

Table 1.1 Age, Gender, and Race/Ethnicity of Medicare Beneficiaries, by Residence Status, 2008

All Medicare Beneficiaries

| Beneficiary Characteristic | Total | Residence | | |
|------------------------------------------------------|--------|----------------|------------------------------|-----------------------------------------|
| | | Community Only | Long-Term Care Facility Only | Part-Year Community/ Part-Year Facility |
| Beneficiaries (in 1,000s) | 46,048 | 43,616 | 1,896 | 536 |
| | 150 | 154 | 68 | 42 |
| Beneficiaries as a Percentage of Column Total | | | | |
| Medicare Status¹ | | | | |
| Aged | | | | |
| 65 - 74 years | 44.72 | 46.45 | 13.18 | 15.95* |
| | 0.43 | 0.45 | 1.49 | 3.11 |
| 75 - 84 years | 27.32 | 27.34 | 25.70 | 31.32 |
| | 0.28 | 0.30 | 1.56 | 4.10 |
| 85 years and older | 11.91 | 10.14 | 42.64 | 47.54 |
| | 0.22 | 0.23 | 1.72 | 3.69 |
| Disabled | | | | |
| Under 45 years | 3.80 | 3.84 | 3.68 | 1.30* |
| | 0.10 | 0.10 | 0.67 | 0.60 |
| 45 - 64 years | 12.25 | 12.24 | 14.79 | 3.89* |
| | 0.32 | 0.35 | 1.57 | 1.93 |
| Gender by Age | | | | |
| Male | | | | |
| | 44.95 | 45.65 | 31.51 | 35.60 |
| | 0.34 | 0.36 | 1.87 | 3.92 |
| Aged | | | | |
| 65 - 74 years | 20.99 | 21.79 | 6.70* | 6.20* |
| | 0.34 | 0.36 | 1.17 | 2.20 |
| 75 - 84 years | 11.63 | 11.85 | 7.55 | 8.13* |
| | 0.19 | 0.21 | 1.07 | 2.16 |
| 85 years and older | 3.81 | 3.48 | 7.86 | 16.37* |
| | 0.13 | 0.13 | 0.79 | 2.97 |
| Disabled | | | | |
| Under 45 years | 2.04 | 2.03 | 2.34* | 1.00* |
| | 0.08 | 0.08 | 0.58 | 0.51 |
| 45 - 64 years | 6.49 | 6.50 | 7.06* | 3.89* |
| | 0.26 | 0.28 | 1.09 | 1.93 |

Table 1.1 Age, Gender, and Race/Ethnicity of Medicare Beneficiaries, by Residence Status, 2008

All Medicare Beneficiaries

| Beneficiary Characteristic | Total | Residence | | |
|------------------------------------------------------|--------|----------------|------------------------------|-----------------------------------------|
| | | Community Only | Long-Term Care Facility Only | Part-Year Community/ Part-Year Facility |
| Beneficiaries (in 1,000s) | 46,048 | 43,616 | 1,896 | 536 |
| | 150 | 154 | 68 | 42 |
| Beneficiaries as a Percentage of Column Total | | | | |
| Female | 55.05 | 54.35 | 68.49 | 64.40 |
| | 0.34 | 0.36 | 1.87 | 3.92 |
| Aged | | | | |
| 65 - 74 years | 23.74 | 24.66 | 6.49* | 9.75* |
| | 0.34 | 0.36 | 0.96 | 3.03 |
| 75 - 84 years | 15.68 | 15.48 | 18.16 | 23.19* |
| | 0.22 | 0.25 | 1.57 | 3.42 |
| 85 years and older | 8.10 | 6.66 | 34.78 | 31.17 |
| | 0.17 | 0.19 | 1.69 | 3.37 |
| Disabled | | | | |
| Under 45 years | 1.77 | 1.81 | 1.35* | 0.30* |
| | 0.07 | 0.08 | 0.36 | 0.31 |
| 45 - 64 years | 5.76 | 5.74 | 7.73* | 0.00 |
| | 0.23 | 0.24 | 1.29 | 0.00 |
| Race/Ethnicity by Age² | | | | |
| White non-Hispanic | 78.13 | 77.91 | 80.51 | 87.73 |
| | 0.45 | 0.46 | 1.52 | 2.59 |
| Aged | | | | |
| 65 - 74 years | 35.03 | 36.43 | 8.27 | 15.51* |
| | 0.45 | 0.49 | 1.18 | 3.06 |
| 75 - 84 years | 22.41 | 22.44 | 20.20 | 27.94* |
| | 0.27 | 0.29 | 1.52 | 4.15 |
| 85 years and older | 10.06 | 8.49 | 37.27 | 40.72 |
| | 0.23 | 0.24 | 1.66 | 3.56 |
| Disabled | | | | |
| Under 45 years | 2.35 | 2.35 | 2.83* | 0.84* |
| | 0.10 | 0.10 | 0.57 | 0.48 |
| 45 - 64 years | 8.28 | 8.19 | 11.92 | 2.72* |
| | 0.28 | 0.30 | 1.47 | 1.56 |

Table 1.1 Age, Gender, and Race/Ethnicity of Medicare Beneficiaries, by Residence Status, 2008

All Medicare Beneficiaries

| Beneficiary Characteristic | Total | Residence | | |
|------------------------------------------------------|--------|----------------|------------------------------|----------------------------------------|
| | | Community Only | Long-Term Care Facility Only | Part-Year Community/Part-Year Facility |
| Beneficiaries (in 1,000s) | 46,048 | 43,616 | 1,896 | 536 |
| | 150 | 154 | 68 | 42 |
| Beneficiaries as a Percentage of Column Total | | | | |
| Black non-Hispanic | 9.36 | 9.27 | 11.97 | 7.33* |
| | 0.26 | 0.28 | 1.14 | 2.05 |
| Aged | | | | |
| 65 - 74 years | 3.62 | 3.69 | 2.96* | 0.44* |
| | 0.19 | 0.20 | 0.63 | 0.45 |
| 75 - 84 years | 2.01 | 1.96 | 3.29* | 1.55* |
| | 0.09 | 0.10 | 0.66 | 0.95 |
| 85 years and older | 0.79 | 0.64 | 3.50* | 3.70* |
| | 0.05 | 0.06 | 0.65 | 1.63 |
| Disabled | | | | |
| Under 45 years | 0.76 | 0.78 | 0.51* | 0.47* |
| | 0.05 | 0.06 | 0.23 | 0.35 |
| 45 - 64 years | 2.18 | 2.21 | 1.71* | 1.17* |
| | 0.13 | 0.14 | 0.57 | 1.17 |
| Hispanic | 8.00 | 8.16 | 5.85* | 2.53* |
| | 0.33 | 0.34 | 0.91 | 1.29 |
| Aged | | | | |
| 65 - 74 years | 3.73 | 3.86 | 1.78* | 0.00 |
| | 0.20 | 0.21 | 0.55 | 0.00 |
| 75 - 84 years | 1.73 | 1.73 | 1.88* | 0.61* |
| | 0.12 | 0.12 | 0.50 | 0.60 |
| 85 years and older | 0.73 | 0.69 | 1.39* | 1.92* |
| | 0.08 | 0.09 | 0.44 | 1.16 |

Table 1.1 Age, Gender, and Race/Ethnicity of Medicare Beneficiaries, by Residence Status, 2008

All Medicare Beneficiaries

| Beneficiary Characteristic | Total | Residence | | |
|------------------------------------------------------|-------------|----------------|------------------------------|--------------------------------------------|
| | | Community Only | Long-Term Care Facility Only | Part-Year Community/ Part-Year Facility |
| Beneficiaries (in 1,000s) | 46,048 | 43,616 | 1,896 | 536 |
| | <i>150</i> | <i>154</i> | <i>68</i> | <i>42</i> |
| Beneficiaries as a Percentage of Column Total | | | | |
| Disabled | | | | |
| Under 45 years | 0.48 | 0.50 | 0.25* | 0.00 |
| | <i>0.05</i> | <i>0.06</i> | <i>0.12</i> | <i>0.00</i> |
| 45 - 64 years | 1.33 | 1.38 | 0.55* | 0.00 |
| | <i>0.16</i> | <i>0.17</i> | <i>0.29</i> | <i>0.00</i> |

Source: Medicare Current Beneficiary Survey, CY 2008 Cost and Use Public Use File.

Notes: Standard errors are shaded and italic. See Appendix A for additional information on standard errors. See Appendix B for definitions of terms and variables. Values followed by an asterisk (*) indicate that the estimates are based on cell counts of less than 50 sample persons.

- 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, 2008

All Medicare Beneficiaries

| Beneficiary Characteristic | Total | All Medicare Beneficiaries | | | | Male | | | | | Female | | | | |
|------------------------------------------------------|--------|----------------------------|---------|---------|-------|-------|---------|---------|-------|--------|--------|---------|---------|-------|--------|
| | | < 65 | 65 - 74 | 75 - 84 | 85 + | < 65 | 65 - 74 | 75 - 84 | 85 + | Total | < 65 | 65 - 74 | 75 - 84 | 85 + | Total |
| Beneficiaries (in 1,000s) | 46,048 | 7,390 | 20,595 | 12,579 | 5,484 | 3,926 | 9,663 | 5,357 | 1,753 | 20,699 | 3,465 | 10,931 | 7,221 | 3,731 | 25,349 |
| | 150 | 147 | 203 | 137 | 104 | 116 | 159 | 89 | 61 | 169 | 103 | 160 | 105 | 81 | 176 |
| Beneficiaries as a Percentage of Column Total | | | | | | | | | | | | | | | |
| Marital Status | | | | | | | | | | | | | | | |
| Married | 51.92 | 39.28 | 65.00 | 49.31 | 25.97 | 40.29 | 76.24 | 69.65 | 53.36 | 65.77 | 38.13 | 55.10 | 34.23 | 13.10 | 40.63 |
| | 0.56 | 1.53 | 0.84 | 0.82 | 1.12 | 2.03 | 1.07 | 1.23 | 2.30 | 0.79 | 2.23 | 1.07 | 1.10 | 1.05 | 0.66 |
| Widowed | 27.45 | 5.54 | 16.67 | 40.51 | 67.24 | 2.42* | 7.19 | 19.95 | 39.65 | 12.35 | 9.07 | 25.03 | 55.74 | 80.21 | 39.75 |
| | 0.42 | 0.69 | 0.63 | 0.76 | 1.03 | 0.66 | 0.67 | 1.07 | 2.15 | 0.50 | 1.28 | 0.98 | 1.13 | 1.05 | 0.60 |
| Divorced/separated | 13.63 | 28.78 | 14.42 | 7.82 | 3.68 | 26.91 | 12.46 | 8.05 | 4.43* | 13.37 | 30.90 | 16.14 | 7.65 | 3.32* | 13.84 |
| | 0.43 | 1.40 | 0.59 | 0.48 | 0.41 | 1.66 | 0.79 | 0.70 | 0.82 | 0.60 | 2.22 | 0.88 | 0.63 | 0.47 | 0.54 |
| Never married | 7.00 | 26.40 | 3.91 | 2.37 | 3.11 | 30.37 | 4.11 | 2.35* | 2.56* | 8.50 | 21.90 | 3.74 | 2.38 | 3.37 | 5.78 |
| | 0.25 | 1.01 | 0.33 | 0.27 | 0.44 | 1.63 | 0.48 | 0.42 | 0.64 | 0.39 | 1.26 | 0.42 | 0.34 | 0.56 | 0.30 |
| Living Arrangement | | | | | | | | | | | | | | | |
| Community | | | | | | | | | | | | | | | |
| Alone | 28.96 | 26.23 | 23.72 | 34.05 | 40.52 | 26.52 | 15.62 | 21.05 | 29.72 | 20.29 | 25.91 | 30.89 | 43.69 | 45.61 | 36.03 |
| | 0.55 | 1.41 | 0.70 | 0.83 | 1.20 | 2.08 | 0.91 | 1.05 | 2.07 | 0.66 | 1.84 | 0.97 | 1.14 | 1.48 | 0.68 |
| With spouse | 49.13 | 36.51 | 63.09 | 45.74 | 21.69 | 37.45 | 73.95 | 65.87 | 46.22 | 62.59 | 35.45 | 53.48 | 30.79 | 10.16 | 38.15 |
| | 0.54 | 1.42 | 0.83 | 0.81 | 1.01 | 1.95 | 1.11 | 1.24 | 2.12 | 0.77 | 2.05 | 1.05 | 1.11 | 0.92 | 0.62 |
| With children | 10.02 | 10.17 | 6.69 | 11.59 | 18.66 | 6.33 | 3.88 | 5.54 | 10.68 | 5.35 | 14.49 | 9.17 | 16.07 | 22.41 | 13.82 |
| | 0.32 | 0.80 | 0.43 | 0.52 | 0.95 | 0.96 | 0.45 | 0.61 | 1.39 | 0.37 | 1.25 | 0.66 | 0.81 | 1.24 | 0.44 |
| With others | 7.77 | 22.35 | 5.28 | 4.76 | 4.38 | 25.14 | 5.23 | 4.87 | 4.88* | 8.88 | 19.19 | 5.32 | 4.68 | 4.14 | 6.86 |
| | 0.34 | 1.32 | 0.38 | 0.41 | 0.50 | 1.73 | 0.53 | 0.60 | 0.89 | 0.46 | 1.63 | 0.55 | 0.58 | 0.63 | 0.41 |
| Long-Term Care Facility | 4.13 | 4.75 | 1.22 | 3.87 | 14.75 | 4.56 | 1.32* | 2.67 | 8.50 | 2.89 | 4.96 | 1.13* | 4.77 | 17.69 | 5.13 |
| | 0.15 | 0.47 | 0.14 | 0.30 | 0.66 | 0.63 | 0.23 | 0.41 | 0.90 | 0.22 | 0.71 | 0.17 | 0.47 | 0.87 | 0.21 |
| Race/Ethnicity | | | | | | | | | | | | | | | |
| White non-Hispanic | 78.13 | 66.14 | 78.46 | 81.92 | 84.40 | 64.12 | 78.91 | 83.10 | 85.02 | 77.70 | 68.44 | 78.07 | 81.05 | 84.11 | 78.49 |
| | 0.45 | 1.20 | 0.70 | 0.60 | 0.86 | 1.61 | 1.00 | 0.95 | 1.43 | 0.68 | 1.85 | 0.98 | 0.79 | 1.00 | 0.56 |
| Black non-Hispanic | 9.36 | 18.28 | 8.10 | 7.36 | 6.62 | 19.03 | 7.38 | 7.07 | 6.26* | 9.42 | 17.44 | 8.75 | 7.58 | 6.80 | 9.32 |
| | 0.26 | 0.75 | 0.40 | 0.31 | 0.45 | 1.05 | 0.56 | 0.51 | 0.83 | 0.39 | 1.05 | 0.57 | 0.43 | 0.54 | 0.32 |
| Hispanic | 8.00 | 11.24 | 8.36 | 6.32 | 6.13 | 11.91 | 8.60 | 6.17 | 6.41* | 8.41 | 10.48 | 8.14 | 6.42 | 6.01 | 7.66 |
| | 0.33 | 0.98 | 0.46 | 0.42 | 0.66 | 1.16 | 0.72 | 0.63 | 1.04 | 0.48 | 1.67 | 0.62 | 0.55 | 0.74 | 0.38 |
| Other | 4.51 | 4.34 | 5.08 | 4.40 | 2.84 | 4.95 | 5.11 | 3.66 | 2.32* | 4.47 | 3.65* | 5.05 | 4.95 | 3.09* | 4.54 |
| | 0.30 | 0.72 | 0.44 | 0.36 | 0.41 | 0.99 | 0.63 | 0.54 | 0.67 | 0.39 | 0.67 | 0.63 | 0.51 | 0.48 | 0.39 |

Table 1.2 Demographic and Socioeconomic Characteristics of Medicare Beneficiaries, by Age and by Gender and Age, 2008

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 1,000s) | 46,048 | 7,390 | 20,595 | 12,579 | 5,484 | 3,926 | 9,663 | 5,357 | 1,753 | 20,699 | 3,465 | 10,931 | 7,221 | 3,731 | 25,349 |
| | 150 | 147 | 203 | 137 | 104 | 116 | 159 | 89 | 61 | 169 | 103 | 160 | 105 | 81 | 176 |
| Beneficiaries as a Percentage of Column Total | | | | | | | | | | | | | | | |
| Schooling | | | | | | | | | | | | | | | |
| Did not graduate HS | 24.89 | 29.18 | 19.86 | 27.39 | 32.40 | 33.04 | 19.80 | 28.25 | 29.59 | 25.32 | 24.80 | 19.91 | 26.75 | 33.73 | 24.53 |
| | 0.47 | 1.08 | 0.71 | 0.80 | 1.42 | 1.81 | 1.04 | 1.16 | 1.98 | 0.70 | 1.51 | 0.96 | 1.10 | 1.64 | 0.66 |
| High school graduate | 30.64 | 33.10 | 29.42 | 31.47 | 29.98 | 31.76 | 26.10 | 24.22 | 27.41 | 26.79 | 34.62 | 32.36 | 36.86 | 31.20 | 33.79 |
| | 0.51 | 1.25 | 0.72 | 0.85 | 1.26 | 1.99 | 1.11 | 1.14 | 2.04 | 0.73 | 1.71 | 1.04 | 1.18 | 1.48 | 0.69 |
| Some college/vocational school | 27.01 | 29.87 | 28.47 | 24.43 | 23.59 | 29.00 | 27.11 | 24.31 | 22.17 | 26.32 | 30.85 | 29.67 | 24.52 | 24.26 | 27.58 |
| | 0.47 | 1.32 | 0.81 | 0.71 | 1.05 | 1.67 | 1.15 | 1.04 | 1.50 | 0.64 | 1.95 | 1.13 | 1.01 | 1.34 | 0.70 |
| Bachelor's degree and beyond | 17.46 | 7.86 | 22.26 | 16.71 | 14.03 | 6.20* | 27.00 | 23.22 | 20.83 | 21.56 | 9.74 | 18.06 | 11.87 | 10.81 | 14.10 |
| | 0.47 | 0.94 | 0.81 | 0.72 | 0.86 | 1.08 | 1.23 | 1.16 | 1.86 | 0.67 | 1.55 | 1.02 | 0.79 | 0.81 | 0.64 |
| Income | | | | | | | | | | | | | | | |
| Less than \$5,000 | 2.05 | 2.40 | 2.09 | 1.55 | 2.59 | 2.61* | 1.85* | 1.70* | 1.71* | 1.95 | 2.17* | 2.31* | 1.44* | 3.00* | 2.14 |
| | 0.17 | 0.36 | 0.32 | 0.23 | 0.42 | 0.45 | 0.41 | 0.33 | 0.58 | 0.23 | 0.54 | 0.38 | 0.30 | 0.49 | 0.20 |
| \$5,000 - \$9,999 | 11.56 | 24.60 | 7.56 | 9.64 | 13.42 | 22.18 | 5.55 | 5.37 | 7.04* | 8.78 | 27.33 | 9.34 | 12.81 | 16.42 | 13.83 |
| | 0.31 | 1.07 | 0.43 | 0.54 | 0.83 | 1.42 | 0.49 | 0.66 | 1.13 | 0.35 | 1.78 | 0.68 | 0.77 | 1.08 | 0.48 |
| \$10,000 - \$14,999 | 15.21 | 24.53 | 10.68 | 15.36 | 19.31 | 24.12 | 8.82 | 9.75 | 12.54 | 12.28 | 24.99 | 12.31 | 19.52 | 22.49 | 17.60 |
| | 0.38 | 1.26 | 0.55 | 0.66 | 1.02 | 1.54 | 0.68 | 0.68 | 1.44 | 0.44 | 1.73 | 0.79 | 1.00 | 1.27 | 0.56 |
| \$15,000 - \$19,999 | 10.77 | 13.13 | 8.39 | 11.55 | 14.76 | 13.66 | 7.07 | 9.59 | 12.90 | 9.46 | 12.54 | 9.56 | 13.01 | 15.64 | 11.85 |
| | 0.30 | 1.15 | 0.46 | 0.55 | 0.77 | 1.55 | 0.62 | 0.86 | 1.58 | 0.49 | 1.69 | 0.71 | 0.70 | 1.00 | 0.48 |
| \$20,000 - \$24,999 | 10.40 | 7.25 | 9.92 | 12.37 | 11.97 | 7.98 | 9.94 | 11.61 | 12.33 | 10.20 | 6.42 | 9.90 | 12.93 | 11.80 | 10.57 |
| | 0.28 | 0.71 | 0.46 | 0.56 | 0.77 | 1.13 | 0.66 | 0.79 | 1.48 | 0.46 | 1.03 | 0.65 | 0.78 | 0.93 | 0.40 |
| \$25,000 - \$29,999 | 8.32 | 5.84 | 8.31 | 9.27 | 9.55 | 6.19 | 7.69 | 9.87 | 12.28 | 8.36 | 5.44* | 8.87 | 8.82 | 8.26 | 8.30 |
| | 0.34 | 0.73 | 0.54 | 0.56 | 0.64 | 0.97 | 0.73 | 0.87 | 1.31 | 0.52 | 0.97 | 0.70 | 0.66 | 0.72 | 0.39 |
| \$30,000 - \$39,999 | 13.70 | 9.15 | 15.35 | 14.66 | 11.40 | 11.29 | 15.37 | 17.84 | 14.45 | 15.16 | 6.73* | 15.34 | 12.30 | 9.97 | 12.51 |
| | 0.37 | 1.02 | 0.65 | 0.53 | 0.84 | 1.66 | 0.92 | 0.99 | 1.49 | 0.66 | 1.26 | 0.85 | 0.60 | 0.98 | 0.49 |
| \$40,000 - \$49,999 | 9.05 | 5.25 | 11.10 | 9.02 | 6.52 | 5.07* | 12.21 | 10.46 | 10.01 | 10.22 | 5.46* | 10.12 | 7.96 | 4.88 | 8.10 |
| | 0.31 | 0.65 | 0.61 | 0.49 | 0.62 | 0.85 | 0.78 | 0.84 | 1.29 | 0.44 | 1.20 | 0.80 | 0.60 | 0.65 | 0.38 |
| \$50,000 or more | 18.93 | 7.85 | 26.59 | 16.57 | 10.48 | 6.90 | 31.51 | 23.80 | 16.75 | 23.60 | 8.92 | 22.24 | 11.21 | 7.53 | 15.11 |
| | 0.47 | 0.85 | 0.84 | 0.67 | 0.80 | 1.15 | 1.21 | 1.17 | 1.95 | 0.76 | 1.29 | 1.07 | 0.69 | 0.68 | 0.54 |

Table 1.2 Demographic and Socioeconomic Characteristics of Medicare Beneficiaries, by Age and by Gender and Age, 2008

All Medicare Beneficiaries

| Beneficiary Characteristic | Total | All Medicare Beneficiaries | | | | Male | | | | | Female | | | | | |
|------------------------------------------------------|-------------|----------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|--|
| | | < 65 | 65 - 74 | 75 - 84 | 85 + | < 65 | 65 - 74 | 75 - 84 | 85 + | Total | < 65 | 65 - 74 | 75 - 84 | 85 + | Total | |
| Beneficiaries (in 1,000s) | 46,048 | 7,390 | 20,595 | 12,579 | 5,484 | 3,926 | 9,663 | 5,357 | 1,753 | 20,699 | 3,465 | 10,931 | 7,221 | 3,731 | 25,349 | |
| | <i>150</i> | <i>147</i> | <i>203</i> | <i>137</i> | <i>104</i> | <i>116</i> | <i>159</i> | <i>89</i> | <i>61</i> | <i>169</i> | <i>103</i> | <i>160</i> | <i>105</i> | <i>81</i> | <i>176</i> | |
| Beneficiaries as a Percentage of Column Total | | | | | | | | | | | | | | | | |
| Metropolitan Area Resident | | | | | | | | | | | | | | | | |
| Yes | 76.45 | 73.64 | 76.60 | 76.95 | 78.47 | 74.60 | 75.14 | 76.92 | 80.95 | 75.99 | 72.55 | 77.90 | 76.97 | 77.31 | 76.82 | |
| | <i>0.25</i> | <i>1.14</i> | <i>0.51</i> | <i>0.45</i> | <i>0.80</i> | <i>1.68</i> | <i>0.95</i> | <i>0.81</i> | <i>1.57</i> | <i>0.42</i> | <i>1.51</i> | <i>1.04</i> | <i>0.74</i> | <i>0.89</i> | <i>0.45</i> | |
| No | 23.55 | 26.36 | 23.40 | 23.05 | 21.53 | 25.40 | 24.86 | 23.08 | 19.05 | 24.01 | 27.45 | 22.10 | 23.03 | 22.69 | 23.18 | |
| | <i>0.25</i> | <i>1.14</i> | <i>0.51</i> | <i>0.45</i> | <i>0.80</i> | <i>1.68</i> | <i>0.95</i> | <i>0.81</i> | <i>1.57</i> | <i>0.42</i> | <i>1.51</i> | <i>1.04</i> | <i>0.74</i> | <i>0.89</i> | <i>0.45</i> | |

Source: Medicare Current Beneficiary Survey, CY 2008 Cost and Use Public Use File.

Notes: Standard errors are shaded and italic. See Appendix A for additional information on standard errors. See Appendix B for definitions of terms and variables. Values followed by an asterisk (*) indicate that the estimates are based on cell counts of less than 50 sample persons.

Table 1.3 Demographic and Socioeconomic Characteristics of Medicare Beneficiaries, by Race/Ethnicity and Age, 2008

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 1,000s) | 46,048 | 4,885 | 16,089 | 10,294 | 4,619 | 35,887 | 1,350 | 1,662 | 925 | 362 | 4,300 | 830 | 1,714 | 794 | 336 | 3,673 |
| | 150 | 137 | 210 | 129 | 108 | 223 | 58 | 88 | 41 | 24 | 124 | 78 | 94 | 53 | 36 | 151 |
| Beneficiaries as a Percentage of Column Total | | | | | | | | | | | | | | | | |
| Gender | | | | | | | | | | | | | | | | |
| Male | 44.95 | 51.50 | 47.14 | 43.14 | 32.21 | 44.67 | 55.30 | 42.66 | 40.84 | 30.21* | 45.19 | 56.30 | 48.24 | 41.55 | 33.40* | 47.26 |
| | 0.34 | 1.50 | 0.77 | 0.63 | 0.99 | 0.45 | 2.28 | 2.38 | 2.33 | 3.45 | 1.25 | 4.96 | 3.00 | 3.27 | 3.90 | 1.77 |
| Female | 55.05 | 48.50 | 52.86 | 56.86 | 67.79 | 55.33 | 44.70 | 57.34 | 59.16 | 69.79 | 54.81 | 43.70 | 51.76 | 58.45 | 66.60 | 52.74 |
| | 0.34 | 1.50 | 0.77 | 0.63 | 0.99 | 0.45 | 2.28 | 2.38 | 2.33 | 3.45 | 1.25 | 4.96 | 3.00 | 3.27 | 3.90 | 1.77 |
| Marital Status | | | | | | | | | | | | | | | | |
| Married | 51.92 | 41.35 | 68.04 | 51.17 | 28.04 | 54.40 | 30.15 | 42.86 | 31.40 | 9.80* | 33.61 | 42.48 | 60.68 | 47.24 | 16.15* | 49.57 |
| | 0.56 | 1.90 | 0.94 | 0.92 | 1.23 | 0.68 | 2.81 | 2.60 | 2.99 | 2.79 | 1.53 | 4.99 | 3.54 | 3.19 | 3.09 | 2.13 |
| Widowed | 27.45 | 5.98 | 15.57 | 39.69 | 66.09 | 27.72 | 5.59* | 27.13 | 50.69 | 79.43 | 29.84 | 3.12* | 15.78 | 34.54 | 72.28 | 22.15 |
| | 0.42 | 0.84 | 0.72 | 0.85 | 1.13 | 0.50 | 1.57 | 2.70 | 2.71 | 4.03 | 1.33 | 1.94 | 1.85 | 2.95 | 4.41 | 1.25 |
| Divorced/separated | 13.63 | 26.93 | 12.90 | 6.99 | 3.02 | 11.83 | 33.58 | 21.65 | 13.09* | 5.50* | 22.20 | 31.15 | 18.89 | 14.65* | 7.97* | 19.75 |
| | 0.43 | 1.66 | 0.63 | 0.49 | 0.41 | 0.47 | 2.82 | 2.10 | 2.36 | 2.40 | 1.39 | 4.74 | 2.27 | 2.43 | 2.36 | 1.35 |
| Never married | 7.00 | 25.74 | 3.49 | 2.16 | 2.85 | 6.04 | 30.68 | 8.36* | 4.81* | 5.27* | 14.36 | 23.25 | 4.65* | 3.57* | 3.60* | 8.53 |
| | 0.25 | 1.27 | 0.35 | 0.30 | 0.48 | 0.26 | 2.52 | 1.54 | 1.36 | 2.16 | 1.10 | 2.90 | 1.54 | 0.86 | 1.74 | 1.06 |
| Living Arrangement | | | | | | | | | | | | | | | | |
| Community | | | | | | | | | | | | | | | | |
| Alone | 28.96 | 26.20 | 23.68 | 35.13 | 42.30 | 29.71 | 31.61 | 31.16 | 33.89 | 28.41* | 31.65 | 19.18* | 20.39 | 26.77 | 31.64* | 22.53 |
| | 0.55 | 1.66 | 0.77 | 0.91 | 1.34 | 0.61 | 3.20 | 2.90 | 2.89 | 4.37 | 1.54 | 3.12 | 2.58 | 3.11 | 3.74 | 1.67 |
| With spouse | 49.13 | 38.90 | 66.02 | 47.38 | 23.40 | 51.48 | 26.14 | 40.61 | 30.04 | 8.04* | 31.03 | 39.40 | 58.15 | 45.19 | 14.55* | 47.11 |
| | 0.54 | 1.75 | 0.90 | 0.92 | 1.13 | 0.63 | 2.77 | 2.86 | 2.93 | 2.59 | 1.58 | 5.11 | 3.49 | 3.31 | 2.99 | 2.11 |
| With children | 10.02 | 8.82 | 4.89 | 9.57 | 15.39 | 8.12 | 13.55 | 14.68 | 21.37 | 35.59* | 17.53 | 11.29* | 12.04* | 18.10* | 35.55* | 15.34 |
| | 0.32 | 0.96 | 0.41 | 0.49 | 0.90 | 0.29 | 2.13 | 1.90 | 2.27 | 5.30 | 1.33 | 2.68 | 1.90 | 2.77 | 5.37 | 1.24 |
| With others | 7.77 | 20.34 | 4.44 | 4.20 | 3.61 | 6.42 | 25.59 | 10.17* | 7.96* | 9.69* | 14.51 | 28.31 | 7.44* | 5.44* | 10.43* | 12.01 |
| | 0.34 | 1.49 | 0.38 | 0.43 | 0.46 | 0.35 | 2.41 | 1.56 | 1.93 | 3.16 | 1.06 | 4.29 | 1.40 | 1.88 | 2.73 | 1.22 |
| Long-Term Care Facility | 4.13 | 5.74 | 0.98 | 3.72 | 15.29 | 4.26 | 3.11* | 3.39* | 6.73* | 18.27* | 5.28 | 1.82* | 1.98* | 4.49* | 7.83* | 3.02* |
| | 0.15 | 0.64 | 0.14 | 0.33 | 0.76 | 0.16 | 0.81 | 0.74 | 1.42 | 3.41 | 0.56 | 0.72 | 0.59 | 1.19 | 2.56 | 0.47 |

Table 1.3 Demographic and Socioeconomic Characteristics of Medicare Beneficiaries, by Race/Ethnicity and Age, 2008

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 1,000s) | 46,048 | 4,885 | 16,089 | 10,294 | 4,619 | 35,887 | 1,350 | 1,662 | 925 | 362 | 4,300 | 830 | 1,714 | 794 | 336 | 3,673 |
| | 150 | 137 | 210 | 129 | 108 | 223 | 58 | 88 | 41 | 24 | 124 | 78 | 94 | 53 | 36 | 151 |
| Beneficiaries as a Percentage of Column Total | | | | | | | | | | | | | | | | |
| Schooling | | | | | | | | | | | | | | | | |
| Did not graduate HS | 24.89 | 26.66 | 14.71 | 22.16 | 27.15 | 20.05 | 29.74 | 37.56 | 52.64 | 61.93 | 40.36 | 40.30 | 45.31 | 58.07 | 66.08 | 48.77 |
| | 0.47 | 1.49 | 0.62 | 0.81 | 1.38 | 0.46 | 2.81 | 2.79 | 3.44 | 5.23 | 1.72 | 4.41 | 3.93 | 2.93 | 3.83 | 2.13 |
| High school graduate | 30.64 | 33.76 | 30.43 | 33.79 | 31.88 | 32.03 | 36.65 | 26.10 | 23.89 | 22.13* | 28.61 | 29.68 | 24.29 | 17.44* | 15.45* | 23.26 |
| | 0.51 | 1.72 | 0.75 | 0.96 | 1.32 | 0.56 | 3.20 | 2.12 | 2.52 | 4.23 | 1.42 | 4.96 | 3.15 | 2.63 | 3.60 | 2.01 |
| Some college/vocational school | 27.01 | 31.10 | 30.57 | 26.30 | 25.77 | 28.80 | 26.67 | 24.06 | 14.72* | 11.98* | 21.88 | 25.40 | 18.52 | 16.29* | 9.91* | 18.84 |
| | 0.47 | 1.79 | 0.98 | 0.74 | 1.17 | 0.57 | 2.81 | 2.80 | 2.77 | 3.44 | 1.43 | 4.84 | 1.98 | 3.24 | 2.64 | 1.69 |
| Bachelor's degree and beyond | 17.46 | 8.48 | 24.29 | 17.75 | 15.21 | 19.11 | 6.94* | 12.28* | 8.75* | 3.96* | 9.16 | 4.61* | 11.89* | 8.20* | 8.55* | 9.13 |
| | 0.47 | 1.28 | 0.92 | 0.83 | 1.02 | 0.55 | 1.61 | 1.88 | 1.74 | 1.57 | 1.01 | 1.68 | 2.05 | 2.09 | 2.32 | 1.15 |
| Income | | | | | | | | | | | | | | | | |
| Less than \$5,000 | 2.05 | 2.26* | 1.57* | 1.44* | 1.93* | 1.67 | 2.41* | 3.78* | 2.56* | 6.60* | 3.32* | 3.06* | 4.35* | 0.96* | 8.59* | 3.71* |
| | 0.17 | 0.42 | 0.35 | 0.24 | 0.34 | 0.19 | 0.84 | 1.24 | 0.96 | 2.60 | 0.65 | 0.75 | 1.22 | 0.71 | 2.48 | 0.66 |
| \$5,000 - \$9,999 | 11.56 | 22.05 | 4.51 | 6.25 | 9.82 | 8.08 | 31.93 | 18.52 | 24.92 | 38.89 | 25.82 | 25.79 | 18.45 | 29.07 | 28.90* | 23.36 |
| | 0.31 | 1.35 | 0.42 | 0.45 | 0.71 | 0.31 | 2.26 | 2.18 | 3.26 | 4.77 | 1.41 | 3.41 | 1.64 | 3.05 | 3.11 | 1.22 |
| \$10,000 - \$14,999 | 15.21 | 22.20 | 9.09 | 13.44 | 17.98 | 13.27 | 28.84 | 15.87 | 22.99 | 26.81* | 22.40 | 27.84 | 18.67 | 26.96 | 27.13* | 23.31 |
| | 0.38 | 1.50 | 0.54 | 0.73 | 1.10 | 0.42 | 2.77 | 2.03 | 2.49 | 4.34 | 1.43 | 5.23 | 2.36 | 2.74 | 3.80 | 1.89 |
| \$15,000 - \$19,999 | 10.77 | 14.26 | 8.19 | 11.19 | 14.91 | 10.74 | 12.43* | 8.04* | 12.83* | 10.64* | 10.67 | 11.17* | 11.65* | 11.40* | 17.86* | 12.06 |
| | 0.30 | 1.47 | 0.55 | 0.61 | 0.88 | 0.36 | 2.25 | 1.50 | 1.95 | 2.64 | 0.99 | 3.05 | 2.07 | 2.07 | 3.94 | 1.41 |
| \$20,000 - \$24,999 | 10.40 | 6.80 | 9.69 | 13.07 | 13.49 | 10.76 | 8.74* | 12.25* | 8.56* | 4.33* | 9.68 | 6.32* | 12.22* | 10.82* | 2.62* | 9.71 |
| | 0.28 | 0.95 | 0.50 | 0.63 | 0.87 | 0.31 | 1.70 | 1.86 | 1.80 | 1.66 | 0.90 | 2.18 | 2.42 | 2.15 | 1.37 | 1.52 |
| \$25,000 - \$29,999 | 8.32 | 6.34 | 8.51 | 9.73 | 10.24 | 8.79 | 3.48* | 8.65* | 11.79* | 5.35* | 7.42 | 7.47* | 7.59* | 2.67* | 6.36* | 6.39* |
| | 0.34 | 0.90 | 0.56 | 0.61 | 0.73 | 0.34 | 1.17 | 1.86 | 2.33 | 2.00 | 0.95 | 2.61 | 1.64 | 1.12 | 2.16 | 1.07 |
| \$30,000 - \$39,999 | 13.70 | 10.39 | 16.26 | 16.18 | 12.77 | 14.99 | 6.66* | 12.23* | 6.55* | 3.75* | 8.54 | 7.61* | 9.62* | 8.50* | 2.35* | 8.26 |
| | 0.37 | 1.37 | 0.80 | 0.58 | 0.96 | 0.42 | 1.86 | 2.55 | 1.64 | 1.83 | 1.09 | 2.94 | 1.42 | 1.80 | 1.38 | 1.02 |
| \$40,000 - \$49,999 | 9.05 | 5.75* | 12.27 | 10.09 | 7.25 | 10.11 | 2.20* | 8.80* | 5.14* | 0.75* | 5.26* | 7.59* | 2.71* | 2.87* | 1.79* | 3.77* |
| | 0.31 | 0.90 | 0.66 | 0.56 | 0.69 | 0.34 | 0.89 | 1.91 | 1.54 | 0.77 | 0.91 | 2.69 | 0.96 | 0.91 | 1.22 | 0.77 |
| \$50,000 or more | 18.93 | 9.95 | 29.91 | 18.61 | 11.62 | 21.59 | 3.31* | 11.87* | 4.67* | 2.87* | 6.87 | 3.15* | 14.73* | 6.74* | 4.40* | 9.44 |
| | 0.47 | 1.11 | 1.04 | 0.81 | 0.90 | 0.59 | 1.45 | 1.93 | 1.54 | 1.54 | 0.99 | 1.67 | 1.96 | 1.72 | 2.09 | 1.10 |

Table 1.3 Demographic and Socioeconomic Characteristics of Medicare Beneficiaries, by Race/Ethnicity and Age, 2008

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 1,000s) | 46,048 | 4,885 | 16,089 | 10,294 | 4,619 | 35,887 | 1,350 | 1,662 | 925 | 362 | 4,300 | 830 | 1,714 | 794 | 336 | 3,673 |
| | <i>150</i> | <i>137</i> | <i>210</i> | <i>129</i> | <i>108</i> | <i>223</i> | <i>58</i> | <i>88</i> | <i>41</i> | <i>24</i> | <i>124</i> | <i>78</i> | <i>94</i> | <i>53</i> | <i>36</i> | <i>151</i> |
| Beneficiaries as a Percentage of Column Total | | | | | | | | | | | | | | | | |
| Metropolitan Area Resident | | | | | | | | | | | | | | | | |
| Yes | 76.45 | 69.22 | 73.75 | 74.74 | 76.76 | 73.81 | 82.67 | 84.98 | 85.57 | 82.62 | 84.18 | 89.19 | 93.00 | 92.77 | 93.68 | 92.15 |
| | <i>0.25</i> | <i>1.63</i> | <i>0.66</i> | <i>0.53</i> | <i>1.00</i> | <i>0.40</i> | <i>1.69</i> | <i>3.08</i> | <i>2.45</i> | <i>2.80</i> | <i>1.81</i> | <i>3.31</i> | <i>1.46</i> | <i>1.49</i> | <i>1.03</i> | <i>1.27</i> |
| No | 23.55 | 30.78 | 26.25 | 25.26 | 23.24 | 26.19 | 17.33 | 15.02 | 14.43* | 17.38* | 15.82 | 10.81* | 7.00* | 7.23* | 6.32* | 7.85 |
| | <i>0.25</i> | <i>1.63</i> | <i>0.66</i> | <i>0.53</i> | <i>1.00</i> | <i>0.40</i> | <i>1.69</i> | <i>3.08</i> | <i>2.45</i> | <i>2.80</i> | <i>1.81</i> | <i>3.31</i> | <i>1.46</i> | <i>1.49</i> | <i>1.03</i> | <i>1.27</i> |

Source: Medicare Current Beneficiary Survey, CY 2008 Cost and Use Public Use File.

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

Values followed by an asterisk (*) indicate that the estimates are based on cell counts of less than 50 sample persons.

1 Total includes persons named *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, 2008Community Residents¹

| Beneficiary Characteristic | Total | Lives Alone | | | | Total | Lives with Spouse | | | | | Total | Lives with Children/Others | | | | Total |
|------------------------------------------------------|--------|-------------|---------|---------|-------|--------|-------------------|---------|---------|-------|--------|-------|----------------------------|---------|-------|-------|-------|
| | | < 65 | 65 - 74 | 75 - 84 | 85 + | | < 65 | 65 - 74 | 75 - 84 | 85 + | < 65 | | 65 - 74 | 75 - 84 | 85 + | | |
| Beneficiaries (in 1,000s) | 44,152 | 1,934 | 4,864 | 4,282 | 2,221 | 13,300 | 2,692 | 12,935 | 5,752 | 1,189 | 22,567 | 2,397 | 2,454 | 2,056 | 1,262 | 8,169 | |
| | 151 | 117 | 150 | 115 | 76 | 253 | 124 | 208 | 116 | 63 | 260 | 99 | 129 | 88 | 60 | 198 | |
| Beneficiaries as a Percentage of Column Total | | | | | | | | | | | | | | | | | |
| Marital Status | | | | | | | | | | | | | | | | | |
| Married | 53.46 | 6.25* | 5.32* | 6.30 | 4.07* | 5.56 | 98.59 | 99.50 | 99.54 | 99.30 | 99.39 | 3.75* | 5.51* | 4.03* | 3.13* | 4.25 | |
| | 0.59 | 1.66 | 0.79 | 0.68 | 0.86 | 0.45 | 0.51 | 0.21 | 0.17 | 0.40 | 0.12 | 0.84 | 1.22 | 0.77 | 0.79 | 0.47 | |
| Widowed | 26.46 | 11.47* | 45.75 | 75.67 | 87.55 | 57.36 | 0.00 | 0.12* | 0.23* | 0.49* | 0.15* | 7.16* | 45.25 | 76.97 | 90.16 | 48.98 | |
| | 0.43 | 1.92 | 1.57 | 1.26 | 1.14 | 1.05 | 0.00 | 0.06 | 0.12 | 0.35 | 0.05 | 1.53 | 2.54 | 1.66 | 1.41 | 1.14 | |
| Divorced/separated | 13.76 | 52.66 | 38.71 | 13.90 | 4.84* | 27.11 | 0.98* | 0.38* | 0.23* | 0.21* | 0.40* | 43.04 | 39.67 | 15.17 | 4.21* | 29.00 | |
| | 0.44 | 3.00 | 1.51 | 1.09 | 0.68 | 0.98 | 0.45 | 0.19 | 0.13 | 0.21 | 0.11 | 2.38 | 2.69 | 1.55 | 0.96 | 1.16 | |
| Never married | 6.32 | 29.61 | 10.23 | 4.13 | 3.54* | 9.97 | 0.43* | 0.00 | 0.00 | 0.00 | 0.05* | 46.05 | 9.58* | 3.83* | 2.50* | 17.77 | |
| | 0.25 | 2.30 | 1.18 | 0.52 | 0.67 | 0.61 | 0.25 | 0.00 | 0.00 | 0.00 | 0.03 | 2.26 | 1.35 | 0.83 | 0.74 | 0.82 | |
| Race/Ethnicity | | | | | | | | | | | | | | | | | |
| White non-Hispanic | 78.03 | 65.95 | 78.50 | 84.50 | 88.05 | 80.20 | 70.45 | 82.19 | 84.79 | 91.09 | 81.92 | 59.22 | 61.07 | 69.26 | 69.62 | 63.90 | |
| | 0.46 | 2.15 | 1.46 | 1.01 | 1.28 | 0.72 | 1.92 | 0.87 | 0.95 | 1.43 | 0.65 | 2.37 | 2.70 | 1.76 | 2.48 | 1.34 | |
| Black non-Hispanic | 9.25 | 22.07 | 10.65 | 7.33 | 4.64* | 10.24 | 13.13 | 5.21 | 4.83 | 2.46* | 5.92 | 22.05 | 16.77 | 13.27 | 13.03 | 16.87 | |
| | 0.27 | 2.09 | 1.02 | 0.72 | 0.78 | 0.52 | 1.48 | 0.45 | 0.51 | 0.81 | 0.35 | 1.85 | 1.70 | 1.17 | 1.71 | 0.95 | |
| Hispanic | 8.09 | 8.23* | 7.19 | 4.97 | 4.79* | 6.22 | 12.17 | 7.70 | 6.24 | 4.12* | 7.67 | 13.71 | 13.57 | 9.13 | 12.25 | 12.29 | |
| | 0.33 | 1.40 | 0.96 | 0.65 | 0.78 | 0.50 | 1.65 | 0.53 | 0.63 | 0.96 | 0.46 | 2.05 | 1.97 | 1.17 | 1.86 | 0.81 | |
| Other | 4.63 | 3.75* | 3.66* | 3.20* | 2.52* | 3.33 | 4.24* | 4.89 | 4.15 | 2.33* | 4.49 | 5.02* | 8.59* | 8.34* | 5.10* | 6.94 | |
| | 0.31 | 0.92 | 0.67 | 0.55 | 0.58 | 0.44 | 0.81 | 0.55 | 0.50 | 0.77 | 0.39 | 1.12 | 1.42 | 1.29 | 1.24 | 0.78 | |
| Schooling | | | | | | | | | | | | | | | | | |
| Did not graduate HS | 24.11 | 29.03 | 18.99 | 25.97 | 27.38 | 24.10 | 21.98 | 16.58 | 23.05 | 24.06 | 19.26 | 33.72 | 35.30 | 40.43 | 45.16 | 37.62 | |
| | 0.47 | 2.34 | 1.50 | 1.43 | 1.83 | 0.86 | 1.96 | 0.75 | 1.07 | 2.04 | 0.56 | 2.48 | 2.16 | 2.14 | 2.70 | 1.01 | |
| High school graduate | 30.64 | 29.13 | 28.43 | 34.69 | 30.67 | 30.93 | 33.98 | 30.38 | 29.33 | 29.20 | 30.48 | 36.10 | 27.06 | 30.35 | 27.48 | 30.60 | |
| | 0.53 | 2.72 | 1.36 | 1.67 | 1.91 | 0.96 | 2.09 | 1.02 | 1.26 | 2.31 | 0.66 | 2.30 | 2.12 | 2.09 | 2.37 | 1.22 | |
| Some college/vocational school | 27.52 | 34.29 | 31.50 | 24.69 | 27.76 | 29.08 | 33.78 | 28.01 | 27.01 | 26.08 | 28.34 | 24.11 | 26.02 | 18.49 | 20.26 | 22.70 | |
| | 0.49 | 2.33 | 1.70 | 1.33 | 1.74 | 0.96 | 2.81 | 1.05 | 0.94 | 2.05 | 0.67 | 2.00 | 2.03 | 1.89 | 2.19 | 1.08 | |
| Bachelor's degree and beyond | 17.73 | 7.54* | 21.09 | 14.65 | 14.19 | 15.89 | 10.27 | 25.03 | 20.62 | 20.66 | 21.91 | 6.07* | 11.62 | 10.73 | 7.10* | 9.08 | |
| | 0.48 | 1.26 | 1.59 | 0.99 | 1.37 | 0.77 | 1.96 | 1.02 | 1.15 | 1.82 | 0.73 | 1.34 | 1.64 | 1.35 | 1.26 | 0.69 | |

Table 1.4a Demographic and Socioeconomic Characteristics of Noninstitutionalized Medicare Beneficiaries, by Living Arrangement and Age, 2008Community Residents¹

| Beneficiary Characteristic | Total | Lives Alone | | | | Total | Lives with Spouse | | | | Total | Lives with Children/Others | | | | Total |
|------------------------------------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------------|-------------|-------------|-------------|-------------|----------------------------|-------------|-------------|-------------|-------------|
| | | < 65 | 65 - 74 | 75 - 84 | 85 + | | < 65 | 65 - 74 | 75 - 84 | 85 + | | < 65 | 65 - 74 | 75 - 84 | 85 + | |
| Beneficiaries (in 1,000s) | 44,152 | 1,934 | 4,864 | 4,282 | 2,221 | 13,300 | 2,692 | 12,935 | 5,752 | 1,189 | 22,567 | 2,397 | 2,454 | 2,056 | 1,262 | 8,169 |
| | <i>151</i> | <i>117</i> | <i>150</i> | <i>115</i> | <i>76</i> | <i>253</i> | <i>124</i> | <i>208</i> | <i>116</i> | <i>63</i> | <i>260</i> | <i>99</i> | <i>129</i> | <i>88</i> | <i>60</i> | <i>198</i> |
| Beneficiaries as a Percentage of Column Total | | | | | | | | | | | | | | | | |
| Income | | | | | | | | | | | | | | | | |
| Less than \$5,000 | 1.96 | 2.44* | 2.91* | 1.73* | 1.28* | 2.19 | 0.99* | 1.42* | 1.25* | 1.43* | 1.33 | 3.42* | 3.63* | 2.19* | 4.79* | 3.39 |
| | <i>0.18</i> | <i>0.73</i> | <i>0.70</i> | <i>0.36</i> | <i>0.46</i> | <i>0.33</i> | <i>0.40</i> | <i>0.29</i> | <i>0.30</i> | <i>0.59</i> | <i>0.18</i> | <i>0.63</i> | <i>0.87</i> | <i>0.62</i> | <i>1.21</i> | <i>0.39</i> |
| \$5,000 - \$9,999 | 10.69 | 31.15 | 12.04 | 11.78 | 11.99 | 14.73 | 6.04* | 2.76 | 2.46* | 2.89* | 3.08 | 37.54 | 19.91 | 21.90 | 17.46 | 25.21 |
| | <i>0.32</i> | <i>2.65</i> | <i>1.08</i> | <i>1.00</i> | <i>1.36</i> | <i>0.69</i> | <i>1.19</i> | <i>0.43</i> | <i>0.42</i> | <i>0.86</i> | <i>0.35</i> | <i>2.59</i> | <i>1.76</i> | <i>1.73</i> | <i>1.54</i> | <i>1.02</i> |
| \$10,000 - \$14,999 | 14.78 | 33.19 | 16.43 | 19.41 | 20.54 | 20.51 | 11.45 | 5.68 | 6.79 | 5.99* | 6.67 | 31.88 | 24.27 | 27.11 | 28.00 | 27.79 |
| | <i>0.40</i> | <i>2.48</i> | <i>1.41</i> | <i>1.20</i> | <i>1.53</i> | <i>0.83</i> | <i>1.62</i> | <i>0.53</i> | <i>0.56</i> | <i>1.21</i> | <i>0.42</i> | <i>2.40</i> | <i>1.92</i> | <i>1.89</i> | <i>2.42</i> | <i>1.16</i> |
| \$15,000 - \$19,999 | 10.67 | 13.10 | 11.94 | 14.14 | 17.12 | 13.68 | 12.89 | 6.65 | 8.03 | 10.82* | 7.97 | 13.72 | 10.27 | 15.88 | 13.81 | 13.24 |
| | <i>0.32</i> | <i>1.95</i> | <i>1.08</i> | <i>1.09</i> | <i>1.32</i> | <i>0.68</i> | <i>2.04</i> | <i>0.59</i> | <i>0.65</i> | <i>1.80</i> | <i>0.44</i> | <i>1.69</i> | <i>1.67</i> | <i>1.58</i> | <i>1.68</i> | <i>0.83</i> |
| \$20,000 - \$24,999 | 10.54 | 6.16* | 12.55 | 15.39 | 13.74 | 12.73 | 10.52 | 8.83 | 10.55 | 11.01* | 9.58 | 5.18* | 11.24 | 11.21 | 13.14 | 9.75 |
| | <i>0.27</i> | <i>1.53</i> | <i>1.03</i> | <i>1.09</i> | <i>1.41</i> | <i>0.58</i> | <i>1.18</i> | <i>0.59</i> | <i>0.72</i> | <i>1.59</i> | <i>0.40</i> | <i>1.16</i> | <i>1.65</i> | <i>1.47</i> | <i>1.70</i> | <i>0.72</i> |
| \$25,000 - \$29,999 | 8.51 | 6.57* | 9.30 | 10.02 | 10.66 | 9.36 | 9.14 | 7.99 | 10.19 | 13.60 | 8.98 | 2.19* | 7.92* | 6.52* | 6.47* | 5.66 |
| | <i>0.36</i> | <i>2.05</i> | <i>1.05</i> | <i>0.84</i> | <i>1.14</i> | <i>0.61</i> | <i>1.30</i> | <i>0.59</i> | <i>0.88</i> | <i>1.60</i> | <i>0.48</i> | <i>0.60</i> | <i>1.57</i> | <i>1.11</i> | <i>1.16</i> | <i>0.69</i> |
| \$30,000 - \$39,999 | 14.06 | 4.74* | 14.85 | 11.85 | 11.67 | 11.88 | 19.11 | 16.68 | 19.68 | 17.02 | 17.76 | 2.49* | 10.56 | 8.02* | 8.48* | 7.23 |
| | <i>0.39</i> | <i>1.61</i> | <i>1.20</i> | <i>0.79</i> | <i>1.23</i> | <i>0.62</i> | <i>2.37</i> | <i>0.82</i> | <i>0.92</i> | <i>2.00</i> | <i>0.59</i> | <i>0.65</i> | <i>1.46</i> | <i>1.02</i> | <i>1.41</i> | <i>0.68</i> |
| \$40,000 - \$49,999 | 9.27 | 1.30* | 7.54 | 6.38 | 4.36* | 5.73 | 11.74 | 13.96 | 13.82 | 13.55 | 13.64 | 1.96* | 4.09* | 2.64* | 4.12* | 3.10 |
| | <i>0.33</i> | <i>0.63</i> | <i>0.99</i> | <i>0.57</i> | <i>0.73</i> | <i>0.45</i> | <i>1.54</i> | <i>0.93</i> | <i>0.98</i> | <i>1.62</i> | <i>0.62</i> | <i>0.84</i> | <i>0.85</i> | <i>0.68</i> | <i>1.08</i> | <i>0.43</i> |
| \$50,000 or more | 19.51 | 1.36* | 12.45 | 9.31 | 8.63 | 9.19 | 18.12 | 36.03 | 27.22 | 23.70 | 31.00 | 1.63* | 8.11* | 4.54* | 3.72* | 4.63 |
| | <i>0.48</i> | <i>0.60</i> | <i>1.09</i> | <i>0.96</i> | <i>1.09</i> | <i>0.56</i> | <i>2.31</i> | <i>1.10</i> | <i>1.09</i> | <i>2.40</i> | <i>0.73</i> | <i>0.60</i> | <i>1.56</i> | <i>0.80</i> | <i>0.94</i> | <i>0.56</i> |
| Metropolitan Area Resident | | | | | | | | | | | | | | | | |
| Yes | 76.43 | 72.35 | 77.80 | 76.01 | 76.40 | 76.20 | 72.53 | 75.96 | 76.80 | 80.54 | 76.01 | 74.61 | 77.64 | 78.61 | 82.59 | 77.76 |
| | <i>0.26</i> | <i>2.39</i> | <i>1.64</i> | <i>1.29</i> | <i>1.42</i> | <i>1.00</i> | <i>2.31</i> | <i>0.72</i> | <i>0.88</i> | <i>2.04</i> | <i>0.57</i> | <i>2.10</i> | <i>2.00</i> | <i>1.85</i> | <i>1.92</i> | <i>1.00</i> |
| No | 23.57 | 27.65 | 22.20 | 23.99 | 23.60 | 23.80 | 27.47 | 24.04 | 23.20 | 19.46 | 23.99 | 25.39 | 22.36 | 21.39 | 17.41 | 22.24 |
| | <i>0.26</i> | <i>2.39</i> | <i>1.64</i> | <i>1.29</i> | <i>1.42</i> | <i>1.00</i> | <i>2.31</i> | <i>0.72</i> | <i>0.88</i> | <i>2.04</i> | <i>0.57</i> | <i>2.10</i> | <i>2.00</i> | <i>1.85</i> | <i>1.92</i> | <i>1.00</i> |

Source: Medicare Current Beneficiary Survey, CY 2008 Cost and Use Public Use File.

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

Values followed by an asterisk (*) indicate that the estimates are based on cell counts of less than 50 sample persons.

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

Table 1.4b Demographic and Socioeconomic Characteristics of Noninstitutionalized Male Medicare Beneficiaries, by Living Arrangement and Age, 2008Male Community Residents¹

| Beneficiary Characteristic | Total | Lives Alone | | | | Total | Lives with Spouse | | | | Total | Lives with Children/Others | | | | Total |
|------------------------------------------------------|--------|-------------|---------|---------|--------|-------|-------------------|---------|---------|-------|--------|----------------------------|---------|---------|--------|-------|
| | | < 65 | 65 - 74 | 75 - 84 | 85 + | | < 65 | 65 - 74 | 75 - 84 | 85 + | | < 65 | 65 - 74 | 75 - 84 | 85 + | |
| Beneficiaries (in 1,000s) | 20,102 | 1,036 | 1,502 | 1,127 | 521 | 4,187 | 1,464 | 7,115 | 3,529 | 810 | 12,918 | 1,230 | 877 | 558 | 273 | 2,937 |
| | 169 | 90 | 92 | 60 | 42 | 141 | 98 | 149 | 84 | 45 | 184 | 70 | 71 | 47 | 26 | 122 |
| Beneficiaries as a Percentage of Column Total | | | | | | | | | | | | | | | | |
| Marital Status | | | | | | | | | | | | | | | | |
| Married | 66.95 | 7.87* | 8.55* | 10.67* | 9.76* | 9.10 | 98.59 | 99.44 | 99.37 | 99.69 | 99.34 | 3.48* | 8.93* | 6.84* | 8.02* | 6.15* |
| | 0.81 | 2.56 | 1.81 | 1.82 | 2.25 | 1.03 | 0.85 | 0.27 | 0.26 | 0.31 | 0.18 | 1.19 | 2.85 | 1.69 | 2.95 | 1.02 |
| Widowed | 12.09 | 3.48* | 26.87 | 60.94 | 81.76 | 37.03 | 0.00 | 0.16* | 0.26* | 0.00 | 0.16* | 4.76* | 29.23 | 60.92 | 76.23 | 29.33 |
| | 0.52 | 1.46 | 2.57 | 2.97 | 3.13 | 1.76 | 0.00 | 0.09 | 0.15 | 0.00 | 0.06 | 1.74 | 3.63 | 3.80 | 4.78 | 1.93 |
| Divorced/separated | 13.31 | 52.55 | 46.98 | 20.75 | 5.57* | 36.17 | 0.82* | 0.40* | 0.37* | 0.31* | 0.44* | 38.43 | 51.60 | 27.91* | 10.03* | 37.64 |
| | 0.61 | 3.76 | 2.88 | 2.02 | 1.72 | 1.69 | 0.72 | 0.25 | 0.22 | 0.31 | 0.17 | 2.98 | 4.87 | 3.89 | 3.39 | 2.10 |
| Never married | 7.65 | 36.10 | 17.61 | 7.63* | 2.92* | 17.70 | 0.59* | 0.00 | 0.00 | 0.00 | 0.07* | 53.33 | 10.24* | 4.33* | 5.73* | 26.88 |
| | 0.38 | 3.20 | 2.67 | 1.54 | 1.31 | 1.30 | 0.44 | 0.00 | 0.00 | 0.00 | 0.05 | 3.02 | 2.48 | 1.71 | 2.40 | 1.61 |
| Race/Ethnicity | | | | | | | | | | | | | | | | |
| White non-Hispanic | 77.76 | 66.87 | 80.63 | 80.94 | 85.88 | 77.96 | 62.36 | 80.67 | 85.19 | 89.11 | 80.36 | 61.91 | 63.68 | 77.54 | 66.97 | 65.84 |
| | 0.67 | 3.58 | 2.39 | 2.11 | 2.48 | 1.30 | 3.07 | 1.25 | 1.28 | 1.97 | 0.92 | 3.16 | 3.76 | 3.78 | 5.40 | 2.23 |
| Black non-Hispanic | 9.22 | 21.98 | 9.83* | 10.24* | 6.20* | 12.50 | 16.73* | 5.71 | 5.39* | 3.01* | 6.70 | 19.93 | 14.58* | 7.63* | 17.02* | 15.75 |
| | 0.41 | 3.07 | 1.80 | 1.77 | 1.81 | 0.93 | 2.54 | 0.64 | 0.68 | 1.17 | 0.58 | 2.21 | 2.53 | 2.62 | 3.81 | 1.52 |
| Hispanic | 8.50 | 9.74* | 7.20* | 6.09* | 5.60* | 7.33 | 13.93* | 8.02 | 5.72 | 5.51* | 7.90 | 12.62 | 14.78* | 9.30* | 13.39* | 12.71 |
| | 0.49 | 1.85 | 1.80 | 1.38 | 1.45 | 0.83 | 2.49 | 0.80 | 0.72 | 1.38 | 0.60 | 1.93 | 3.11 | 2.45 | 3.48 | 1.42 |
| Other | 4.52 | 1.40* | 2.33* | 2.73* | 2.33* | 2.21* | 6.98* | 5.60 | 3.70* | 2.37* | 5.04 | 5.54* | 6.95* | 5.53* | 2.63* | 5.69* |
| | 0.39 | 0.76 | 0.95 | 0.98 | 1.27 | 0.53 | 1.44 | 0.78 | 0.67 | 0.95 | 0.52 | 1.64 | 1.99 | 2.08 | 1.88 | 0.99 |
| Schooling | | | | | | | | | | | | | | | | |
| Did not graduate HS | 24.68 | 32.30 | 23.79 | 28.94 | 27.97* | 27.81 | 27.27 | 16.59 | 25.11 | 26.91 | 20.77 | 37.05 | 33.82 | 44.09 | 38.30* | 37.49 |
| | 0.72 | 3.48 | 2.89 | 2.83 | 3.36 | 1.41 | 2.97 | 0.97 | 1.32 | 2.56 | 0.79 | 2.79 | 3.91 | 3.53 | 6.16 | 1.95 |
| High school graduate | 26.74 | 27.51 | 23.07 | 29.49 | 24.58* | 26.09 | 32.79 | 26.11 | 22.44 | 26.75 | 25.90 | 35.36 | 32.22 | 22.59* | 28.09* | 31.37 |
| | 0.75 | 4.16 | 2.85 | 2.52 | 3.18 | 1.75 | 3.61 | 1.22 | 1.43 | 2.87 | 0.79 | 2.62 | 3.73 | 3.69 | 5.42 | 1.70 |
| Some college/vocational school | 26.60 | 33.24 | 26.62 | 21.77 | 24.33* | 26.67 | 33.70 | 28.12 | 26.79 | 23.12 | 28.08 | 21.36 | 20.49* | 15.80* | 20.09* | 19.95 |
| | 0.66 | 3.55 | 2.55 | 2.10 | 2.91 | 1.52 | 3.41 | 1.38 | 1.32 | 2.30 | 0.91 | 2.48 | 3.13 | 3.00 | 4.20 | 1.65 |
| Bachelor's degree and beyond | 21.98 | 6.95* | 26.51 | 19.80 | 23.12* | 19.43 | 6.24* | 29.18 | 25.66 | 23.21 | 25.25 | 6.24* | 13.48* | 17.52* | 13.52* | 11.19 |
| | 0.68 | 2.04 | 2.77 | 2.24 | 3.42 | 1.44 | 1.53 | 1.52 | 1.44 | 2.37 | 1.01 | 1.95 | 2.83 | 3.05 | 3.48 | 1.24 |

Table 1.4b Demographic and Socioeconomic Characteristics of Noninstitutionalized Male Medicare Beneficiaries, by Living Arrangement and Age, 2008Male Community Residents¹

| Beneficiary Characteristic | Total | Lives Alone | | | | Total | Lives with Spouse | | | | Total | Lives with Children/Others | | | | Total |
|------------------------------------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------------|-------------|-------------|-------------|-------------|----------------------------|-------------|-------------|-------------|-------------|
| | | < 65 | 65 - 74 | 75 - 84 | 85 + | | < 65 | 65 - 74 | 75 - 84 | 85 + | | < 65 | 65 - 74 | 75 - 84 | 85 + | |
| Beneficiaries (in 1,000s) | 20,102 | 1,036 | 1,502 | 1,127 | 521 | 4,187 | 1,464 | 7,115 | 3,529 | 810 | 12,918 | 1,230 | 877 | 558 | 273 | 2,937 |
| | <i>169</i> | <i>90</i> | <i>92</i> | <i>60</i> | <i>42</i> | <i>141</i> | <i>98</i> | <i>149</i> | <i>84</i> | <i>45</i> | <i>184</i> | <i>70</i> | <i>71</i> | <i>47</i> | <i>26</i> | <i>122</i> |
| Beneficiaries as a Percentage of Column Total | | | | | | | | | | | | | | | | |
| Income | | | | | | | | | | | | | | | | |
| Less than \$5,000 | 1.88 | 3.38* | 2.93* | 1.97* | 1.21* | 2.57* | 1.04* | 1.30* | 1.56* | 0.92* | 1.32* | 3.21* | 3.58* | 2.55* | 5.98* | 3.45* |
| | <i>0.24</i> | <i>1.19</i> | <i>1.24</i> | <i>0.84</i> | <i>0.81</i> | <i>0.62</i> | <i>0.52</i> | <i>0.39</i> | <i>0.39</i> | <i>0.52</i> | <i>0.25</i> | <i>0.91</i> | <i>1.61</i> | <i>1.28</i> | <i>2.63</i> | <i>0.62</i> |
| \$5,000 - \$9,999 | 8.11 | 25.16 | 12.57 | 9.70* | 6.96* | 14.22 | 5.34* | 2.50* | 2.16* | 2.37* | 2.72 | 37.08 | 13.38* | 13.04* | 13.79* | 23.28 |
| | <i>0.35</i> | <i>2.97</i> | <i>1.69</i> | <i>1.66</i> | <i>2.09</i> | <i>0.96</i> | <i>1.42</i> | <i>0.45</i> | <i>0.42</i> | <i>0.91</i> | <i>0.31</i> | <i>2.91</i> | <i>2.51</i> | <i>3.05</i> | <i>3.95</i> | <i>1.53</i> |
| \$10,000 - \$14,999 | 11.81 | 35.02 | 13.63* | 13.69* | 14.19* | 19.01 | 9.27* | 5.71 | 6.06 | 6.82* | 6.28 | 31.49 | 22.77* | 20.46* | 18.44* | 25.58 |
| | <i>0.45</i> | <i>3.61</i> | <i>2.31</i> | <i>1.92</i> | <i>2.44</i> | <i>1.48</i> | <i>1.73</i> | <i>0.70</i> | <i>0.63</i> | <i>1.59</i> | <i>0.50</i> | <i>3.00</i> | <i>3.28</i> | <i>3.41</i> | <i>4.76</i> | <i>1.64</i> |
| \$15,000 - \$19,999 | 9.42 | 15.08* | 9.52* | 11.24* | 13.06* | 11.80 | 12.74* | 5.97 | 7.57 | 11.40* | 7.52 | 14.87* | 10.36* | 18.09* | 14.62* | 14.11 |
| | <i>0.50</i> | <i>2.62</i> | <i>1.47</i> | <i>2.25</i> | <i>2.60</i> | <i>1.06</i> | <i>2.75</i> | <i>0.71</i> | <i>0.81</i> | <i>2.07</i> | <i>0.56</i> | <i>2.42</i> | <i>2.65</i> | <i>3.44</i> | <i>3.79</i> | <i>1.37</i> |
| \$20,000 - \$24,999 | 10.29 | 6.98* | 13.81* | 14.97 | 14.10* | 12.47 | 11.85* | 8.79 | 10.15 | 11.47* | 9.68 | 5.11* | 13.63* | 12.98* | 15.53* | 10.12 |
| | <i>0.47</i> | <i>2.63</i> | <i>1.96</i> | <i>1.90</i> | <i>3.07</i> | <i>1.08</i> | <i>2.10</i> | <i>0.68</i> | <i>0.88</i> | <i>1.96</i> | <i>0.55</i> | <i>1.53</i> | <i>2.46</i> | <i>2.55</i> | <i>4.47</i> | <i>1.07</i> |
| \$25,000 - \$29,999 | 8.50 | 4.82* | 9.43* | 13.45* | 15.84* | 10.17 | 11.34* | 7.33 | 9.72 | 13.88* | 8.85 | 1.71* | 7.10* | 6.15* | 5.22* | 4.49* |
| | <i>0.54</i> | <i>2.06</i> | <i>1.86</i> | <i>1.81</i> | <i>2.76</i> | <i>1.08</i> | <i>2.24</i> | <i>0.79</i> | <i>1.10</i> | <i>2.17</i> | <i>0.69</i> | <i>0.79</i> | <i>2.25</i> | <i>2.33</i> | <i>2.25</i> | <i>0.94</i> |
| \$30,000 - \$39,999 | 15.48 | 6.41* | 13.81* | 13.58* | 12.49* | 11.75 | 23.20 | 16.35 | 20.26 | 17.34* | 18.25 | 2.37* | 12.36* | 13.69* | 11.93* | 8.39 |
| | <i>0.68</i> | <i>2.58</i> | <i>2.43</i> | <i>1.95</i> | <i>2.37</i> | <i>1.25</i> | <i>3.66</i> | <i>1.09</i> | <i>1.28</i> | <i>2.34</i> | <i>0.86</i> | <i>0.80</i> | <i>2.27</i> | <i>2.60</i> | <i>3.35</i> | <i>1.02</i> |
| \$40,000 - \$49,999 | 10.41 | 1.95* | 8.86* | 6.99* | 7.72* | 6.50 | 9.80* | 13.93 | 12.80 | 13.03* | 13.10 | 2.88* | 5.66* | 4.07* | 7.68* | 4.38* |
| | <i>0.45</i> | <i>1.10</i> | <i>2.05</i> | <i>1.45</i> | <i>2.08</i> | <i>0.97</i> | <i>1.84</i> | <i>1.04</i> | <i>1.12</i> | <i>1.79</i> | <i>0.68</i> | <i>1.51</i> | <i>2.12</i> | <i>1.60</i> | <i>2.83</i> | <i>0.96</i> |
| \$50,000 or more | 24.10 | 1.20* | 15.45* | 14.42* | 14.41* | 11.52 | 15.42* | 38.10 | 29.73 | 22.77 | 32.28 | 1.28* | 11.17* | 8.98* | 6.82* | 6.21* |
| | <i>0.77</i> | <i>0.76</i> | <i>2.17</i> | <i>2.21</i> | <i>2.71</i> | <i>1.11</i> | <i>2.78</i> | <i>1.50</i> | <i>1.46</i> | <i>3.10</i> | <i>1.01</i> | <i>0.59</i> | <i>2.70</i> | <i>2.30</i> | <i>2.79</i> | <i>1.07</i> |
| Metropolitan Area Resident | | | | | | | | | | | | | | | | |
| Yes | 75.88 | 74.09 | 72.42 | 78.38 | 80.12 | 75.41 | 73.04 | 75.50 | 76.13 | 80.98 | 75.74 | 75.20 | 75.94 | 79.31 | 82.49 | 76.88 |
| | <i>0.42</i> | <i>3.58</i> | <i>2.69</i> | <i>2.72</i> | <i>3.27</i> | <i>1.43</i> | <i>2.72</i> | <i>1.28</i> | <i>1.04</i> | <i>2.21</i> | <i>0.82</i> | <i>2.66</i> | <i>3.05</i> | <i>4.06</i> | <i>4.01</i> | <i>1.74</i> |
| No | 24.12 | 25.91 | 27.58 | 21.62 | 19.88* | 24.59 | 26.96 | 24.50 | 23.87 | 19.02 | 24.26 | 24.80 | 24.06* | 20.69* | 17.51* | 23.12 |
| | <i>0.42</i> | <i>3.58</i> | <i>2.69</i> | <i>2.72</i> | <i>3.27</i> | <i>1.43</i> | <i>2.72</i> | <i>1.28</i> | <i>1.04</i> | <i>2.21</i> | <i>0.82</i> | <i>2.66</i> | <i>3.05</i> | <i>4.06</i> | <i>4.01</i> | <i>1.74</i> |

Source: Medicare Current Beneficiary Survey, CY 2008 Cost and Use Public Use File.

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

Values followed by an asterisk (*) indicate that the estimates are based on cell counts of less than 50 sample persons.

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

Table 1.4c Demographic and Socioeconomic Characteristics of Noninstitutionalized Female Medicare Beneficiaries, by Living Arrangement and Age, 2008Female Community Residents¹

| Beneficiary Characteristic | Total | Lives Alone | | | | Total | Lives with Spouse | | | | Total | Lives with Children/Others | | | | Total |
|------------------------------------------------------|--------|-------------|---------|---------|-------|-------|-------------------|---------|---------|--------|-------|----------------------------|---------|---------|--------|-------|
| | | < 65 | 65 - 74 | 75 - 84 | 85 + | | < 65 | 65 - 74 | 75 - 84 | 85 + | | < 65 | 65 - 74 | 75 - 84 | 85 + | |
| Beneficiaries (in 1,000s) | 24,051 | 898 | 3,361 | 3,154 | 1,700 | 9,113 | 1,228 | 5,820 | 2,223 | 379 | 9,650 | 1,167 | 1,577 | 1,498 | 989 | 5,231 |
| | 180 | 72 | 111 | 98 | 66 | 189 | 79 | 147 | 88 | 36 | 174 | 65 | 98 | 70 | 56 | 138 |
| Beneficiaries as a Percentage of Column Total | | | | | | | | | | | | | | | | |
| Marital Status | | | | | | | | | | | | | | | | |
| Married | 42.20 | 4.38* | 3.88* | 4.74* | 2.34* | 3.94 | 98.59 | 99.57 | 99.81 | 98.47 | 99.46 | 4.04* | 3.65* | 2.98* | 1.77* | 3.19 |
| | 0.70 | 2.11 | 0.75 | 0.67 | 0.70 | 0.43 | 0.53 | 0.28 | 0.19 | 1.07 | 0.19 | 1.26 | 1.01 | 0.84 | 0.72 | 0.48 |
| Widowed | 38.44 | 20.70* | 54.13 | 80.90 | 89.31 | 66.66 | 0.00 | 0.08* | 0.19* | 1.53* | 0.15* | 9.68* | 53.96 | 82.91 | 94.02 | 59.94 |
| | 0.63 | 3.68 | 2.09 | 1.52 | 1.14 | 1.25 | 0.00 | 0.08 | 0.19 | 1.07 | 0.08 | 2.52 | 3.37 | 1.99 | 1.14 | 1.46 |
| Divorced/separated | 14.13 | 52.78 | 35.04 | 11.47 | 4.62* | 22.96 | 1.18* | 0.35* | 0.00 | 0.00 | 0.36* | 47.90 | 33.19 | 10.46* | 2.60* | 24.18 |
| | 0.56 | 4.33 | 1.90 | 1.21 | 0.80 | 1.08 | 0.50 | 0.27 | 0.00 | 0.00 | 0.17 | 3.70 | 3.11 | 1.60 | 0.73 | 1.45 |
| Never married | 5.22 | 22.13 | 6.95* | 2.89* | 3.73* | 6.44 | 0.24* | 0.00 | 0.00 | 0.00 | 0.03* | 38.38 | 9.21* | 3.65* | 1.61* | 12.69 |
| | 0.31 | 2.99 | 1.16 | 0.52 | 0.82 | 0.59 | 0.17 | 0.00 | 0.00 | 0.00 | 0.02 | 3.40 | 1.72 | 1.01 | 0.67 | 1.04 |
| Race/Ethnicity | | | | | | | | | | | | | | | | |
| White non-Hispanic | 78.26 | 64.89 | 77.54 | 85.77 | 88.72 | 81.24 | 80.11 | 84.05 | 84.14 | 95.32 | 84.01 | 56.38 | 59.63 | 66.23 | 70.35 | 62.82 |
| | 0.60 | 3.26 | 1.69 | 1.21 | 1.36 | 0.81 | 3.58 | 1.19 | 1.47 | 1.73 | 0.92 | 3.19 | 3.65 | 1.96 | 2.77 | 1.46 |
| Black non-Hispanic | 9.28 | 22.17 | 11.02 | 6.29 | 4.17* | 9.20 | 8.84* | 4.61 | 3.95* | 1.29* | 4.86 | 24.28 | 17.98 | 15.33 | 11.93* | 17.49 |
| | 0.32 | 2.85 | 1.16 | 0.77 | 0.89 | 0.59 | 2.25 | 0.65 | 0.75 | 0.93 | 0.49 | 2.73 | 2.18 | 1.34 | 1.82 | 1.04 |
| Hispanic | 7.74 | 6.49* | 7.18 | 4.57* | 4.54* | 5.71 | 10.07* | 7.31 | 7.06* | 1.16* | 7.36 | 14.86* | 12.89* | 9.07* | 11.94* | 12.06 |
| | 0.40 | 2.23 | 0.99 | 0.83 | 0.88 | 0.55 | 2.94 | 0.80 | 1.11 | 0.70 | 0.71 | 3.16 | 2.36 | 1.24 | 1.96 | 0.92 |
| Other | 4.72 | 6.45* | 4.26* | 3.37* | 2.57* | 3.85 | 0.98* | 4.03* | 4.85* | 2.23* | 3.76 | 4.47* | 9.49* | 9.37* | 5.78* | 7.64 |
| | 0.41 | 1.40 | 0.89 | 0.62 | 0.65 | 0.54 | 0.43 | 0.72 | 0.87 | 1.32 | 0.50 | 1.12 | 1.99 | 1.42 | 1.52 | 0.95 |
| Schooling | | | | | | | | | | | | | | | | |
| Did not graduate HS | 23.64 | 25.21* | 16.83 | 24.91 | 27.19 | 22.39 | 15.69* | 16.56 | 19.78 | 18.01* | 17.25 | 30.21 | 36.12 | 39.11 | 47.07 | 37.69 |
| | 0.65 | 3.60 | 1.51 | 1.73 | 2.11 | 0.99 | 2.74 | 1.27 | 1.74 | 3.55 | 0.90 | 3.27 | 2.61 | 2.61 | 2.83 | 1.30 |
| High school graduate | 33.89 | 31.02 | 30.83 | 36.55 | 32.54 | 33.15 | 35.39 | 35.60 | 40.24 | 34.38* | 36.60 | 36.87 | 24.20 | 33.16 | 27.31 | 30.17 |
| | 0.71 | 3.17 | 1.91 | 1.96 | 2.14 | 1.08 | 3.34 | 1.59 | 2.15 | 4.13 | 1.09 | 3.78 | 2.44 | 2.56 | 2.57 | 1.59 |
| Some college/vocational school | 28.29 | 35.53 | 33.68 | 25.74 | 28.82 | 30.20 | 33.87 | 27.89 | 27.34 | 32.35* | 28.70 | 27.02 | 29.09 | 19.47 | 20.31 | 24.23 |
| | 0.73 | 3.53 | 2.06 | 1.71 | 2.12 | 1.10 | 3.72 | 1.39 | 1.82 | 4.30 | 1.01 | 2.94 | 2.56 | 2.32 | 2.45 | 1.38 |
| Bachelor's degree and beyond | 14.17 | 8.24* | 18.66 | 12.80 | 11.45 | 14.26 | 15.04* | 19.96 | 12.64 | 15.26* | 17.46 | 5.89* | 10.59* | 8.27* | 5.32* | 7.90 |
| | 0.65 | 2.42 | 1.89 | 1.22 | 1.25 | 1.01 | 3.45 | 1.34 | 1.51 | 2.70 | 1.06 | 1.47 | 1.93 | 1.28 | 1.30 | 0.77 |

Table 1.4c Demographic and Socioeconomic Characteristics of Noninstitutionalized Female Medicare Beneficiaries, by Living Arrangement and Age, 2008Female Community Residents¹

| Beneficiary Characteristic | Total | Lives Alone | | | | Total | Lives with Spouse | | | | Total | Lives with Children/Others | | | | Total |
|------------------------------------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------------|-------------|-------------|-------------|-------------|----------------------------|-------------|-------------|-------------|-------------|
| | | < 65 | 65 - 74 | 75 - 84 | 85 + | | < 65 | 65 - 74 | 75 - 84 | 85 + | | < 65 | 65 - 74 | 75 - 84 | 85 + | |
| Beneficiaries (in 1,000s) | 24,051 | 898 | 3,361 | 3,154 | 1,700 | 9,113 | 1,228 | 5,820 | 2,223 | 379 | 9,650 | 1,167 | 1,577 | 1,498 | 989 | 5,231 |
| | <i>180</i> | <i>72</i> | <i>111</i> | <i>98</i> | <i>66</i> | <i>189</i> | <i>79</i> | <i>147</i> | <i>88</i> | <i>36</i> | <i>174</i> | <i>65</i> | <i>98</i> | <i>70</i> | <i>56</i> | <i>138</i> |
| Beneficiaries as a Percentage of Column Total | | | | | | | | | | | | | | | | |
| Income | | | | | | | | | | | | | | | | |
| Less than \$5,000 | 2.03 | 1.36* | 2.90* | 1.64* | 1.30* | 2.01* | 0.93* | 1.57* | 0.78* | 2.52* | 1.34* | 3.65* | 3.67* | 2.05* | 4.46* | 3.35 |
| | <i>0.21</i> | <i>0.85</i> | <i>0.83</i> | <i>0.44</i> | <i>0.47</i> | <i>0.37</i> | <i>0.57</i> | <i>0.43</i> | <i>0.35</i> | <i>1.48</i> | <i>0.25</i> | <i>1.17</i> | <i>1.09</i> | <i>0.68</i> | <i>1.22</i> | <i>0.50</i> |
| \$5,000 - \$9,999 | 12.84 | 38.05 | 11.80 | 12.52 | 13.54 | 14.96 | 6.88* | 3.07* | 2.93* | 3.99* | 3.56 | 38.03 | 23.53 | 25.20 | 18.48 | 26.29 |
| | <i>0.48</i> | <i>4.38</i> | <i>1.37</i> | <i>1.18</i> | <i>1.63</i> | <i>0.89</i> | <i>1.85</i> | <i>0.70</i> | <i>0.69</i> | <i>1.92</i> | <i>0.60</i> | <i>3.75</i> | <i>2.59</i> | <i>1.94</i> | <i>1.88</i> | <i>1.28</i> |
| \$10,000 - \$14,999 | 17.27 | 31.07 | 17.68 | 21.45 | 22.49 | 21.20 | 14.04* | 5.63 | 7.95 | 4.21* | 7.18 | 32.28 | 25.10 | 29.59 | 30.64 | 29.04 |
| | <i>0.57</i> | <i>3.83</i> | <i>1.68</i> | <i>1.41</i> | <i>1.86</i> | <i>1.03</i> | <i>2.84</i> | <i>0.82</i> | <i>1.08</i> | <i>1.69</i> | <i>0.69</i> | <i>3.49</i> | <i>2.34</i> | <i>2.33</i> | <i>2.78</i> | <i>1.40</i> |
| \$15,000 - \$19,999 | 11.72 | 10.81* | 13.02 | 15.18 | 18.37 | 14.55 | 13.06* | 7.48 | 8.77 | 9.56* | 8.57 | 12.51* | 10.22* | 15.05 | 13.59* | 12.75 |
| | <i>0.49</i> | <i>2.75</i> | <i>1.42</i> | <i>1.14</i> | <i>1.59</i> | <i>0.82</i> | <i>3.10</i> | <i>0.99</i> | <i>1.02</i> | <i>2.74</i> | <i>0.76</i> | <i>2.38</i> | <i>2.07</i> | <i>1.63</i> | <i>1.90</i> | <i>0.96</i> |
| \$20,000 - \$24,999 | 10.75 | 5.21* | 11.99 | 15.54 | 13.63 | 12.85 | 8.94* | 8.87 | 11.20 | 10.02* | 9.46 | 5.25* | 9.91* | 10.55* | 12.49* | 9.54 |
| | <i>0.41</i> | <i>1.24</i> | <i>1.20</i> | <i>1.24</i> | <i>1.64</i> | <i>0.66</i> | <i>1.86</i> | <i>1.03</i> | <i>1.27</i> | <i>2.52</i> | <i>0.73</i> | <i>1.77</i> | <i>1.91</i> | <i>1.75</i> | <i>1.83</i> | <i>0.84</i> |
| \$25,000 - \$29,999 | 8.51 | 8.60* | 9.25 | 8.80 | 9.07 | 8.99 | 6.51* | 8.79 | 10.92 | 13.00* | 9.16 | 2.69* | 8.37* | 6.66* | 6.81* | 6.32 |
| | <i>0.42</i> | <i>3.17</i> | <i>1.32</i> | <i>0.92</i> | <i>1.28</i> | <i>0.66</i> | <i>1.53</i> | <i>0.88</i> | <i>1.22</i> | <i>2.88</i> | <i>0.61</i> | <i>0.94</i> | <i>1.73</i> | <i>1.26</i> | <i>1.39</i> | <i>0.84</i> |
| \$30,000 - \$39,999 | 12.88 | 2.81* | 15.31 | 11.23 | 11.42 | 11.94 | 14.24* | 17.10 | 18.77 | 16.35* | 17.09 | 2.62* | 9.56* | 5.91* | 7.53* | 6.58 |
| | <i>0.52</i> | <i>1.84</i> | <i>1.31</i> | <i>0.92</i> | <i>1.39</i> | <i>0.73</i> | <i>3.16</i> | <i>1.19</i> | <i>1.54</i> | <i>3.66</i> | <i>0.91</i> | <i>1.07</i> | <i>1.81</i> | <i>0.99</i> | <i>1.53</i> | <i>0.84</i> |
| \$40,000 - \$49,999 | 8.32 | 0.55* | 6.94* | 6.16 | 3.32* | 5.37 | 14.05* | 13.99 | 15.44 | 14.66* | 14.36 | 0.99* | 3.22* | 2.11* | 3.14* | 2.39* |
| | <i>0.41</i> | <i>0.55</i> | <i>1.07</i> | <i>0.75</i> | <i>0.74</i> | <i>0.47</i> | <i>3.23</i> | <i>1.43</i> | <i>1.59</i> | <i>3.36</i> | <i>0.95</i> | <i>0.63</i> | <i>1.09</i> | <i>0.80</i> | <i>1.07</i> | <i>0.41</i> |
| \$50,000 or more | 15.67 | 1.54* | 11.11 | 7.48 | 6.86* | 8.12 | 21.34 | 33.50 | 23.24 | 25.70* | 29.28 | 2.00* | 6.41* | 2.88* | 2.86* | 3.74* |
| | <i>0.56</i> | <i>0.96</i> | <i>1.34</i> | <i>0.99</i> | <i>1.03</i> | <i>0.67</i> | <i>3.52</i> | <i>1.58</i> | <i>1.57</i> | <i>3.73</i> | <i>1.08</i> | <i>1.09</i> | <i>1.54</i> | <i>0.69</i> | <i>0.83</i> | <i>0.58</i> |
| Metropolitan Area Resident | | | | | | | | | | | | | | | | |
| Yes | 76.88 | 70.36 | 80.19 | 75.16 | 75.26 | 76.56 | 71.92 | 76.53 | 77.87 | 79.61 | 76.38 | 73.98 | 78.59 | 78.35 | 82.62 | 78.25 |
| | <i>0.48</i> | <i>3.23</i> | <i>1.80</i> | <i>1.34</i> | <i>1.67</i> | <i>1.06</i> | <i>3.73</i> | <i>1.05</i> | <i>1.32</i> | <i>3.94</i> | <i>0.69</i> | <i>2.87</i> | <i>2.55</i> | <i>2.10</i> | <i>2.26</i> | <i>1.16</i> |
| No | 23.12 | 29.64 | 19.81 | 24.84 | 24.74 | 23.44 | 28.08 | 23.47 | 22.13 | 20.39* | 23.62 | 26.02 | 21.41 | 21.65 | 17.38 | 21.75 |
| | <i>0.48</i> | <i>3.23</i> | <i>1.80</i> | <i>1.34</i> | <i>1.67</i> | <i>1.06</i> | <i>3.73</i> | <i>1.05</i> | <i>1.32</i> | <i>3.94</i> | <i>0.69</i> | <i>2.87</i> | <i>2.55</i> | <i>2.10</i> | <i>2.26</i> | <i>1.16</i> |

Source: Medicare Current Beneficiary Survey, CY 2008 Cost and Use Public Use File.

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

Values followed by an asterisk (*) indicate that the estimates are based on cell counts of less than 50 sample persons.

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

Table 1.5 Demographic and Socioeconomic Characteristics of Institutionalized Medicare Beneficiaries, by Age, 2008Long-Term Care Facility-Only Residents¹

| Beneficiary Characteristic | Total | Age | | | |
|------------------------------------------------------|-------|--------|---------|---------|--------|
| | | < 65 | 65 - 74 | 75 - 84 | 85 + |
| Beneficiaries (in 1,000s) | 1,896 | 350 | 250 | 487 | 808 |
| | 68 | 34 | 29 | 38 | 38 |
| Beneficiaries as a Percentage of Column Total | | | | | |
| Marital Status | | | | | |
| Married | 15.65 | 6.95* | 18.10* | 23.83* | 13.58* |
| | 1.29 | 3.13 | 4.31 | 3.23 | 1.66 |
| Widowed | 50.76 | 4.30* | 30.04* | 54.12 | 74.16 |
| | 1.82 | 2.02 | 5.91 | 3.99 | 1.95 |
| Divorced/separated | 10.69 | 12.17* | 23.08* | 13.22* | 4.77* |
| | 1.34 | 4.52 | 4.86 | 2.61 | 1.08 |
| Never married | 22.91 | 76.59 | 28.79* | 8.83* | 7.49* |
| | 1.51 | 5.86 | 4.49 | 2.26 | 1.46 |
| Race/Ethnicity | | | | | |
| White non-Hispanic | 80.51 | 79.80 | 62.69 | 78.52 | 87.53 |
| | 1.52 | 3.80 | 4.83 | 3.31 | 1.89 |
| Black non-Hispanic | 11.97 | 12.00* | 22.44* | 12.79* | 8.21* |
| | 1.14 | 3.09 | 4.23 | 2.47 | 1.48 |
| Hispanic | 5.85* | 4.31* | 13.49* | 7.32* | 3.26* |
| | 0.91 | 1.72 | 3.91 | 1.91 | 1.01 |
| Other | 1.68* | 3.89* | 1.37* | 1.37* | 1.00* |
| | 0.51 | 1.90 | 1.39 | 1.01 | 0.50 |
| Schooling | | | | | |
| Did not graduate HS | 45.49 | 57.75 | 60.51* | 38.13 | 39.97 |
| | 2.01 | 5.41 | 6.07 | 3.53 | 2.86 |
| High school graduate | 30.76 | 27.07* | 21.04* | 33.60 | 33.62 |
| | 1.84 | 5.15 | 5.38 | 3.91 | 2.59 |
| Some college/vocational school | 13.45 | 12.59* | 15.28* | 15.28* | 12.19* |
| | 1.46 | 4.24 | 5.12 | 2.89 | 1.86 |
| Bachelor's degree and beyond | 10.30 | 2.59* | 3.17* | 13.00* | 14.22* |
| | 1.09 | 1.66 | 2.41 | 2.93 | 1.76 |

Table 1.5 Demographic and Socioeconomic Characteristics of Institutionalized Medicare Beneficiaries, by Age, 2008Long-Term Care Facility-Only Residents¹

| Beneficiary Characteristic | Total | Age | | | |
|------------------------------------------------------|-------------|-------------|-------------|-------------|-------------|
| | | < 65 | 65 - 74 | 75 - 84 | 85 + |
| Beneficiaries (in 1,000s) | 1,896 | 350 | 250 | 487 | 808 |
| | <i>68</i> | <i>34</i> | <i>29</i> | <i>38</i> | <i>38</i> |
| Beneficiaries as a Percentage of Column Total | | | | | |
| Income | | | | | |
| Less than \$5,000 | 4.17* | 6.16* | 6.80* | 0.94* | 4.45* |
| | <i>0.80</i> | <i>2.40</i> | <i>3.57</i> | <i>0.67</i> | <i>1.03</i> |
| \$5,000 - \$9,999 | 31.87 | 43.71 | 47.69* | 23.97* | 26.61 |
| | <i>1.97</i> | <i>5.27</i> | <i>6.32</i> | <i>3.24</i> | <i>2.21</i> |
| \$10,000 - \$14,999 | 25.13 | 28.17* | 19.24* | 31.46 | 21.82 |
| | <i>1.83</i> | <i>4.52</i> | <i>4.41</i> | <i>3.51</i> | <i>2.06</i> |
| \$15,000 - \$19,999 | 13.15 | 11.89* | 8.92* | 12.05* | 15.66 |
| | <i>1.09</i> | <i>3.60</i> | <i>3.48</i> | <i>2.30</i> | <i>2.00</i> |
| \$20,000 - \$24,999 | 7.17 | 2.62* | 5.79* | 11.83* | 6.76* |
| | <i>1.18</i> | <i>1.82</i> | <i>3.81</i> | <i>2.70</i> | <i>1.41</i> |
| \$25,000 - \$29,999 | 4.09* | 1.68* | 4.52* | 3.44* | 5.40* |
| | <i>0.73</i> | <i>1.36</i> | <i>2.80</i> | <i>1.39</i> | <i>1.08</i> |
| \$30,000 - \$39,999 | 5.20* | 0.70* | 0.00 | 8.13* | 6.99* |
| | <i>0.88</i> | <i>0.80</i> | <i>0.00</i> | <i>2.24</i> | <i>1.31</i> |
| \$40,000 - \$49,999 | 3.79* | 0.00 | 5.52* | 2.59* | 5.62* |
| | <i>0.77</i> | <i>0.00</i> | <i>2.85</i> | <i>1.32</i> | <i>1.22</i> |
| \$50,000 or more | 5.43* | 5.07* | 1.51* | 5.59* | 6.70* |
| | <i>0.99</i> | <i>3.01</i> | <i>1.53</i> | <i>2.05</i> | <i>1.39</i> |
| Metropolitan Area Resident | | | | | |
| Yes | 76.95 | 81.22 | 72.92 | 79.87 | 74.58 |
| | <i>1.43</i> | <i>3.71</i> | <i>4.53</i> | <i>2.63</i> | <i>2.32</i> |
| No | 23.05 | 18.78* | 27.08* | 20.13* | 25.42 |
| | <i>1.43</i> | <i>3.71</i> | <i>4.53</i> | <i>2.63</i> | <i>2.32</i> |

Source: Medicare Current Beneficiary Survey, CY 2008 Cost and Use Public Use File.

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

Values followed by an asterisk (*) indicate that the estimates are based on cell counts of less than 50 sample persons.

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, 2008Community Residents¹

| Beneficiary Characteristic | Total | Medicare Fee-for-Service Only | Supplemental Health Insurance | | | Medicare HMO ² | |
|------------------------------------------------------|--------|-------------------------------------|-------------------------------|---------------------------------------------|-----------------------------------------|------------------------------|------------------------------------|
| | | | Medicaid | Individually-Purchased Private Insurance | Employer-Sponsored Private Insurance | | Both Types of Private Insurance |
| Beneficiaries (in 1,000s) | 44,152 | 3,492 | 7,956 | 6,654 | 14,957 | 1,990 | 9,103 |
| | 151 | 140 | 178 | 174 | 276 | 113 | 208 |
| Beneficiaries as a Percentage of Column Total | | | | | | | |
| Medicare Status³ | | | | | | | |
| Aged | | | | | | | |
| 65 - 74 years | 46.08 | 43.61 | 30.00 | 47.09 | 52.58 | 49.62 | 48.88 |
| | 0.43 | 2.14 | 1.02 | 1.47 | 0.87 | 2.28 | 1.09 |
| 75 - 84 years | 27.39 | 15.69 | 19.86 | 34.50 | 27.06 | 37.45 | 31.59 |
| | 0.29 | 1.20 | 0.84 | 1.21 | 0.79 | 2.19 | 1.02 |
| 85 years and older | 10.59 | 5.71 | 8.91 | 15.04 | 10.57 | 11.32 | 10.56 |
| | 0.22 | 0.67 | 0.52 | 0.71 | 0.44 | 1.15 | 0.50 |
| Disabled | | | | | | | |
| Under 45 years | 3.81 | 6.39 | 14.70 | 0.29* | 1.42 | 0.27* | 0.58* |
| | 0.10 | 0.68 | 0.62 | 0.12 | 0.15 | 0.21 | 0.13 |
| 45 - 64 years | 12.14 | 28.60 | 26.52 | 3.08* | 8.38 | 1.33* | 8.39 |
| | 0.34 | 1.92 | 1.23 | 0.62 | 0.60 | 0.60 | 0.88 |
| Gender | | | | | | | |
| Male | 45.53 | 57.48 | 39.38 | 39.94 | 48.47 | 43.54 | 46.01 |
| | 0.36 | 2.24 | 1.09 | 1.05 | 0.84 | 2.11 | 0.97 |
| Female | 54.47 | 42.52 | 60.62 | 60.06 | 51.53 | 56.46 | 53.99 |
| | 0.36 | 2.24 | 1.09 | 1.05 | 0.84 | 2.11 | 0.97 |
| Marital Status | | | | | | | |
| Married | 53.46 | 46.50 | 23.48 | 55.13 | 65.09 | 61.00 | 60.27 |
| | 0.59 | 1.94 | 1.26 | 1.31 | 0.84 | 2.37 | 1.10 |
| Widowed | 26.46 | 18.73 | 28.36 | 32.15 | 24.01 | 31.97 | 26.46 |
| | 0.43 | 1.40 | 1.12 | 1.06 | 0.74 | 2.26 | 0.97 |
| Divorced/separated | 13.76 | 25.50 | 28.08 | 9.70 | 8.03 | 3.89* | 11.28 |
| | 0.44 | 2.01 | 1.34 | 0.80 | 0.60 | 1.01 | 0.76 |
| Never married | 6.32 | 9.28 | 20.08 | 3.03 | 2.87 | 3.14* | 2.00* |
| | 0.25 | 1.06 | 0.95 | 0.44 | 0.35 | 0.79 | 0.27 |

Table 1.6 Demographic and Socioeconomic Characteristics of Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, 2008Community Residents¹

| Beneficiary Characteristic | Total | Medicare Fee-for-Service Only | Supplemental Health Insurance | | | Medicare HMO ² | |
|------------------------------------------------------|--------|-------------------------------------|-------------------------------|---------------------------------------------|-----------------------------------------|------------------------------|------------------------------------|
| | | | Medicaid | Individually-Purchased Private Insurance | Employer-Sponsored Private Insurance | | Both Types of Private Insurance |
| Beneficiaries (in 1,000s) | 44,152 | 3,492 | 7,956 | 6,654 | 14,957 | 1,990 | 9,103 |
| | 151 | 140 | 178 | 174 | 276 | 113 | 208 |
| Beneficiaries as a Percentage of Column Total | | | | | | | |
| Living Arrangement | | | | | | | |
| Lives alone | 30.20 | 29.96 | 37.72 | 34.11 | 26.24 | 31.59 | 27.08 |
| | 0.56 | 1.71 | 1.30 | 1.14 | 0.87 | 2.40 | 1.08 |
| With spouse | 51.25 | 44.51 | 21.27 | 52.17 | 63.03 | 59.74 | 58.10 |
| | 0.58 | 1.99 | 1.21 | 1.36 | 0.84 | 2.37 | 1.08 |
| With children | 10.45 | 12.35 | 19.10 | 9.13 | 7.21 | 7.03* | 9.20 |
| | 0.33 | 1.38 | 0.87 | 0.68 | 0.52 | 1.14 | 0.70 |
| With others | 8.10 | 13.17 | 21.91 | 4.59 | 3.52 | 1.64* | 5.62 |
| | 0.35 | 1.51 | 1.15 | 0.59 | 0.29 | 0.54 | 0.52 |
| Race/Ethnicity | | | | | | | |
| White non-Hispanic | 78.03 | 68.61 | 51.41 | 92.85 | 84.70 | 94.01 | 79.69 |
| | 0.46 | 2.17 | 1.29 | 0.76 | 0.67 | 1.27 | 1.00 |
| Black non-Hispanic | 9.25 | 15.79 | 20.80 | 2.26* | 6.56 | 2.43* | 7.63 |
| | 0.27 | 1.57 | 0.86 | 0.38 | 0.40 | 0.90 | 0.50 |
| Hispanic | 8.09 | 9.25 | 18.29 | 2.30* | 5.22 | 0.94* | 9.23 |
| | 0.33 | 1.41 | 1.11 | 0.37 | 0.43 | 0.44 | 0.74 |
| Other | 4.63 | 6.35* | 9.50 | 2.59* | 3.52 | 2.63* | 3.45 |
| | 0.31 | 1.07 | 1.08 | 0.54 | 0.41 | 0.71 | 0.46 |
| Schooling | | | | | | | |
| Did not graduate HS | 24.11 | 30.13 | 51.10 | 18.91 | 14.70 | 8.03* | 21.21 |
| | 0.47 | 2.38 | 1.33 | 0.86 | 0.60 | 1.25 | 0.88 |
| High school graduate | 30.64 | 30.59 | 26.26 | 34.80 | 30.02 | 27.12 | 33.18 |
| | 0.53 | 1.83 | 1.38 | 1.38 | 0.84 | 2.10 | 1.12 |
| Some college/vocational school | 27.52 | 26.93 | 18.09 | 28.44 | 31.28 | 28.87 | 28.77 |
| | 0.49 | 2.36 | 0.97 | 1.19 | 0.96 | 2.20 | 1.17 |
| Bachelor's degree and beyond | 17.73 | 12.35 | 4.55 | 17.84 | 24.00 | 35.97 | 16.84 |
| | 0.48 | 1.34 | 0.47 | 1.17 | 1.04 | 2.16 | 0.84 |

Table 1.6 Demographic and Socioeconomic Characteristics of Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, 2008

Community Residents¹

| Beneficiary Characteristic | Total | Medicare | Supplemental Health Insurance | | | | Medicare HMO ² |
|------------------------------------------------------|-------------|----------------------|-------------------------------|------------------------------------------|--------------------------------------|---------------------------------|---------------------------|
| | | Fee-for-Service Only | Medicaid | Individually-Purchased Private Insurance | Employer-Sponsored Private Insurance | Both Types of Private Insurance | |
| Beneficiaries (in 1,000s) | 44,152 | 3,492 | 7,956 | 6,654 | 14,957 | 1,990 | 9,103 |
| | <i>151</i> | <i>140</i> | <i>178</i> | <i>174</i> | <i>276</i> | <i>113</i> | <i>208</i> |
| Beneficiaries as a Percentage of Column Total | | | | | | | |
| Income | | | | | | | |
| Less than \$5,000 | 1.96 | 2.70* | 3.77 | 1.70* | 1.13* | 0.51* | 1.98* |
| | <i>0.18</i> | <i>0.63</i> | <i>0.42</i> | <i>0.33</i> | <i>0.27</i> | <i>0.38</i> | <i>0.35</i> |
| \$5,000 - \$9,999 | 10.69 | 10.15 | 42.16 | 4.25 | 2.30 | 1.04* | 3.99 |
| | <i>0.32</i> | <i>1.28</i> | <i>1.23</i> | <i>0.45</i> | <i>0.28</i> | <i>0.42</i> | <i>0.50</i> |
| \$10,000 - \$14,999 | 14.78 | 22.92 | 35.83 | 13.67 | 5.64 | 3.72* | 11.51 |
| | <i>0.40</i> | <i>1.68</i> | <i>1.21</i> | <i>0.86</i> | <i>0.39</i> | <i>1.00</i> | <i>0.84</i> |
| \$15,000 - \$19,999 | 10.67 | 20.15 | 9.20 | 12.23 | 7.71 | 7.78* | 12.68 |
| | <i>0.32</i> | <i>1.65</i> | <i>0.80</i> | <i>0.94</i> | <i>0.52</i> | <i>1.16</i> | <i>0.87</i> |
| \$20,000 - \$24,999 | 10.54 | 13.32 | 2.97 | 12.12 | 11.54 | 9.21* | 13.59 |
| | <i>0.27</i> | <i>1.67</i> | <i>0.39</i> | <i>0.74</i> | <i>0.59</i> | <i>1.55</i> | <i>0.72</i> |
| \$25,000 - \$29,999 | 8.51 | 7.34 | 2.52* | 10.36 | 9.30 | 10.78 | 11.03 |
| | <i>0.36</i> | <i>1.01</i> | <i>0.47</i> | <i>0.98</i> | <i>0.63</i> | <i>1.52</i> | <i>0.83</i> |
| \$30,000 - \$39,999 | 14.06 | 12.59 | 2.11* | 15.25 | 17.84 | 16.88 | 17.39 |
| | <i>0.39</i> | <i>1.49</i> | <i>0.40</i> | <i>0.98</i> | <i>0.74</i> | <i>1.79</i> | <i>0.81</i> |
| \$40,000 - \$49,999 | 9.27 | 4.18* | 0.43* | 10.55 | 14.07 | 12.02 | 9.55 |
| | <i>0.33</i> | <i>0.97</i> | <i>0.16</i> | <i>0.95</i> | <i>0.72</i> | <i>1.69</i> | <i>0.70</i> |
| \$50,000 or more | 19.51 | 6.65* | 1.00* | 19.89 | 30.47 | 38.07 | 18.27 |
| | <i>0.48</i> | <i>1.32</i> | <i>0.23</i> | <i>1.17</i> | <i>0.91</i> | <i>2.74</i> | <i>0.80</i> |
| Metropolitan Area Resident | | | | | | | |
| Yes | 76.43 | 65.55 | 74.06 | 65.57 | 77.56 | 80.99 | 87.71 |
| | <i>0.26</i> | <i>1.83</i> | <i>1.10</i> | <i>1.42</i> | <i>0.72</i> | <i>1.81</i> | <i>0.86</i> |
| No | 23.57 | 34.45 | 25.94 | 34.43 | 22.44 | 19.01 | 12.29 |
| | <i>0.26</i> | <i>1.83</i> | <i>1.10</i> | <i>1.42</i> | <i>0.72</i> | <i>1.81</i> | <i>0.86</i> |

Source: Medicare Current Beneficiary Survey, CY 2008 Cost and Use Public Use File.

Notes: Standard errors are shaded and italic. See Appendix A for additional information on standard errors. See Appendix B for definitions of terms and variables. Values followed by an asterisk (*) indicate that the estimates are based on cell counts of less than 50 sample persons.

- 1 The term *community residents* includes beneficiaries who resided only in the community during the year, and it includes beneficiaries who resided part of the year in the community and part of the year in a long-term care facility. It excludes beneficiaries who resided only in a long-term care facility during the year.
- 2 *HMO* stands for Health Maintenance Organization.
- 3 Medicare beneficiaries with end-stage renal disease (ESRD) are included within the subgroups of *aged* and *disabled*.