



3 DETAILED TABLES FROM THE MEDICARE CURRENT BENEFICIARY SURVEY DATA

Table 1.1 Age, Gender, and Race/Ethnicity of Medicare Beneficiaries, by Residence Status, 1996 (1 of 4)

All Medicare Beneficiaries

Beneficiary Characteristic	Total	Residence		
		Community Only	Long-Term Care Facility Only	Part-Year Community/ Part-Year Facility
Beneficiaries (in 000s)	39,417	36,631	2,173	613
	112	144	66	58
Beneficiaries as a Percentage of Column Total				
Medicare Status¹				
Aged				
65 - 74 years	48.44	51.08	11.55	21.26
	0.40	0.42	1.25	3.64
75 - 84 years	29.46	29.37	28.81	36.90
	0.36	0.38	1.53	3.04
85 years and older	10.31	7.82	45.16	35.53
	0.19	0.18	1.34	3.39
Disabled				
Under 45 years	4.12	3.96	7.16	2.70
	0.08	0.09	0.72	0.87
45 - 64 years	7.68	7.77	7.33	3.61
	0.20	0.22	0.97	1.07
Gender by Age				
Male				
	43.46	44.31	31.40	35.76
	0.32	0.35	1.50	3.07
Aged				
65 - 74 years	22.03	23.31	4.84	6.33
	0.36	0.40	1.01	2.31
75 - 84 years	11.55	11.76	7.93	11.82
	0.23	0.25	0.88	2.29
85 years and older	2.98	2.50	8.37	12.72
	0.10	0.10	0.84	2.08
Disabled				
Under 45 years	2.53	2.41	4.68	2.10
	0.07	0.08	0.57	0.79
45 - 64 years	4.37	4.33	5.58	2.79
	0.18	0.20	0.88	0.93

Table 1.1 Age, Gender, and Race/Ethnicity of Medicare Beneficiaries, by Residence Status, 1996 (2 of 4)

All Medicare Beneficiaries

Beneficiary Characteristic	Total	Residence		
		Community Only	Long-Term Care Facility Only	Part-Year Community/ Part-Year Facility
Beneficiaries (in 000s)	39,417	36,631	2,173	613
	112	144	66	58
Beneficiaries as a Percentage of Column Total				
Female	56.54	55.69	68.60	64.24
	0.32	0.35	1.50	3.07
Aged				
65 - 74 years	26.41	27.77	6.71	14.93
	0.38	0.40	1.00	3.33
75 - 84 years	17.90	17.61	20.87	25.08
	0.29	0.31	1.28	3.08
85 years and older	7.32	5.32	36.79	22.82
	0.18	0.16	1.36	2.56
Disabled				
Under 45 years	1.59	1.56	2.48	0.59
	0.06	0.07	0.42	0.36
45 - 64 years	3.30	3.44	1.75	0.82
	0.12	0.13	0.42	0.62
Race/Ethnicity by Age²				
White non-Hispanic	82.93	82.61	87.91	84.12
	0.38	0.40	1.13	2.71
Aged				
65 - 74 years	40.61	42.81	9.97	16.27
	0.48	0.49	1.28	3.51
75 - 84 years	25.37	25.28	24.69	33.14
	0.35	0.37	1.47	2.98
85 years and older	8.92	6.65	41.38	30.95
	0.18	0.17	1.36	2.97
Disabled				
Under 45 years	2.78	2.62	5.87	1.82
	0.09	0.09	0.67	0.66
45 - 64 years	5.23	5.24	6.01	1.94
	0.18	0.20	0.89	0.84

Table 1.1 Age, Gender, and Race/Ethnicity of Medicare Beneficiaries, by Residence Status, 1996 (3 of 4)

All Medicare Beneficiaries

Beneficiary Characteristic	Total	Residence		
		Community Only	Long-Term Care Facility Only	Part-Year Community/ Part-Year Facility
Beneficiaries (in 000s)	39,417	36,631	2,173	613
	112	144	66	58
Beneficiaries as a Percentage of Column Total				
Black non-Hispanic	8.88	8.91	7.82	10.54
	0.19	0.21	0.89	2.51
Aged				
65 - 74 years	3.79	3.95	0.98	4.07
	0.18	0.19	0.42	2.30
75 - 84 years	2.16	2.15	2.71	1.18
	0.11	0.12	0.48	0.69
85 years and older	0.75	0.63	2.13	3.08
	0.06	0.06	0.34	0.98
Disabled				
Under 45 years	0.91	0.92	0.78	0.90
	0.06	0.06	0.25	0.57
45 - 64 years	1.27	1.28	1.21	1.32
	0.09	0.09	0.35	0.70
Hispanic	5.89	6.14	2.41	3.24
	0.26	0.27	0.53	1.26
Aged				
65 - 74 years	2.89	3.08	0.48	0.00
	0.18	0.19	0.29	0.00
75 - 84 years	1.28	1.31	0.66	1.91
	0.10	0.11	0.31	1.11
85 years and older	0.45	0.41	0.87	0.94
	0.05	0.06	0.26	0.54

Table 1.1 Age, Gender, and Race/Ethnicity of Medicare Beneficiaries, by Residence Status, 1996 (4 of 4)

All Medicare Beneficiaries

Beneficiary Characteristic	Total	Residence		
		Community Only	Long-Term Care Facility Only	Part-Year Community/ Part-Year Facility
Beneficiaries (in 000s)	39,417	36,631	2,173	613
	<i>112</i>	<i>144</i>	<i>66</i>	<i>58</i>
Beneficiaries as a Percentage of Column Total				
Disabled				
Under 45 years	0.34	0.34	0.39	0.00
	<i>0.04</i>	<i>0.04</i>	<i>0.16</i>	<i>0.00</i>
45 - 64 years	0.94	1.00	0.00	0.39
	<i>0.09</i>	<i>0.10</i>	<i>0.00</i>	<i>0.28</i>

Source: Medicare Current Beneficiary Survey, CY 1996 Cost and Use Public Use File.

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, 1996 (1 of 3)

All Medicare Beneficiaries

Beneficiary Characteristic	Total	All Medicare Beneficiaries				Male				Total	Female				Total
		< 65	65 - 74	75 - 84	85 +	< 65	65 - 74	75 - 84	85 +		< 65	65 - 74	75 - 84	85 +	
Beneficiaries (in 000s)	39,417	4,651	19,092	11,610	4,063	2,721	8,682	4,553	1,176	17,132	1,930	10,411	7,057	2,886	22,285
	112	84	177	142	72	72	147	91	41	141	49	156	113	68	133

Beneficiaries as a Percentage of Column Total

Marital Status

Married	52.17	40.90	64.17	47.90	20.82	44.85	77.97	73.35	51.40	69.66	35.32	52.66	31.52	8.35	38.73
	0.48	1.56	0.71	0.85	1.04	1.97	1.01	1.23	2.35	0.80	1.92	1.23	1.02	0.74	0.65
Widowed	31.96	7.16	22.73	43.42	71.03	2.72	8.97	19.76	41.71	13.09	13.43	34.21	58.65	82.98	46.46
	0.43	0.73	0.72	0.86	1.14	0.58	0.78	1.02	2.25	0.57	1.46	1.20	1.11	1.06	0.70
Divorced/separated	8.61	22.60	9.09	4.33	2.51	21.53	8.88	3.32	3.05	9.01	24.10	9.27	4.99	2.29	8.30
	0.28	1.13	0.49	0.34	0.29	1.63	0.72	0.43	0.71	0.47	1.53	0.67	0.50	0.35	0.37
Never married	7.26	29.34	4.00	4.34	5.64	30.90	4.18	3.56	3.84	8.24	27.15	3.86	4.84	6.37	6.51
	0.25	1.29	0.32	0.37	0.51	1.58	0.51	0.50	0.90	0.38	1.95	0.39	0.51	0.68	0.31

Living Arrangement

Community															
Alone	28.35	21.72	23.59	35.61	37.58	19.13	15.04	18.62	25.76	17.37	25.37	30.72	46.58	42.40	36.79
	0.41	1.14	0.64	0.88	1.20	1.42	0.81	1.15	1.95	0.62	2.00	1.10	1.14	1.36	0.56
With spouse	50.47	39.08	63.02	45.86	17.62	43.80	76.42	70.46	44.66	67.48	32.44	51.85	29.98	6.60	37.39
	0.48	1.56	0.70	0.90	0.88	2.04	1.01	1.35	2.31	0.84	1.83	1.23	1.01	0.59	0.65
With children	8.56	9.95	6.98	8.52	14.52	4.95	3.28	3.45	9.26	4.00	17.00	10.06	11.79	16.66	12.06
	0.30	0.88	0.48	0.50	0.77	0.80	0.46	0.53	1.12	0.30	1.78	0.81	0.79	0.99	0.49
With others	7.11	22.48	5.10	4.62	6.09	23.93	4.05	3.69	4.84	7.17	20.44	5.97	5.23	6.60	7.07
	0.26	1.08	0.39	0.40	0.54	1.31	0.53	0.56	0.94	0.38	1.65	0.55	0.51	0.67	0.33
Long-Term Care Facility	5.51	6.77	1.31	5.39	24.19	8.20	1.21	3.79	15.47	3.98	4.75	1.40	6.43	27.74	6.69
	0.17	0.56	0.16	0.35	0.82	0.89	0.26	0.44	1.53	0.23	0.64	0.22	0.46	1.03	0.25

Race/Ethnicity

White non-Hispanic	82.93	67.93	83.79	86.14	86.84	68.17	84.25	86.38	84.24	82.26	67.58	83.41	85.98	87.91	83.44
	0.38	1.10	0.62	0.62	0.81	1.63	0.73	0.98	1.36	0.50	1.88	0.84	0.72	0.85	0.50
Black non-Hispanic	8.88	18.49	7.81	7.34	7.25	17.97	7.29	6.56	8.26	8.86	19.23	8.25	7.85	6.84	8.89
	0.19	0.81	0.36	0.35	0.49	1.06	0.46	0.57	0.98	0.30	1.52	0.53	0.43	0.62	0.31
Hispanic	5.89	10.81	5.97	4.35	4.33	10.91	5.98	4.73	5.61	6.41	10.67	5.96	4.10	3.81	5.50
	0.26	0.89	0.36	0.33	0.49	1.18	0.46	0.59	0.94	0.39	1.51	0.48	0.50	0.44	0.31
Other	2.30	2.77	2.43	2.17	1.57	2.95	2.48	2.32	1.89	2.47	2.51	2.39	2.07	1.44	2.18
	0.19	0.49	0.31	0.31	0.27	0.69	0.41	0.58	0.61	0.27	0.71	0.40	0.37	0.33	0.21

Table 1.2 Demographic and Socioeconomic Characteristics of Medicare Beneficiaries, by Age and by Gender and Age, 1996 (2 of 3)

All Medicare Beneficiaries

Beneficiary Characteristic	Total	All Medicare Beneficiaries				Male				Total	Female				Total
		< 65	65 - 74	75 - 84	85 +	< 65	65 - 74	75 - 84	85 +		< 65	65 - 74	75 - 84	85 +	
Beneficiaries (in 000s)	39,417	4,651	19,092	11,610	4,063	2,721	8,682	4,553	1,176	17,132	1,930	10,411	7,057	2,886	22,285
	112	84	177	142	72	72	147	91	41	141	49	156	113	68	133
Beneficiaries as a Percentage of Column Total															
Schooling															
0 - 8 years	22.57	22.84	17.07	26.10	39.56	23.12	18.57	28.94	41.72	23.56	22.45	15.81	24.25	38.63	21.80
	0.50	1.06	0.73	0.88	1.28	1.55	0.98	1.15	2.16	0.65	1.57	0.95	1.15	1.47	0.64
9 - 11 years	15.89	21.09	15.25	15.71	13.41	21.61	14.09	15.01	11.86	15.36	20.37	16.21	16.17	14.06	16.30
	0.42	1.15	0.70	0.63	0.82	1.43	0.97	1.00	1.52	0.55	2.04	0.99	0.77	1.05	0.63
12 years	33.19	35.68	35.90	31.41	21.80	36.02	30.25	27.16	19.33	29.61	35.19	40.60	34.17	22.85	35.97
	0.54	1.58	0.92	0.95	1.02	2.04	1.27	1.31	1.86	0.76	2.15	1.21	1.16	1.26	0.72
13 - 15 years	14.92	13.52	16.05	14.12	13.34	12.71	15.16	13.30	12.55	14.11	14.65	16.79	14.65	13.68	15.55
	0.39	1.21	0.64	0.74	0.97	1.39	0.86	1.13	1.73	0.54	1.68	0.83	0.94	1.07	0.50
16 or more years	13.43	6.87	15.74	12.67	11.89	6.54	21.93	15.60	14.54	17.36	7.33	10.59	10.77	10.77	10.38
	0.44	0.75	0.65	0.68	0.72	0.97	1.01	1.08	1.56	0.68	1.12	0.67	0.78	0.82	0.48
Income															
Less than \$2,500	2.00	3.00	1.83	1.65	2.65	3.54	1.39	1.23	2.30	1.75	2.24	2.20	1.92	2.79	2.19
	0.15	0.53	0.24	0.23	0.39	0.74	0.29	0.27	0.70	0.20	0.67	0.37	0.30	0.50	0.20
\$2,500 - \$4,999	2.36	3.70	1.61	2.55	3.76	2.85	0.82	1.61	1.19	1.38	4.90	2.27	3.16	4.81	3.11
	0.15	0.52	0.21	0.24	0.49	0.47	0.22	0.32	0.46	0.15	0.95	0.35	0.35	0.61	0.23
\$5,000 - \$7,499	13.09	27.63	8.98	11.53	20.20	25.13	5.28	5.71	10.12	8.88	31.14	12.07	15.29	24.30	16.33
	0.36	1.17	0.50	0.53	0.84	1.41	0.60	0.57	1.17	0.46	1.95	0.75	0.80	1.04	0.52
\$7,500 - \$9,999	11.79	18.07	8.96	11.36	19.16	17.50	7.29	7.15	11.21	9.14	18.87	10.36	14.07	22.39	13.83
	0.34	1.04	0.46	0.53	0.98	1.26	0.63	0.72	1.35	0.42	1.78	0.70	0.72	1.28	0.49
\$10,000 - \$14,999	17.61	15.91	16.50	19.14	20.40	17.90	13.82	17.70	21.17	16.00	13.11	18.74	20.07	20.09	18.85
	0.46	1.04	0.65	0.75	0.93	1.37	0.99	1.12	1.84	0.67	1.57	0.99	0.85	1.17	0.62
\$15,000 - \$19,999	12.56	9.66	12.09	15.22	10.50	11.01	11.28	17.59	15.58	13.21	7.75	12.77	13.69	8.43	12.06
	0.43	0.91	0.60	0.78	0.70	1.28	0.85	1.21	1.38	0.64	1.16	0.81	0.88	0.76	0.51
\$20,000 - \$24,999	10.56	7.37	11.96	10.84	6.84	7.92	14.45	13.52	9.24	12.81	6.59	9.87	9.12	5.86	8.83
	0.35	0.68	0.48	0.64	0.61	1.00	0.82	1.02	1.07	0.60	0.98	0.62	0.64	0.69	0.35
\$25,000 - \$29,999	6.68	3.75	7.69	7.06	4.20	3.57	8.07	8.96	6.34	7.47	4.00	7.38	5.83	3.33	6.07
	0.27	0.48	0.47	0.42	0.53	0.61	0.72	0.87	1.13	0.46	0.81	0.62	0.50	0.55	0.37
\$30,000 or more	23.35	10.91	30.36	20.65	12.30	10.57	37.60	26.52	22.85	29.35	11.40	24.33	16.86	8.00	18.73
	0.48	0.97	0.72	0.82	0.83	1.23	1.11	1.23	1.97	0.73	1.33	1.06	0.88	0.79	0.59

Table 1.2 Demographic and Socioeconomic Characteristics of Medicare Beneficiaries, by Age and by Gender and Age, 1996 (3 of 3)

All Medicare Beneficiaries

Beneficiary Characteristic	Total	All Medicare Beneficiaries				Male				Total	Female				Total
		< 65	65 - 74	75 - 84	85 +	< 65	65 - 74	75 - 84	85 +		< 65	65 - 74	75 - 84	85 +	
Beneficiaries (in 000s)	39,417	4,651	19,092	11,610	4,063	2,721	8,682	4,553	1,176	17,132	1,930	10,411	7,057	2,886	22,285
	<i>112</i>	<i>84</i>	<i>177</i>	<i>142</i>	<i>72</i>	<i>72</i>	<i>147</i>	<i>91</i>	<i>41</i>	<i>141</i>	<i>49</i>	<i>156</i>	<i>113</i>	<i>68</i>	<i>133</i>

Beneficiaries as a Percentage of Column Total

Metropolitan Area Resident

Yes	73.39	71.20	73.73	73.80	73.10	70.31	73.13	73.32	75.37	72.89	72.47	74.23	74.11	72.17	73.77
	<i>0.37</i>	<i>1.36</i>	<i>0.60</i>	<i>0.58</i>	<i>0.94</i>	<i>1.77</i>	<i>0.89</i>	<i>0.88</i>	<i>1.28</i>	<i>0.54</i>	<i>1.68</i>	<i>0.84</i>	<i>0.80</i>	<i>1.18</i>	<i>0.53</i>
No	26.61	28.80	26.27	26.20	26.90	29.69	26.87	26.68	24.63	27.11	27.53	25.77	25.89	27.83	26.23
	<i>0.37</i>	<i>1.36</i>	<i>0.60</i>	<i>0.58</i>	<i>0.94</i>	<i>1.77</i>	<i>0.89</i>	<i>0.88</i>	<i>1.28</i>	<i>0.54</i>	<i>1.68</i>	<i>0.84</i>	<i>0.80</i>	<i>1.18</i>	<i>0.53</i>

Source: Medicare Current Beneficiary Survey, CY 1996 Cost and Use Public Use File.

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, 1996 (1 of 3)

All Medicare Beneficiaries

Beneficiary Characteristic	Total ¹	White non-Hispanic					Black non-Hispanic					Hispanic				
		< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total
Beneficiaries (in 000s)	39,417	3,149	15,955	9,968	3,506	32,578	857	1,488	850	293	3,488	501	1,136	503	175	2,315
	112	74	196	140	67	174	41	71	42	22	76	42	69	39	20	101
Beneficiaries as a Percentage of Column Total																
Gender																
Male	43.46	58.83	45.67	39.40	28.12	43.13	56.97	42.38	35.10	33.03	43.41	59.15	45.50	42.78	37.57	47.27
	0.32	1.30	0.73	0.70	0.94	0.38	2.92	2.21	2.35	3.78	1.38	4.51	2.56	4.94	3.94	1.98
Female	56.54	41.17	54.33	60.60	71.88	56.87	43.03	57.62	64.90	66.97	56.59	40.85	54.50	57.22	62.43	52.73
	0.32	1.30	0.73	0.70	0.94	0.38	2.92	2.21	2.35	3.78	1.38	4.51	2.56	4.94	3.94	1.98
Marital Status																
Married	52.17	43.20	66.65	49.94	20.50	54.31	25.83	42.78	33.59	16.73	34.21	47.32	58.41	35.51	32.05	49.03
	0.48	1.92	0.85	0.92	1.06	0.53	3.43	3.05	3.69	2.64	1.56	4.07	4.04	4.73	5.57	2.60
Widowed	31.96	6.88	21.38	42.33	71.44	31.77	7.09	35.93	53.34	75.24	36.35	7.91	23.82	46.79	58.28	27.98
	0.43	0.81	0.76	0.94	1.23	0.49	1.80	2.50	3.56	3.05	1.61	1.76	2.76	4.14	4.91	1.82
Divorced/separated	8.61	21.34	8.23	3.49	2.31	7.41	28.78	12.95	7.61	2.56	14.68	22.19	14.59	12.27	5.79	15.07
	0.28	1.31	0.50	0.36	0.31	0.29	3.10	1.85	1.46	1.28	1.28	3.36	2.59	3.16	2.75	1.56
Never married	7.26	28.58	3.73	4.24	5.75	6.51	38.30	8.34	5.46	5.47	14.77	22.58	3.17	5.42	3.88	7.93
	0.25	1.52	0.33	0.38	0.56	0.26	3.18	1.45	1.73	1.76	1.15	3.58	1.33	1.92	2.09	1.32
Living Arrangement																
Community																
Alone	28.35	21.97	22.99	35.67	38.88	28.48	24.79	30.65	40.59	32.10	31.76	15.11	24.22	29.76	23.91	23.43
	0.41	1.50	0.71	0.98	1.27	0.48	2.36	2.70	3.60	3.36	1.47	3.02	2.77	4.30	3.56	1.68
With spouse	50.47	42.00	65.79	48.06	17.32	52.85	22.75	42.42	29.34	14.23	32.04	44.07	54.45	34.43	29.64	45.98
	0.48	1.90	0.84	0.96	0.89	0.55	3.14	3.02	3.39	2.86	1.56	4.09	3.80	4.68	5.53	2.34
With children	8.56	7.50	5.69	6.88	13.10	7.03	16.34	13.91	12.24	25.52	15.07	17.05	11.74	26.16	26.35	17.12
	0.30	0.78	0.47	0.46	0.81	0.27	2.81	1.91	2.23	3.17	1.45	3.17	2.16	4.30	4.48	1.63
With other	7.11	20.45	4.18	4.08	5.38	5.85	31.14	11.60	10.99	12.42	16.32	22.10	8.69	6.82	9.40	11.24
	0.26	1.27	0.34	0.42	0.64	0.25	2.50	2.02	2.04	2.33	1.25	2.92	1.99	2.34	2.70	1.22
Long-Term Care Facility	5.51	8.09	1.34	5.31	25.30	5.79	4.98	1.42	6.84	15.60	4.81	1.67	0.91	2.83	10.70	2.23
	0.17	0.75	0.18	0.38	0.96	0.20	1.00	0.62	1.27	2.22	0.54	0.70	0.56	1.30	3.25	0.49

Table 1.3 Demographic and Socioeconomic Characteristics of Medicare Beneficiaries, by Race/Ethnicity and Age, 1996 (2 of 3)

All Medicare Beneficiaries

Beneficiary Characteristic	Total ¹	White non-Hispanic					Black non-Hispanic					Hispanic				
		< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total
Beneficiaries (in 000s)	39,417	3,149	15,955	9,968	3,506	32,578	857	1,488	850	293	3,488	501	1,136	503	175	2,315
	112	74	196	140	67	174	41	71	42	22	76	42	69	39	20	101
Beneficiaries as a Percentage of Column Total																
Schooling																
0 - 8 years	22.57	20.91	12.38	21.55	35.10	18.29	19.33	36.55	49.49	67.97	37.89	40.69	52.98	67.56	77.49	55.16
	0.50	1.27	0.72	0.90	1.29	0.51	2.32	3.00	3.85	4.26	1.57	3.90	3.56	3.78	4.28	2.02
9 - 11 years	15.89	19.06	14.25	15.60	13.61	15.06	29.88	24.97	19.76	16.11	24.22	22.09	14.04	9.21	5.44	14.14
	0.42	1.36	0.73	0.62	0.90	0.42	2.75	2.88	2.47	3.18	1.63	3.51	3.13	1.97	2.17	1.82
12 years	33.19	37.64	38.91	33.93	23.41	35.69	37.15	21.05	19.49	9.97	23.78	23.57	16.74	10.52	11.90	16.54
	0.54	1.87	1.02	1.07	1.08	0.59	3.22	2.46	2.61	2.67	1.34	5.38	3.31	2.45	3.88	1.77
13 - 15 years	14.92	14.80	17.41	15.25	14.53	16.21	10.24	8.64	6.03	4.00	8.04	9.69	7.15	4.41	3.85	6.88
	0.39	1.40	0.78	0.75	1.05	0.45	2.09	1.43	2.16	1.71	1.04	2.87	1.82	1.75	2.10	1.06
16 or more years	13.43	7.58	17.06	13.67	13.35	14.74	3.40	8.79	5.23	1.95	6.07	3.96	9.09	8.29	1.32	7.27
	0.44	0.96	0.75	0.77	0.85	0.52	1.27	1.79	1.42	1.08	0.87	1.58	1.73	2.74	1.33	1.09
Income																
Less than \$2,500	2.00	2.84	1.56	1.37	2.69	1.75	4.32	3.30	2.41	2.96	3.30	2.22	3.03	1.37	1.33	2.37
	0.15	0.67	0.24	0.23	0.42	0.14	1.22	0.89	0.99	1.08	0.56	1.35	1.30	0.95	1.30	0.71
\$2,500 - \$4,999	2.36	2.28	1.09	1.71	2.79	1.58	6.95	4.12	5.75	10.33	5.73	7.91	5.26	15.19	8.38	8.23
	0.15	0.43	0.20	0.24	0.44	0.15	1.76	1.31	1.47	2.49	0.81	1.95	1.21	2.40	5.38	1.05
\$5,000 - \$7,499	13.09	24.36	6.12	8.77	17.88	9.96	40.37	26.12	33.15	36.07	32.17	29.90	23.74	23.52	31.79	25.63
	0.36	1.41	0.44	0.53	0.90	0.36	2.63	2.44	2.93	3.91	1.49	4.40	2.93	3.37	4.45	1.87
\$7,500 - \$9,999	11.79	18.96	7.85	10.20	18.85	10.83	16.73	13.05	17.79	20.69	15.75	16.16	17.63	20.94	26.83	18.73
	0.34	1.31	0.47	0.57	0.94	0.34	2.29	1.80	1.96	3.43	1.14	3.10	2.31	3.72	4.18	1.43
\$10,000 - \$14,999	17.61	16.31	15.69	19.46	21.28	17.50	13.71	21.80	16.30	17.06	18.07	15.22	17.86	16.86	15.01	16.86
	0.46	1.19	0.75	0.81	1.04	0.52	2.40	2.11	2.34	3.07	1.21	3.51	2.41	3.39	3.77	1.58
\$15,000 - \$19,999	12.56	10.84	12.45	15.92	11.02	13.20	7.61	10.77	12.12	6.02	9.92	7.53	9.74	8.21	9.58	8.92
	0.43	1.25	0.66	0.81	0.81	0.48	2.13	2.11	2.66	1.77	1.29	1.76	1.79	2.03	3.46	1.01
\$20,000 - \$24,999	10.56	7.94	12.65	12.01	7.59	11.46	3.93	8.97	3.25	1.75	5.73	8.16	6.99	5.06	1.06	6.38
	0.35	0.80	0.56	0.70	0.68	0.40	1.27	1.89	1.02	0.95	0.98	2.54	1.56	2.60	1.05	1.13
\$25,000 - \$29,999	6.68	3.61	8.60	7.54	4.30	7.33	2.22	2.61	4.28	3.94	3.03	6.73	3.46	2.36	2.67	3.87
	0.27	0.61	0.53	0.47	0.58	0.31	1.09	1.02	1.73	1.79	0.66	2.89	1.33	1.15	2.08	0.93
\$30,000 or more	23.35	12.87	33.99	23.02	13.59	26.40	4.15	9.26	4.95	1.18	6.28	6.16	12.28	6.48	3.35	9.02
	0.48	1.25	0.84	0.90	0.94	0.55	1.50	1.62	1.33	0.79	0.95	1.88	2.39	1.68	1.77	1.25

Table 1.3 Demographic and Socioeconomic Characteristics of Medicare Beneficiaries, by Race/Ethnicity and Age, 1996 (3 of 3)

All Medicare Beneficiaries

Beneficiary Characteristic	Total ¹	White non-Hispanic					Black non-Hispanic					Hispanic				
		< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total
Beneficiaries (in 000s)	39,417	3,149	15,955	9,968	3,506	32,578	857	1,488	850	293	3,488	501	1,136	503	175	2,315
	<i>112</i>	<i>74</i>	<i>196</i>	<i>140</i>	<i>67</i>	<i>174</i>	<i>41</i>	<i>71</i>	<i>42</i>	<i>22</i>	<i>76</i>	<i>42</i>	<i>69</i>	<i>39</i>	<i>20</i>	<i>101</i>
Beneficiaries as a Percentage of Column Total																
Metropolitan Area																
Resident																
Yes	73.39	67.85	71.76	73.06	72.89	71.90	73.27	79.25	74.32	69.34	75.75	90.58	85.80	81.88	78.23	85.39
	<i>0.37</i>	<i>1.62</i>	<i>0.79</i>	<i>0.68</i>	<i>1.18</i>	<i>0.52</i>	<i>2.82</i>	<i>1.98</i>	<i>2.65</i>	<i>3.59</i>	<i>1.64</i>	<i>2.06</i>	<i>1.52</i>	<i>2.04</i>	<i>5.58</i>	<i>1.24</i>
No	26.61	32.15	28.24	26.94	27.11	28.10	26.73	20.75	25.68	30.66	24.25	9.42	14.20	18.12	21.77	14.61
	<i>0.37</i>	<i>1.62</i>	<i>0.79</i>	<i>0.68</i>	<i>1.18</i>	<i>0.52</i>	<i>2.82</i>	<i>1.98</i>	<i>2.65</i>	<i>3.59</i>	<i>1.64</i>	<i>2.06</i>	<i>1.52</i>	<i>2.04</i>	<i>5.58</i>	<i>1.24</i>

Source: Medicare Current Beneficiary Survey, CY 1996 Cost and Use Public Use File.

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, 1996 (1 of 2)

Community Residents¹

Beneficiary Characteristic	Total	Lives Alone					Lives with Spouse					Lives with Children/Others				
		< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total
Beneficiaries (in 000s)	37,244	1,010	4,503	4,134	1,524	11,171	1,818	12,033	5,323	715	19,888	1,508	2,306	1,525	836	6,175
	<i>130</i>	<i>52</i>	<i>133</i>	<i>115</i>	<i>57</i>	<i>164</i>	<i>86</i>	<i>172</i>	<i>123</i>	<i>38</i>	<i>210</i>	<i>66</i>	<i>101</i>	<i>73</i>	<i>37</i>	<i>143</i>
Beneficiaries as a Percentage of Column Total																
Marital Status																
Married	54.34	2.20	2.55	1.92	1.07	2.08	99.40	99.67	99.52	97.64	99.53	4.09	3.20	2.53	2.08	3.10
	<i>0.50</i>	<i>0.71</i>	<i>0.61</i>	<i>0.35</i>	<i>0.35</i>	<i>0.28</i>	<i>0.41</i>	<i>0.14</i>	<i>0.22</i>	<i>0.84</i>	<i>0.11</i>	<i>1.11</i>	<i>1.11</i>	<i>0.76</i>	<i>0.73</i>	<i>0.53</i>
Widowed	30.71	18.57	61.78	84.54	89.35	70.05	0.27	0.33	0.48	2.36	0.44	9.24	63.06	78.22	89.04	57.16
	<i>0.44</i>	<i>2.27</i>	<i>1.70</i>	<i>1.01</i>	<i>1.17</i>	<i>0.83</i>	<i>0.27</i>	<i>0.14</i>	<i>0.22</i>	<i>0.84</i>	<i>0.11</i>	<i>1.47</i>	<i>2.49</i>	<i>2.09</i>	<i>1.53</i>	<i>1.22</i>
Divorced/separated	8.62	44.39	25.55	7.63	3.01	17.55	0.34	0.00	0.00	0.00	0.03	35.91	24.05	8.35	2.83	20.20
	<i>0.29</i>	<i>2.89</i>	<i>1.69</i>	<i>0.81</i>	<i>0.53</i>	<i>0.79</i>	<i>0.31</i>	<i>0.00</i>	<i>0.00</i>	<i>0.00</i>	<i>0.03</i>	<i>2.32</i>	<i>2.23</i>	<i>1.55</i>	<i>0.84</i>	<i>1.01</i>
Never married	6.33	34.84	10.12	5.91	6.57	10.31	0.00	0.00	0.00	0.00	0.00	50.77	9.69	10.90	6.05	19.54
	<i>0.26</i>	<i>2.63</i>	<i>1.14</i>	<i>0.66</i>	<i>0.95</i>	<i>0.53</i>	<i>0.00</i>	<i>0.00</i>	<i>0.00</i>	<i>0.00</i>	<i>0.00</i>	<i>2.24</i>	<i>1.44</i>	<i>1.60</i>	<i>1.28</i>	<i>0.97</i>
Race/Ethnicity																
White non-Hispanic	82.64	68.89	81.69	86.35	89.48	83.32	73.00	87.41	90.01	85.32	86.72	58.43	68.79	71.94	77.79	68.25
	<i>0.40</i>	<i>2.65</i>	<i>1.36</i>	<i>0.96</i>	<i>1.03</i>	<i>0.68</i>	<i>1.88</i>	<i>0.73</i>	<i>0.92</i>	<i>2.07</i>	<i>0.47</i>	<i>2.16</i>	<i>2.21</i>	<i>2.35</i>	<i>1.98</i>	<i>1.19</i>
Black non-Hispanic	8.94	21.16	10.16	8.38	6.15	9.94	10.77	5.26	4.69	5.83	5.63	27.03	16.57	12.99	13.28	17.80
	<i>0.20</i>	<i>2.03</i>	<i>0.91</i>	<i>0.79</i>	<i>0.72</i>	<i>0.51</i>	<i>1.45</i>	<i>0.49</i>	<i>0.59</i>	<i>1.12</i>	<i>0.29</i>	<i>1.82</i>	<i>1.73</i>	<i>1.73</i>	<i>1.56</i>	<i>1.01</i>
Hispanic	6.09	7.54	6.13	3.64	2.75	4.87	12.19	5.15	3.26	7.29	5.36	13.03	10.13	10.92	7.51	10.68
	<i>0.27</i>	<i>1.52</i>	<i>0.77</i>	<i>0.57</i>	<i>0.53</i>	<i>0.40</i>	<i>1.42</i>	<i>0.44</i>	<i>0.47</i>	<i>1.69</i>	<i>0.34</i>	<i>1.76</i>	<i>1.58</i>	<i>1.65</i>	<i>1.26</i>	<i>0.91</i>
Other	2.33	2.41	2.03	1.64	1.62	1.86	4.04	2.19	2.04	1.56	2.29	1.52	4.51	4.15	1.42	3.27
	<i>0.20</i>	<i>1.09</i>	<i>0.54</i>	<i>0.33</i>	<i>0.44</i>	<i>0.28</i>	<i>1.06</i>	<i>0.33</i>	<i>0.45</i>	<i>0.78</i>	<i>0.26</i>	<i>0.45</i>	<i>1.06</i>	<i>1.00</i>	<i>0.58</i>	<i>0.54</i>
Schooling																
0 - 8 years	22.02	18.52	19.19	24.85	35.33	23.42	19.57	13.85	22.86	37.01	17.60	26.22	29.21	39.53	50.64	33.92
	<i>0.50</i>	<i>2.04</i>	<i>1.35</i>	<i>1.46</i>	<i>2.03</i>	<i>0.86</i>	<i>1.81</i>	<i>0.78</i>	<i>1.11</i>	<i>2.85</i>	<i>0.57</i>	<i>1.94</i>	<i>2.24</i>	<i>2.28</i>	<i>2.36</i>	<i>1.14</i>
9 - 11 years	15.93	21.78	16.89	18.05	13.51	17.30	21.95	14.67	13.92	12.78	15.07	21.13	14.75	15.95	12.18	16.23
	<i>0.43</i>	<i>2.83</i>	<i>1.56</i>	<i>1.13</i>	<i>1.26</i>	<i>0.80</i>	<i>1.83</i>	<i>0.76</i>	<i>0.82</i>	<i>2.09</i>	<i>0.52</i>	<i>2.26</i>	<i>1.76</i>	<i>1.72</i>	<i>1.85</i>	<i>1.06</i>
12 years	33.32	33.08	34.71	31.67	22.24	31.74	38.41	36.18	31.47	21.77	34.62	35.20	36.57	29.48	17.49	31.94
	<i>0.55</i>	<i>2.75</i>	<i>1.76</i>	<i>1.57</i>	<i>1.72</i>	<i>0.90</i>	<i>2.42</i>	<i>1.01</i>	<i>1.07</i>	<i>2.29</i>	<i>0.72</i>	<i>2.24</i>	<i>2.33</i>	<i>2.42</i>	<i>1.92</i>	<i>1.22</i>
13 - 15 years	15.14	16.24	17.52	15.30	15.23	16.27	13.68	16.73	15.17	14.57	15.96	11.53	10.29	8.65	11.85	10.38
	<i>0.39</i>	<i>2.29</i>	<i>1.30</i>	<i>1.26</i>	<i>1.29</i>	<i>0.69</i>	<i>2.14</i>	<i>0.90</i>	<i>1.02</i>	<i>2.42</i>	<i>0.62</i>	<i>1.42</i>	<i>1.30</i>	<i>1.46</i>	<i>1.73</i>	<i>0.69</i>
16 or more years	13.59	10.38	11.68	10.13	13.68	11.26	6.38	18.57	16.57	13.87	16.75	5.92	9.17	6.39	7.83	7.52
	<i>0.45</i>	<i>2.91</i>	<i>1.07</i>	<i>0.93</i>	<i>1.20</i>	<i>0.60</i>	<i>1.10</i>	<i>0.85</i>	<i>1.11</i>	<i>1.85</i>	<i>0.65</i>	<i>1.14</i>	<i>1.54</i>	<i>1.03</i>	<i>1.32</i>	<i>0.77</i>

Table 1.4a Demographic and Socioeconomic Characteristics of Noninstitutionalized Medicare Beneficiaries, by Living Arrangement and Age, 1996 (2 of 2)

Community Residents¹

Beneficiary Characteristic	Total	Lives Alone					Lives with Spouse					Lives with Children/Others				
		< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total
Beneficiaries (in 000s)	37,244	1,010	4,503	4,134	1,524	11,171	1,818	12,033	5,323	715	19,888	1,508	2,306	1,525	836	6,175
	<i>130</i>	<i>52</i>	<i>133</i>	<i>115</i>	<i>57</i>	<i>164</i>	<i>86</i>	<i>172</i>	<i>123</i>	<i>38</i>	<i>210</i>	<i>66</i>	<i>101</i>	<i>73</i>	<i>37</i>	<i>143</i>
Beneficiaries as a Percentage of Column Total																
Income																
Less than \$2,500	2.00	2.96	2.54	2.02	2.81	2.42	2.45	1.40	1.06	0.75	1.38	3.86	2.80	2.60	4.29	3.21
	<i>0.16</i>	<i>0.86</i>	<i>0.52</i>	<i>0.41</i>	<i>0.62</i>	<i>0.28</i>	<i>0.95</i>	<i>0.29</i>	<i>0.23</i>	<i>0.42</i>	<i>0.22</i>	<i>0.79</i>	<i>0.82</i>	<i>0.72</i>	<i>1.18</i>	<i>0.40</i>
\$2,500 - \$4,999	2.17	4.42	2.14	3.02	2.74	2.75	0.89	0.89	0.66	0.90	0.83	6.57	3.85	6.54	5.80	5.44
	<i>0.15</i>	<i>1.20</i>	<i>0.47</i>	<i>0.46</i>	<i>0.66</i>	<i>0.28</i>	<i>0.51</i>	<i>0.24</i>	<i>0.20</i>	<i>0.47</i>	<i>0.17</i>	<i>0.92</i>	<i>0.75</i>	<i>1.03</i>	<i>1.02</i>	<i>0.52</i>
\$5,000 - \$7,499	11.87	36.53	17.12	16.21	19.35	18.84	7.00	2.87	2.32	2.13	3.08	41.00	22.80	23.30	24.28	27.57
	<i>0.37</i>	<i>2.78</i>	<i>1.27</i>	<i>1.13</i>	<i>1.58</i>	<i>0.80</i>	<i>1.38</i>	<i>0.41</i>	<i>0.39</i>	<i>0.69</i>	<i>0.29</i>	<i>2.27</i>	<i>2.20</i>	<i>1.95</i>	<i>2.25</i>	<i>1.18</i>
\$7,500 - \$9,999	11.17	26.02	14.91	16.02	21.78	17.26	8.56	4.99	3.88	6.66	5.08	23.60	15.98	20.44	21.70	19.72
	<i>0.34</i>	<i>2.44</i>	<i>1.35</i>	<i>1.18</i>	<i>1.82</i>	<i>0.91</i>	<i>1.22</i>	<i>0.47</i>	<i>0.51</i>	<i>1.40</i>	<i>0.33</i>	<i>2.20</i>	<i>1.82</i>	<i>2.03</i>	<i>2.18</i>	<i>1.00</i>
\$10,000 - \$14,999	17.74	16.64	23.74	26.17	21.85	23.74	17.06	12.47	14.79	21.27	13.83	14.98	22.65	17.68	22.23	19.49
	<i>0.48</i>	<i>2.27</i>	<i>1.28</i>	<i>1.31</i>	<i>1.71</i>	<i>0.80</i>	<i>1.52</i>	<i>0.78</i>	<i>1.15</i>	<i>2.25</i>	<i>0.60</i>	<i>1.82</i>	<i>1.78</i>	<i>1.81</i>	<i>2.17</i>	<i>1.08</i>
\$15,000 - \$19,999	12.95	6.27	14.12	12.78	9.91	12.34	15.97	12.05	19.28	18.53	14.57	5.78	9.42	11.36	7.86	8.80
	<i>0.45</i>	<i>1.54</i>	<i>1.24</i>	<i>1.04</i>	<i>1.26</i>	<i>0.67</i>	<i>1.70</i>	<i>0.70</i>	<i>1.21</i>	<i>2.04</i>	<i>0.62</i>	<i>1.23</i>	<i>1.45</i>	<i>1.55</i>	<i>1.44</i>	<i>0.82</i>
\$20,000 - \$24,999	10.93	3.21	8.01	8.93	7.08	7.79	14.71	14.22	14.33	13.58	14.27	2.22	8.91	5.59	4.70	5.89
	<i>0.36</i>	<i>0.70</i>	<i>0.89</i>	<i>0.82</i>	<i>1.00</i>	<i>0.50</i>	<i>1.49</i>	<i>0.63</i>	<i>1.07</i>	<i>1.68</i>	<i>0.55</i>	<i>0.67</i>	<i>1.41</i>	<i>1.08</i>	<i>0.99</i>	<i>0.63</i>
\$25,000 - \$29,999	6.92	1.88	4.14	4.24	4.26	3.99	7.70	9.52	10.22	6.70	9.44	0.88	5.81	5.18	3.39	4.12
	<i>0.29</i>	<i>0.95</i>	<i>0.75</i>	<i>0.57</i>	<i>0.89</i>	<i>0.42</i>	<i>1.14</i>	<i>0.66</i>	<i>0.78</i>	<i>1.36</i>	<i>0.47</i>	<i>0.57</i>	<i>1.34</i>	<i>1.30</i>	<i>0.91</i>	<i>0.62</i>
\$30,000 or more	24.25	2.06	13.29	10.60	10.22	10.86	25.64	41.60	33.45	29.47	37.52	1.10	7.78	7.32	5.76	5.76
	<i>0.49</i>	<i>0.86</i>	<i>1.15</i>	<i>0.94</i>	<i>1.26</i>	<i>0.56</i>	<i>2.01</i>	<i>0.96</i>	<i>1.39</i>	<i>2.57</i>	<i>0.75</i>	<i>0.45</i>	<i>1.38</i>	<i>1.34</i>	<i>1.16</i>	<i>0.67</i>
Metropolitan Area Resident																
Yes	73.49	71.63	72.98	73.00	72.16	72.75	68.25	73.75	73.53	71.63	73.11	72.02	76.12	78.53	78.63	76.06
	<i>0.37</i>	<i>2.85</i>	<i>1.24</i>	<i>1.08</i>	<i>1.62</i>	<i>0.57</i>	<i>2.52</i>	<i>0.82</i>	<i>1.03</i>	<i>2.36</i>	<i>0.53</i>	<i>2.14</i>	<i>2.27</i>	<i>2.00</i>	<i>2.38</i>	<i>1.17</i>
No	26.51	28.37	27.02	27.00	27.84	27.25	31.75	26.25	26.47	28.37	26.89	27.98	23.88	21.47	21.37	23.94
	<i>0.37</i>	<i>2.85</i>	<i>1.24</i>	<i>1.08</i>	<i>1.62</i>	<i>0.57</i>	<i>2.52</i>	<i>0.82</i>	<i>1.03</i>	<i>2.36</i>	<i>0.53</i>	<i>2.14</i>	<i>2.27</i>	<i>2.00</i>	<i>2.38</i>	<i>1.17</i>

Source: Medicare Current Beneficiary Survey, CY 1996 Cost and Use Public Use File.

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 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, 1996 (1 of 2)**

Male Community Residents¹

Beneficiary Characteristic	Total	Lives Alone					Lives with Spouse					Lives with Children/Others				
		< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total
Beneficiaries (in 000s)	16,450	520	1,305	848	303	2,976	1,192	6,634	3,208	525	11,559	786	637	325	166	1,913
	147	40	69	56	25	109	71	151	93	33	181	45	62	37	18	81
Beneficiaries as a Percentage of Column Total																
Marital Status																
Married	71.49	1.17	4.76	5.50	3.50	4.21	99.08	99.82	99.73	98.99	99.68	3.54	5.88	6.70	6.47	5.10
	0.80	0.65	1.65	1.22	1.41	0.81	0.62	0.16	0.22	0.63	0.13	1.16	2.16	2.99	2.80	1.10
Widowed	12.62	8.67	35.59	75.30	85.31	47.20	0.41	0.18	0.27	1.01	0.27	2.89	45.10	61.66	83.04	33.71
	0.57	2.26	3.22	2.49	2.90	1.93	0.42	0.16	0.22	0.63	0.12	0.97	5.19	5.02	4.19	2.31
Divorced/separated	8.81	45.73	41.34	11.68	5.51	30.05	0.51	0.00	0.00	0.00	0.05	36.94	34.45	10.23	5.63	28.91
	0.48	4.59	3.37	1.65	1.96	1.83	0.48	0.00	0.00	0.00	0.05	3.46	4.77	2.66	2.66	2.20
Never married	7.08	44.43	18.31	7.52	5.68	18.54	0.00	0.00	0.00	0.00	0.00	56.63	14.57	21.41	4.86	32.28
	0.38	4.24	2.78	1.52	2.01	1.41	0.00	0.00	0.00	0.00	0.00	3.36	2.97	4.00	2.45	2.02
Race/Ethnicity																
White non-Hispanic	82.23	66.55	79.99	84.17	89.63	79.82	71.55	86.86	88.75	84.13	85.68	60.50	65.72	73.50	68.67	65.15
	0.52	3.61	2.40	2.33	2.00	1.34	2.53	0.90	1.19	2.50	0.63	2.54	4.43	4.23	5.05	2.15
Black non-Hispanic	8.79	23.43	12.80	8.55	6.75	12.82	10.13	5.34	5.05	6.72	5.82	27.06	16.34	13.90	18.70	20.54
	0.32	2.91	2.15	1.73	1.85	1.25	1.78	0.65	0.77	1.50	0.40	2.32	3.21	3.56	3.88	1.75
Hispanic	6.52	6.98	6.08	5.50	2.93	5.75	14.00	5.69	4.05	7.02	6.15	11.21	9.31	8.61	8.94	9.94
	0.40	2.04	1.13	1.33	0.93	0.72	2.03	0.57	0.71	1.76	0.51	1.68	2.87	2.44	3.50	1.47
Other	2.46	3.05	1.13	1.78	0.69	1.61	4.32	2.11	2.14	2.13	2.35	1.23	8.63	3.99	3.70	4.37
	0.28	1.45	0.58	0.78	0.73	0.47	1.45	0.46	0.63	1.09	0.33	0.33	2.71	2.13	2.20	1.11
Schooling																
0 - 8 years	23.08	15.90	27.25	32.98	36.50	27.86	23.04	15.43	26.14	39.56	20.27	24.26	32.07	43.16	57.04	32.92
	0.64	3.21	3.06	2.93	3.72	1.78	2.28	1.08	1.32	3.26	0.72	2.40	4.07	5.21	6.10	1.95
9 - 11 years	15.37	20.16	14.17	20.09	8.77	16.35	22.41	14.22	14.03	11.66	14.90	23.42	11.75	11.50	15.17	16.69
	0.56	3.52	2.71	2.75	2.29	1.67	2.39	1.04	1.02	2.11	0.63	2.95	3.42	2.95	4.13	1.75
12 years	29.76	36.36	25.62	23.31	20.11	26.26	35.88	30.72	28.48	20.58	30.18	37.47	35.51	26.04	12.58	32.75
	0.77	3.78	3.12	2.69	3.84	1.65	3.12	1.34	1.55	2.76	0.92	3.24	4.43	4.38	3.89	2.20
13 - 15 years	14.27	16.95	15.37	13.39	16.21	15.17	12.92	15.86	13.96	13.15	14.91	8.78	8.76	8.57	10.27	8.86
	0.55	3.02	2.48	2.31	3.34	1.34	2.39	0.99	1.34	2.69	0.73	1.57	2.48	3.90	3.53	1.17
16 or more years	17.53	10.63	17.60	10.22	18.42	14.35	5.75	23.77	17.40	15.05	19.75	6.07	11.91	10.73	4.94	8.78
	0.68	2.91	2.26	1.75	3.12	1.30	1.23	1.28	1.37	2.36	0.90	1.48	3.46	3.25	2.53	1.43

Table 1.4b Demographic and Socioeconomic Characteristics of Noninstitutionalized Male Medicare Beneficiaries, by Living Arrangement and Age, 1996 (2 of 2)

Male Community Residents¹

Beneficiary Characteristic	Total	Lives Alone					Lives with Spouse					Lives with Children/Others				
		< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total
Beneficiaries (in 000s)	16,450	520	1,305	848	303	2,976	1,192	6,634	3,208	525	11,559	786	637	325	166	1,913
	<i>147</i>	<i>40</i>	<i>69</i>	<i>56</i>	<i>25</i>	<i>109</i>	<i>71</i>	<i>151</i>	<i>93</i>	<i>33</i>	<i>181</i>	<i>45</i>	<i>62</i>	<i>37</i>	<i>18</i>	<i>81</i>
Beneficiaries as a Percentage of Column Total																
Income																
Less than \$2,500	1.75	4.52	2.41	1.54	4.17	2.71	2.56	1.14	1.08	1.02	1.27	4.51	1.60	2.56	4.40	3.20
	<i>0.20</i>	<i>1.42</i>	<i>0.93</i>	<i>0.64</i>	<i>1.77</i>	<i>0.56</i>	<i>1.04</i>	<i>0.32</i>	<i>0.31</i>	<i>0.58</i>	<i>0.23</i>	<i>1.22</i>	<i>0.97</i>	<i>1.51</i>	<i>2.09</i>	<i>0.72</i>
\$2,500 - \$4,999	1.22	2.88	2.51	2.92	2.55	2.70	0.19	0.36	0.66	0.46	0.43	6.63	1.27	3.00	1.18	3.76
	<i>0.14</i>	<i>1.11</i>	<i>1.07</i>	<i>1.01</i>	<i>1.27</i>	<i>0.63</i>	<i>0.18</i>	<i>0.18</i>	<i>0.26</i>	<i>0.33</i>	<i>0.13</i>	<i>1.26</i>	<i>0.99</i>	<i>1.60</i>	<i>1.17</i>	<i>0.63</i>
\$5,000 - \$7,499	7.96	29.12	12.89	10.47	9.47	14.69	7.56	2.22	3.02	2.26	2.99	41.37	19.37	13.15	21.70	27.55
	<i>0.46</i>	<i>3.42</i>	<i>2.02</i>	<i>1.57</i>	<i>2.21</i>	<i>1.21</i>	<i>1.74</i>	<i>0.46</i>	<i>0.60</i>	<i>0.80</i>	<i>0.37</i>	<i>3.27</i>	<i>3.82</i>	<i>2.96</i>	<i>4.78</i>	<i>2.06</i>
\$7,500 - \$9,999	8.57	29.20	15.31	10.28	10.62	15.83	9.52	4.94	4.49	7.55	5.40	20.80	11.23	16.61	15.45	16.44
	<i>0.43</i>	<i>3.41</i>	<i>2.54</i>	<i>1.94</i>	<i>2.87</i>	<i>1.36</i>	<i>1.58</i>	<i>0.54</i>	<i>0.71</i>	<i>1.62</i>	<i>0.38</i>	<i>2.76</i>	<i>2.55</i>	<i>3.42</i>	<i>3.70</i>	<i>1.43</i>
\$10,000 - \$14,999	15.96	22.74	21.19	29.46	20.76	23.77	18.72	11.34	14.38	20.39	13.36	15.48	22.79	19.04	27.49	19.56
	<i>0.69</i>	<i>4.17</i>	<i>3.30</i>	<i>2.64</i>	<i>3.98</i>	<i>1.91</i>	<i>2.09</i>	<i>1.01</i>	<i>1.28</i>	<i>2.51</i>	<i>0.74</i>	<i>2.30</i>	<i>4.09</i>	<i>3.42</i>	<i>4.85</i>	<i>2.01</i>
\$15,000 - \$19,999	13.54	4.86	10.92	15.26	16.20	11.63	18.72	11.75	19.17	17.76	14.80	5.75	8.97	13.48	13.55	8.81
	<i>0.66</i>	<i>1.93</i>	<i>2.73</i>	<i>2.20</i>	<i>3.10</i>	<i>1.44</i>	<i>2.50</i>	<i>0.89</i>	<i>1.45</i>	<i>2.00</i>	<i>0.74</i>	<i>1.56</i>	<i>2.94</i>	<i>3.44</i>	<i>4.00</i>	<i>1.39</i>
\$20,000 - \$24,999	13.15	2.94	13.15	12.07	8.86	10.62	13.79	14.86	14.46	12.69	14.54	3.65	14.37	12.79	2.81	8.70
	<i>0.62</i>	<i>1.28</i>	<i>2.02</i>	<i>2.16</i>	<i>2.43</i>	<i>1.16</i>	<i>1.82</i>	<i>0.95</i>	<i>1.26</i>	<i>1.76</i>	<i>0.76</i>	<i>1.22</i>	<i>3.29</i>	<i>3.10</i>	<i>1.99</i>	<i>1.29</i>
\$25,000 - \$29,999	7.68	1.52	2.46	3.63	4.68	2.86	6.85	9.54	10.97	7.62	9.57	0.70	5.57	6.59	5.93	3.78
	<i>0.48</i>	<i>1.04</i>	<i>0.95</i>	<i>0.87</i>	<i>1.83</i>	<i>0.53</i>	<i>1.35</i>	<i>0.91</i>	<i>1.11</i>	<i>1.86</i>	<i>0.64</i>	<i>0.47</i>	<i>2.12</i>	<i>3.67</i>	<i>2.64</i>	<i>0.97</i>
\$30,000 or more	30.15	2.21	19.16	14.38	22.68	15.19	22.09	43.85	31.78	30.25	37.64	1.11	14.83	12.79	7.49	8.21
	<i>0.74</i>	<i>.99</i>	<i>2.82</i>	<i>2.33</i>	<i>3.55</i>	<i>1.43</i>	<i>2.48</i>	<i>1.34</i>	<i>1.57</i>	<i>3.21</i>	<i>0.92</i>	<i>0.53</i>	<i>3.20</i>	<i>3.82</i>	<i>2.98</i>	<i>1.44</i>
Metropolitan Area																
Resident																
Yes	72.86	72.71	71.58	72.34	79.24	72.77	67.14	73.09	72.54	71.79	72.26	70.05	79.27	83.27	84.16	76.60
	<i>0.53</i>	<i>3.64</i>	<i>2.42</i>	<i>2.78</i>	<i>3.51</i>	<i>1.56</i>	<i>3.16</i>	<i>1.16</i>	<i>1.24</i>	<i>2.86</i>	<i>0.77</i>	<i>3.03</i>	<i>3.04</i>	<i>4.30</i>	<i>4.75</i>	<i>1.69</i>
No	27.14	27.29	28.42	27.66	20.76	27.23	32.86	26.91	27.46	28.21	27.74	29.95	20.73	16.73	15.84	23.40
	<i>0.53</i>	<i>3.64</i>	<i>2.42</i>	<i>2.78</i>	<i>3.51</i>	<i>1.56</i>	<i>3.16</i>	<i>1.16</i>	<i>1.24</i>	<i>2.86</i>	<i>0.77</i>	<i>3.03</i>	<i>3.04</i>	<i>4.30</i>	<i>4.75</i>	<i>1.69</i>

Source: Medicare Current Beneficiary Survey, CY 1996 Cost and Use Public Use File.

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 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, 1996 (1 of 2)**

Female Community Residents¹

Beneficiary Characteristic	Total	Lives Alone					Lives with Spouse					Lives with Children/Others				
		< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total
Beneficiaries (in 000s)	20,794	490	3,198	3,286	1,222	8,195	626	5,398	2,115	190	8,329	723	1,669	1,200	670	4,262
	142	40	125	95	52	134	40	154	77	17	160	48	97	68	34	123
Beneficiaries as a Percentage of Column Total																
Marital Status																
Married	40.78	3.30	1.65	1.00	0.47	1.31	100.00	99.49	99.19	93.93	99.32	4.68	2.19	1.43	0.99	2.21
	0.69	1.28	0.53	0.30	0.26	0.25	0.00	0.24	0.46	2.72	0.20	1.90	1.01	0.44	0.61	0.54
Widowed	45.01	29.09	72.48	86.91	90.35	78.33	0.00	0.51	0.81	6.07	0.68	16.16	69.83	82.60	90.52	67.61
	0.71	3.75	1.87	1.19	1.29	0.98	0.00	0.24	0.46	2.72	0.20	2.78	2.69	2.10	1.70	1.36
Divorced/separated	8.48	42.97	19.10	6.59	2.39	13.02	0.00	0.00	0.00	0.00	0.00	34.79	20.14	7.85	2.14	16.32
	0.40	4.04	1.77	0.94	0.61	0.85	0.00	0.00	0.00	0.00	0.00	2.84	2.21	1.75	0.80	1.01
Never married	5.73	24.64	6.77	5.50	6.79	7.33	0.00	0.00	0.00	0.00	0.00	44.37	7.85	8.12	6.35	13.87
	0.32	3.63	1.07	0.81	1.06	0.56	0.00	0.00	0.00	0.00	0.00	3.18	1.57	1.59	1.41	1.02
Race/Ethnicity																
White non-Hispanic	82.96	71.37	82.37	86.91	89.44	84.59	75.79	88.08	91.93	88.58	88.15	56.16	69.96	71.51	80.06	69.64
	0.53	4.17	1.62	1.00	1.18	0.82	3.44	1.04	1.10	3.24	0.68	3.39	2.45	2.78	2.04	1.41
Black non-Hispanic	9.05	18.76	9.09	8.33	6.00	8.90	11.99	5.16	4.13	3.38	5.36	26.99	16.66	12.75	11.93	16.57
	0.33	3.40	0.93	0.87	0.72	0.55	2.86	0.69	0.73	1.58	0.48	2.79	2.01	1.91	1.67	1.18
Hispanic	5.76	8.14	6.14	3.15	2.70	4.55	8.72	4.49	2.05	8.04	4.26	15.02	10.44	11.55	7.16	11.02
	0.33	2.30	1.05	0.59	0.63	0.52	1.98	0.56	0.49	3.01	0.39	2.69	1.75	2.10	1.19	0.97
Other	2.23	1.73	2.39	1.60	1.86	1.96	3.49	2.28	1.89	0.00	2.22	1.83	2.94	4.19	0.85	2.77
	0.23	1.66	0.71	0.40	0.58	0.35	1.44	0.54	0.71	0.00	0.38	0.90	0.93	1.18	0.46	0.52
Schooling																
0 - 8 years	21.18	21.27	15.92	22.74	35.04	21.81	12.94	11.90	17.91	30.15	13.92	28.31	28.12	38.58	49.11	34.37
	0.66	2.91	1.41	1.45	2.09	0.87	2.58	1.01	1.75	4.99	0.81	2.90	2.63	2.73	2.56	1.45
9 - 11 years	16.37	23.49	18.00	17.52	14.71	17.65	21.07	15.22	13.77	15.77	15.30	18.70	15.90	17.12	11.46	16.03
	0.64	3.71	1.85	1.17	1.50	0.96	3.62	1.11	1.36	4.36	0.90	2.93	2.19	2.04	1.94	1.28
12 years	36.13	29.63	38.41	33.84	22.78	33.73	43.26	42.88	36.00	24.97	40.75	32.80	36.98	30.39	18.67	31.58
	0.74	3.77	2.12	1.79	2.06	1.11	4.22	1.40	1.88	4.32	1.07	2.91	2.96	2.81	2.25	1.52
13 - 15 years	15.83	15.49	18.40	15.80	14.98	16.67	15.13	17.80	17.01	18.42	17.41	14.44	10.88	8.67	12.24	11.05
	0.51	3.49	1.50	1.45	1.56	0.78	2.92	1.39	1.57	4.23	0.94	2.30	1.86	1.63	1.89	0.96
16 or more years	10.49	10.12	9.28	10.11	12.49	10.14	7.60	12.20	15.31	10.69	12.61	5.75	8.12	5.25	8.53	6.97
	0.50	2.86	1.08	1.04	1.33	0.67	2.14	1.03	1.64	3.39	0.85	1.71	1.68	1.07	1.50	0.88

Table 1.4c Demographic and Socioeconomic Characteristics of Noninstitutionalized Female Medicare Beneficiaries, by Living Arrangement and Age, 1996 (2 of 2)

Female Community Residents¹

Beneficiary Characteristic	Total	Lives Alone					Lives with Spouse					Lives with Children/Others				
		< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total
Beneficiaries (in 000s)	20,794	490	3,198	3,286	1,222	8,195	626	5,398	2,115	190	8,329	723	1,669	1,200	670	4,262
	<i>142</i>	<i>40</i>	<i>125</i>	<i>95</i>	<i>52</i>	<i>134</i>	<i>40</i>	<i>154</i>	<i>77</i>	<i>17</i>	<i>160</i>	<i>48</i>	<i>97</i>	<i>68</i>	<i>34</i>	<i>123</i>
Beneficiaries as a Percentage of Column Total																
Income																
Less than \$2,500	2.19	1.30	2.59	2.15	2.47	2.32	2.24	1.71	1.04	0.00	1.54	3.17	3.25	2.62	4.27	3.22
	<i>0.21</i>	<i>0.96</i>	<i>0.68</i>	<i>0.45</i>	<i>0.66</i>	<i>0.33</i>	<i>1.49</i>	<i>0.47</i>	<i>0.34</i>	<i>0.00</i>	<i>0.36</i>	<i>1.07</i>	<i>1.28</i>	<i>0.87</i>	<i>1.33</i>	<i>0.58</i>
\$2,500 - \$4,999	2.93	6.06	1.99	3.05	2.79	2.77	2.23	1.54	0.68	2.13	1.38	6.51	4.84	7.50	6.94	6.20
	<i>0.23</i>	<i>2.39</i>	<i>0.50</i>	<i>0.54</i>	<i>0.73</i>	<i>0.32</i>	<i>1.34</i>	<i>0.49</i>	<i>0.41</i>	<i>1.45</i>	<i>0.36</i>	<i>1.43</i>	<i>1.01</i>	<i>1.24</i>	<i>1.24</i>	<i>0.71</i>
\$5,000 - \$7,499	14.95	44.41	18.85	17.69	21.80	20.35	5.96	3.68	1.27	1.76	3.19	40.60	24.10	26.05	24.91	27.58
	<i>0.51</i>	<i>4.34</i>	<i>1.61</i>	<i>1.33</i>	<i>1.89</i>	<i>0.95</i>	<i>1.91</i>	<i>0.62</i>	<i>0.41</i>	<i>1.29</i>	<i>0.45</i>	<i>3.64</i>	<i>2.48</i>	<i>2.38</i>	<i>2.60</i>	<i>1.39</i>
\$7,500 - \$9,999	13.22	22.64	14.74	17.51	24.54	17.78	6.74	5.06	2.96	4.20	4.64	26.65	17.79	21.48	23.25	21.19
	<i>0.49</i>	<i>3.59</i>	<i>1.55</i>	<i>1.38</i>	<i>2.22</i>	<i>1.05</i>	<i>2.00</i>	<i>0.76</i>	<i>0.62</i>	<i>2.22</i>	<i>0.56</i>	<i>3.28</i>	<i>2.51</i>	<i>2.43</i>	<i>2.43</i>	<i>1.36</i>
\$10,000 - \$14,999	19.14	10.16	24.78	25.33	22.12	23.73	13.90	13.86	15.41	23.72	14.48	14.44	22.60	17.31	20.92	19.47
	<i>0.65</i>	<i>2.61</i>	<i>1.79</i>	<i>1.53</i>	<i>1.96</i>	<i>1.08</i>	<i>2.74</i>	<i>1.27</i>	<i>1.69</i>	<i>4.81</i>	<i>0.90</i>	<i>2.92</i>	<i>2.12</i>	<i>2.11</i>	<i>2.63</i>	<i>1.24</i>
\$15,000 - \$19,999	12.49	7.77	15.42	12.15	8.35	12.60	10.74	12.41	19.44	20.65	14.26	5.81	9.60	10.78	6.45	8.79
	<i>0.55</i>	<i>2.51</i>	<i>1.51</i>	<i>1.20</i>	<i>1.28</i>	<i>0.81</i>	<i>2.38</i>	<i>1.02</i>	<i>1.75</i>	<i>5.41</i>	<i>0.92</i>	<i>1.84</i>	<i>1.78</i>	<i>1.69</i>	<i>1.35</i>	<i>0.98</i>
\$20,000 - \$24,999	9.18	3.49	5.92	8.12	6.64	6.76	16.48	13.43	14.14	16.05	13.90	0.66	6.83	3.63	5.16	4.62
	<i>0.37</i>	<i>0.88</i>	<i>0.95</i>	<i>0.88</i>	<i>1.08</i>	<i>0.58</i>	<i>2.80</i>	<i>1.00</i>	<i>1.52</i>	<i>4.22</i>	<i>0.79</i>	<i>0.37</i>	<i>1.38</i>	<i>1.09</i>	<i>1.20</i>	<i>0.70</i>
\$25,000 - \$29,999	6.32	2.25	4.82	4.39	4.16	4.40	9.33	9.49	9.08	4.17	9.26	1.07	5.91	4.79	2.76	4.28
	<i>0.40</i>	<i>1.59</i>	<i>0.92</i>	<i>0.70</i>	<i>0.97</i>	<i>0.52</i>	<i>1.87</i>	<i>0.95</i>	<i>1.24</i>	<i>2.66</i>	<i>0.76</i>	<i>1.06</i>	<i>1.66</i>	<i>1.28</i>	<i>1.01</i>	<i>0.76</i>
\$30,000 or more	19.59	1.91	10.89	9.62	7.13	9.28	32.39	38.83	35.98	27.32	37.36	1.09	5.09	5.83	5.34	4.66
	<i>0.61</i>	<i>1.18</i>	<i>1.20</i>	<i>1.01</i>	<i>1.18</i>	<i>0.64</i>	<i>3.46</i>	<i>1.71</i>	<i>2.04</i>	<i>4.27</i>	<i>1.29</i>	<i>0.77</i>	<i>1.49</i>	<i>1.29</i>	<i>1.50</i>	<i>0.76</i>
Metropolitan Area Resident																
Yes	74.00	70.49	73.56	73.16	70.41	72.75	70.38	74.57	75.03	71.17	74.30	74.15	74.93	77.24	77.26	75.82
	<i>0.53</i>	<i>4.33</i>	<i>1.93</i>	<i>1.26</i>	<i>1.72</i>	<i>0.80</i>	<i>3.02</i>	<i>1.42</i>	<i>1.49</i>	<i>3.59</i>	<i>1.00</i>	<i>2.67</i>	<i>2.92</i>	<i>2.43</i>	<i>2.78</i>	<i>1.45</i>
No	26.00	29.51	26.44	26.84	29.59	27.25	29.62	25.43	24.97	28.83	25.70	25.85	25.07	22.76	22.74	24.18
	<i>0.53</i>	<i>4.33</i>	<i>1.93</i>	<i>1.26</i>	<i>1.72</i>	<i>0.80</i>	<i>3.02</i>	<i>1.42</i>	<i>1.49</i>	<i>3.59</i>	<i>1.00</i>	<i>2.67</i>	<i>2.92</i>	<i>2.43</i>	<i>2.78</i>	<i>1.45</i>

Source: Medicare Current Beneficiary Survey, CY 1996 Cost and Use Public Use File

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 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, 1996 (1 of 2)

Long-Term Care Facility-Only Residents¹

Beneficiary Characteristic	Total	Age			
		< 65	65 - 74	75 - 84	85 +
Beneficiaries (in 000s)	2,173	315	251	626	981
	66	25	30	41	34
Beneficiaries as a Percentage of Column Total					
Marital Status					
Married	14.69	3.24	25.34	21.69	11.22
	1.35	1.51	6.31	2.92	1.66
Widowed	53.55	0.43	27.16	53.41	77.45
	1.87	0.42	6.36	3.25	2.06
Divorced/separated	8.33	17.49	12.69	9.82	3.32
	0.96	3.84	4.57	1.88	0.75
Never married	23.43	78.85	34.81	15.08	8.01
	1.36	3.72	6.01	2.35	1.18
Race/Ethnicity					
White non-Hispanic	87.91	81.13	85.15	86.30	91.85
	1.13	2.79	4.73	2.02	1.20
Black non-Hispanic	7.82	13.61	8.41	9.48	4.72
	0.89	2.57	3.71	1.71	0.75
Hispanic	2.41	2.67	4.11	2.32	1.94
	0.53	1.09	2.49	1.05	0.57
Other	1.87	2.59	2.34	1.90	1.49
	0.47	0.89	1.75	0.95	0.59
Schooling					
0 - 8 years	36.55	47.60	26.29	30.94	38.63
	1.88	5.13	7.64	3.52	2.47
9 - 11 years	14.80	10.54	20.33	14.64	15.11
	1.51	2.96	7.32	2.41	2.21
12 years	30.01	27.99	38.25	34.64	26.07
	1.92	4.57	8.47	4.20	2.68
13 - 15 years	9.35	12.87	4.69	8.93	9.46
	1.11	3.61	4.12	2.29	1.88
16 or more years	9.29	1.01	10.45	10.85	10.73
	1.30	1.00	5.06	2.93	1.78

Table 1.5 Demographic and Socioeconomic Characteristics of Institutionalized Medicare Beneficiaries, by Age, 1996 (2 of 2)

Long-Term Care Facility-Only Residents¹

Beneficiary Characteristic	Total	Age			
		< 65	65 - 74	75 - 84	85 +
Beneficiaries (in 000s)	2,173	315	251	626	981
	<i>66</i>	<i>25</i>	<i>30</i>	<i>41</i>	<i>34</i>
Beneficiaries as a Percentage of Column Total					
Income					
Less than \$2,500	2.08	2.18	1.31	1.86	2.38
	<i>0.56</i>	<i>1.97</i>	<i>1.35</i>	<i>0.95</i>	<i>0.82</i>
\$2,500 - \$4,999	5.49	3.86	6.62	5.77	5.55
	<i>0.83</i>	<i>1.16</i>	<i>3.00</i>	<i>1.31</i>	<i>1.13</i>
\$5,000 - \$7,499	34.04	54.05	28.81	30.32	31.34
	<i>1.61</i>	<i>4.18</i>	<i>5.83</i>	<i>3.22</i>	<i>1.98</i>
\$7,500 - \$9,999	22.57	20.93	28.30	22.02	21.97
	<i>1.20</i>	<i>3.27</i>	<i>5.72</i>	<i>2.80</i>	<i>1.63</i>
\$10,000 - \$14,999	15.47	11.34	23.47	13.34	16.09
	<i>1.25</i>	<i>2.76</i>	<i>5.91</i>	<i>2.26</i>	<i>1.56</i>
\$15,000 - \$19,999	5.85	2.69	2.34	5.91	7.73
	<i>0.59</i>	<i>1.39</i>	<i>1.78</i>	<i>1.42</i>	<i>1.08</i>
\$20,000 - \$24,999	4.16	2.99	2.21	6.70	3.42
	<i>0.71</i>	<i>1.48</i>	<i>2.32</i>	<i>1.96</i>	<i>0.96</i>
\$25,000 - \$29,999	2.56	0.64	1.16	3.37	3.01
	<i>0.44</i>	<i>0.59</i>	<i>1.18</i>	<i>1.06</i>	<i>0.78</i>
\$30,000 or more	7.78	1.32	5.79	10.71	8.50
	<i>0.98</i>	<i>0.99</i>	<i>2.74</i>	<i>2.09</i>	<i>1.16</i>
Metropolitan Area Resident					
Yes	71.59	82.96	64.25	70.17	70.73
	<i>1.29</i>	<i>3.61</i>	<i>5.87</i>	<i>3.17</i>	<i>1.46</i>
No	28.41	17.04	35.75	29.83	29.27
	<i>1.29</i>	<i>3.61</i>	<i>5.87</i>	<i>3.17</i>	<i>1.46</i>

Source: Medicare Current Beneficiary Survey, CY 1996 Cost and Use Public Use File.

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 it excludes beneficiaries who resided only in the community during the year.

Table 1.6 Demographic and Socioeconomic Characteristics of Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, 1996 (1 of 3)

Community Residents¹

Beneficiary Characteristic	Total	Medicare Fee-for-Service Only	Supplemental Health Insurance				Medicare HMO ²
			Medicaid	Individually-Purchased Private Insurance	Employer-Sponsored Private Insurance	Both Types of Private Insurance	
Beneficiaries (in 000s)	37,244	4,046	5,271	9,452	12,250	1,727	4,498
	130	118	134	202	209	105	158
Beneficiaries as a Percentage of Column Total							
Medicare Status³							
Aged							
65 - 74 years	50.59	47.81	34.48	49.62	55.81	53.84	58.53
	0.40	1.71	1.30	1.07	0.93	2.34	1.40
75 - 84 years	29.49	19.04	22.58	36.97	29.23	35.93	29.52
	0.38	1.14	0.96	0.99	0.88	2.26	1.29
85 years and older	8.27	5.65	9.80	10.99	6.90	6.95	7.40
	0.19	0.54	0.61	0.52	0.38	0.99	0.62
Disabled							
Under 45 years	3.94	9.21	15.88	0.35	1.61	0.00	0.64
	0.09	0.60	0.65	0.08	0.18	0.00	0.19
45 - 64 years	7.70	18.29	17.26	2.06	6.45	3.27	3.91
	0.22	1.16	1.00	0.28	0.50	1.00	0.62
Gender							
Male	44.17	56.37	36.04	38.69	48.10	43.28	43.85
	0.35	1.50	0.99	0.99	0.92	2.84	1.52
Female	55.83	43.63	63.96	61.31	51.90	56.72	56.15
	0.35	1.50	0.99	0.99	0.92	2.84	1.52
Marital Status							
Married	54.34	48.03	23.21	54.08	67.03	65.45	58.16
	0.50	1.68	1.20	1.11	0.93	2.50	1.51
Widowed	30.71	26.76	37.25	37.23	24.87	27.18	30.17
	0.44	1.44	1.30	1.06	0.79	2.29	1.44
Divorced/separated	8.62	16.63	19.81	4.96	4.92	2.82	8.34
	0.29	1.23	1.15	0.53	0.49	0.83	0.93
Never married	6.33	8.58	19.73	3.73	3.18	4.55	3.33
	0.26	0.90	1.02	0.39	0.36	1.17	0.58

Table 1.6 Demographic and Socioeconomic Characteristics of Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, 1996 (2 of 3)

Community Residents¹

Beneficiary Characteristic	Total	Medicare Fee-for-Service Only	Supplemental Health Insurance				Medicare HMO ²
			Medicaid	Individually-Purchased Private Insurance	Employer-Sponsored Private Insurance	Both Types of Private Insurance	
Beneficiaries (in 000s)	37,244	4,046	5,271	9,452	12,250	1,727	4,498
	130	118	134	202	209	105	158
Beneficiaries as a Percentage of Column Total							
Living Arrangement							
Lives alone	30.00	28.36	40.91	33.92	23.93	27.82	27.84
	0.44	1.56	1.20	1.00	0.82	2.26	1.37
With spouse	53.41	46.93	21.14	53.66	66.18	64.59	57.45
	0.51	1.59	1.18	1.12	0.89	2.46	1.50
With children	9.06	11.97	18.92	7.81	5.97	3.06	8.22
	0.32	0.99	1.18	0.55	0.46	1.06	0.81
With others	7.53	12.74	19.03	4.61	3.91	4.53	6.48
	0.27	1.06	0.88	0.40	0.36	1.12	0.73
Race/Ethnicity							
White non-Hispanic	82.64	69.91	53.01	93.67	90.11	92.75	81.27
	0.40	1.39	1.23	0.55	0.54	1.27	1.36
Black non-Hispanic	8.94	19.21	23.30	2.69	5.57	3.89	7.18
	0.20	1.08	1.05	0.34	0.37	0.96	0.94
Hispanic	6.09	8.60	18.04	2.21	2.77	2.51	8.49
	0.27	0.73	1.00	0.29	0.26	0.95	0.87
Other	2.33	2.29	5.65	1.43	1.56	0.85	3.06
	0.20	0.58	0.71	0.28	0.33	0.46	0.58
Schooling							
0 - 8 years	22.02	30.30	48.06	20.29	13.32	9.44	16.75
	0.50	1.71	1.22	0.85	0.76	1.37	1.15
9 - 11 years	15.93	19.82	20.65	14.84	14.85	11.34	13.99
	0.43	1.38	1.17	0.75	0.77	1.82	1.01
12 years	33.32	29.37	20.37	36.90	35.76	35.05	36.90
	0.55	1.64	1.04	1.03	0.93	2.43	1.57
13 - 15 years	15.14	12.22	7.43	16.13	17.21	17.50	18.04
	0.39	1.19	0.73	0.89	0.80	2.16	1.25
16 or more years	13.59	8.29	3.49	11.84	18.86	26.67	14.32
	0.45	0.93	0.53	0.82	0.82	2.40	1.19

Table 1.6 Demographic and Socioeconomic Characteristics of Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, 1996 (3 of 3)

Community Residents¹

Beneficiary Characteristic	Total	Medicare Fee-for-Service Only	Supplemental Health Insurance				Medicare HMO ²
			Medicaid	Individually-Purchased Private Insurance	Employer-Sponsored Private Insurance	Both Types of Private Insurance	
Beneficiaries (in 000s)	37,244	4,046	5,271	9,452	12,250	1,727	4,498
	<i>130</i>	<i>118</i>	<i>134</i>	<i>202</i>	<i>209</i>	<i>105</i>	<i>158</i>
Beneficiaries as a Percentage of Column Total							
Income							
Less than \$2,500	2.00	3.73	2.93	1.63	1.33	0.86	2.38
	<i>0.16</i>	<i>0.68</i>	<i>0.41</i>	<i>0.26</i>	<i>0.26</i>	<i>0.48</i>	<i>0.50</i>
\$2,500 - \$4,999	2.17	3.18	7.00	1.52	0.81	0.63	1.32
	<i>0.15</i>	<i>0.63</i>	<i>0.75</i>	<i>0.23</i>	<i>0.17</i>	<i>0.42</i>	<i>0.37</i>
\$5,000 - \$7,499	11.87	16.13	47.34	6.51	3.06	1.45	5.70
	<i>0.37</i>	<i>1.22</i>	<i>1.44</i>	<i>0.51</i>	<i>0.34</i>	<i>0.53</i>	<i>0.75</i>
\$7,500 - \$9,999	11.17	18.41	24.61	10.09	5.48	2.96	9.79
	<i>0.34</i>	<i>1.26</i>	<i>1.22</i>	<i>0.50</i>	<i>0.39</i>	<i>0.94</i>	<i>1.02</i>
\$10,000 - \$14,999	17.74	27.30	12.60	19.96	15.24	12.21	19.43
	<i>0.48</i>	<i>1.78</i>	<i>0.88</i>	<i>0.76</i>	<i>0.78</i>	<i>1.71</i>	<i>1.30</i>
\$15,000 - \$19,999	12.95	12.69	2.72	15.23	14.64	16.49	14.45
	<i>0.45</i>	<i>1.18</i>	<i>0.50</i>	<i>0.84</i>	<i>0.73</i>	<i>1.74</i>	<i>1.02</i>
\$20,000 - \$24,999	10.93	8.05	1.18	12.94	14.22	12.87	11.05
	<i>0.36</i>	<i>0.87</i>	<i>0.30</i>	<i>0.77</i>	<i>0.73</i>	<i>1.78</i>	<i>0.97</i>
\$25,000 - \$29,999	6.92	3.73	0.52	7.80	9.33	9.43	7.93
	<i>0.29</i>	<i>0.73</i>	<i>0.19</i>	<i>0.50</i>	<i>0.58</i>	<i>1.67</i>	<i>1.07</i>
\$30,000 or more	24.25	6.78	1.10	24.34	35.91	43.09	27.94
	<i>0.49</i>	<i>0.73</i>	<i>0.25</i>	<i>0.86</i>	<i>0.91</i>	<i>2.18</i>	<i>1.44</i>
Metropolitan Area Resident							
Yes	73.49	66.02	69.20	63.43	77.88	71.19	95.32
	<i>0.37</i>	<i>1.63</i>	<i>1.14</i>	<i>0.97</i>	<i>0.82</i>	<i>3.04</i>	<i>1.16</i>
No	26.51	33.98	30.80	36.57	22.12	28.81	4.68
	<i>0.37</i>	<i>1.63</i>	<i>1.14</i>	<i>0.97</i>	<i>0.82</i>	<i>3.04</i>	<i>1.16</i>

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 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*.