69	68.45	81.89	85.20	86.26	68.26	82.30	85.97	84.43	81.12	68.71	81.53	84.69	87.00	82.13
	0.47	1.12	0.62	0.53	0.63	1.40	0.86	0.76	1.15	0.62	1.27	0.72	0.58	0.69	0.49
Black non-Hispanic	8.75	16.88	7.76	7.22	7.70	15.98	7.16	6.16	8.39	8.46	18.11	8.28	7.92	7.41	8.98
	0.15	0.66	0.24	0.26	0.41	0.84	0.38	0.44	0.76	0.27	0.85	0.37	0.31	0.47	0.18
Hispanic	6.54	10.74	6.88	5.05	4.48	11.07	7.37	4.61	5.96	7.11	10.28	6.46	5.33	3.88	6.08
	0.44	0.82	0.59	0.37	0.40	0.99	0.70	0.43	0.80	0.52	1.01	0.63	0.40	0.40	0.43
Other	3.02	3.93	3.47	2.53	1.57	4.68	3.17	3.26	1.22	3.30	2.89	3.73	2.05	1.71	2.80
	0.19	0.52	0.32	0.26	0.26	0.78	0.47	0.43	0.34	0.30	0.47	0.44	0.25	0.31	0.22

Table 1.2 Demographic and Socioeconomic Characteristics of Medicare Beneficiaries, 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 +	
Beneficiaries (in 000s)	39,825	5,098	17,898	12,307	4,523	2,943	8,293	4,882	1,312	17,430	2,155	9,602	7,422	3,209	22,388
	139	77	149	94	71	60	106	82	38	114	46	115	82	57	126
Beneficiaries as a Percent of Column Total															
Schooling															
0 - 8 years	20.19	20.78	16.46	20.61	34.40	22.87	17.94	22.13	38.65	21.44	17.95	15.17	19.60	32.54	19.21
	0.61	1.06	0.75	0.79	1.14	1.47	0.90	1.13	1.93	0.68	1.22	0.82	0.94	1.22	0.67
9 - 11 years	15.94	18.85	14.86	16.07	16.73	20.12	13.51	15.10	15.31	15.18	17.14	16.04	16.72	17.35	16.54
	0.37	0.95	0.56	0.64	0.86	1.11	0.71	0.83	1.45	0.44	1.53	0.78	0.84	1.01	0.52
12 years	33.70	36.40	34.67	34.25	24.59	37.75	30.58	30.81	21.29	31.16	34.58	38.23	36.52	26.03	35.70
	0.50	1.29	0.79	0.64	0.88	1.65	1.03	0.92	1.42	0.72	1.55	1.09	0.80	1.14	0.60
13 - 15 years	15.89	16.49	16.71	15.51	12.73	12.79	15.25	13.16	10.99	13.95	21.50	17.97	17.06	13.49	17.42
	0.41	1.01	0.52	0.63	0.81	1.27	0.76	0.90	1.34	0.54	1.53	0.80	0.75	0.89	0.53
16 or more years	14.28	7.48	17.30	13.56	11.55	6.48	22.72	18.80	13.76	18.28	8.84	12.59	10.10	10.59	11.13
	0.45	0.59	0.66	0.54	0.70	0.81	1.06	0.86	1.22	0.65	1.06	0.80	0.57	0.88	0.50
Income															
\$5,000 of less	5.88	9.53	4.28	5.17	9.99	9.61	2.97	3.53	7.69	4.60	9.43	5.41	6.26	10.93	6.87
	0.20	0.60	0.33	0.33	0.54	0.73	0.37	0.35	0.97	0.26	1.02	0.50	0.48	0.66	0.30
\$5,001 - \$10,000	22.36	38.97	16.43	20.37	32.51	37.13	12.76	12.36	21.83	17.45	41.49	19.60	25.65	36.89	26.19
	0.40	1.01	0.52	0.55	1.00	1.32	0.68	0.75	1.34	0.49	1.69	0.75	0.80	1.21	0.57
\$10,001 - \$15,000	16.66	16.19	15.04	18.09	19.67	17.30	12.17	15.84	20.68	14.70	14.67	17.53	19.54	19.20	18.16
	0.30	0.76	0.45	0.55	0.89	1.10	0.58	0.81	1.37	0.43	1.26	0.64	0.67	0.98	0.38
\$15,001 - \$20,000	12.34	9.09	11.97	14.50	11.57	9.39	11.64	15.50	16.96	12.74	8.68	12.25	13.84	9.37	12.02
	0.25	0.63	0.42	0.49	0.67	0.86	0.72	0.79	1.43	0.43	1.02	0.60	0.65	0.69	0.32
\$20,001 - \$25,000	10.06	6.41	10.90	11.25	7.64	7.31	11.00	13.08	9.55	10.85	5.19	10.82	10.05	6.87	9.45
	0.28	0.62	0.44	0.48	0.48	0.89	0.63	0.72	0.90	0.43	0.91	0.57	0.55	0.55	0.30
\$25,001 - \$30,000	8.21	4.74	9.44	8.80	5.63	5.57	10.58	10.71	6.78	9.48	3.61	8.46	7.55	5.16	7.22
	0.26	0.55	0.41	0.36	0.43	0.80	0.56	0.58	0.81	0.42	0.62	0.53	0.50	0.50	0.30
\$30,001 - \$35,000	5.66	4.04	7.09	5.04	3.53	3.49	8.40	6.15	4.18	6.62	4.79	5.95	4.31	3.26	4.91
	0.19	0.50	0.35	0.37	0.33	0.58	0.51	0.55	0.57	0.29	0.85	0.46	0.44	0.42	0.25
\$35,001 - \$40,000	5.17	3.03	6.51	4.81	3.24	2.75	8.21	6.27	3.77	6.41	3.41	5.05	3.85	3.02	4.20
	0.21	0.37	0.38	0.30	0.36	0.53	0.57	0.54	0.61	0.34	0.65	0.45	0.30	0.43	0.25
More than \$40,000	13.67	8.00	18.34	11.96	6.23	7.45	22.27	16.56	8.54	17.14	8.74	14.93	8.95	5.29	10.97
	0.38	0.68	0.59	0.48	0.47	0.92	0.90	0.79	1.00	0.54	0.98	0.67	0.49	0.50	0.40

Table 1.2 Demographic and Socioeconomic Characteristics of Medicare Beneficiaries, 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 +	
Beneficiaries (in 000s)	39,825	5,098	17,898	12,307	4,523	2,943	8,293	4,882	1,312	17,430	2,155	9,602	7,422	3,209	22,388
	<i>139</i>	<i>77</i>	<i>149</i>	<i>94</i>	<i>71</i>	<i>60</i>	<i>106</i>	<i>82</i>	<i>38</i>	<i>114</i>	<i>46</i>	<i>115</i>	<i>82</i>	<i>57</i>	<i>126</i>

Beneficiaries as a Percent of Column Total

Metropolitan Area Resident															
Yes	75.14	72.38	75.77	75.45	74.93	71.87	76.09	75.42	75.45	75.14	73.09	75.51	75.46	74.78	75.16
	<i>0.30</i>	<i>0.75</i>	<i>0.43</i>	<i>0.35</i>	<i>0.74</i>	<i>0.95</i>	<i>0.65</i>	<i>0.61</i>	<i>1.17</i>	<i>0.40</i>	<i>1.13</i>	<i>0.47</i>	<i>0.52</i>	<i>0.82</i>	<i>0.36</i>
No	24.86	27.62	24.23	24.55	25.07	28.13	23.91	24.58	24.55	24.86	26.91	24.49	24.54	25.22	24.84
	<i>0.30</i>	<i>0.75</i>	<i>0.43</i>	<i>0.35</i>	<i>0.74</i>	<i>0.95</i>	<i>0.65</i>	<i>0.61</i>	<i>1.17</i>	<i>0.40</i>	<i>1.13</i>	<i>0.47</i>	<i>0.52</i>	<i>0.82</i>	<i>0.36</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 1.3 Demographic and Socioeconomic Characteristics of Medicare Beneficiaries, 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
Beneficiaries (in 000s)	39,825	3,476	14,625	10,461	3,883	32,445	857	1,387	887	346	3,477	545	1,229	620	202	2,596
	139	79	163	103	71	221	36	44	32	19	61	42	105	45	18	173
Beneficiaries as a Percent of Column Total																
Gender																
Male	43.77	57.63	46.54	40.10	28.41	43.48	54.72	42.73	33.88	31.63	42.32	59.59	49.59	36.32	38.62	47.67
	0.25	0.91	0.58	0.59	0.75	0.33	1.72	1.89	1.83	2.48	0.97	2.66	2.26	2.05	3.62	1.23
Female	56.23	42.37	53.46	59.90	71.59	56.52	45.28	57.27	66.12	68.37	57.68	40.41	50.41	63.68	61.38	52.33
	0.25	0.91	0.58	0.59	0.75	0.33	1.72	1.89	1.83	2.48	0.97	2.66	2.26	2.05	3.62	1.23
Marital Status																
Married	52.66	43.86	67.96	50.87	23.25	54.52	29.19	43.82	32.80	17.62	34.81	47.04	59.68	46.34	31.86	51.67
	0.38	1.52	0.68	0.65	1.08	0.44	2.10	2.25	2.21	2.45	1.12	3.90	2.42	2.80	4.28	1.56
Widowed	30.62	6.39	19.09	40.70	68.31	30.59	9.29	34.95	53.23	76.73	37.41	4.58	17.72	40.23	61.88	23.78
	0.35	0.75	0.57	0.70	1.03	0.40	1.42	2.15	2.69	2.70	1.28	1.35	1.72	2.44	4.23	1.13
Divorced/ separated	9.29	20.40	8.57	4.67	3.33	7.95	26.37	16.95	11.07	3.79	16.48	23.25	16.08	11.19	1.84	15.31
	0.28	1.30	0.45	0.36	0.41	0.28	1.94	1.83	1.68	1.23	1.07	3.72	1.36	1.63	1.02	1.07
Never married	7.43	29.34	4.39	3.75	5.11	6.94	35.15	4.28	2.89	1.85	11.31	25.12	6.52	2.23	4.42	9.24
	0.21	1.20	0.29	0.19	0.43	0.20	2.36	1.00	0.80	0.77	0.89	2.61	1.49	0.92	2.16	1.02
Living Arrangement																
Community																
Lives alone	29.00	23.50	23.23	35.99	40.51	29.44	21.10	31.32	40.22	33.37	31.28	21.45	22.34	29.11	23.29	23.84
	0.32	1.19	0.59	0.62	1.01	0.37	1.99	2.31	2.20	3.12	1.37	3.48	2.04	2.76	3.49	1.34
With spouse	49.48	42.14	65.62	46.69	18.08	51.31	28.29	40.74	30.67	12.63	32.30	45.51	56.02	43.77	29.43	48.82
	0.40	1.49	0.72	0.66	0.93	0.47	2.14	2.19	2.40	2.17	1.14	3.75	2.50	3.11	3.78	1.50
With children	8.80	6.70	5.39	7.73	13.12	7.21	18.60	15.44	13.57	19.13	16.11	11.62	14.14	19.45	27.14	15.89
	0.21	0.72	0.36	0.36	0.75	0.20	2.19	1.56	1.72	2.98	1.02	1.70	1.85	1.88	3.56	1.04
With others	7.21	20.98	4.45	4.39	4.77	6.24	29.28	10.47	9.67	11.32	14.99	19.23	6.95	5.81	8.61	9.39
	0.22	0.92	0.33	0.29	0.36	0.21	1.97	1.41	1.27	1.90	0.90	2.08	1.52	1.51	2.31	0.83
Long-Term Care Facility																
	5.50	6.68	1.31	5.20	23.52	5.80	2.72	2.03	5.87	23.55	5.32	2.18	0.55	1.87	11.53	2.06
	0.16	0.56	0.16	0.30	0.75	0.18	0.70	0.62	0.92	2.73	0.40	0.63	0.29	0.78	2.12	0.27

Table 1.3 Demographic and Socioeconomic Characteristics of Medicare Beneficiaries, 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
Beneficiaries (in 000s)	39,825	3,476	14,625	10,461	3,883	32,445	857	1,387	887	346	3,477	545	1,229	620	202	2,596
	139	79	163	103	71	221	36	44	32	19	61	42	105	45	18	173
Beneficiaries as a Percent of Column Total																
Schooling																
0 - 8 years	20.19	18.65	11.72	16.20	29.89	15.93	18.57	31.05	43.19	60.71	33.81	41.09	49.86	58.34	72.37	51.68
	0.61	1.10	0.64	0.82	1.22	0.60	2.00	1.78	2.19	3.58	1.08	3.64	3.52	2.76	3.87	2.27
9 - 11 years	15.94	17.51	14.25	15.82	16.87	15.40	27.83	23.87	22.87	18.09	24.06	13.36	14.61	9.56	9.73	12.78
	0.37	1.18	0.66	0.68	0.96	0.43	2.21	1.93	1.67	2.57	1.07	2.15	2.01	1.74	2.39	1.26
12 years	33.70	38.97	37.43	36.76	26.11	36.11	35.70	25.72	20.46	14.77	25.83	25.04	18.10	17.20	11.87	18.89
	0.50	1.57	0.86	0.71	0.89	0.55	2.30	1.80	1.60	2.25	0.97	2.35	2.51	1.84	3.04	1.52
13 - 15 years	15.89	16.32	17.79	16.75	14.37	16.92	14.14	12.42	6.53	1.99	10.37	17.19	7.16	9.02	4.37	9.52
	0.41	1.19	0.60	0.70	0.89	0.45	1.99	1.52	1.09	0.71	0.86	3.98	1.15	1.25	2.21	1.09
16 or more years	14.28	8.54	18.81	14.48	12.77	15.65	3.77	6.93	6.94	4.44	5.92	3.32	10.27	5.88	1.67	7.13
	0.45	0.75	0.71	0.63	0.79	0.51	1.09	1.30	1.11	1.23	0.66	1.13	2.31	1.25	0.93	1.33
Income																
\$5,000 or less	5.88	8.81	3.18	4.08	9.14	4.79	11.51	8.15	9.73	13.74	9.94	11.52	11.52	13.91	18.96	12.67
	0.20	0.60	0.29	0.34	0.57	0.18	1.91	1.38	1.76	2.31	0.87	2.49	1.99	1.39	3.04	1.16
\$5,001 - \$10,000	22.36	34.02	12.57	16.84	29.62	18.28	55.31	34.79	44.29	49.93	43.78	44.98	37.11	38.56	48.06	39.96
	0.40	1.17	0.48	0.57	1.00	0.37	2.54	2.23	2.24	3.09	1.12	3.84	3.11	2.76	5.04	2.07
\$10,001 - \$15,000	16.66	16.94	14.16	18.11	20.09	16.44	13.05	21.19	16.69	19.42	17.86	17.74	17.89	18.38	13.85	17.66
	0.30	0.89	0.51	0.59	0.96	0.36	2.20	1.91	2.12	2.40	0.85	2.58	1.94	2.60	2.57	1.16
\$15,001 - \$20,000	12.34	9.71	12.47	14.99	12.15	12.95	4.14	10.84	12.74	8.08	9.40	10.28	8.66	11.57	8.39	9.67
	0.25	0.81	0.50	0.54	0.75	0.29	0.87	1.58	1.59	1.90	0.79	1.72	1.57	1.74	2.25	0.83
\$20,001 - \$25,000	10.06	7.09	11.75	12.06	8.27	10.94	4.57	7.41	6.76	2.86	6.09	4.76	6.18	7.24	5.43	6.08
	0.28	0.70	0.55	0.55	0.53	0.34	1.22	1.19	1.21	0.98	0.62	1.78	1.25	1.44	2.17	0.85
\$25,001 - \$30,000	8.21	5.91	10.05	9.72	6.38	9.06	2.69	5.44	2.87	1.06	3.67	1.27	6.12	3.67	0.08	4.05
	0.26	0.77	0.45	0.40	0.49	0.29	0.86	1.12	0.78	0.63	0.55	0.57	1.07	1.04	0.08	0.55
\$30,001 - \$35,000	5.66	4.51	7.71	5.56	3.90	6.22	2.96	1.86	1.88	0.90	2.04	3.94	4.65	1.49	0.88	3.45
	0.19	0.61	0.40	0.42	0.39	0.21	1.10	0.53	0.60	0.63	0.44	1.88	1.20	0.75	0.88	0.71
\$35,001 - \$40,000	5.17	3.20	7.29	5.36	3.59	5.78	2.05	2.67	0.77	1.85	1.95	2.71	2.47	1.65	0.33	2.16
	0.21	0.42	0.44	0.35	0.42	0.24	0.63	0.71	0.39	0.86	0.39	1.08	0.77	0.77	0.33	0.54
More than \$40,000	13.67	9.81	20.83	13.28	6.85	15.54	3.72	7.66	4.27	2.16	5.28	2.79	5.39	3.53	4.02	4.30
	0.38	0.91	0.70	0.53	0.54	0.43	1.17	1.55	1.20	0.84	0.74	1.23	1.08	1.08	1.96	0.69

Table 1.3 Demographic and Socioeconomic Characteristics of Medicare Beneficiaries, 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
Beneficiaries (in 000s)	39,825	3,476	14,625	10,461	3,883	32,445	857	1,387	887	346	3,477	545	1,229	620	202	2,596
	<i>139</i>	<i>79</i>	<i>163</i>	<i>103</i>	<i>71</i>	<i>221</i>	<i>36</i>	<i>44</i>	<i>32</i>	<i>19</i>	<i>61</i>	<i>42</i>	<i>105</i>	<i>45</i>	<i>18</i>	<i>173</i>

Beneficiaries as a Percent of Column Total

**Metropolitan Area
Resident**

Yes	75.14	69.50	73.93	74.38	74.33	73.65	74.28	81.55	78.88	74.49	78.38	89.14	86.13	82.63	85.99	85.91
	<i>0.30</i>	<i>1.34</i>	<i>0.67</i>	<i>0.49</i>	<i>0.89</i>	<i>0.55</i>	<i>2.57</i>	<i>1.91</i>	<i>2.24</i>	<i>2.92</i>	<i>1.82</i>	<i>4.31</i>	<i>5.39</i>	<i>4.56</i>	<i>2.28</i>	<i>4.54</i>
No	24.86	30.50	26.07	25.62	25.67	26.35	25.72	18.45	21.12	25.51	21.62	10.86	13.87	17.37	14.01	14.09
	<i>0.30</i>	<i>1.34</i>	<i>0.67</i>	<i>0.49</i>	<i>0.89</i>	<i>0.55</i>	<i>2.57</i>	<i>1.91</i>	<i>2.24</i>	<i>2.92</i>	<i>1.82</i>	<i>4.31</i>	<i>5.39</i>	<i>4.56</i>	<i>2.28</i>	<i>4.54</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 1.4a Demographic and Socioeconomic Characteristics of Noninstitutionalized Medicare Beneficiaries, 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
Beneficiaries (in 000s)	37,633	1,171	4,228	4,388	1,765	11,551	2,040	11,271	5,580	815	19,706	1,607	2,158	1,714	897	6,376
	148	55	95	79	45	131	61	147	83	41	179	49	83	63	41	121
Beneficiaries as a Percent of Column Total																
Marital Status																
Married	54.82	3.72	5.89	6.18	4.68	5.59	98.10	99.84	99.93	100.00	99.69	3.83	7.49	5.09	1.83	5.13
	0.39	0.94	0.57	0.45	0.67	0.32	0.57	0.07	0.05	0.00	0.07	0.67	1.12	0.73	0.57	0.48
Widowed	29.02	17.42	57.24	78.05	84.65	65.30	0.00	0.00	0.00	0.00	0.00	8.55	52.60	76.13	90.45	53.14
	0.36	1.86	1.38	0.82	1.09	0.75	0.00	0.00	0.00	0.00	0.00	1.28	2.07	1.45	1.18	1.02
Divorced/ separated	9.41	48.10	25.59	9.95	4.99	18.78	1.90	0.16	0.07	0.00	0.31	30.38	28.37	10.74	3.40	20.63
	0.28	2.90	1.18	0.69	0.73	0.67	0.57	0.07	0.05	0.00	0.07	1.79	1.74	1.17	0.83	0.82
Never married	6.74	30.76	11.28	5.82	5.67	10.32	0.00	0.00	0.00	0.00	0.00	57.24	11.53	8.04	4.32	21.10
	0.21	2.45	0.88	0.48	0.65	0.50	0.00	0.00	0.00	0.00	0.00	1.84	1.27	0.90	0.74	0.69
Race/Ethnicity																
White non-Hispanic	81.36	70.41	80.39	85.89	89.15	82.82	71.90	85.31	87.67	86.45	84.64	60.10	66.87	74.14	77.42	68.61
	0.48	2.45	1.20	0.74	1.05	0.65	1.69	0.72	0.70	1.43	0.57	1.55	1.63	1.74	1.57	0.96
Black non-Hispanic	8.76	15.59	10.28	8.14	6.55	9.43	11.90	5.02	4.88	5.39	5.71	25.65	16.70	12.05	11.76	17.00
	0.16	1.51	0.87	0.49	0.79	0.43	1.08	0.31	0.39	0.94	0.24	1.32	1.20	1.19	1.27	0.64
Hispanic	6.77	10.08	6.50	4.12	2.66	5.37	12.18	6.12	4.87	7.31	6.44	10.51	12.05	9.15	8.04	10.32
	0.45	1.82	0.81	0.51	0.48	0.47	1.36	0.64	0.44	1.13	0.49	1.20	1.26	0.97	1.03	0.76
Other	3.10	3.91	2.83	1.86	1.64	2.39	4.01	3.55	2.58	0.85	3.21	3.75	4.39	4.66	2.78	4.07
	0.20	1.24	0.43	0.27	0.40	0.27	0.66	0.47	0.36	0.40	0.31	0.67	0.78	0.75	0.78	0.41
Schooling																
0 - 8 years	19.56	13.87	16.30	20.47	28.72	19.53	20.00	14.30	17.42	32.33	16.52	23.37	26.77	29.85	44.63	29.19
	0.62	1.80	1.08	0.96	1.69	0.73	1.47	0.79	0.99	2.21	0.65	1.83	1.82	1.94	1.87	1.12
9 - 11 years	15.82	23.09	17.62	16.72	17.10	17.74	17.32	13.18	13.94	15.13	13.91	17.95	17.80	19.87	17.24	18.32
	0.37	2.21	0.98	0.99	1.36	0.61	1.36	0.72	0.71	1.59	0.49	1.49	1.25	1.28	2.04	0.78
12 years	34.04	31.25	34.20	35.42	25.25	33.02	38.53	35.44	34.37	27.40	35.13	39.40	32.29	31.76	22.01	32.51
	0.51	2.59	1.35	1.14	1.39	0.67	1.97	0.91	0.98	1.95	0.67	1.95	2.20	1.94	1.71	1.13
13 - 15 years	16.17	23.63	17.18	15.56	15.83	17.01	15.94	17.30	17.11	13.79	16.96	13.13	13.38	11.52	8.47	12.15
	0.41	2.29	0.99	0.96	1.11	0.53	1.70	0.67	0.90	1.67	0.54	1.26	1.60	1.23	1.25	0.82
16 or more years	14.41	8.17	14.69	11.82	13.10	12.70	8.20	19.77	17.15	11.35	17.49	6.14	9.76	7.00	7.64	7.82
	0.46	1.59	0.96	0.78	1.29	0.67	1.05	0.82	0.76	1.22	0.59	1.00	1.23	1.01	1.23	0.60

Table 1.4a Demographic and Socioeconomic Characteristics of Noninstitutionalized Medicare Beneficiaries, 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
Beneficiaries (in 000s)	37,633	1,171	4,228	4,388	1,765	11,551	2,040	11,271	5,580	815	19,706	1,607	2,158	1,714	897	6,376
	<i>148</i>	<i>55</i>	<i>95</i>	<i>79</i>	<i>45</i>	<i>131</i>	<i>61</i>	<i>147</i>	<i>83</i>	<i>41</i>	<i>179</i>	<i>49</i>	<i>83</i>	<i>63</i>	<i>41</i>	<i>121</i>
Beneficiaries as a Percent of Column Total																
Income																
\$5,000 or less	4.91	7.64	6.23	4.88	6.38	5.88	3.03	2.29	2.53	4.36	2.52	14.01	9.13	8.28	12.13	10.55
	<i>0.20</i>	<i>1.32</i>	<i>0.80</i>	<i>0.51</i>	<i>0.70</i>	<i>0.39</i>	<i>0.64</i>	<i>0.28</i>	<i>0.31</i>	<i>0.93</i>	<i>0.21</i>	<i>1.33</i>	<i>1.10</i>	<i>1.04</i>	<i>1.24</i>	<i>0.64</i>
\$5,001 - \$10,000	21.45	55.13	28.17	28.57	33.68	31.90	14.06	8.06	6.98	11.42	8.51	58.75	34.83	37.24	41.75	42.48
	<i>0.40</i>	<i>2.80</i>	<i>1.30</i>	<i>1.03</i>	<i>1.54</i>	<i>0.79</i>	<i>1.37</i>	<i>0.49</i>	<i>0.45</i>	<i>1.46</i>	<i>0.36</i>	<i>1.57</i>	<i>1.66</i>	<i>1.59</i>	<i>2.25</i>	<i>0.95</i>
\$10,001 - \$15,000	16.87	21.01	20.99	23.79	20.90	22.04	15.00	11.62	12.85	20.34	12.68	15.88	21.07	23.02	22.27	20.46
	<i>0.32</i>	<i>2.16</i>	<i>0.99</i>	<i>0.91</i>	<i>1.32</i>	<i>0.59</i>	<i>1.10</i>	<i>0.60</i>	<i>0.60</i>	<i>1.84</i>	<i>0.43</i>	<i>1.18</i>	<i>1.60</i>	<i>1.44</i>	<i>1.90</i>	<i>0.76</i>
\$15,001 - \$20,000	12.61	6.42	12.61	14.57	12.70	12.74	15.07	11.98	15.56	18.61	13.59	4.26	11.09	12.69	8.12	9.38
	<i>0.26</i>	<i>1.15</i>	<i>0.82</i>	<i>0.83</i>	<i>1.15</i>	<i>0.46</i>	<i>1.28</i>	<i>0.53</i>	<i>0.65</i>	<i>1.79</i>	<i>0.39</i>	<i>0.78</i>	<i>1.22</i>	<i>1.26</i>	<i>1.35</i>	<i>0.55</i>
\$20,001 - \$25,000	10.30	5.13	10.47	9.98	6.79	9.18	10.18	11.97	14.12	13.63	12.46	2.88	6.83	6.77	5.50	5.63
	<i>0.30</i>	<i>1.53</i>	<i>0.83</i>	<i>0.74</i>	<i>0.68</i>	<i>0.44</i>	<i>1.13</i>	<i>0.53</i>	<i>0.76</i>	<i>1.48</i>	<i>0.43</i>	<i>0.63</i>	<i>1.17</i>	<i>0.94</i>	<i>1.02</i>	<i>0.55</i>
\$25,001 - \$30,000	8.41	1.19	7.06	5.83	6.29	5.88	9.25	11.07	13.29	9.42	11.44	1.83	6.06	3.03	2.02	3.61
	<i>0.27</i>	<i>0.38</i>	<i>0.83</i>	<i>0.59</i>	<i>0.80</i>	<i>0.39</i>	<i>1.33</i>	<i>0.52</i>	<i>0.60</i>	<i>1.22</i>	<i>0.42</i>	<i>0.55</i>	<i>1.04</i>	<i>0.71</i>	<i>0.60</i>	<i>0.46</i>
\$30,001 - \$35,000	5.89	1.31	3.57	3.25	3.60	3.22	8.68	9.30	7.59	5.33	8.59	0.67	3.22	2.40	3.30	2.37
	<i>0.20</i>	<i>0.57</i>	<i>0.45</i>	<i>0.42</i>	<i>0.56</i>	<i>0.25</i>	<i>1.13</i>	<i>0.54</i>	<i>0.60</i>	<i>0.91</i>	<i>0.34</i>	<i>0.27</i>	<i>0.81</i>	<i>0.61</i>	<i>1.01</i>	<i>0.37</i>
\$35,001 - \$40,000	5.35	0.47	2.67	2.94	3.56	2.68	6.68	9.09	7.41	5.03	8.19	0.59	1.33	1.90	2.12	1.41
	<i>0.22</i>	<i>0.33</i>	<i>0.44</i>	<i>0.35</i>	<i>0.51</i>	<i>0.20</i>	<i>0.89</i>	<i>0.56</i>	<i>0.56</i>	<i>1.06</i>	<i>0.38</i>	<i>0.29</i>	<i>0.41</i>	<i>0.42</i>	<i>0.58</i>	<i>0.21</i>
More than \$40,000	14.21	1.70	8.24	6.20	6.10	6.47	18.05	24.62	19.68	11.85	22.01	1.14	6.44	4.67	2.79	4.12
	<i>0.39</i>	<i>0.93</i>	<i>0.74</i>	<i>0.57</i>	<i>0.75</i>	<i>0.40</i>	<i>1.52</i>	<i>0.87</i>	<i>0.89</i>	<i>1.26</i>	<i>0.66</i>	<i>0.40</i>	<i>1.11</i>	<i>0.86</i>	<i>0.54</i>	<i>0.46</i>
Metropolitan Area																
Resident																
Yes	75.30	70.24	76.35	75.54	72.92	74.90	70.13	74.53	74.52	75.72	74.12	75.66	81.64	80.88	79.86	79.68
	<i>0.31</i>	<i>2.37</i>	<i>0.90</i>	<i>0.64</i>	<i>1.21</i>	<i>0.44</i>	<i>1.60</i>	<i>0.55</i>	<i>0.70</i>	<i>2.05</i>	<i>0.51</i>	<i>1.09</i>	<i>1.40</i>	<i>1.56</i>	<i>1.97</i>	<i>0.67</i>
No	24.70	29.76	23.65	24.46	27.08	25.10	29.87	25.47	25.48	24.28	25.88	24.34	18.36	19.12	20.14	20.32
	<i>0.31</i>	<i>2.37</i>	<i>0.90</i>	<i>0.64</i>	<i>1.21</i>	<i>0.44</i>	<i>1.60</i>	<i>0.55</i>	<i>0.70</i>	<i>2.05</i>	<i>0.51</i>	<i>1.09</i>	<i>1.40</i>	<i>1.56</i>	<i>1.97</i>	<i>0.67</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 only in the community during the year, and 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.

Table 1.4b Demographic and Socioeconomic Characteristics of Noninstitutionalized Male Medicare Beneficiaries, 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
Beneficiaries (in 000s)	16,778	609	1,204	1,038	365	3,215	1,292	6,373	3,307	573	11,545	875	611	363	169	2,018
	116	34	59	43	26	83	46	113	70	27	137	37	46	30	16	71
Beneficiaries as a Percent of Column Total																
Marital Status																
Married	71.46	4.63	8.48	11.07	14.91	9.32	98.30	99.76	99.89	100.00	99.65	3.40	15.98	10.33	5.71	8.65
	0.53	1.41	1.28	1.49	2.43	0.79	0.70	0.12	0.08	0.00	0.10	0.76	2.50	2.30	2.18	0.94
Widowed	11.54	7.81	33.26	63.00	72.90	42.54	0.00	0.00	0.00	0.00	0.00	3.10	29.28	62.23	83.71	28.35
	0.36	2.01	2.29	2.21	3.29	1.42	0.00	0.00	0.00	0.00	0.00	0.91	3.62	3.93	3.88	1.49
Divorced/ separated	9.06	48.55	37.19	15.08	6.01	28.66	1.70	0.24	0.11	0.00	0.35	29.55	37.62	16.83	6.58	27.80
	0.37	4.25	2.65	1.46	1.50	1.40	0.70	0.12	0.08	0.00	0.10	2.39	3.55	3.12	2.81	1.67
Never married	7.95	39.01	21.08	10.85	6.19	19.48	0.00	0.00	0.00	0.00	0.00	63.95	17.12	10.61	4.00	35.20
	0.30	3.61	2.31	1.57	1.58	1.19	0.00	0.00	0.00	0.00	0.00	2.55	2.80	2.73	2.00	1.64
Race/Ethnicity																
White non-Hispanic	81.03	70.08	79.17	84.51	87.70	80.16	69.18	84.25	87.12	84.86	83.42	63.21	68.71	77.71	78.07	68.73
	0.64	3.18	1.96	1.68	1.87	1.15	2.12	0.93	0.84	1.70	0.70	2.05	3.19	3.39	3.45	1.48
Black non-Hispanic	8.36	14.82	9.79	7.18	7.74	9.66	13.04	5.59	5.29	6.04	6.36	22.02	17.45	10.59	11.77	17.72
	0.28	1.92	1.17	1.13	1.58	0.72	1.38	0.46	0.49	1.13	0.35	1.60	2.34	2.16	3.01	1.04
Hispanic	7.27	9.26	8.62	5.68	2.88	7.14	13.53	6.88	4.36	8.33	6.97	10.16	10.53	5.30	7.68	9.19
	0.53	2.71	1.44	1.26	0.86	0.90	1.70	0.76	0.52	1.39	0.55	1.60	2.40	1.40	1.77	1.20
Other	3.34	5.84	2.41	2.63	1.68	3.04	4.25	3.28	3.24	0.77	3.25	4.61	3.31	6.40	2.47	4.36
	0.32	2.28	0.75	0.72	0.86	0.59	0.79	0.57	0.45	0.45	0.36	1.11	1.25	2.25	1.29	0.77
Schooling																
0 - 8 years	20.95	13.35	20.08	26.38	36.01	22.68	25.57	16.24	19.44	37.26	19.24	23.37	28.84	29.91	46.02	28.15
	0.69	2.17	1.96	2.00	3.14	1.14	2.32	0.95	1.28	2.67	0.81	2.19	3.30	3.49	4.99	1.65
9 - 11 years	15.14	24.19	14.92	16.33	15.74	17.19	18.50	12.96	14.35	15.37	14.10	19.55	15.52	18.50	17.43	17.93
	0.44	2.67	1.89	1.63	2.60	0.97	1.60	0.74	0.94	1.84	0.50	1.91	2.48	3.01	4.14	1.30
12 years	31.36	36.23	30.47	30.30	16.91	29.95	36.62	30.68	31.12	24.10	31.14	42.22	30.72	30.37	22.61	34.87
	0.72	3.58	2.39	2.08	2.67	1.30	2.28	1.10	1.25	2.06	0.84	2.57	3.25	3.74	4.66	1.83
13 - 15 years	14.12	19.64	14.39	10.73	13.48	14.07	12.17	15.85	14.61	11.08	14.84	9.88	12.13	8.64	5.23	9.97
	0.55	3.33	1.98	1.45	2.46	1.17	1.91	0.84	1.16	1.84	0.62	1.52	2.71	2.15	2.09	1.14
16 or more years	18.44	6.59	20.14	16.26	17.85	16.11	7.14	24.28	20.48	12.19	20.67	4.98	12.79	12.58	8.71	9.08
	0.68	1.45	2.20	1.66	2.37	1.14	1.36	1.21	1.02	1.70	0.85	1.16	2.44	2.68	3.13	1.10

Table 1.4b Demographic and Socioeconomic Characteristics of Noninstitutionalized Male Medicare Beneficiaries, 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
Beneficiaries (in 000s)	16,778	609	1,204	1,038	365	3,215	1,292	6,373	3,307	573	11,545	875	611	363	169	2,018
	<i>116</i>	<i>34</i>	<i>59</i>	<i>43</i>	<i>26</i>	<i>83</i>	<i>46</i>	<i>113</i>	<i>70</i>	<i>27</i>	<i>137</i>	<i>37</i>	<i>46</i>	<i>30</i>	<i>16</i>	<i>71</i>
Beneficiaries as a Percent of Column Total																
Income																
\$5,000 or less	3.86	8.75	5.07	3.93	8.41	5.78	2.48	2.07	2.41	4.03	2.31	14.94	5.87	3.65	8.54	9.63
	<i>0.24</i>	<i>2.16</i>	<i>1.24</i>	<i>0.88</i>	<i>1.98</i>	<i>0.73</i>	<i>0.74</i>	<i>0.35</i>	<i>0.35</i>	<i>1.09</i>	<i>0.24</i>	<i>1.46</i>	<i>1.55</i>	<i>1.27</i>	<i>2.53</i>	<i>0.79</i>
\$5,001 - \$10,000	16.70	52.40	25.60	20.86	20.79	28.60	17.24	8.21	6.75	12.58	9.02	56.28	30.31	28.02	36.43	41.68
	<i>0.48</i>	<i>3.36</i>	<i>2.06</i>	<i>2.07</i>	<i>2.58</i>	<i>1.26</i>	<i>2.02</i>	<i>0.71</i>	<i>0.60</i>	<i>1.73</i>	<i>0.51</i>	<i>2.20</i>	<i>2.94</i>	<i>3.13</i>	<i>4.69</i>	<i>1.62</i>
\$10,001 - \$15,000	14.86	25.01	18.21	24.49	21.06	21.85	15.24	10.12	12.56	21.50	11.96	17.06	20.95	24.50	26.09	20.33
	<i>0.46</i>	<i>2.85</i>	<i>1.67</i>	<i>2.16</i>	<i>2.92</i>	<i>1.13</i>	<i>1.43</i>	<i>0.67</i>	<i>0.92</i>	<i>2.11</i>	<i>0.48</i>	<i>1.93</i>	<i>3.04</i>	<i>2.92</i>	<i>5.08</i>	<i>1.40</i>
\$15,001 - \$20,000	12.84	5.06	14.02	16.32	17.56	13.47	15.25	11.36	15.10	20.17	13.30	4.30	10.86	16.93	12.36	9.23
	<i>0.43</i>	<i>1.34</i>	<i>1.85</i>	<i>1.90</i>	<i>2.85</i>	<i>0.96</i>	<i>1.77</i>	<i>0.81</i>	<i>0.86</i>	<i>2.18</i>	<i>0.52</i>	<i>0.99</i>	<i>2.14</i>	<i>2.85</i>	<i>3.26</i>	<i>0.98</i>
\$20,001 - \$25,000	11.00	4.03	8.39	9.95	5.83	7.78	11.70	11.88	14.97	13.33	12.81	3.35	8.40	7.22	5.77	5.78
	<i>0.44</i>	<i>1.19</i>	<i>1.43</i>	<i>1.37</i>	<i>1.48</i>	<i>0.67</i>	<i>1.69</i>	<i>0.75</i>	<i>0.96</i>	<i>1.68</i>	<i>0.59</i>	<i>0.95</i>	<i>2.29</i>	<i>1.82</i>	<i>2.58</i>	<i>0.90</i>
\$25,001 - \$30,000	9.70	1.28	8.16	7.36	8.48	6.63	10.05	11.29	12.91	8.51	11.47	2.18	8.74	3.69	1.87	4.41
	<i>0.43</i>	<i>0.49</i>	<i>1.31</i>	<i>1.22</i>	<i>1.84</i>	<i>0.66</i>	<i>1.72</i>	<i>0.70</i>	<i>0.77</i>	<i>1.30</i>	<i>0.60</i>	<i>0.87</i>	<i>2.13</i>	<i>1.56</i>	<i>1.32</i>	<i>0.79</i>
\$30,001 - \$35,000	6.84	1.93	4.56	3.64	5.04	3.82	6.65	9.59	7.39	4.83	8.40	0.50	5.01	4.44	2.57	2.75
	<i>0.30</i>	<i>0.98</i>	<i>0.89</i>	<i>0.91</i>	<i>1.51</i>	<i>0.53</i>	<i>1.32</i>	<i>0.64</i>	<i>0.71</i>	<i>0.99</i>	<i>0.42</i>	<i>0.30</i>	<i>1.41</i>	<i>1.53</i>	<i>1.37</i>	<i>0.58</i>
\$35,001 - \$40,000	6.60	0.90	3.46	3.78	4.17	3.16	5.69	9.91	7.52	4.41	8.48	0.05	1.25	3.81	3.69	1.39
	<i>0.36</i>	<i>0.62</i>	<i>0.81</i>	<i>0.81</i>	<i>1.09</i>	<i>0.39</i>	<i>1.18</i>	<i>0.73</i>	<i>0.71</i>	<i>1.06</i>	<i>0.52</i>	<i>0.04</i>	<i>0.65</i>	<i>1.45</i>	<i>2.09</i>	<i>0.39</i>
More than \$40,000	17.59	0.65	12.54	9.65	8.66	8.92	15.71	25.57	20.40	10.65	22.25	1.33	8.61	7.73	2.67	4.80
	<i>0.55</i>	<i>0.45</i>	<i>1.65</i>	<i>1.51</i>	<i>1.94</i>	<i>0.85</i>	<i>1.91</i>	<i>1.12</i>	<i>1.08</i>	<i>1.63</i>	<i>0.79</i>	<i>0.59</i>	<i>2.13</i>	<i>2.09</i>	<i>1.53</i>	<i>0.79</i>
Metropolitan Area Resident																
Yes	75.25	75.20	77.89	76.43	73.76	76.44	68.56	75.14	74.66	75.84	74.30	73.44	83.16	83.70	80.54	78.82
	<i>0.41</i>	<i>2.12</i>	<i>1.89</i>	<i>1.66</i>	<i>3.12</i>	<i>1.09</i>	<i>1.93</i>	<i>0.81</i>	<i>0.86</i>	<i>1.76</i>	<i>0.65</i>	<i>1.79</i>	<i>2.36</i>	<i>2.22</i>	<i>3.68</i>	<i>1.20</i>
No	24.75	24.80	22.11	23.57	26.24	23.56	31.44	24.86	25.34	24.16	25.70	26.56	16.84	16.30	19.46	21.18
	<i>0.41</i>	<i>2.12</i>	<i>1.89</i>	<i>1.66</i>	<i>3.12</i>	<i>1.09</i>	<i>1.93</i>	<i>0.81</i>	<i>0.86</i>	<i>1.76</i>	<i>0.65</i>	<i>1.79</i>	<i>2.36</i>	<i>2.22</i>	<i>3.68</i>	<i>1.20</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 only in the community during the year, and 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.

Table 1.4c Demographic and Socioeconomic Characteristics of Noninstitutionalized Female Medicare Beneficiaries, 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
Beneficiaries (in 000s)	20,855	562	3,024	3,350	1,400	8,336	748	4,898	2,273	242	8,161	731	1,547	1,352	728	4,358
	136	39	80	73	40	106	38	109	61	24	132	33	69	53	36	97
Beneficiaries as a Percent of Column Total																
Marital Status																
Married	41.45	2.73	4.86	4.67	2.01	4.16	97.75	99.95	100.00	100.00	99.76	4.35	4.14	3.70	0.92	3.50
	0.51	1.25	0.70	0.51	0.61	0.38	0.99	0.05	0.00	0.00	0.09	1.18	1.06	0.80	0.47	0.51
Widowed	43.09	27.84	66.74	82.70	87.72	74.06	0.00	0.00	0.00	0.00	0.00	15.06	61.80	79.81	92.01	64.59
	0.55	3.32	1.55	1.02	1.13	0.84	0.00	0.00	0.00	0.00	0.00	2.23	2.50	1.59	1.28	1.15
Divorced/ separated	9.70	47.61	21.00	8.37	4.73	14.98	2.25	0.05	0.00	0.00	0.24	31.37	24.73	9.13	2.67	17.32
	0.38	3.98	1.47	0.77	0.80	0.71	0.99	0.05	0.00	0.00	0.09	2.52	1.75	1.13	0.73	0.82
Never married	5.77	21.82	7.40	4.27	5.54	6.80	0.00	0.00	0.00	0.00	0.00	49.23	9.33	7.36	4.40	14.59
	0.24	2.56	0.88	0.43	0.78	0.44	0.00	0.00	0.00	0.00	0.00	2.64	1.35	0.93	0.90	0.76
Race/Ethnicity																
White non-Hispanic	81.64	70.77	80.88	86.31	89.53	83.84	76.60	86.68	88.47	90.19	86.36	56.35	66.14	73.18	77.27	68.55
	0.51	3.64	1.34	0.80	1.15	0.70	2.10	0.97	0.88	2.31	0.70	2.23	2.03	1.79	1.66	1.15
Black non-Hispanic	9.09	16.43	10.47	8.43	6.24	9.34	9.93	4.29	4.29	3.85	4.79	30.01	16.40	12.44	11.76	16.67
	0.20	2.59	1.07	0.54	0.81	0.50	1.61	0.41	0.57	1.35	0.31	2.07	1.48	1.26	1.37	0.83
Hispanic	6.36	10.98	5.65	3.63	2.60	4.68	9.86	5.13	5.61	4.92	5.69	10.94	12.64	10.19	8.12	10.84
	0.44	2.47	0.84	0.49	0.57	0.47	1.61	0.73	0.56	1.78	0.52	1.40	1.54	1.15	1.15	0.80
Other	2.91	1.83	3.00	1.62	1.63	2.14	3.61	3.90	1.63	1.04	3.16	2.70	4.81	4.19	2.85	3.94
	0.24	0.86	0.51	0.28	0.46	0.26	0.95	0.68	0.46	0.77	0.43	0.82	1.02	0.74	0.92	0.48
Schooling																
0 - 8 years	18.44	14.42	14.79	18.64	26.80	18.31	10.29	11.78	14.49	20.63	12.67	23.37	25.95	29.83	44.30	29.67
	0.68	2.49	1.20	1.13	1.87	0.86	1.46	0.98	1.09	3.63	0.70	2.42	2.23	2.12	1.97	1.33
9 - 11 years	16.37	21.91	18.71	16.84	17.46	17.96	15.27	13.47	13.36	14.55	13.63	16.09	18.71	20.23	17.20	18.50
	0.51	3.22	1.16	1.19	1.56	0.74	2.36	1.11	1.02	3.23	0.82	2.08	1.77	1.53	2.19	0.95
12 years	36.21	25.96	35.70	37.01	27.44	34.21	41.87	41.65	39.08	35.24	40.76	36.10	32.91	32.12	21.87	31.43
	0.63	2.88	1.60	1.27	1.59	0.79	3.35	1.49	1.47	3.84	1.05	2.27	2.66	2.10	1.82	1.39
13 - 15 years	17.83	27.86	18.31	17.07	16.45	18.14	22.52	19.20	20.74	20.25	19.96	16.93	13.87	12.29	9.25	13.15
	0.54	3.38	1.30	1.12	1.22	0.62	2.64	1.15	1.22	3.72	0.89	2.11	1.93	1.37	1.45	0.98
16 or more years	11.16	9.84	12.50	10.45	11.86	11.39	10.05	13.90	12.33	9.34	12.98	7.50	8.56	5.53	7.38	7.25
	0.51	2.60	1.14	0.85	1.45	0.78	1.90	1.17	0.96	2.09	0.80	1.58	1.35	0.97	1.44	0.71

Table 1.4c Demographic and Socioeconomic Characteristics of Noninstitutionalized Female Medicare Beneficiaries, 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
Beneficiaries (in 000s)	20,855	562	3,024	3,350	1,400	8,336	748	4,898	2,273	242	8,161	731	1,547	1,352	728	4,358
	<i>136</i>	<i>39</i>	<i>80</i>	<i>73</i>	<i>40</i>	<i>106</i>	<i>38</i>	<i>109</i>	<i>61</i>	<i>24</i>	<i>132</i>	<i>33</i>	<i>69</i>	<i>53</i>	<i>36</i>	<i>97</i>
Beneficiaries as a Percent of Column Total																
Income																
\$5,000 or less	5.76	6.45	6.70	5.17	5.86	5.93	3.98	2.57	2.72	5.15	2.81	12.90	10.42	9.53	12.96	10.98
	<i>0.30</i>	<i>1.57</i>	<i>0.99</i>	<i>0.57</i>	<i>0.78</i>	<i>0.47</i>	<i>1.14</i>	<i>0.42</i>	<i>0.48</i>	<i>1.68</i>	<i>0.32</i>	<i>2.26</i>	<i>1.39</i>	<i>1.30</i>	<i>1.46</i>	<i>0.88</i>
\$5,001 - \$10,000	25.27	58.10	29.19	30.97	37.05	33.17	8.56	7.87	7.31	8.67	7.80	61.71	36.62	39.71	42.99	42.85
	<i>0.60</i>	<i>4.46</i>	<i>1.52</i>	<i>1.21</i>	<i>1.84</i>	<i>0.98</i>	<i>1.35</i>	<i>0.66</i>	<i>0.71</i>	<i>2.13</i>	<i>0.45</i>	<i>2.28</i>	<i>2.32</i>	<i>1.79</i>	<i>2.58</i>	<i>1.20</i>
\$10,001 - \$15,000	18.49	16.67	22.09	23.57	20.85	22.11	14.59	13.58	13.28	17.60	13.71	14.47	21.11	22.63	21.38	20.51
	<i>0.41</i>	<i>3.15</i>	<i>1.29</i>	<i>0.93</i>	<i>1.44</i>	<i>0.66</i>	<i>2.05</i>	<i>0.89</i>	<i>0.97</i>	<i>3.40</i>	<i>0.64</i>	<i>1.75</i>	<i>1.79</i>	<i>1.76</i>	<i>1.87</i>	<i>0.92</i>
\$15,001 - \$20,000	12.43	7.90	12.05	14.02	11.43	12.46	14.77	12.79	16.23	14.92	13.99	4.21	11.18	11.55	7.13	9.45
	<i>0.34</i>	<i>2.14</i>	<i>0.87</i>	<i>0.93</i>	<i>1.08</i>	<i>0.52</i>	<i>2.03</i>	<i>0.81</i>	<i>1.23</i>	<i>3.26</i>	<i>0.59</i>	<i>1.30</i>	<i>1.54</i>	<i>1.51</i>	<i>1.52</i>	<i>0.72</i>
\$20,001 - \$25,000	9.73	6.31	11.30	9.99	7.04	9.72	7.56	12.10	12.88	14.35	11.97	2.32	6.21	6.64	5.43	5.56
	<i>0.32</i>	<i>2.79</i>	<i>1.00</i>	<i>0.82</i>	<i>0.81</i>	<i>0.49</i>	<i>1.39</i>	<i>0.74</i>	<i>1.01</i>	<i>2.95</i>	<i>0.51</i>	<i>0.68</i>	<i>1.10</i>	<i>1.02</i>	<i>1.12</i>	<i>0.54</i>
\$25,001 - \$30,000	7.37	1.10	6.62	5.36	5.71	5.59	7.88	10.78	13.83	11.59	11.39	1.40	5.00	2.85	2.06	3.24
	<i>0.31</i>	<i>0.58</i>	<i>0.93</i>	<i>0.63</i>	<i>0.93</i>	<i>0.46</i>	<i>1.69</i>	<i>0.73</i>	<i>1.14</i>	<i>2.68</i>	<i>0.56</i>	<i>0.58</i>	<i>1.09</i>	<i>0.78</i>	<i>0.66</i>	<i>0.52</i>
\$30,001 - \$35,000	5.12	0.64	3.17	3.13	3.23	2.99	12.18	8.92	7.87	6.51	8.86	0.86	2.51	1.86	3.47	2.19
	<i>0.26</i>	<i>0.49</i>	<i>0.51</i>	<i>0.42</i>	<i>0.55</i>	<i>0.28</i>	<i>2.19</i>	<i>0.79</i>	<i>0.92</i>	<i>2.03</i>	<i>0.53</i>	<i>0.47</i>	<i>0.99</i>	<i>0.63</i>	<i>1.21</i>	<i>0.45</i>
\$35,001 - \$40,000	4.35	0.00	2.36	2.68	3.40	2.50	8.39	8.02	7.26	6.52	7.80	1.23	1.36	1.38	1.75	1.41
	<i>0.27</i>	<i>0.00</i>	<i>0.46</i>	<i>0.40</i>	<i>0.61</i>	<i>0.25</i>	<i>1.75</i>	<i>0.78</i>	<i>0.87</i>	<i>2.31</i>	<i>0.55</i>	<i>0.64</i>	<i>0.50</i>	<i>0.46</i>	<i>0.62</i>	<i>0.28</i>
More than \$40,000	11.49	2.83	6.52	5.13	5.43	5.53	22.09	23.37	18.63	14.70	21.68	0.90	5.59	3.85	2.82	3.80
	<i>0.42</i>	<i>1.86</i>	<i>0.85</i>	<i>0.56</i>	<i>0.81</i>	<i>0.43</i>	<i>2.38</i>	<i>1.15</i>	<i>1.24</i>	<i>2.76</i>	<i>0.88</i>	<i>0.51</i>	<i>1.43</i>	<i>0.96</i>	<i>0.60</i>	<i>0.58</i>
Metropolitan Area Resident																
Yes	75.34	64.86	75.74	75.27	72.69	74.30	72.84	73.73	74.32	75.42	73.86	78.32	81.04	80.12	79.70	80.07
	<i>0.37</i>	<i>3.87</i>	<i>1.30</i>	<i>0.79</i>	<i>1.34</i>	<i>0.61</i>	<i>2.42</i>	<i>0.82</i>	<i>1.24</i>	<i>4.16</i>	<i>0.67</i>	<i>1.79</i>	<i>1.66</i>	<i>1.69</i>	<i>2.06</i>	<i>0.88</i>
No	24.66	35.14	24.26	24.73	27.31	25.70	27.16	26.27	25.68	24.58	26.14	21.68	18.96	19.88	20.30	19.93
	<i>0.37</i>	<i>3.87</i>	<i>1.30</i>	<i>0.79</i>	<i>1.34</i>	<i>0.61</i>	<i>2.42</i>	<i>0.82</i>	<i>1.24</i>	<i>4.16</i>	<i>0.67</i>	<i>1.79</i>	<i>1.66</i>	<i>1.69</i>	<i>2.06</i>	<i>0.88</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 only in the community during the year, and 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.

Table 1.5 Demographic and Socioeconomic Characteristics of Institutionalized Medicare Beneficiaries, by Age, 1998

Long-Term Care Facility-Only Residents¹

Beneficiary Characteristic	Total	Age			
		< 65	65 - 74	75 - 84	85 +
Beneficiaries (in 000s)	2,192	280	240	625	1,047
	62	21	25	33	33
Beneficiaries as a Percent of Column Total					
Marital Status					
Married	15.17	5.44	23.78	21.22	12.26
	0.90	1.68	3.76	2.19	1.34
Widowed	58.16	1.65	30.14	62.65	77.12
	1.18	0.95	4.51	2.60	1.71
Divorced/separated	7.21	12.57	13.19	9.13	3.27
	0.78	3.22	3.18	1.88	0.59
Never married	19.46	80.34	32.89	7.00	7.35
	1.01	3.46	4.64	1.55	0.78
Race/Ethnicity					
White non-Hispanic	87.34	83.03	82.31	88.67	88.85
	0.82	2.92	3.97	1.56	1.07
Black non-Hispanic	8.59	8.34	12.07	8.48	7.94
	0.68	2.07	3.65	1.34	0.91
Hispanic	2.48	4.25	2.92	1.89	2.26
	0.38	1.22	1.72	0.81	0.46
Other	1.59	4.38	2.70	0.96	0.95
	0.33	1.62	1.15	0.56	0.29
Schooling					
0 - 8 years	35.70	46.20	33.59	27.03	38.28
	1.60	4.60	5.98	2.72	2.04
9 - 11 years	18.90	17.17	20.65	22.18	17.03
	1.35	3.15	5.37	2.94	1.76
12 years	25.20	22.05	25.36	30.51	22.90
	1.36	3.09	4.58	2.50	1.82
13 - 15 years	8.97	7.86	7.31	9.91	9.11
	1.03	3.63	3.80	1.92	1.37
16 or more years	11.23	6.71	13.08	10.37	12.68
	1.10	2.63	4.20	1.63	1.60

Table 1.5 Demographic and Socioeconomic Characteristics of Institutionalized Medicare Beneficiaries, by Age, 1998

Long-Term Care Facility-Only Residents¹

Beneficiary Characteristic	Total	Age			
		< 65	65 - 74	75 - 84	85 +
Beneficiaries (in 000s)	2,192	280	240	625	1,047
	62	21	25	33	33
Beneficiaries as a Percent of Column Total					
Income					
\$5,000 or less	22.40	39.12	19.72	22.28	18.61
	1.12	4.13	4.15	2.08	1.33
\$5,001 - \$10,000	38.02	39.46	37.11	36.07	39.01
	1.31	4.28	4.49	2.55	1.80
\$10,001 - \$15,000	12.99	6.42	16.82	11.37	14.85
	0.92	1.77	2.78	1.61	1.33
\$15,001 - \$20,000	7.55	4.42	7.95	9.49	7.15
	0.76	1.44	2.32	1.54	0.96
\$20,001 - \$25,000	6.03	4.54	4.50	6.89	6.26
	0.66	2.02	1.95	1.33	1.00
\$25,001 - \$30,000	4.80	3.38	5.32	5.49	4.65
	0.67	1.26	2.43	1.25	0.97
\$30,001 - \$35,000	1.79	1.09	0.00	2.11	2.20
	0.40	0.69	0.00	0.76	0.63
\$35,001 - \$40,000	1.99	1.10	0.00	2.70	2.27
	0.35	0.72	0.00	0.83	0.49
More than \$40,000	4.42	0.46	8.59	3.61	5.01
	0.57	0.39	2.68	0.89	0.89
Metropolitan Area Resident					
Yes	72.44	78.92	71.19	68.23	73.51
	1.47	3.32	4.78	2.73	1.64
No	27.56	21.08	28.81	31.77	26.49
	1.47	3.32	4.78	2.73	1.64

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-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, 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		
Beneficiaries (in 000s)	37,633	5,970	5,206	8,759	11,200	1,594	4,308	598
	148	135	129	179	200	70	129	51
Beneficiaries as a Percent of Column Total								
Medicare Status³								
Aged								
65 - 74 years	46.92	54.35	32.72	46.47	51.15	55.72	41.06	42.61
	0.33	0.94	0.99	0.94	0.76	1.91	1.46	4.15
75 - 84 years	31.04	30.93	23.67	38.83	31.53	33.55	23.22	22.71
	0.26	0.80	1.04	0.81	0.60	1.72	0.95	2.38
85 years and older	9.24	7.83	10.87	12.14	7.78	7.23	7.48	11.86
	0.17	0.31	0.56	0.52	0.35	0.91	0.47	1.99
Disabled								
Under 45 years	3.97	1.26	15.56	0.52	1.90	0.56	7.08	6.36
	0.09	0.10	0.58	0.10	0.17	0.23	0.57	1.34
45 - 64 years	8.83	5.63	17.19	2.04	7.63	2.94	21.17	16.45
	0.17	0.38	0.86	0.23	0.40	0.71	1.09	2.27
Gender								
Male	44.58	44.22	38.34	40.54	47.56	42.27	53.82	45.88
	0.27	0.78	1.00	0.88	0.81	2.29	1.33	3.031
Female	55.42	55.78	61.66	59.46	52.44	57.73	46.18	54.12
	0.27	0.78	1.00	0.88	0.81	2.29	1.33	3.031
Marital Status								
Married	54.82	56.46	25.29	58.45	66.95	66.05	46.00	48.5
	0.39	0.83	1.00	0.74	0.78	2.00	1.51	3.85
Widowed	29.02	28.98	36.47	32.68	23.87	24.72	26.90	34.35
	0.36	0.81	1.16	0.84	0.66	1.89	1.12	3.53
Divorced/separated	9.41	10.40	18.47	5.28	5.58	5.08	17.46	6.83
	0.28	0.69	0.90	0.44	0.39	0.98	1.14	1.44
Never married	6.74	4.16	19.77	3.58	3.59	4.15	9.64	10.31
	0.21	0.40	0.95	0.28	0.27	0.76	0.72	2.21

Table 1.6 Demographic and Socioeconomic Characteristics of Noninstitutionalized Medicare Beneficiaries, 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		
Beneficiaries (in 000s)	37,633	5,970	5,206	8,759	11,200	1,594	4,308	598
	148	135	129	179	200	70	129	51
Beneficiaries as a Percent of Column Total								
Living Arrangement								
Lives alone	30.69	29.76	39.37	32.15	25.84	29.26	32.15	27.43
	0.35	0.87	1.16	0.75	0.56	1.94	1.23	2.78
With spouse	52.36	54.40	22.98	55.83	64.34	62.66	43.86	46.4
	0.41	0.89	0.98	0.78	0.77	2.10	1.49	3.78
With children	9.31	8.97	18.50	7.14	5.92	4.68	12.70	15.83
	0.21	0.54	0.84	0.41	0.34	0.94	0.80	1.89
With others	7.63	6.86	19.15	4.88	3.89	3.40	11.29	10.34
	0.23	0.40	0.90	0.34	0.27	0.73	0.78	1.58
Race/Ethnicity								
White non-Hispanic	81.36	78.74	55.32	92.72	89.48	95.47	69.35	63.62
	0.48	0.94	1.20	0.48	0.55	0.73	1.84	3.606
Black non-Hispanic	8.76	9.16	20.67	2.37	5.48	2.97	17.16	11.85
	0.16	0.59	0.81	0.25	0.37	0.58	1.03	2.035
Hispanic	6.77	8.50	16.86	3.14	3.28	0.85	9.01	20.22
	0.45	0.56	1.30	0.32	0.37	0.30	1.68	2.804
Other	3.10	3.60	7.15	1.77	1.76	0.72	4.48	4.32
	0.20	0.59	0.62	0.30	0.26	0.38	0.79	1.49
Schooling								
0 - 8 years	19.56	15.31	41.94	17.29	11.26	6.36	28.57	30.53
	0.62	0.66	1.39	1.00	0.58	0.93	1.62	2.59
9 - 11 years	15.82	17.02	19.47	15.15	13.82	9.45	18.07	20.9
	0.37	0.79	0.89	0.62	0.77	1.25	0.93	2.699
12 years	34.04	36.13	24.53	36.03	37.82	33.16	30.03	25.63
	0.51	0.94	1.10	1.11	0.91	1.81	1.30	2.89
13 - 15 years	16.17	18.19	9.50	16.70	18.15	21.27	14.04	9.78
	0.41	0.64	0.73	0.71	0.73	1.80	1.11	1.82
16 or more years	14.41	13.34	4.56	14.83	18.94	29.76	9.29	13.16
	0.46	0.77	0.52	0.69	0.84	1.66	1.13	3.25

Table 1.6 Demographic and Socioeconomic Characteristics of Noninstitutionalized Medicare Beneficiaries, 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		
Beneficiaries (in 000s)	37,633	5,970	5,206	8,759	11,200	1,594	4,308	598
	<i>148</i>	<i>135</i>	<i>129</i>	<i>179</i>	<i>200</i>	<i>70</i>	<i>129</i>	<i>51</i>
Beneficiaries as a Percent of Column Total								
Income								
\$5,000 or less	4.91	3.52	13.83	3.11	1.86	2.48	7.45	13.17
	<i>0.20</i>	<i>0.25</i>	<i>0.83</i>	<i>0.36</i>	<i>0.23</i>	<i>0.69</i>	<i>0.72</i>	<i>2.78</i>
\$5,001 - \$10,000	21.45	17.86	62.43	15.61	7.01	4.65	31.22	30.99
	<i>0.40</i>	<i>0.74</i>	<i>1.15</i>	<i>0.66</i>	<i>0.48</i>	<i>0.87</i>	<i>1.19</i>	<i>3.70</i>
\$10,001 - \$15,000	16.87	20.20	12.40	19.22	13.64	10.06	23.27	20.64
	<i>0.32</i>	<i>0.76</i>	<i>0.67</i>	<i>0.74</i>	<i>0.57</i>	<i>1.34</i>	<i>0.94</i>	<i>2.848</i>
\$15,001 - \$20,000	12.61	13.44	3.98	15.64	14.38	9.68	12.11	13.47
	<i>0.26</i>	<i>0.58</i>	<i>0.47</i>	<i>0.60</i>	<i>0.67</i>	<i>1.21</i>	<i>0.92</i>	<i>2.16</i>
\$20,001 - \$25,000	10.30	11.28	2.48	11.39	14.23	12.50	5.82	5.09
	<i>0.30</i>	<i>0.59</i>	<i>0.38</i>	<i>0.53</i>	<i>0.67</i>	<i>1.51</i>	<i>0.62</i>	<i>1.24</i>
\$25,001 - \$30,000	8.41	8.86	1.78	8.76	11.80	13.14	5.13	3.73
	<i>0.27</i>	<i>0.55</i>	<i>0.36</i>	<i>0.55</i>	<i>0.63</i>	<i>1.59</i>	<i>0.65</i>	<i>1.15</i>
\$30,001 - \$35,000	5.89	7.73	0.64	5.40	7.92	9.23	4.46	3.45
	<i>0.20</i>	<i>0.54</i>	<i>0.21</i>	<i>0.41</i>	<i>0.42</i>	<i>1.37</i>	<i>0.70</i>	<i>1.56</i>
\$35,001 - \$40,000	5.35	5.46	0.69	5.41	7.94	9.39	2.82	2.86
	<i>0.22</i>	<i>0.43</i>	<i>0.18</i>	<i>0.47</i>	<i>0.52</i>	<i>1.42</i>	<i>0.39</i>	<i>1.21</i>
More than \$40,000	14.21	11.64	1.77	15.46	21.20	28.87	7.71	6.59
	<i>0.39</i>	<i>0.75</i>	<i>0.27</i>	<i>0.68</i>	<i>0.79</i>	<i>2.16</i>	<i>0.95</i>	<i>2.02</i>
Metropolitan Area Resident								
Yes	75.30	95.50	71.86	63.82	78.00	74.99	68.24	72.82
	<i>0.31</i>	<i>0.80</i>	<i>1.12</i>	<i>1.08</i>	<i>0.77</i>	<i>1.87</i>	<i>1.35</i>	<i>5.12</i>
No	24.70	4.50	28.14	36.18	22.00	25.01	31.76	27.18
	<i>0.31</i>	<i>0.80</i>	<i>1.12</i>	<i>1.08</i>	<i>0.77</i>	<i>1.87</i>	<i>1.35</i>	<i>5.12</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 only in the community during the year, and 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."