

Table 1.1 Age, Gender, and Race/Ethnicity of Medicare Beneficiaries, by Residence Status, 2002

All Medicare Beneficiaries

Beneficiary Characteristic	Total	Residence	
		Community Only	Long-Term Care Facility Only
Beneficiaries (in 000s)	41,887	39,576	2,311
	111	131	67
Beneficiaries as a Percent of Column Total			
Medicare Status¹			
Aged			
65 - 74 years	42.90	44.76	10.80
	0.28	0.30	1.01
75 - 84 years	30.88	30.83	29.56
	0.27	0.28	1.14
85 years and older	11.67	9.93	43.57
	0.16	0.18	1.35
Disabled			
Under 45 years	3.73	3.65	5.11
	0.06	0.07	0.43
45 - 64 years	10.82	10.82	10.96
	0.20	0.25	1.05
Gender by Age			
Male			
	43.85	44.54	31.93
	0.27	0.29	1.17
Aged			
65 - 74 years	19.70	20.55	5.15
	0.26	0.27	0.71
75 - 84 years	12.76	12.95	9.38
	0.17	0.18	0.65
85 years and older	3.55	3.29	7.98
	0.10	0.11	0.71
Disabled			
Under 45 years	2.20	2.12	3.60
	0.06	0.07	0.33
45 - 64 years	5.65	5.64	5.82
	0.15	0.16	0.72

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Beneficiary Characteristic	Total	Residence	
		Community Only	Long-Term Care Facility Only
Beneficiaries (in 000s)	41,887	39,576	2,311
	111	131	67
Beneficiaries as a Percent of Column Total			
Female	56.15	55.46	68.07
	0.27	0.29	1.17
Aged			
65 - 74 years	23.41	24.46	5.45*
	0.25	0.26	0.77
75 - 84 years	18.33	18.21	20.29
	0.17	0.19	1.13
85 years and older	8.12	6.52	35.61
	0.14	0.15	1.24
Disabled			
Under 45 years	1.63	1.63	1.53*
	0.06	0.06	0.28
45 - 64 years	4.66	4.63	5.18
	0.15	0.16	0.74
Race/Ethnicity by Age²			
White non-Hispanic	79.23	78.89	85.05
	0.42	0.44	1.00
Aged			
65 - 74 years	34.20	35.72	8.01
	0.32	0.34	0.90
75 - 84 years	25.90	25.92	25.48
	0.25	0.27	1.02
85 years and older	9.75	8.09	38.44
	0.14	0.15	1.32
Disabled			
Under 45 years	2.53	2.45	3.95
	0.07	0.08	0.40
45 - 64 years	6.85	6.71	9.17
	0.20	0.20	1.01

Table 1.1 Age, Gender, and Race/Ethnicity of Medicare Beneficiaries, by Residence Status, 2002

All Medicare Beneficiaries

Beneficiary Characteristic	Total	Residence	
		Community Only	Long-Term Care Facility Only
Beneficiaries (in 000s)	41,887	39,576	2,311
	<i>111</i>	<i>131</i>	<i>67</i>
Beneficiaries as a Percent of Column Total			
Black non-Hispanic	9.52	9.56	8.93
	<i>0.19</i>	<i>0.21</i>	<i>0.90</i>
Aged			
65 - 74 years	3.79	3.90	1.83*
	<i>0.13</i>	<i>0.15</i>	<i>0.45</i>
75 - 84 years	2.31	2.30	2.63*
	<i>0.09</i>	<i>0.09</i>	<i>0.49</i>
85 years and older	0.86	0.76	2.50*
	<i>0.05</i>	<i>0.05</i>	<i>0.42</i>
Disabled			
Under 45 years	0.73	0.73	0.71*
	<i>0.04</i>	<i>0.04</i>	<i>0.19</i>
45 - 64 years	1.84	1.87	1.26*
	<i>0.09</i>	<i>0.10</i>	<i>0.31</i>
Hispanic	7.32	7.49	4.28
	<i>0.33</i>	<i>0.35</i>	<i>0.54</i>
Aged			
65 - 74 years	3.27	3.42	0.71*
	<i>0.19</i>	<i>0.20</i>	<i>0.29</i>
75 - 84 years	1.83	1.89	0.76*
	<i>0.12</i>	<i>0.12</i>	<i>0.25</i>
85 years and older	0.70	0.63	1.91*
	<i>0.06</i>	<i>0.06</i>	<i>0.31</i>
Disabled			
Under 45 years	0.38	0.38	0.28*
	<i>0.03</i>	<i>0.04</i>	<i>0.10</i>
45 - 64 years	1.13	1.16	0.60*
	<i>0.10</i>	<i>0.11</i>	<i>0.27</i>

Source: Medicare Current Beneficiary Survey

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

1 Medicare beneficiaries with end-stage renal disease (ESRD) are included within the subgroups of "Aged" and "Disabled."

2 Race/ethnicity percentages do not add to 100 percent because the category "Other Race/Ethnicity" is not included as a category in the table, although it is included in the total.

Table 1.2 Demographic and Socioeconomic Characteristics of Medicare Beneficiaries, by Age and by Gender and Age, 2002

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)	41,887	5,920	18,061	13,017	4,890	3,286	8,250	5,342	1,485	18,363	2,634	9,806	7,675	3,401	23,515
	111	82	131	98	66	74	107	72	44	121	68	114	71	59	136
Beneficiaries as a Percent of Column Total															
Marital Status															
Married	51.29	37.90	64.65	49.12	23.82	39.52	77.18	71.21	54.24	66.85	35.88	54.12	33.71	10.46	39.13
	0.38	1.20	0.62	0.61	0.83	1.92	0.84	0.93	1.52	0.61	1.62	1.00	0.81	0.70	0.50
Widowed	30.54	6.79	20.62	40.94	68.35	2.70*	8.60	19.45	38.50	13.13	11.89	30.73	55.93	81.46	44.15
	0.36	0.53	0.54	0.63	0.92	0.50	0.63	0.87	1.55	0.45	1.15	0.84	0.85	0.89	0.46
Divorced/separated	11.15	27.36	11.26	6.53	3.37	27.14	10.15	6.07	3.24*	11.44	27.63	12.20	6.85	3.42	10.92
	0.28	1.22	0.49	0.39	0.36	1.88	0.68	0.50	0.66	0.49	1.35	0.63	0.51	0.46	0.35
Never married	7.02	27.95	3.46	3.41	4.46	30.64	4.07	3.28	4.01*	8.58	24.59	2.95	3.51	4.66	5.81
	0.18	0.88	0.21	0.25	0.40	1.29	0.41	0.37	0.69	0.34	1.60	0.32	0.34	0.47	0.27
Living Arrangement															
Community															
Lives alone	28.99	24.37	23.59	34.75	39.18	24.37	15.84	20.31	27.47	19.61	24.36	30.13	44.81	44.33	36.33
	0.44	1.11	0.64	0.65	0.97	1.39	0.71	0.87	1.52	0.54	1.54	0.96	0.85	1.22	0.59
With spouse	49.05	36.43	62.98	46.29	20.25	37.79	75.19	67.43	46.57	63.93	34.73	52.74	31.57	8.77	37.45
	0.38	1.21	0.60	0.59	0.80	1.86	0.87	0.96	1.73	0.65	1.58	0.96	0.78	0.68	0.49
With children	9.15	10.29	7.25	9.09	14.95	5.54	2.71	4.35	9.82	4.27	16.20	11.07	12.39	17.21	12.96
	0.24	0.82	0.34	0.36	0.74	0.84	0.34	0.42	1.02	0.27	1.33	0.60	0.56	0.96	0.39
With others	7.29	22.64	4.79	4.62	5.03	25.69	4.81	3.86	3.76*	8.19	18.84	4.78	5.15	5.58	6.59
	0.22	0.83	0.34	0.25	0.43	1.30	0.44	0.36	0.59	0.35	1.28	0.48	0.34	0.57	0.28
Long-Term Care Facility															
	5.52	6.27	1.38	5.25	20.60	6.60	1.44	4.04	12.38	4.00	5.87	1.28*	6.09	24.11	6.67
	0.16	0.50	0.14	0.27	0.71	0.62	0.22	0.29	1.06	0.20	0.74	0.18	0.41	0.93	0.22
Race/Ethnicity															
White non-Hispanic	79.23	66.42	79.28	83.31	83.64	67.20	81.09	83.79	84.14	79.64	65.45	77.77	82.97	83.43	78.90
	0.42	1.24	0.57	0.52	0.73	1.47	0.73	0.76	1.26	0.54	1.76	0.74	0.63	0.83	0.49
Black non-Hispanic	9.52	18.15	8.78	7.45	7.34	16.25	8.52	6.65	6.57	9.20	20.52	9.01	8.00	7.68	9.77
	0.19	0.68	0.30	0.27	0.39	0.88	0.43	0.42	0.64	0.25	1.11	0.39	0.33	0.49	0.25
Hispanic	7.32	10.70	7.58	5.89	6.05	11.72	6.86	6.16	6.63	7.50	9.42	8.19	5.70	5.80	7.17
	0.33	0.81	0.42	0.38	0.46	1.23	0.47	0.47	0.86	0.40	1.14	0.55	0.49	0.58	0.36
Other	3.94	4.73	4.35	3.36	2.97	4.83	3.53	3.40	2.67*	3.66	4.61	5.04	3.33	3.10	4.15
	0.25	0.84	0.32	0.24	0.38	0.87	0.37	0.40	0.58	0.28	1.00	0.48	0.34	0.42	0.31

Table 1.2 Demographic and Socioeconomic Characteristics of Medicare Beneficiaries, by Age and by Gender and Age, 2002

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)	41,887	5,920	18,061	13,017	4,890	3,286	8,250	5,342	1,485	18,363	2,634	9,806	7,675	3,401	23,515
	111	82	131	98	66	74	107	72	44	121	68	114	71	59	136
Beneficiaries as a Percent of Column Total															
Schooling															
0 - 8 years	14.69	15.80	11.23	15.60	25.18	17.38	13.53	16.87	25.94	16.11	13.84	9.32	14.72	24.83	13.58
	0.30	0.98	0.44	0.51	0.90	1.26	0.67	0.78	1.81	0.42	1.46	0.60	0.66	1.17	0.42
9 - 12 years (no diploma)	16.31	19.64	14.20	17.64	16.78	21.44	12.41	16.54	14.40	15.37	17.43	15.69	18.39	17.87	17.05
	0.36	0.88	0.55	0.62	0.85	1.17	0.62	0.95	1.30	0.48	1.32	0.76	0.77	1.04	0.44
High school graduate	30.34	31.11	31.76	28.86	27.54	29.06	26.29	24.39	25.79	26.21	33.65	36.32	31.92	28.34	33.56
	0.46	1.09	0.77	0.68	0.90	1.42	0.96	0.94	1.82	0.62	1.82	1.10	0.90	1.01	0.57
Voc/tech/bus/etc.	6.72	6.13	6.67	7.29	6.07	5.10	6.34	5.47	5.18*	5.78	7.40	6.95	8.53	6.47	7.45
	0.22	0.63	0.36	0.37	0.49	0.81	0.53	0.49	0.86	0.31	0.92	0.55	0.46	0.62	0.28
Some college	14.35	16.01	14.96	14.12	10.12	15.24	15.06	14.43	10.68	14.59	16.96	14.88	13.91	9.86	14.16
	0.35	0.85	0.54	0.55	0.66	1.21	0.77	0.84	1.24	0.51	1.35	0.74	0.63	0.72	0.41
Any college degree	17.60	11.31	21.17	16.49	14.32	11.78	26.37	22.29	18.02	21.94	10.72	16.84	12.53	12.62	14.19
	0.44	0.82	0.72	0.52	0.70	1.34	1.10	0.98	1.45	0.65	1.03	0.77	0.60	0.72	0.45
Income															
\$5,000 of less	3.93	6.80	2.94	3.58	5.07	6.14	1.90	2.71	4.04*	3.07	7.63	3.81	4.18	5.53	4.61
	0.21	0.63	0.23	0.28	0.47	0.63	0.24	0.44	0.77	0.24	1.02	0.39	0.38	0.59	0.30
\$5,001 - \$10,000	17.89	36.19	11.51	15.59	25.48	36.18	8.29	9.80	15.10	14.27	36.20	14.16	19.62	30.04	20.71
	0.30	1.07	0.47	0.46	0.78	1.38	0.63	0.63	1.15	0.43	1.80	0.66	0.64	0.93	0.43
\$10,001 - \$15,000	16.11	18.63	13.07	16.94	22.12	19.48	10.56	13.61	17.14	13.58	17.58	15.18	19.26	24.22	18.09
	0.28	0.94	0.46	0.44	0.74	1.33	0.60	0.63	1.37	0.42	1.18	0.65	0.77	1.06	0.39
\$15,001 - \$20,000	12.19	9.50	10.93	14.59	13.72	10.16	9.91	14.58	14.43	11.68	8.68	11.80	14.59	13.42	12.60
	0.29	0.79	0.43	0.49	0.60	1.12	0.67	0.80	1.20	0.43	0.96	0.72	0.66	0.81	0.42
\$20,001 - \$25,000	11.21	6.96	11.43	13.22	10.20	7.69	11.44	12.72	13.21	11.28	6.05	11.42	13.57	8.90	11.16
	0.28	0.71	0.49	0.50	0.55	1.01	0.71	0.71	1.27	0.44	0.89	0.70	0.70	0.61	0.42
\$25,001 - \$30,000	9.02	5.35	10.21	9.93	6.63	5.34	10.51	11.41	9.56	9.77	5.36	9.96	8.89	5.36	8.43
	0.28	0.57	0.44	0.45	0.48	0.70	0.51	0.73	1.10	0.38	0.97	0.63	0.49	0.50	0.35
\$30,001 - \$35,000	5.91	3.89	8.18	4.75	3.03	3.62*	8.15	5.79	5.20*	6.42	4.23*	8.21	4.03	2.09*	5.51
	0.20	0.50	0.36	0.30	0.36	0.54	0.56	0.51	0.78	0.32	0.87	0.48	0.31	0.36	0.26
\$35,001 - \$40,000	5.98	3.31	7.79	5.53	3.70	3.12*	8.05	6.88	5.58*	6.63	3.55*	7.58	4.59	2.88	5.48
	0.24	0.50	0.41	0.32	0.42	0.67	0.67	0.61	0.85	0.40	0.65	0.55	0.34	0.43	0.29
More than \$40,000	17.75	9.36	23.94	15.87	10.04	8.27	31.18	22.48	15.75	23.30	10.73	17.87	11.26	7.55	13.42
	0.43	0.92	0.67	0.59	0.59	1.10	1.17	1.04	1.39	0.64	1.39	0.73	0.61	0.62	0.47

Table 1.2 Demographic and Socioeconomic Characteristics of Medicare Beneficiaries, by Age and by Gender and Age, 2002

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)	41,887	5,920	18,061	13,017	4,890	3,286	8,250	5,342	1,485	18,363	2,634	9,806	7,675	3,401	23,515
	<i>111</i>	<i>82</i>	<i>131</i>	<i>98</i>	<i>66</i>	<i>74</i>	<i>107</i>	<i>72</i>	<i>44</i>	<i>121</i>	<i>68</i>	<i>114</i>	<i>71</i>	<i>59</i>	<i>136</i>

Beneficiaries as a Percent of Column Total

Metropolitan Area Resident															
Yes	76.31	74.65	75.81	77.79	76.22	74.65	75.06	77.16	75.77	75.66	74.65	76.45	78.23	76.40	76.82
	<i>0.24</i>	<i>0.61</i>	<i>0.35</i>	<i>0.41</i>	<i>0.68</i>	<i>0.94</i>	<i>0.60</i>	<i>0.58</i>	<i>1.42</i>	<i>0.36</i>	<i>1.62</i>	<i>0.61</i>	<i>0.64</i>	<i>0.90</i>	<i>0.43</i>
No	23.69	25.35	24.19	22.21	23.78	25.35	24.94	22.84	24.23	24.34	25.35	23.55	21.77	23.60	23.18
	<i>0.24</i>	<i>0.61</i>	<i>0.35</i>	<i>0.41</i>	<i>0.68</i>	<i>0.94</i>	<i>0.60</i>	<i>0.58</i>	<i>1.42</i>	<i>0.36</i>	<i>1.62</i>	<i>0.61</i>	<i>0.64</i>	<i>0.90</i>	<i>0.43</i>

Source: Medicare Current Beneficiary Survey

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

Table 1.3 Demographic and Socioeconomic Characteristics of Medicare Beneficiaries, by Race/Ethnicity and Age, 2002

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)	41,887	3,919	14,292	10,821	4,074	33,105	1,071	1,583	967	358	3,979	631	1,366	765	295	3,057
	111	95	138	103	61	193	44	56	37	20	80	49	79	49	23	140
Beneficiaries as a Percent of Column Total																
Gender																
Male	43.85	56.18	46.72	41.30	30.56	44.08	49.71	44.30	36.69	27.18	42.37	60.82	41.34	42.94	33.28	44.99
	0.27	1.24	0.47	0.52	0.90	0.32	2.05	1.72	1.71	2.51	0.92	4.23	2.04	2.52	3.85	1.25
Female	56.15	43.82	53.28	58.70	69.44	55.92	50.29	55.70	63.31	72.82	57.63	39.18	58.66	57.06	66.72	55.01
	0.27	1.24	0.47	0.52	0.90	0.32	2.05	1.72	1.71	2.51	0.92	4.23	2.04	2.52	3.85	1.25
Marital Status																
Married	51.29	41.31	67.44	51.17	24.87	53.80	22.22	43.99	30.94	14.04*	32.27	42.69	60.48	45.13	21.73*	49.24
	0.38	1.52	0.69	0.72	0.91	0.44	2.52	2.50	1.87	2.61	1.30	3.99	2.27	2.54	3.36	1.56
Widowed	30.54	6.37	19.52	39.90	67.79	30.55	10.96*	31.16	50.08	79.40	34.65	3.58*	18.66	41.33	64.27	25.60
	0.36	0.69	0.53	0.66	1.04	0.35	2.07	2.54	2.39	2.69	1.39	1.35	2.28	2.91	3.58	1.66
Divorced/separated	11.15	25.17	9.83	5.67	2.88	9.43	31.68	19.99	13.56	3.18*	20.07	29.08	16.40	10.03*	9.83*	16.79
	0.28	1.45	0.51	0.40	0.36	0.31	2.62	1.99	1.80	1.08	0.99	3.96	1.85	1.46	2.44	1.33
Never married	7.02	27.15	3.21	3.26	4.46	6.21	35.14	4.86*	5.42*	3.38*	13.02	24.65	4.45*	3.51*	4.18*	8.36
	0.18	1.08	0.26	0.26	0.46	0.20	2.30	0.88	1.27	1.23	0.77	2.61	1.03	1.39	1.77	0.85
Living Arrangement																
Community																
Lives alone	28.99	23.33	23.13	35.21	41.06	29.31	30.39	29.02	37.44	30.27	31.55	18.71	22.48	29.12	28.67*	23.96
	0.44	1.30	0.71	0.71	1.09	0.50	2.69	2.23	2.15	3.35	1.32	3.04	2.25	2.30	3.35	1.40
With spouse	49.05	39.73	66.03	48.35	21.12	51.61	21.35	40.39	27.23	12.08*	29.52	40.55	58.87	43.67	18.87*	47.43
	0.38	1.52	0.69	0.69	0.87	0.45	2.48	2.53	1.87	2.51	1.30	3.71	2.27	2.62	2.99	1.60
With children	9.15	7.44	5.61	7.39	12.13	7.21	17.66	17.20	18.20	30.42	18.76	14.34*	10.81*	16.85	30.30*	14.93
	0.24	0.88	0.34	0.35	0.76	0.24	1.88	1.79	1.94	3.64	0.95	3.39	1.85	2.26	3.55	1.49
With others	7.29	21.83	3.95	3.66	4.08	5.99	26.39	10.74	10.90*	11.23*	15.03	23.18	6.65*	8.07*	7.29*	10.48
	0.22	1.08	0.34	0.28	0.45	0.21	2.04	1.47	1.55	2.45	1.00	2.65	1.40	1.30	2.07	0.92
Long-Term																
Care Facility	5.52	7.66	1.28	5.39	21.60	5.88	4.21*	2.64*	6.23*	16.00*	5.14	3.22*	1.19*	2.29*	14.87*	3.20
	0.16	0.70	0.15	0.28	0.80	0.19	0.80	0.68	1.15	2.86	0.56	1.07	0.49	0.75	2.31	0.42

Table 1.3 Demographic and Socioeconomic Characteristics of Medicare Beneficiaries, by Race/Ethnicity and Age, 2002

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)	41,887	3,919	14,292	10,821	4,074	33,105	1,071	1,583	967	358	3,979	631	1,366	765	295	3,057
	111	95	138	103	61	193	44	56	37	20	80	49	79	49	23	140
Beneficiaries as a Percent of Column Total																
Schooling																
0 - 8 years	14.69	13.51	7.30	11.42	19.84	10.76	13.48	21.36	32.92	50.27	24.21	31.52	37.26	47.47	57.45	40.40
	0.30	0.99	0.39	0.49	0.89	0.28	1.95	1.88	2.95	4.12	1.33	3.62	2.28	2.90	3.98	1.62
9 - 12 years (no diploma)	16.31	17.55	12.53	16.82	16.87	15.00	27.47	26.52	28.77	20.29*	26.80	21.78	17.05	15.51*	13.66*	17.35
	0.36	1.11	0.59	0.65	0.91	0.39	2.34	2.01	2.39	3.17	1.23	3.57	1.96	2.05	2.79	1.36
High school graduate	30.34	32.29	33.81	30.53	29.87	32.13	31.04	24.35	20.88	17.66*	24.85	27.48	19.95	18.18	12.23*	20.40
	0.46	1.31	0.86	0.76	0.99	0.52	2.57	2.21	2.27	2.63	1.04	3.47	2.41	2.11	2.98	1.60
Voc/tech/bus/etc.	6.72	6.91	7.47	7.83	6.73	7.43	5.59*	1.93*	4.17*	2.78*	3.53	1.31*	4.48*	4.18*	0.56*	3.40*
	0.22	0.79	0.43	0.44	0.55	0.26	1.51	0.73	0.95	1.27	0.63	0.64	1.09	1.44	0.39	0.66
Some college	14.35	16.43	15.78	15.39	11.31	15.24	16.43	13.18	7.42*	2.77*	11.90	12.31*	10.07*	4.61*	5.37*	8.76
	0.35	1.03	0.64	0.60	0.71	0.41	2.34	1.75	1.58	1.17	0.87	1.80	1.64	1.25	2.31	0.81
Any college degree	17.60	13.31	23.11	18.02	15.39	19.43	5.99*	12.66	5.84*	6.24*	8.71	5.60*	11.19*	10.05*	10.73*	9.70
	0.44	1.19	0.86	0.59	0.78	0.53	1.27	1.81	1.36	1.96	0.85	1.09	1.75	1.68	2.23	0.98
Income																
\$5,000 or less	3.93	5.49	2.28	2.67	3.80	2.98	10.15*	5.43*	7.51*	10.52*	7.66	10.87*	6.99*	8.18*	13.38*	8.70
	0.21	0.61	0.24	0.24	0.46	0.18	1.91	1.16	1.57	2.34	0.89	2.12	1.15	1.27	2.21	1.05
\$5,001 - \$10,000	17.89	31.90	8.10	11.60	20.57	13.60	47.78	27.29	39.61	53.41	38.13	40.94	24.90	34.96	48.07	32.95
	0.30	1.33	0.42	0.42	0.82	0.31	2.93	2.14	2.32	4.29	1.50	3.91	2.31	2.11	4.12	1.43
\$10,001 - \$15,000	16.11	18.82	11.39	16.50	23.01	15.37	19.78	19.65	21.10	18.64*	19.95	14.64*	20.42	16.99	15.10*	17.86
	0.28	1.07	0.53	0.49	0.87	0.34	1.84	2.19	2.49	2.64	1.39	2.32	1.93	2.03	2.64	1.26
\$15,001 - \$20,000	12.19	9.94	10.56	15.09	14.78	12.49	7.18*	13.03	12.10	6.25*	10.62	12.41*	12.47	12.95*	10.16*	12.36
	0.29	1.05	0.50	0.55	0.69	0.34	1.44	1.76	1.96	2.05	0.83	2.51	1.50	1.73	2.34	1.06
\$20,001 - \$25,000	11.21	8.02	12.06	14.25	11.14	12.19	5.83*	7.04*	7.79*	6.08*	6.81	3.62*	11.96*	8.43*	5.58*	8.74
	0.28	0.89	0.56	0.57	0.60	0.33	1.46	1.05	1.17	1.99	0.59	1.16	1.95	1.51	1.70	0.95
\$25,001 - \$30,000	9.02	5.71	11.13	10.82	7.33	9.92	2.53*	6.58*	3.97*	3.15*	4.55	8.46*	6.72*	6.71*	2.98*	6.72
	0.28	0.65	0.53	0.51	0.52	0.33	0.85	1.31	1.08	1.17	0.68	3.30	1.50	1.39	1.39	1.07
\$30,001 - \$35,000	5.91	4.91	8.83	5.13	3.53	6.50	1.42*	4.94*	1.74*	.	2.77*	1.82*	4.56*	3.55*	0.66*	3.37*
	0.20	0.72	0.39	0.33	0.42	0.22	0.57	1.10	0.71	.	0.46	0.81	1.18	1.12	0.65	0.61
\$35,001 - \$40,000	5.98	3.71	8.25	6.21	4.24	6.55	1.40*	5.12*	2.00*	1.18*	3.01*	2.28*	4.55*	1.44*	0.77*	2.94*
	0.24	0.64	0.48	0.37	0.48	0.29	0.57	1.18	0.57	0.92	0.47	1.06	1.30	0.64	0.75	0.62
More than \$40,000	17.75	11.50	27.39	17.71	11.61	20.41	3.94*	10.92*	4.18*	0.77*	6.50	4.95*	7.43*	6.79*	3.29*	6.36
	0.43	1.20	0.77	0.69	0.71	0.50	1.65	1.60	1.09	0.54	0.87	1.89	1.38	1.28	1.38	0.86

Table 1.3 Demographic and Socioeconomic Characteristics of Medicare Beneficiaries, by Race/Ethnicity and Age, 2002

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)	41,887	3,919	14,292	10,821	4,074	33,105	1,071	1,583	967	358	3,979	631	1,366	765	295	3,057
	<i>111</i>	<i>95</i>	<i>138</i>	<i>103</i>	<i>61</i>	<i>193</i>	<i>44</i>	<i>56</i>	<i>37</i>	<i>20</i>	<i>80</i>	<i>49</i>	<i>79</i>	<i>49</i>	<i>23</i>	<i>140</i>
Beneficiaries as a Percent of Column Total																
Metropolitan Area Resident																
Yes	76.31	70.12	73.16	76.43	74.89	74.09	82.60	84.65	82.12	75.32	82.64	93.53	91.54	91.49	92.32	92.01
	<i>0.24</i>	<i>1.38</i>	<i>0.50</i>	<i>0.49</i>	<i>0.81</i>	<i>0.43</i>	<i>2.30</i>	<i>1.84</i>	<i>2.33</i>	<i>3.90</i>	<i>1.81</i>	<i>1.48</i>	<i>1.94</i>	<i>1.13</i>	<i>1.59</i>	<i>1.23</i>
No	23.69	29.88	26.84	23.57	25.11	25.91	17.40	15.35	17.88	24.68	17.36	6.47*	8.46*	8.51*	7.68*	7.99
	<i>0.24</i>	<i>1.38</i>	<i>0.50</i>	<i>0.49</i>	<i>0.81</i>	<i>0.43</i>	<i>2.30</i>	<i>1.84</i>	<i>2.33</i>	<i>3.90</i>	<i>1.81</i>	<i>1.48</i>	<i>1.94</i>	<i>1.13</i>	<i>1.59</i>	<i>1.23</i>

Source: Medicare Current Beneficiary Survey

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

¹ Total includes persons of other race/ethnicity and persons who did not report their race/ethnicity.

Table 1.4a Demographic and Socioeconomic Characteristics of Noninstitutionalized Medicare Beneficiaries, by Living Arrangement and Age, 2002

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)	39,576	1,442	4,261	4,524	1,916	12,143	2,157	11,375	6,025	990	20,546	1,949	2,176	1,785	977	6,886
	131	66	125	82	54	195	82	130	101	41	163	75	77	50	44	133
Beneficiaries as a Percent of Column Total																
Marital Status																
Married	53.39	1.30*	3.17*	3.04	2.98*	2.87	99.75	100.00	99.93	100.00	99.95	2.49*	4.75*	3.36*	2.41*	3.42
	0.41	0.47	0.56	0.33	0.54	0.26	0.18	0.00	0.05	0.00	0.02	0.83	0.93	0.65	0.70	0.42
Widowed	29.09	11.85	56.92	78.74	86.99	64.44	.	.	.	.	.	10.29	56.51	78.20	88.65	53.62
	0.38	1.55	1.35	0.97	1.06	0.66	.	.	.	.	.	1.11	1.96	1.62	1.43	1.01
Divorced/separated	11.30	56.13	30.86	12.49	4.45*	22.85	0.25*	.	0.07*	.	0.05*	38.92	30.20	12.85	4.65*	24.54
	0.30	2.49	1.49	0.84	0.59	0.70	0.18	.	0.05	.	0.02	1.89	1.86	1.37	0.90	0.92
Never married	6.22	30.72	9.05	5.73	5.57	9.84	.	.	.	.	.	48.31	8.53	5.59*	4.30*	18.42
	0.18	2.12	0.73	0.57	0.76	0.42	.	.	.	.	.	1.96	1.17	0.81	0.90	0.73
Race/Ethnicity																
White non-Hispanic	78.89	63.76	77.94	84.34	87.57	80.17	72.30	83.03	87.03	87.11	83.27	59.07	62.78	67.09	67.74	63.55
	0.44	2.39	1.19	0.72	1.07	0.64	1.72	0.70	0.73	1.52	0.53	2.05	1.95	1.66	2.01	0.99
Black non-Hispanic	9.56	22.69	10.83	8.01	5.67	10.37	10.62	5.63	4.38	4.37*	5.73	24.29	20.33	15.78	15.28	19.55
	0.21	1.94	0.80	0.51	0.69	0.43	1.29	0.43	0.36	0.97	0.31	1.37	1.55	1.31	1.59	0.74
Hispanic	7.49	8.23	7.24	4.93	4.42*	6.05	11.88	7.08	5.55	5.63*	7.07	12.19	10.97	10.69	11.35	11.30
	0.35	1.68	0.87	0.50	0.61	0.48	1.19	0.48	0.48	0.96	0.38	1.51	1.45	1.13	1.41	0.84
Other	4.06	5.32*	3.98	2.72	2.34*	3.41	5.20*	4.26	3.03	2.89*	3.93	4.44*	5.92*	6.44*	5.64*	5.60
	0.26	1.32	0.65	0.33	0.53	0.35	1.04	0.41	0.33	0.75	0.30	1.13	0.98	0.81	1.08	0.66
Schooling																
0 - 8 years	13.97	12.49	11.83	15.05	19.90	14.32	12.64	9.50	13.60	17.51	11.38	17.87	16.76	21.82	39.06	21.25
	0.29	1.68	1.01	0.88	1.21	0.51	1.30	0.50	0.71	1.86	0.38	1.70	1.50	1.55	2.55	0.80
9 - 12 years (no diploma)	16.20	19.29	15.91	19.12	16.41	17.58	17.85	12.19	14.99	16.05	13.77	21.76	21.16	21.72	18.48	21.13
	0.37	2.08	0.94	0.96	1.28	0.56	1.67	0.62	0.87	1.65	0.50	1.65	1.69	1.70	1.82	0.88
High school graduate	30.47	31.57	30.95	30.56	30.54	30.82	31.73	32.27	27.66	28.36	30.71	30.68	30.79	28.96	21.59	29.11
	0.48	2.25	1.47	1.07	1.64	0.84	1.80	0.86	1.00	2.19	0.61	1.72	2.05	1.70	1.95	1.00
Voc/tech/bus/etc.	6.80	6.30*	7.07	7.73	8.06	7.37	7.06	7.06	7.05	6.67*	7.04	5.02	4.30*	7.13*	2.90*	5.05
	0.22	1.32	0.79	0.68	0.86	0.42	1.11	0.45	0.47	1.25	0.32	0.83	0.96	0.94	0.78	0.47
Some college	14.58	18.31	15.61	13.26	11.35	14.42	16.55	15.70	15.56	11.03	15.54	15.64	10.27	11.99	7.68*	11.93
	0.36	2.06	1.08	0.85	1.14	0.61	1.52	0.70	0.73	1.46	0.49	1.45	1.37	1.44	1.03	0.70
Any college degree	17.98	12.06	18.63	14.28	13.73	15.48	14.17	23.28	21.13	20.38	21.56	9.03	16.73	8.37	10.28*	11.53
	0.45	1.48	1.16	0.92	1.04	0.62	1.59	0.93	0.79	1.88	0.62	1.20	1.41	0.97	1.49	0.63

Table 1.4a Demographic and Socioeconomic Characteristics of Noninstitutionalized Medicare Beneficiaries, by Living Arrangement and Age, 2002

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)	39,576	1,442	4,261	4,524	1,916	12,143	2,157	11,375	6,025	990	20,546	1,949	2,176	1,785	977	6,886
	<i>131</i>	<i>66</i>	<i>125</i>	<i>82</i>	<i>54</i>	<i>195</i>	<i>82</i>	<i>130</i>	<i>101</i>	<i>41</i>	<i>163</i>	<i>75</i>	<i>77</i>	<i>50</i>	<i>44</i>	<i>133</i>
Beneficiaries as a Percent of Column Total																
Income																
\$5,000 or less	3.76	6.31*	3.88	3.52	4.83*	4.19	1.77*	1.82	2.28	2.89*	2.00	11.25	6.56*	7.34	7.88*	8.28
	<i>0.22</i>	<i>1.20</i>	<i>0.53</i>	<i>0.39</i>	<i>0.77</i>	<i>0.31</i>	<i>0.45</i>	<i>0.23</i>	<i>0.30</i>	<i>0.78</i>	<i>0.18</i>	<i>1.30</i>	<i>1.03</i>	<i>1.13</i>	<i>1.04</i>	<i>0.66</i>
\$5,001 - \$10,000	16.48	49.24	21.20	21.75	23.39	25.08	10.17	3.79	3.79	6.37*	4.58	51.68	28.07	30.84	37.62	36.83
	<i>0.32</i>	<i>2.51</i>	<i>1.12</i>	<i>1.00</i>	<i>1.35</i>	<i>0.70</i>	<i>1.19</i>	<i>0.39</i>	<i>0.37</i>	<i>0.92</i>	<i>0.28</i>	<i>2.27</i>	<i>2.09</i>	<i>1.97</i>	<i>2.08</i>	<i>1.04</i>
\$10,001 - \$15,000	15.91	24.91	20.21	22.91	26.45	22.76	13.91	8.85	10.44	12.10	10.01	19.96	20.20	23.15	24.19	21.46
	<i>0.30</i>	<i>2.19</i>	<i>1.09</i>	<i>0.95</i>	<i>1.37</i>	<i>0.65</i>	<i>1.42</i>	<i>0.51</i>	<i>0.54</i>	<i>1.34</i>	<i>0.37</i>	<i>1.36</i>	<i>1.51</i>	<i>1.47</i>	<i>2.15</i>	<i>0.75</i>
\$15,001 - \$20,000	12.32	7.87*	12.15	16.46	14.14	13.56	14.26	10.45	13.33	13.56	11.84	6.92	11.69	14.68	14.80	11.56
	<i>0.30</i>	<i>1.46</i>	<i>0.84</i>	<i>0.80</i>	<i>1.00</i>	<i>0.51</i>	<i>1.51</i>	<i>0.56</i>	<i>0.69</i>	<i>1.25</i>	<i>0.43</i>	<i>1.14</i>	<i>1.45</i>	<i>1.36</i>	<i>1.46</i>	<i>0.62</i>
\$20,001 - \$25,000	11.53	5.42*	11.21	12.32	10.02	10.75	11.67	11.74	15.26	17.87	13.06	3.67*	11.20	10.81	6.80*	8.34
	<i>0.30</i>	<i>1.30</i>	<i>0.91</i>	<i>0.78</i>	<i>1.09</i>	<i>0.43</i>	<i>1.40</i>	<i>0.61</i>	<i>0.76</i>	<i>1.88</i>	<i>0.39</i>	<i>0.86</i>	<i>1.46</i>	<i>1.46</i>	<i>1.00</i>	<i>0.65</i>
\$25,001 - \$30,000	9.28	2.59*	8.45	8.32	6.29	7.36	10.09	11.70	13.15	10.53	11.90	2.88*	6.47*	5.30*	4.38*	4.85
	<i>0.29</i>	<i>0.73</i>	<i>0.73</i>	<i>0.67</i>	<i>0.76</i>	<i>0.41</i>	<i>1.22</i>	<i>0.58</i>	<i>0.70</i>	<i>1.55</i>	<i>0.43</i>	<i>0.89</i>	<i>0.93</i>	<i>0.98</i>	<i>0.78</i>	<i>0.44</i>
\$30,001 - \$35,000	6.17	1.55*	5.43	2.98	2.02*	3.52	8.33	10.01	7.29	8.31*	8.95	1.26*	4.93*	1.86*	1.09*	2.55
	<i>0.21</i>	<i>0.57</i>	<i>0.66</i>	<i>0.37</i>	<i>0.46</i>	<i>0.30</i>	<i>1.29</i>	<i>0.52</i>	<i>0.56</i>	<i>1.17</i>	<i>0.34</i>	<i>0.38</i>	<i>1.00</i>	<i>0.47</i>	<i>0.50</i>	<i>0.38</i>
\$35,001 - \$40,000	6.19	0.46*	4.58	3.48	3.84*	3.56	7.97	9.93	8.47	8.44*	9.22	0.38*	3.66*	1.72*	0.46*	1.78*
	<i>0.26</i>	<i>0.32</i>	<i>0.61</i>	<i>0.46</i>	<i>0.68</i>	<i>0.32</i>	<i>1.16</i>	<i>0.57</i>	<i>0.61</i>	<i>1.31</i>	<i>0.41</i>	<i>0.19</i>	<i>0.95</i>	<i>0.43</i>	<i>0.34</i>	<i>0.32</i>
More than \$40,000	18.35	1.66*	12.88	8.25	9.02	9.21	21.82	31.73	25.99	19.93	28.44	1.99*	7.21*	4.30*	2.77*	4.35
	<i>0.44</i>	<i>0.58</i>	<i>1.05</i>	<i>0.60</i>	<i>0.95</i>	<i>0.48</i>	<i>2.33</i>	<i>0.94</i>	<i>1.05</i>	<i>1.98</i>	<i>0.68</i>	<i>0.63</i>	<i>1.01</i>	<i>0.69</i>	<i>0.77</i>	<i>0.45</i>
Metropolitan Area																
Resident																
Yes	76.32	73.24	76.95	76.79	75.49	76.22	70.88	74.55	77.27	78.07	75.13	77.59	80.36	82.78	79.33	80.06
	<i>0.25</i>	<i>2.02</i>	<i>1.29</i>	<i>0.74</i>	<i>1.27</i>	<i>0.81</i>	<i>1.52</i>	<i>0.46</i>	<i>0.71</i>	<i>1.79</i>	<i>0.37</i>	<i>1.61</i>	<i>1.20</i>	<i>1.01</i>	<i>2.02</i>	<i>0.85</i>
No	23.68	26.76	23.05	23.21	24.51	23.78	29.12	25.45	22.73	21.93	24.87	22.41	19.64	17.22	20.67	19.94
	<i>0.25</i>	<i>2.02</i>	<i>1.29</i>	<i>0.74</i>	<i>1.27</i>	<i>0.81</i>	<i>1.52</i>	<i>0.46</i>	<i>0.71</i>	<i>1.79</i>	<i>0.37</i>	<i>1.61</i>	<i>1.20</i>	<i>1.01</i>	<i>2.02</i>	<i>0.85</i>

Source: Medicare Current Beneficiary Survey

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

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

Table 1.4b Demographic and Socioeconomic Characteristics of Noninstitutionalized Male Medicare Beneficiaries, by Living Arrangement and Age, 2002

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)	17,628	801	1,307	1,085	408	3,601	1,242	6,204	3,602	692	11,739	1,026	621	439	202	2,288
	123.68	52	63	47	27	106	68	106	74	30	131	56	46	27	19	84
Beneficiaries as a Percent of Column Total																
Marital Status																
Married	68.48	1.02*	5.42*	7.31*	8.09*	5.32	99.57	100.00	100.00	100.00	99.95	3.56*	8.73*	7.31*	8.89*	6.15
	0.64	0.57	1.24	1.10	1.64	0.63	0.31	0.00	0.00	0.00	0.03	1.51	1.98	2.12	2.92	1.04
Widowed	12.52	4.79*	37.39	62.08	75.64	41.94	.	.	.	.	.	4.53*	32.16	66.38	79.67	30.53
	0.47	1.57	2.45	2.39	2.87	1.48	.	.	.	.	.	1.14	4.53	3.82	4.25	1.88
Divorced/Separated	11.41	59.91	40.51	20.51	6.09*	34.88	0.43*	.	.	.	0.05*	36.76	43.97	20.06*	6.60*	32.84
	0.51	3.32	3.00	1.98	1.73	1.70	0.31	.	.	.	0.03	3.33	4.48	2.86	2.42	2.08
Never married	7.60	34.28	16.68	10.11*	10.19*	17.87	.	.	.	.	.	55.15	15.15*	6.25*	4.85*	30.48
	0.31	3.19	1.92	1.47	2.17	1.16	.	.	.	.	.	3.07	2.88	1.76	1.99	1.53
Race/Ethnicity																
White non-Hispanic	79.63	64.77	77.52	82.22	86.89	77.19	72.33	83.55	85.75	86.27	83.20	60.46	67.56	71.98	67.18	65.19
	0.56	3.34	2.27	1.66	2.04	1.20	2.43	0.79	0.88	1.81	0.62	2.69	3.24	3.04	4.29	1.75
Black non-Hispanic	9.04	20.62	12.98	7.87*	5.13*	12.24	9.22*	6.12	4.97	4.13*	5.98	22.01	19.64*	15.21*	17.94*	19.70
	0.28	2.40	1.92	1.15	1.32	0.86	1.79	0.50	0.47	1.06	0.36	2.01	2.24	2.50	3.04	1.14
Hispanic	7.59	8.31*	5.90*	6.86*	5.67*	6.70	12.42	6.80	6.07	6.81*	7.17	14.71	9.08*	6.59*	9.47*	11.16
	0.42	2.08	1.03	1.21	1.46	0.75	1.79	0.54	0.54	1.25	0.44	2.38	2.09	1.11	2.75	1.42
Other	3.74	6.29*	3.59*	3.04*	2.30*	3.88	6.03*	3.53	3.21*	2.78*	3.65	2.82*	3.72*	6.22*	5.41*	3.95*
	0.29	1.96	0.94	0.79	1.13	0.61	1.63	0.45	0.44	0.85	0.35	0.64	1.34	1.93	2.24	0.72
Schooling																
0 - 8 years	15.58	12.88*	19.44	20.64	27.27	19.17	17.15	11.43	14.63	19.02	13.44	17.62	18.07*	22.73*	46.01*	21.01
	0.42	2.07	2.16	1.92	2.75	1.02	1.93	0.71	0.90	2.35	0.50	2.23	2.75	3.30	5.00	1.49
9 - 12 years (no diploma)	15.28	21.39	11.03*	19.76	10.35*	15.84	20.23	11.76	14.88	16.23	13.86	22.96	21.74*	20.82*	17.17*	21.75
	0.49	2.62	1.36	1.98	2.09	0.89	2.27	0.69	1.01	1.94	0.59	2.39	2.87	3.20	3.73	1.60
High school graduate	26.16	28.07	25.50	24.14	29.21	26.10	28.05	26.51	23.97	25.67	25.87	31.72	25.32	26.88	16.55*	27.82
	0.64	2.82	2.29	1.86	3.00	1.27	2.69	1.07	1.13	2.55	0.78	2.24	3.16	3.52	3.87	1.57
Voc/tech/bus/etc.	5.84	7.52*	6.25*	4.93*	5.41*	6.06	4.07*	6.60	5.55	6.16*	5.98	3.70*	4.85*	7.80*	2.83*	4.71*
	0.32	2.34	1.31	1.07	1.64	0.81	0.84	0.58	0.50	1.39	0.37	0.91	1.78	2.69	1.62	0.81
Some college	14.81	19.82	13.72	13.23	11.59*	14.72	14.30	15.83	15.17	11.42*	15.22	14.96	10.79*	12.90*	7.55*	12.82
	0.52	3.17	1.93	1.48	2.27	1.21	1.94	0.91	1.01	1.75	0.61	1.88	2.35	2.94	2.23	1.16
Any college degree	22.34	10.32*	24.06	17.31	16.17*	18.11	16.20	27.87	25.80	21.49	25.63	9.04*	19.22*	8.87*	9.88*	11.89
	0.67	1.71	2.30	1.94	2.40	1.17	2.76	1.29	1.19	2.32	0.86	1.76	2.94	2.02	3.19	1.36

Table 1.4b Demographic and Socioeconomic Characteristics of Noninstitutionalized Male Medicare Beneficiaries, by Living Arrangement and Age, 2002

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)	17,628	801	1,307	1,085	408	3,601	1,242	6,204	3,602	692	11,739	1,026	621	439	202	2,288
	<i>123.68</i>	<i>52</i>	<i>63</i>	<i>47</i>	<i>27</i>	<i>106</i>	<i>68</i>	<i>106</i>	<i>74</i>	<i>30</i>	<i>131</i>	<i>56</i>	<i>46</i>	<i>27</i>	<i>19</i>	<i>84</i>
Beneficiaries as a Percent of Column Total																
Income																
\$5,000 or less	2.88	5.34*	3.66*	3.37*	4.85*	4.08	1.94*	1.24*	1.92*	2.73*	1.61	10.10	3.77*	7.46*	6.24*	7.54
	<i>0.24</i>	<i>1.17</i>	<i>0.73</i>	<i>0.84</i>	<i>1.61</i>	<i>0.53</i>	<i>0.70</i>	<i>0.27</i>	<i>0.38</i>	<i>0.87</i>	<i>0.21</i>	<i>1.36</i>	<i>1.06</i>	<i>2.77</i>	<i>2.52</i>	<i>0.96</i>
\$5,001 - \$10,000	13.03	47.35	18.27	20.13	14.08*	24.83	12.93	3.65	3.54	7.68*	4.83	50.12	25.68	23.62	29.33*	36.58
	<i>0.43</i>	<i>3.45</i>	<i>2.14</i>	<i>1.95</i>	<i>2.16</i>	<i>1.36</i>	<i>1.85</i>	<i>0.45</i>	<i>0.52</i>	<i>1.33</i>	<i>0.36</i>	<i>2.81</i>	<i>3.40</i>	<i>3.06</i>	<i>4.41</i>	<i>1.55</i>
\$10,001 - \$15,000	13.37	26.69	16.27	19.00	20.65*	19.91	15.22	8.37	10.80	11.15*	10.00	20.84	17.05*	20.75*	27.83*	20.41
	<i>0.44</i>	<i>3.27</i>	<i>1.66</i>	<i>1.73</i>	<i>2.99</i>	<i>1.07</i>	<i>2.02</i>	<i>0.64</i>	<i>0.72</i>	<i>1.70</i>	<i>0.50</i>	<i>2.00</i>	<i>2.32</i>	<i>2.96</i>	<i>4.32</i>	<i>1.28</i>
\$15,001- \$20,000	11.76	9.66*	10.86*	17.27	16.30*	13.14	14.63	9.69	13.51	12.98	11.58	6.99*	10.51*	16.20*	16.57*	10.55
	<i>0.44</i>	<i>2.21</i>	<i>1.71</i>	<i>1.96</i>	<i>2.49</i>	<i>1.10</i>	<i>2.17</i>	<i>0.78</i>	<i>0.82</i>	<i>1.61</i>	<i>0.52</i>	<i>1.53</i>	<i>2.30</i>	<i>2.79</i>	<i>3.52</i>	<i>1.11</i>
\$20,001 - \$25,000	11.55	5.77*	14.12	10.82	14.30*	11.29	13.03	10.94	13.28	17.04	12.24	4.03*	12.87*	13.53*	5.57*	8.39
	<i>0.45</i>	<i>2.16</i>	<i>1.51</i>	<i>1.41</i>	<i>2.52</i>	<i>0.78</i>	<i>1.87</i>	<i>0.82</i>	<i>0.88</i>	<i>2.32</i>	<i>0.56</i>	<i>1.48</i>	<i>2.53</i>	<i>2.88</i>	<i>2.20</i>	<i>1.00</i>
\$25,001 - \$30,000	10.07	1.21*	9.90*	9.94	10.50*	8.05	9.85	11.27	13.01	10.67*	11.62	4.11*	5.54*	6.44*	7.79*	5.27*
	<i>0.39</i>	<i>0.67</i>	<i>1.46</i>	<i>1.58</i>	<i>2.10</i>	<i>0.81</i>	<i>1.34</i>	<i>0.67</i>	<i>0.92</i>	<i>1.86</i>	<i>0.52</i>	<i>1.60</i>	<i>1.64</i>	<i>1.79</i>	<i>2.48</i>	<i>0.85</i>
\$30,001 - \$35,000	6.64	1.74*	4.53*	2.73*	2.79*	3.17*	7.24*	9.22	7.33	8.33*	8.38	1.50*	6.58*	2.52*	2.41*	3.16*
	<i>0.33</i>	<i>0.87</i>	<i>0.96</i>	<i>0.76</i>	<i>0.99</i>	<i>0.53</i>	<i>1.34</i>	<i>0.65</i>	<i>0.70</i>	<i>1.38</i>	<i>0.43</i>	<i>0.55</i>	<i>1.98</i>	<i>1.25</i>	<i>1.42</i>	<i>0.68</i>
\$35,001 - \$40,000	6.84	0.52*	4.89*	3.44*	4.68*	3.46*	7.66*	9.39	8.82	8.73*	9.00	0.17*	2.69*	1.14*	1.00*	1.12*
	<i>0.42</i>	<i>0.53</i>	<i>1.07</i>	<i>0.84</i>	<i>1.59</i>	<i>0.53</i>	<i>1.58</i>	<i>0.82</i>	<i>0.83</i>	<i>1.57</i>	<i>0.58</i>	<i>0.12</i>	<i>1.25</i>	<i>0.85</i>	<i>1.03</i>	<i>0.35</i>
More than \$40,000	23.85	1.72*	17.50	13.30	11.84*	12.08	17.51	36.22	27.79	20.71	30.75	2.13*	15.30*	8.33*	3.28*	6.99
	<i>0.65</i>	<i>0.81</i>	<i>2.46</i>	<i>1.69</i>	<i>2.24</i>	<i>1.10</i>	<i>2.74</i>	<i>1.37</i>	<i>1.36</i>	<i>2.30</i>	<i>0.87</i>	<i>0.70</i>	<i>2.86</i>	<i>1.74</i>	<i>1.73</i>	<i>0.99</i>
Metropolitan Area Resident																
Yes	75.60	70.53	77.71	75.97	77.81	75.60	71.52	74.17	77.28	77.02	75.01	79.51	78.56	79.61	72.52	78.65
	<i>0.35</i>	<i>2.96</i>	<i>1.72</i>	<i>2.12</i>	<i>2.87</i>	<i>1.36</i>	<i>2.43</i>	<i>0.69</i>	<i>0.88</i>	<i>2.22</i>	<i>0.48</i>	<i>2.17</i>	<i>3.36</i>	<i>2.48</i>	<i>4.65</i>	<i>1.65</i>
No	24.40	29.47	22.29	24.03	22.19	24.40	28.48	25.83	22.72	22.98	24.99	20.49	21.44*	20.39*	27.48*	21.35
	<i>0.35</i>	<i>2.96</i>	<i>1.72</i>	<i>2.12</i>	<i>2.87</i>	<i>1.36</i>	<i>2.43</i>	<i>0.69</i>	<i>0.88</i>	<i>2.22</i>	<i>0.48</i>	<i>2.17</i>	<i>3.36</i>	<i>2.48</i>	<i>4.65</i>	<i>1.65</i>

Source: Medicare Current Beneficiary Survey

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

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

Table 1.4c Demographic and Socioeconomic Characteristics of Noninstitutionalized Female Medicare Beneficiaries, by Living Arrangement and Age, 2002

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)	21,948	642	2,954	3,439	1,508	8,542	915	5,171	2,423	298	8,807	923	1,555	1,346	775	4,599
	143	38	99	68	50	146	55	109	69	23	125	52	72	44	43	112
Beneficiaries as a Percent of Column Total																
Marital Status																
Married	41.27	1.64*	2.18*	1.69*	1.60*	1.84	100.00	100.00	99.83	100.00	99.95	1.29*	3.17*	2.07*	0.72*	2.06*
	0.53	0.79	0.61	0.32	0.46	0.27	0.00	0.00	0.13	0.00	0.03	0.49	1.11	0.60	0.41	0.41
Widowed	42.39	20.63*	65.54	84.00	90.07	73.92	.	.	.	.	.	16.70	66.20	82.06	90.99	65.10
	0.51	3.09	1.63	1.04	1.09	0.74	.	.	.	.	.	2.08	2.15	1.73	1.32	1.19
Divorced/Separated	11.22	51.43	26.60	9.96	4.01*	17.79	.	.	0.17*	.	0.05*	41.31	24.73	10.50	4.14*	20.42
	0.37	3.93	1.50	0.85	0.68	0.71	.	.	0.13	.	0.03	2.73	2.10	1.42	0.93	1.11
Never married	5.11	26.29	5.68*	4.35	4.32*	6.46	.	.	.	.	.	40.70	5.90*	5.38*	4.15*	12.43
	0.27	3.23	0.83	0.55	0.68	0.46	.	.	.	.	.	2.90	1.14	0.98	1.03	0.78
Race/Ethnicity																
White non-Hispanic	78.29	62.50	78.13	85.01	87.75	81.42	72.25	82.41	88.94	89.04	83.38	57.52	60.88	65.49	67.88	62.74
	0.52	3.25	1.38	0.79	1.20	0.73	2.68	1.09	0.97	2.51	0.77	3.33	2.43	1.91	2.19	1.28
Black non-Hispanic	9.97	25.25	9.88	8.06	5.81	9.59	12.52*	5.03	3.51*	4.93*	5.38	26.85	20.61	15.97	14.58	19.48
	0.27	3.36	0.89	0.57	0.74	0.49	2.10	0.62	0.63	1.74	0.43	1.94	1.90	1.45	1.88	0.93
Hispanic	7.41	8.14*	7.83	4.32	4.08*	5.78	11.15*	7.42	4.79	2.88*	6.93	9.37*	11.72	12.02	11.84*	11.36
	0.38	2.36	1.16	0.57	0.68	0.56	1.74	0.74	0.72	1.54	0.51	1.80	1.67	1.43	1.53	0.90
Other	4.33	4.11*	4.15*	2.61*	2.35*	3.21	4.07*	5.14	2.76*	3.15*	4.31	6.26*	6.79*	6.52*	5.69*	6.42
	0.33	1.30	0.78	0.40	0.57	0.39	1.18	0.69	0.50	1.31	0.50	1.97	1.25	1.02	1.26	0.86
Schooling																
0 - 8 years	12.69	12.00*	8.47	13.37	17.87	12.30	6.51*	7.21	12.11	14.04*	8.69	18.14	16.24	21.53	37.21	21.36
	0.40	2.51	1.04	0.87	1.35	0.57	1.21	0.72	0.99	3.07	0.52	2.40	1.81	1.83	2.91	1.11
9 - 12 years (no diploma)	16.94	16.67*	18.07	18.92	18.09	18.31	14.62	12.69	15.15	15.63*	13.66	20.46	20.93	22.02	18.83	20.83
	0.45	2.48	1.30	1.07	1.54	0.72	2.05	1.04	1.46	2.88	0.76	2.03	2.06	2.10	2.04	1.06
High school graduate	33.90	35.91	33.36	32.50	30.91	32.80	36.74	39.11	33.01	34.53	37.06	29.55	32.93	29.63	22.93	29.75
	0.61	3.47	1.78	1.22	1.81	0.99	2.86	1.40	1.80	3.94	0.88	2.46	2.53	2.02	2.27	1.23
Voc/tech/bus/etc.	7.57	4.77*	7.44	8.58	8.79	7.92	11.12*	7.62	9.24	7.84*	8.43	6.45*	4.08*	6.92*	2.92*	5.22
	0.29	1.23	0.99	0.79	1.03	0.49	2.23	0.77	0.77	2.24	0.53	1.36	1.20	0.98	0.88	0.59
Some college	14.39	16.43*	16.44	13.27	11.28	14.29	19.60	15.55	16.13	10.14*	15.95	16.38	10.06*	11.69	7.72*	11.49
	0.43	2.98	1.30	0.91	1.25	0.67	2.53	1.04	1.24	2.60	0.70	2.05	1.67	1.57	1.36	0.86
Any college degree	14.51	14.21*	16.22	13.36	13.06	14.38	11.41*	17.83	14.36	17.81*	16.22	9.02*	15.75	8.21*	10.38*	11.35
	0.45	2.37	1.21	0.92	1.14	0.63	1.94	1.16	1.09	2.83	0.77	1.71	1.61	1.10	1.73	0.70

Table 1.4c Demographic and Socioeconomic Characteristics of Noninstitutionalized Female Medicare Beneficiaries, by Living Arrangement and Age, 2002

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)	21,948	642	2,954	3,439	1,508	8,542	915	5,171	2,423	298	8,807	923	1,555	1,346	775	4,599
	143	38	99	68	50	146	55	109	69	23	125	52	72	44	43	112
Beneficiaries as a Percent of Column Total																
Income																
\$5,000 of less	4.47	7.52*	3.98*	3.57	4.82*	4.23	1.55*	2.50*	2.82*	3.27*	2.52	12.52	7.68*	7.30*	8.31*	8.64
	0.32	2.13	0.69	0.49	0.79	0.39	0.65	0.44	0.54	1.62	0.33	2.23	1.33	1.15	1.21	0.84
\$5,001 - \$10,000	19.25	51.58	22.50	22.26	25.92	25.19	6.45*	3.96	4.16*	3.33*	4.25	53.42	29.02	33.20	39.76	36.95
	0.46	3.56	1.33	1.12	1.61	0.79	1.24	0.59	0.72	1.33	0.41	3.13	2.59	2.17	2.38	1.19
\$10,001 - \$15,000	17.95	22.69	21.96	24.14	28.03	23.96	12.15*	9.43	9.91	14.32*	10.01	18.98	21.46	23.93	23.24	21.99
	0.42	2.59	1.29	1.12	1.78	0.75	1.71	0.78	0.94	3.12	0.51	2.09	1.84	2.05	2.41	1.01
\$15,001 - \$20,000	12.77	5.64*	12.72	16.21	13.55	13.74	13.77*	11.35	13.06	14.93*	12.20	6.84*	12.17	14.19	14.34	12.05
	0.45	1.50	1.09	0.95	1.24	0.63	2.28	0.94	1.29	3.09	0.72	1.58	1.75	1.56	1.62	0.88
\$20,001 - \$25,000	11.52	4.97*	9.93	12.80	8.85	10.52	9.83*	12.69	18.19	19.79*	14.15	3.28*	10.53*	9.92	7.12*	8.32
	0.44	1.32	1.10	0.99	1.11	0.55	1.77	1.01	1.24	3.29	0.73	0.87	1.66	1.52	1.21	0.77
\$25,001 - \$30,000	8.65	4.30*	7.80	7.81	5.15*	7.07	10.41*	12.21	13.37	10.19*	12.27	1.51*	6.84*	4.92*	3.50*	4.65
	0.37	1.92	0.91	0.67	0.74	0.45	2.28	0.87	1.06	2.43	0.64	0.50	1.29	1.13	0.76	0.56
\$30,001 - \$35,000	5.80	1.31*	5.83*	3.06*	1.81*	3.67	9.79*	10.95	7.22	8.28*	9.71	1.00*	4.27*	1.65*	0.75*	2.25*
	0.28	0.71	0.86	0.43	0.51	0.36	2.36	0.78	0.70	2.45	0.52	0.52	1.14	0.58	0.42	0.47
\$35,001 - \$40,000	5.67	0.38*	4.44*	3.49	3.61*	3.61	8.39*	10.57	7.94	7.77*	9.53	0.62*	4.04*	1.91*	0.33*	2.11*
	0.31	0.28	0.80	0.54	0.70	0.39	1.50	0.76	0.76	2.06	0.52	0.38	1.22	0.50	0.33	0.46
More than \$40,000	13.93	1.59*	10.84	6.66	8.26	8.00	27.64	26.33	23.33	18.12*	25.36	1.83*	3.98*	2.99*	2.64*	3.03*
	0.50	0.80	1.04	0.69	1.05	0.53	3.54	1.27	1.41	3.21	1.07	1.07	0.91	0.79	0.83	0.54
Metropolitan Area Resident																
Yes	76.90	76.61	76.62	77.05	74.86	76.48	70.01	75.00	77.25	80.50	75.29	75.48	81.08	83.81	81.10	80.76
	0.46	2.61	1.55	0.93	1.45	0.92	2.86	0.82	1.13	3.98	0.64	2.50	1.55	1.07	2.28	1.10
No	23.10	23.39	23.38	22.95	25.14	23.52	29.99	25.00	22.75	19.50*	24.71	24.52	18.92	16.19	18.90	19.24
	0.46	2.61	1.55	0.93	1.45	0.92	2.86	0.82	1.13	3.98	0.64	2.50	1.55	1.07	2.28	1.10

Source: Medicare Current Beneficiary Survey

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

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

Table 1.5 Demographic and Socioeconomic Characteristics of Institutionalized Medicare Beneficiaries, by Age, 2002

Long-Term Care Facility-Only Residents¹

Beneficiary Characteristic	Total	Age			
		< 65	65 - 74	75 - 84	85 +
Beneficiaries (in 000s)	2,311	371	250	683	1,007
	67	29	26	35	36
Beneficiaries as a Percent of Column Total					
Marital Status					
Married	14.57	5.87*	21.97*	24.89	9.01
	0.98	1.95	4.54	2.42	1.18
Widowed	55.90	8.30*	29.15*	54.92	80.67
	1.25	3.13	5.00	2.12	1.60
Divorced/separated	8.48	12.50*	26.10*	7.58*	3.37*
	0.88	3.19	5.16	1.52	0.54
Never married	21.05	73.34	22.78*	12.61*	6.95*
	1.07	3.60	3.68	1.93	1.06
Race/Ethnicity					
White non-Hispanic	85.05	81.13	75.14	86.08	88.24
	1.00	2.93	4.27	1.84	1.17
Black non-Hispanic	8.93	12.18*	17.14*	8.89*	5.74*
	0.90	2.28	3.89	1.61	0.98
Hispanic	4.28	5.50*	6.64*	2.58*	4.39*
	0.54	1.63	2.71	0.83	0.70
Other	1.74*	1.19*	1.08*	2.44*	1.63*
	0.38	0.72	1.15	0.88	0.47
Schooling					
0 - 8 years	32.16	41.72	39.80*	22.99	32.50
	1.49	4.00	5.97	2.89	2.42
9 - 12 years (no diploma)	18.92	20.55*	16.60*	21.95	16.60
	1.42	3.36	4.03	2.88	1.93
High school graduate	27.13	27.16*	30.51*	27.55	25.87
	1.42	4.69	6.24	2.67	1.89
Voc/tech/bus/etc.	4.72*	5.84*	1.34*	6.52*	3.84*
	0.89	3.03	1.31	1.74	1.13
Some college	8.79	3.20*	9.78*	12.07*	8.60*
	0.98	0.88	3.42	2.10	1.31
Any college degree	8.28	1.52*	1.97*	8.91*	12.59
	0.95	1.07	1.69	1.76	1.53

Table 1.5 Demographic and Socioeconomic Characteristics of Institutionalized Medicare Beneficiaries, by Age, 2002

Long-Term Care Facility-Only Residents¹

Beneficiary Characteristic	Total	Age			
		< 65	65 - 74	75 - 84	85 +
Beneficiaries (in 000s)	2,311	371	250	683	1,007
	67	29	26	35	36
Beneficiaries as a Percent of Column Total					
Income					
\$5,000 or less	6.84	14.50*	6.67*	5.49*	4.97*
	0.66	2.76	2.79	1.11	0.97
\$5,001 - \$10,000	42.10	54.86	54.41	39.05	36.48
	1.36	3.95	4.95	2.55	2.01
\$10,001 - \$15,000	19.59	14.59*	21.21*	18.54	21.76
	1.16	2.41	3.89	2.44	1.82
\$15,001 - \$20,000	10.00	1.70*	5.66*	13.05*	12.04
	0.89	0.79	2.11	1.67	1.51
\$20,001 - \$25,000	5.74	2.92*	2.75*	7.50*	6.31*
	0.71	1.04	1.82	1.68	0.98
\$25,001 - \$30,000	4.48	1.64*	4.67*	4.26*	5.64*
	0.58	0.92	2.75	1.19	0.83
\$30,001 - \$35,000	1.40*	1.13*	.	1.70*	1.64*
	0.35	0.99	.	0.72	0.51
\$35,001 - \$40,000	2.35*	2.78*	1.10*	3.20*	1.91*
	0.49	2.11	1.11	1.04	0.51
More than \$40,000	7.50	5.88*	3.53*	7.21*	9.27
	0.85	2.57	2.17	1.54	1.34
Metropolitan Area Resident					
Yes	76.12	86.64	74.19	76.05	72.77
	1.35	2.14	5.54	2.70	1.38
No	23.88	13.36*	25.81*	23.95	27.23
	1.35	2.14	5.54	2.70	1.38

Source: Medicare Current Beneficiary Survey

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

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

Table 1.6 Demographic and Socioeconomic Characteristics of Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, 2002

Community Residents¹

Beneficiary Characteristic	Total	Medicare Risk HMO ²	Supplemental Health Insurance				Medicare Fee-For-Service Only	Other
			Medicaid	Individually-Purchased Private Insurance	Employer-Sponsored Private Insurance	Both Types of Private Insurance		
Beneficiaries (in 000s)	39,576	5,248	5,586	9,085	11,464	1,798	5,661	735
	131	125	115	184	197	91	157	63
Beneficiaries as a Percent of Column Total								
Medicare Status³								
Aged								
65 - 74 years	45.01	49.36	28.89	44.88	50.01	55.36	44.09	41.77
	0.30	0.96	0.94	0.96	0.85	1.86	1.28	3.59
75 - 84 years	31.16	33.79	22.42	38.31	31.00	34.54	25.42	29.14
	0.26	0.80	0.65	0.90	0.64	1.76	1.09	2.44
85 years and older	9.81	9.84	8.78	14.31	8.18	7.13	7.73	9.64*
	0.16	0.58	0.57	0.45	0.34	0.88	0.52	1.67
Disabled								
Under 45 years	3.75	0.84*	16.05	0.34*	1.78	0.20*	4.92	3.53*
	0.09	0.16	0.59	0.09	0.17	0.12	0.35	0.89
45 - 64 years	10.27	6.17	23.86	2.16	9.02	2.77*	17.85	15.93*
	0.19	0.57	0.98	0.27	0.60	1.26	0.90	2.82
Gender								
Male	44.54	42.32	38.61	38.70	47.23	44.93	56.51	42.66
	0.29	1.17	1.02	0.88	0.92	2.11	1.11	3.27
Female	55.46	57.68	61.39	61.30	52.77	55.07	43.49	57.34
	0.29	1.17	1.02	0.88	0.92	2.11	1.11	3.27
Marital Status								
Married	53.39	52.12	23.61	54.73	67.21	66.50	51.03	42.76
	0.41	1.25	1.04	0.84	0.77	1.81	1.08	3.24
Widowed	29.09	33.66	32.67	34.92	23.31	26.77	24.00	31.97
	0.38	1.03	1.11	0.75	0.72	1.91	0.94	2.65
Divorced/separated	11.30	10.75	24.82	7.16	6.00	4.25*	17.66	14.63*
	0.30	0.77	1.03	0.59	0.45	0.72	0.98	2.42
Never married	6.22	3.47	18.90	3.18	3.48	2.48*	7.32	10.64*
	0.18	0.42	0.78	0.33	0.33	0.60	0.55	2.42

Table 1.6 Demographic and Socioeconomic Characteristics of Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, 2002

Community Residents¹

Beneficiary Characteristic	Total	Medicare Risk HMO ²	Supplemental Health Insurance				Medicare Fee-For-Service Only	Other
			Medicaid	Individually-Purchased Private Insurance	Employer-Sponsored Private Insurance	Both Types of Private Insurance		
Beneficiaries (in 000s)	39,576	5,248	5,586	9,085	11,464	1,798	5,661	735
	131	125	115	184	197	91	157	63
Beneficiaries as a Percent of Column Total								
Living Arrangement								
Lives alone	30.68	31.42	39.19	34.33	23.83	25.85	30.42	36.39
	0.46	1.11	1.24	0.89	0.66	1.75	1.12	3.08
With spouse	51.92	50.76	22.07	53.18	65.85	66.04	49.08	41.26
	0.42	1.22	1.01	0.84	0.79	1.82	1.08	3.22
With children	9.69	11.41	18.82	7.82	6.13	5.31*	10.51	10.89*
	0.25	0.81	0.91	0.48	0.48	0.87	0.77	1.71
With others	7.72	6.40	19.92	4.67	4.19	2.79*	9.99	11.46*
	0.23	0.63	0.80	0.38	0.33	0.57	0.78	2.06
Race/Ethnicity								
White non-Hispanic	78.89	73.62	50.52	91.35	86.02	91.78	73.99	72.90
	0.44	1.25	1.37	0.46	0.78	1.12	1.24	3.51
Black non-Hispanic	9.56	9.53	22.53	3.16	6.67	3.60*	13.72	17.77*
	0.21	0.83	0.92	0.31	0.55	0.70	0.82	3.16
Hispanic	7.49	11.94	18.08	3.04	4.51	2.84*	7.91	4.94*
	0.35	0.89	0.99	0.32	0.50	0.78	0.80	1.37
Other	4.06	4.90	8.87	2.45	2.80	1.78*	4.38	4.39*
	0.26	0.58	0.86	0.29	0.32	0.60	0.59	1.54
Schooling								
0 - 8 years	13.97	12.14	35.55	10.57	7.01	3.17*	17.28	16.43
	0.29	0.67	1.16	0.53	0.33	0.74	0.93	2.31
9 - 12 years (no diploma)	16.20	16.49	24.01	14.95	13.13	8.52	18.64	19.04
	0.37	0.96	0.77	0.75	0.57	1.14	0.86	2.38
High school graduate	30.47	32.47	23.05	33.12	32.36	27.83	29.01	27.68
	0.48	1.32	1.09	1.13	0.76	1.82	1.20	2.55
Voc/tech/bus/etc.	6.80	6.09	3.05	8.06	8.08	6.46*	6.58	7.31*
	0.22	0.56	0.34	0.58	0.47	0.95	0.62	1.50
Some college	14.58	16.51	7.94	15.03	16.10	15.95	14.59	17.96*
	0.36	1.05	0.62	0.66	0.68	1.59	0.88	2.81
Any college degree	17.98	16.30	6.40	18.27	23.31	38.07	13.90	11.58*
	0.45	0.98	0.63	0.81	0.76	2.10	0.93	2.40

Table 1.6 Demographic and Socioeconomic Characteristics of Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, 2002

Community Residents¹

Beneficiary Characteristic	Total	Medicare Risk HMO ²	Supplemental Health Insurance				Medicare Fee-For-Service Only	Other
			Medicaid	Individually-Purchased Private Insurance	Employer-Sponsored Private Insurance	Both Types of Private Insurance		
Beneficiaries (in 000s)	39,576	5,248	5,586	9,085	11,464	1,798	5,661	735
	<i>131</i>	<i>125</i>	<i>115</i>	<i>184</i>	<i>197</i>	<i>91</i>	<i>157</i>	<i>63</i>
Beneficiaries as a Percent of Column Total								
Income								
\$5,000 or less	3.76	2.28*	10.76	2.98	1.30	1.42*	5.26	3.59*
	<i>0.22</i>	<i>0.36</i>	<i>0.80</i>	<i>0.32</i>	<i>0.20</i>	<i>0.47</i>	<i>0.59</i>	<i>1.05</i>
\$5,001 - \$10,000	16.48	12.38	62.20	8.95	4.10	1.08*	16.82	19.78
	<i>0.32</i>	<i>0.87</i>	<i>1.17</i>	<i>0.49</i>	<i>0.37</i>	<i>0.39</i>	<i>0.82</i>	<i>2.83</i>
\$10,001 - \$15,000	15.91	19.75	17.29	17.74	10.42	4.23*	21.34	28.13
	<i>0.30</i>	<i>0.77</i>	<i>0.80</i>	<i>0.79</i>	<i>0.48</i>	<i>0.81</i>	<i>0.94</i>	<i>2.68</i>
\$15,001 - \$20,000	12.32	14.89	5.83	15.17	11.76	9.23	13.71	13.79*
	<i>0.30</i>	<i>0.97</i>	<i>0.57</i>	<i>0.72</i>	<i>0.50</i>	<i>1.50</i>	<i>0.85</i>	<i>2.13</i>
\$20,001 - \$25,000	11.53	14.78	1.57*	13.20	14.27	10.38	10.50	11.25*
	<i>0.30</i>	<i>0.87</i>	<i>0.27</i>	<i>0.74</i>	<i>0.72</i>	<i>1.06</i>	<i>0.67</i>	<i>1.85</i>
\$25,001 - \$30,000	9.28	9.42	0.94*	10.33	12.10	15.37	8.27	7.66*
	<i>0.29</i>	<i>0.70</i>	<i>0.21</i>	<i>0.50</i>	<i>0.65</i>	<i>1.43</i>	<i>0.63</i>	<i>1.89</i>
\$30,001 - \$35,000	6.17	6.15	0.67*	6.16	9.18	7.35*	5.68	2.29*
	<i>0.21</i>	<i>0.54</i>	<i>0.25</i>	<i>0.47</i>	<i>0.47</i>	<i>0.92</i>	<i>0.72</i>	<i>0.90</i>
\$35,001 - \$40,000	6.19	6.29	0.22*	6.23	9.42	8.08	5.17	3.30*
	<i>0.26</i>	<i>0.56</i>	<i>0.08</i>	<i>0.46</i>	<i>0.63</i>	<i>1.21</i>	<i>0.57</i>	<i>1.30</i>
More than \$40,000	18.35	14.06	0.53*	19.24	27.46	42.87	13.26	10.21*
	<i>0.44</i>	<i>0.87</i>	<i>0.13</i>	<i>0.72</i>	<i>0.88</i>	<i>2.04</i>	<i>0.92</i>	<i>1.90</i>
Metropolitan Area Resident								
Yes	76.32	97.60	70.79	67.81	78.20	77.71	71.40	76.87
	<i>0.25</i>	<i>1.07</i>	<i>0.85</i>	<i>0.98</i>	<i>0.67</i>	<i>1.98</i>	<i>1.20</i>	<i>3.94</i>
No	23.68	2.40	29.21	32.19	21.80	22.29	28.60	23.13
	<i>0.25</i>	<i>1.07</i>	<i>0.85</i>	<i>0.98</i>	<i>0.67</i>	<i>1.98</i>	<i>1.20</i>	<i>3.94</i>

Source: Medicare Current Beneficiary Survey

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

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

2 HMO stands for Health Maintenance Organization.

3 Medicare beneficiaries with end-stage renal disease (ESRD) are included within the subgroups of "Aged" and "Disabled."

Data Highlights: Section 1

PAGE 1

Medicare Beneficiaries, By Race and Ethnicity

White	0
Black	0
Hispanic	0
Other	100

Medicare Beneficiaries, By Marital Status

Married	51
Widowed	31
Divorced/Seperated	11
Never Married	7

Medicare Beneficiaries, By Living Arrangement

Lives Alone	29
With Spouse	49
With Children	9
With Others	7
Long-Term Care	#REF!

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Medicare Beneficiaries in Long-Term Care Facilities, By Age

<65 (Disabled)	0
65-74	0
75-84	0
85 & Over	0

Medicare Beneficiaries in Long-Term Care Facilities, By Years of Schooling

0-8 Years	32
9-12 Years(No Diploma)	19
High School Graduate	27
Voc/Tech	4.72*
Some College	9
Any College Degree	8

Medicare Beneficiaries in Long-Term Care Facilities, By Marital Status

Married	15
Widowed	56
Divorced/Seperated	8
Never Married	21

Medicare Beneficiaries in Long-Term Care Facilities, By Income

\$10,000 or less	49
\$10,001-20,000	30
\$20,001-30-000	10
\$30,001+	#####

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Medicare Beneficiaries, By Years of Schooling

0-8 Years	15
9-12 Years(No Diploma)	16
High School Graduate	30
Voc/Tech	7
Some College	14
Any College Degree	18

Medicare Beneficiaries, By Income

\$10,000 or less	22
\$10,001-20,000	28
\$20,001-30-000	20
\$30,001+	30

Community Medicare Beneficiaries, By Insurance Type

Medigap	23
Employer Sponsored	29
Medigap + Employer	5
Medicare HMO	13
Medicaid	14
Other Public	2
FFS Only	14