

Table 4.1 Benefit Payments of Medicare Beneficiaries by Age, Gender, Race/Ethnicity, and Residence Status, 2002

All Medicare Beneficiaries

Beneficiary Characteristic	Total	Residence	
		Community Only	Long-Term Care Facility Only
Benefit Payments (in Millions)	233,058	204,823	28,234
	4,809	4,215	2,242
Medicare Status¹			
Aged			
65 - 74 years	79,160	74,503	4,657
	3,000	2,655	1,653
75 - 84 years	83,108	73,273	9,835
	2,978	2,539	1,188
85 years and older	38,193	28,024	10,169
	1,728	1,660	779
Disabled			
Under 45 years	8,385	7,567	819
	937	894	265
45 - 64 years	24,211	21,457	2,754
	1,599	1,516	540
Gender by Age			
Male	103,661	94,635	9,026
	3,615	3,022	1,668
Aged			
65 - 74 years	36,009	33,188	2,821
	2,481	1,928	1,584
75 - 84 years	37,534	34,965	2,569
	1,982	1,879	365
85 years and older	11,542	9,776	1,766
	682	633	279
Disabled			
Under 45 years	4,859	4,354	505
	679	655	139
45 - 64 years	13,716	12,351	1,365
	1,334	1,343	333

Table 4.1 Benefit Payments of Medicare Beneficiaries by Age, Gender, Race/Ethnicity, and Residence Status, 2002

All Medicare Beneficiaries

Beneficiary Characteristic	Total	Residence	
		Community Only	Long-Term Care Facility Only
Benefit Payments (in Millions)	233,058	204,823	28,234
	4,809	4,215	2,242
Female	129,205	110,188	19,017
	3,087	2,684	1,470
Aged			
65 - 74 years	42,975	41,315	1661*
	1,848	1,800	402
75 - 84 years	45,574	38,308	7,266
	2,062	1,480	1,159
85 years and older	26,634	18,247	8,387
	1,504	1,401	692
Disabled			
Under 45 years	3,526	3,213	314*
	619	590	229
45 - 64 years	10,495	9,106	1,389
	1,036	944	414
Race/Ethnicity by Age²			
White non-Hispanic	181,374	160,145	21,230
	4,240	3,997	1,476
Aged			
65 - 74 years	61,527	59,451	2,076
	2,301	2,350	451
75 - 84 years	68,367	60,173	8,194
	2,656	2,274	1,053
85 years and older	30,712	22,109	8,603
	1,486	1,347	737
Disabled			
Under 45 years	4,673	4,217	456
	633	609	126
45 - 64 years	16,096	14,195	1,901
	1,408	1,370	430

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All Medicare Beneficiaries

Beneficiary Characteristic	Total	Residence	
		Community Only	Long-Term Care Facility Only
Benefit Payments (in Millions)	233,058	204,823	28,234
	<i>4,809</i>	<i>4,215</i>	<i>2,242</i>
Black non-Hispanic	28,298	23,759	4,539
	<i>2,258</i>	<i>1,362</i>	<i>1,683</i>
Aged			
65 - 74 years	9,096	6,923	2174*
	<i>1,796</i>	<i>796</i>	<i>1,574</i>
75 - 84 years	8,251	7,502	749*
	<i>1,032</i>	<i>991</i>	<i>272</i>
85 years and older	3,502	2,713	789*
	<i>460</i>	<i>406</i>	<i>226</i>
Disabled			
Under 45 years	2,473	2,222	251*
	<i>639</i>	<i>611</i>	<i>228</i>
45 - 64 years	4,976	4,399	577*
	<i>622</i>	<i>589</i>	<i>363</i>
Hispanic	14,066	12,639	1,426
	<i>1,097</i>	<i>1,021</i>	<i>319</i>
Aged			
65 - 74 years	5,106	4,874	233*
	<i>668</i>	<i>659</i>	<i>124</i>
75 - 84 years	3,926	3,535	392*
	<i>501</i>	<i>415</i>	<i>237</i>
85 years and older	2,606	2,049	557*
	<i>450</i>	<i>413</i>	<i>172</i>
Disabled			
Under 45 years	611	594	18*
	<i>108</i>	<i>108</i>	<i>8</i>
45 - 64 years	1,815	1,589	227*
	<i>363</i>	<i>356</i>	<i>120</i>

Source: Medicare Current Beneficiary Survey

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

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

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

Table 4.2 Benefit Payments of Medicare Beneficiaries, by Demographic and Socioeconomic Characteristics, 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 +	
Benefit Payments (in Millions)	233,058	32,596	79,160	83,108	38,193	18,575	36,009	37,534	11,542	103,661	14,021	42,975	45,574	26,634	129,205
	4,809	1,924	3,000	2,978	1,728	1,548	2,481	1,982	682	3,615	1,161	1,848	2,062	1,504	3,087
Benefit Payments (in Millions of Dollars)															
Marital Status															
Married	106,759	10,030	46,223	41,459	9,047	6,424	25,548	27,474	6,564	66,011	3,605	20,674	13,985	2,483	40,748
	3,066	1,043	2,006	1,939	653	856	1,666	1,604	589	2,596	569	1,138	1,105	322	1,629
Widowed	81,793	2,605	18,565	34,409	26,214	329*	3,230	7,233	4,177	14,970	2,275	15,335	27,176	22,037	66,823
	2,818	571	1,345	1,803	1,595	130	628	818	416	1,125	538	1,203	1,488	1,491	2,458
Divorced/separated	25,989	10,399	10,013	4,534	1,043	5,861	4,739	1,880	319*	12,799	4,538	5,274	2,654	724	13,190
	1,621	1,114	1,201	593	184	965	973	329	127	1,359	580	752	504	134	1,070
Never married	16,933	9,540	3,121	2,687	1,584	5,950	1,431	945	481*	8,806	3,590	1,691	1,743	1,103	8,127
	1,330	1,083	562	476	297	846	303	237	136	945	666	445	414	263	947
Living Arrangement															
Community															
Lives alone	63,302	7,935	19,068	24,257	12,041	4,590	5,226	6,514	2,656	18,985	3,346	13,842	17,744	9,385	44,317
	2,276	934	1,426	1,490	1,158	775	762	744	341	1,292	516	1,231	1,081	1,018	1,900
With spouse	98,916	9,936	44,235	37,339	7,407	6,466	24,433	25,509	5,635	62,042	3,470	19,802	11,830	1,772	36,874
	3,021	1,097	2,019	1,839	601	923	1,729	1,567	554	2,540	568	1,090	972	256	1,563
With children	24,107	3,349	6,672	7,603	6,483	509	838	1,662	899	3,908	2,840	5,834	5,941	5,584	20,199
	1,319	594	708	682	910	146	241	363	173	452	592	704	595	879	1,330
With others	18,498	7,804	4,528	4,073	2,093	5,141	2,692	1,280	587*	9,700	2,663	1,836	2,793	1,506	8,798
	1,615	1,075	920	545	546	966	771	239	167	1,257	492	440	503	517	907
Long-Term Care Facility	28,234	3,573	4,657	9,835	10,169	1,870	2,821	2,569	1,766	9,026	1,703	1661*	7,266	8,387	19,017
	2,242	615	1,653	1,188	779	370	1,584	365	279	1,668	479	402	1,159	692	1,470
Race/Ethnicity															
White non-Hispanic	181,374	20,769	61,527	68,367	30,712	12,212	28,298	32,184	9,255	81,948	8,557	33,229	36,182	21,457	99,426
	4,240	1,624	2,301	2,656	1,486	1,297	1,791	1,766	550	2,919	853	1,554	1,786	1,301	2,694
Black non-Hispanic	28,298	7,449	9,096	8,251	3,502	3,813	4,320	2,354	1,149	11,636	3,636	4,776	5,897	2,353	16,663
	2,258	881	1,796	1,032	460	527	1,698	412	315	1,913	687	635	913	347	1,191
Hispanic	14,066	2,427	5,106	3,926	2,606	1,353	1,892	1,969	923	6,138	1,073	3,214	1,957	1,683	7,928
	1,097	347	668	501	450	286	325	413	277	628	235	505	358	375	770
Other	8,201	1,775	2,972	2,265	1,189	1,164	1,223	822	163*	3,371	611	1,750	1,443	1,026	4,830
	1,143	627	421	447	640	516	341	201	69	637	201	338	356	637	900

Table 4.2 Benefit Payments of Medicare Beneficiaries, by Demographic and Socioeconomic Characteristics, 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 +	
Benefit Payments (in Millions)	233,058	32,596	79,160	83,108	38,193	18,575	36,009	37,534	11,542	103,661	14,021	42,975	45,574	26,634	129,205
	4,809	1,924	3,000	2,978	1,728	1,548	2,481	1,982	682	3,615	1,161	1,848	2,062	1,504	3,087
Benefit Payments (in Millions of Dollars)															
Schooling															
0 - 8 years	36,861	4,545	11,920	12,296	8,101	2,450	6,881	4,985	2,498	16,814	2,095	5,039	7,311	5,602	20,048
	2,150	595	1,748	871	816	433	1,610	441	370	1,786	432	589	739	749	1,286
9 - 12 years (no diploma)	34,993	6,277	10,591	13,242	4,883	3,452	3,519	5,777	1,181	13,928	2,825	7,073	7,466	3,701	21,064
	1,528	675	1,058	1,069	505	465	527	765	226	1,137	437	946	796	456	1,132
High school graduate	56,467	9,038	20,259	19,723	7,447	4,653	7,768	8,098	2,817	23,336	4,385	12,491	11,626	4,630	33,131
	2,191	1,044	1,235	1,360	643	821	787	805	428	1,437	668	995	1,089	419	1,629
Voc/tech/bus/etc.	13,559	2,277	5,404	4,211	1,667	1,574	2,617	1,250	456*	5,897	703	2,788	2,961	1,211	7,663
	1,153	548	908	404	281	503	688	264	101	883	187	642	364	254	756
Some college	26,274	4,118	9,260	10,095	2,801	2,061	3,322	4,346	882	10,610	2,057	5,938	5,749	1,919	15,663
	1,559	830	818	883	367	608	433	472	160	905	581	781	682	290	1,293
Any college degree	33,422	4,151	14,235	10,994	4,042	2,759	8,292	6,759	1,729	19,539	1,392	5,943	4,235	2,313	13,883
	1,825	796	1,082	1,011	422	742	1,019	860	277	1,595	355	701	550	335	1,030
Income															
\$5,000 or Less	9,746	2,572	2,646	2,886	1,643	1,459	781	1,036	420*	3,696	1,113	1,865	1,850	1,223	6,050
	986	482	561	390	284	361	212	266	149	507	354	527	320	245	837
\$5,001 - \$10,000	55,300	14,050	15,624	14,655	10,971	8,222	5,568	3,712	1,940	19,442	5,828	9,880	10,943	9,031	35,683
	2,501	1,232	1,943	1,248	948	1,011	1,652	554	350	1,962	629	1,075	1,166	864	1,540
\$10,001 - \$15,000	39,903	6,125	12,033	13,673	8,072	3,071	3,821	4,285	2,075	13,252	3,054	8,212	9,388	5,981	26,635
	1,968	976	1,206	1,075	603	620	512	480	331	924	739	1,130	992	536	1,792
\$15,001 - \$20,000	28,184	3,938	7,248	12,392	4,606	2,712	3,707	6,483	1,438	14,339	1,227	3,541	5,909	3,168	13,845
	1,789	882	761	1,045	506	807	641	886	249	1,339	318	440	603	420	917
\$20,001 - \$25,000	25,356	1,746	8,448	10,889	4,273	1,262	3,913	4,957	1,491	11,622	485	4,535	5,931	2,783	13,734
	1,894	487	1,140	977	992	464	787	540	369	1,043	126	645	777	936	1,429
\$25,001 - \$30,000	19,439	1,287	8,011	7,425	2,715	599	3,869	4,226	1,237	9,931	688	4,142	3,199	1,478	9,507
	1,369	359	942	805	376	149	624	663	272	976	314	726	362	251	857
\$30,001 - \$35,000	10,634	556	5,250	3,943	884	228*	2,757	2,211	437*	5,632	329*	2,493	1,733	448*	5,002
	1,435	159	1,159	654	179	82	1,044	628	131	1,336	126	449	348	129	567
\$35,001 - \$40,000	11,307	803	5,411	3,638	1,455	244*	2,501	1,996	827*	5,568	559*	2,910	1,642	628	5,739
	901	251	603	450	257	95	406	293	230	562	230	471	323	154	601
More than \$40,000	33,004	1,516	14,482	13,441	3,565	777	9,089	8,465	1,678	20,010	739	5,392	4,976	1,887	12,994
	1,739	347	886	1,165	410	242	782	969	252	1,387	243	597	617	320	1,006

Table 4.2 Benefit Payments of Medicare Beneficiaries, by Demographic and Socioeconomic Characteristics, 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 +	
Benefit Payments (in Millions)	233,058	32,596	79,160	83,108	38,193	18,575	36,009	37,534	11,542	103,661	14,021	42,975	45,574	26,634	129,205
	<i>4,809</i>	<i>1,924</i>	<i>3,000</i>	<i>2,978</i>	<i>1,728</i>	<i>1,548</i>	<i>2,481</i>	<i>1,982</i>	<i>682</i>	<i>3,615</i>	<i>1,161</i>	<i>1,848</i>	<i>2,062</i>	<i>1,504</i>	<i>3,087</i>

Benefit Payments (in Millions of Dollars)

Metropolitan Area Resident															
Yes	179,869	24,916	59,241	65,447	30,265	13,792	27,579	28,774	9,091	79,236	11,124	31,526	36,673	21,158	100,482
	<i>4,656</i>	<i>1,763</i>	<i>2,791</i>	<i>2,630</i>	<i>1,681</i>	<i>1,309</i>	<i>2,378</i>	<i>1,733</i>	<i>650</i>	<i>3,330</i>	<i>1,103</i>	<i>1,461</i>	<i>1,988</i>	<i>1,489</i>	<i>3,003</i>
No	53,184	7,678	19,919	17,661	7,926	4,780	8,430	8,760	2,451	24,422	2,898	11,449	8,901	5,474	28,722
	<i>1,237</i>	<i>698</i>	<i>1,137</i>	<i>1,257</i>	<i>476</i>	<i>789</i>	<i>744</i>	<i>919</i>	<i>229</i>	<i>1,282</i>	<i>279</i>	<i>1,197</i>	<i>552</i>	<i>405</i>	<i>1,075</i>

Source: Medicare Current Beneficiary Survey

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

Table 4.3 Benefit Payments of Medicare Beneficiaries, by Demographic and Socioeconomic Characteristics, and by Race/Ethnicity and Age, 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
Benefit Payments (in Millions)	233,058	20,769	61,527	68,367	30,712	181,374	7,449	9,096	8,251	3,502	28,298	2,427	5,106	3,926	2,606	14,066
	4,809	1,624	2,301	2,656	1,486	4,240	881	1,796	1,032	460	2,258	347	668	501	450	1,097
Benefit Payments (in Millions of Dollars)																
Gender																
Male	103,661	12,212	28,298	32,184	9,255	81,948	3,813	4,320	2,354	1,149	11,636	1,353	1,892	1,969	923	6,138
	3,615	1,297	1,791	1,766	550	2,919	527	1,698	412	315	1,913	286	325	413	277	628
Female	129,205	8,557	33,229	36,182	21,457	99,426	3,636	4,776	5,897	2,353	16,663	1,073	3,214	1,957	1,683	7,928
	3,087	853	1,554	1,786	1,301	2,694	687	635	913	347	1,191	235	505	358	375	770
Marital Status																
Married	106,759	7,927	38,720	35,646	7,448	89,741	719	2,498	2,491	703*	6,411	971	2,770	1,900	747*	6,389
	3,066	975	1,830	1,745	532	2,795	186	408	685	291	749	236	471	298	272	661
Widowed	81,793	1,461	13,950	27,773	20,851	64,034	1019*	2,951	4,080	2,707	10,757	65*	985	1,578	1,482	4,110
	2,818	357	1,195	1,724	1,350	2,597	449	619	564	401	1,034	59	274	417	295	612
Divorced/seperated	25,989	5,473	6,675	2,761	867	15,775	2,750	2,192	1,217	21*	6,180	985	1,015	402*	141*	2,542
	1,621	783	980	364	173	1,377	513	497	453	12	856	281	281	153	59	437
Never married	16,933	5,898	2,154	2,169	1,271	11,492	2,960	422*	463*	67*	3,912	406	336*	46*	234*	1,023
	1,330	779	414	381	230	962	719	184	317	44	861	103	215	28	166	294
Living Arrangement																
Community																
Lives alone	63,302	4,189	14,755	20,023	10,646	49,612	2,494	2,061	2,960	704	8,219	404	1,616	846	502*	3,370
	2,276	635	1,310	1,266	1,134	2,245	558	453	646	193	959	129	413	214	185	526
With spouse	98,916	7,671	37,252	32,240	5,980	83,142	687	2,353	2,057	593*	5,690	1,204	2,522	1,815	685*	6,227
	3,021	995	1,822	1,653	483	2,752	184	402	677	285	758	328	423	295	267	637
With children	24,107	1,525	4,194	4,913	3,875	14,508	1,255	1,723	1,664	1,105	5,748	227*	305*	718	766*	2,016
	1,319	267	547	498	542	895	519	421	354	253	779	96	120	272	224	412
With others	18,498	5,028	3,251	2,997	1,607	12,882	2,185	786	820*	311*	4,102	347	430*	155*	95*	1,027
	1,615	974	876	420	532	1,435	442	290	300	107	623	88	156	58	64	209
Long-Term Care Facility	28,234	2,357	2,076	8,194	8,603	21,230	828*	2174*	749*	789*	4,539	244*	233*	392*	557*	1,426
	2,242	458	451	1,053	737	1,476	433	1,574	272	226	1,683	120	124	237	172	319

Table 4.3 Benefit Payments of Medicare Beneficiaries, by Demographic and Socioeconomic Characteristics, and 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
Benefit Payments (in Millions)	233,058	20,769	61,527	68,367	30,712	181,374	7,449	9,096	8,251	3,502	28,298	2,427	5,106	3,926	2,606	14,066
	4,809	1,624	2,301	2,656	1,486	4,240	881	1,796	1,032	460	2,258	347	668	501	450	1,097
Benefit Payments (in Millions of Dollars)																
Schooling																
0 - 8 years	36,861	2,591	5,909	7,512	4,864	20,876	737	3,202	2,391	1,070	7,400	1,019	2,240	1,728	1,326	6,314
	2,150	398	581	762	464	1,124	320	1,532	430	202	1,552	323	415	310	293	745
9 - 12 years (no diploma)	34,993	3,381	7,226	10,438	3,834	24,878	2,159	2,350	1,781	692*	6,981	618	794	570*	318*	2,301
	1,528	607	851	932	411	1,208	389	499	459	243	852	176	190	175	168	341
High school graduate	56,467	6,235	17,176	17,651	6,534	47,596	1,843	1,536	794	695*	4,868	542	778	845	148*	2,313
	2,191	916	1,157	1,282	552	2,013	442	402	243	259	657	139	259	309	79	437
Voc/tech/bus/etc.	13,559	1,323	4,759	3,836	1,546	11,464	656*	107*	134*	36*	933	31*	365*	140*	1*	538*
	1,153	371	888	416	275	1,055	373	72	53	24	395	19	233	77	1	248
Some college	26,274	2,343	7,876	9,078	2,579	21,876	1,070	713	440*	135*	2,358	101*	348*	89*	70*	608
	1,559	377	790	818	334	1,311	531	239	195	73	626	23	111	36	41	127
Any college degree	33,422	3,509	12,617	10,196	3,762	30,085	404*	663	210*	18*	1,294	46*	371*	485*	174*	1,076
	1,825	771	1,035	994	404	1,755	158	185	114	8	264	15	109	136	90	173
Income																
\$5,000 or Less	9,746	1,250	2,041	1,947	901	6,140	1021*	353*	694*	442*	2,510	283*	181*	100*	174*	737
	986	288	487	290	171	703	382	128	215	182	524	135	43	24	66	147
\$5,001 - \$10,000	55,300	9,277	7,218	8,436	6,747	31,678	2,808	4,848	4,151	1,897	13,703	1,177	2,454	1,400	1,387	6,418
	2,501	1,093	841	739	582	1,431	362	1,622	891	341	1,988	316	532	349	336	773
\$10,001 - \$15,000	39,903	2,696	8,557	11,183	7,064	29,499	2,137	1,665	1,273	581*	5,656	368*	1,017	795	242*	2,422
	1,968	458	1,089	1,040	572	1,697	669	374	329	185	899	110	255	234	87	377
\$15,001 - \$20,000	28,184	2,528	5,484	10,462	4,005	22,478	896*	760	802	103*	2,561	402*	579	798*	423*	2,202
	1,789	738	615	951	443	1,591	380	331	261	51	565	152	182	286	214	419
\$20,001 - \$25,000	25,356	1,334	7,669	9,949	3,747	22,699	339*	358*	571*	237*	1,505	45*	288*	123*	255*	711
	1,894	446	1,124	939	950	1,817	177	147	246	214	400	35	80	44	118	154
\$25,001 - \$30,000	19,439	1,066	7,404	6,904	2,563	17,937	130*	303*	293*	77*	803	51*	135*	150*	73*	410
	1,369	351	926	797	366	1,356	94	162	179	39	268	27	41	58	63	96
\$30,001 - \$35,000	10,634	502	4,821	3,706	876	9,904	45*	220*	31*	.	296*	9*	56*	123*	8*	197*
	1,435	155	1,146	633	178	1,403	29	107	14	.	107	5	21	76	8	80
\$35,001 - \$40,000	11,307	771	5,132	3,269	1,306	10,478	21*	173*	261*	135*	589*	3*	56*	55*	14*	128*
	901	252	592	432	218	866	14	81	156	136	222	2	24	38	14	47
More than \$40,000	33,004	1,345	13,194	12,344	3,498	30,381	51*	417*	174*	31*	672	88*	340*	382*	26*	837
	1,739	337	857	1,130	410	1,693	32	144	115	28	205	77	136	115	20	202

Table 4.3 Benefit Payments of Medicare Beneficiaries, by Demographic and Socioeconomic Characteristics, and 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
Benefit Payments (in Millions)	233,058	20,769	61,527	68,367	30,712	181,374	7,449	9,096	8,251	3,502	28,298	2,427	5,106	3,926	2,606	14,066
	<i>4,809</i>	<i>1,624</i>	<i>2,301</i>	<i>2,656</i>	<i>1,486</i>	<i>4,240</i>	<i>881</i>	<i>1,796</i>	<i>1,032</i>	<i>460</i>	<i>2,258</i>	<i>347</i>	<i>668</i>	<i>501</i>	<i>450</i>	<i>1,097</i>
Benefit Payments (in Millions of Dollars)																
Metropolitan Area Resident																
Yes	179,869	14,970	44,560	52,984	23,866	136,380	6,171	7,567	7,138	2,825	23,700	2,328	4,450	3,389	2,324	12,492
	<i>4,656</i>	<i>1,415</i>	<i>2,183</i>	<i>2,346</i>	<i>1,411</i>	<i>4,217</i>	<i>887</i>	<i>1,790</i>	<i>1,056</i>	<i>465</i>	<i>2,339</i>	<i>343</i>	<i>617</i>	<i>420</i>	<i>441</i>	<i>980</i>
No	53,184	5,796	16,967	15,383	6,847	44,992	1,277	1,530	1,113	678	4,598	98*	656*	537*	282*	1,574
	<i>1,237</i>	<i>790</i>	<i>810</i>	<i>1,155</i>	<i>416</i>	<i>1,044</i>	<i>246</i>	<i>314</i>	<i>263</i>	<i>145</i>	<i>668</i>	<i>61</i>	<i>246</i>	<i>276</i>	<i>95</i>	<i>481</i>

Source: Medicare Current Beneficiary Survey

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

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

Table 4.4a Benefit Payments of Non-institutionalized Medicare Beneficiaries, by Demographic and Socioeconomic Characteristics, and 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
Benefit Payments (in Millions)	204,823	7,935	19,068	24,257	12,041	63,302	9,936	44,235	37,339	7,407	98,916	11,152	11,200	11,677	8,576	42,605
	4,215	934	1,426	1,490	1,158	2,276	1,097	2,019	1,839	601	3,021	1,260	1,125	834	1,120	2,116
Benefit Payments (in Millions of Dollars)																
Marital Status																
Married	101,806	86*	456*	904	411*	1,857	9,687	44,235	37,333	7,407	98,661	93*	768*	310*	116*	1,287
	2,989	47	224	249	185	389	1,066	2,019	1,839	601	3,011	32	229	122	61	276
Widowed	66,515	999	11,245	19,432	10,288	41,964	.	.	.	.	.	822	6,224	9,444	8,062	24,552
	2,596	333	1,133	1,332	1,096	2,075	.	.	.	.	.	254	664	772	1,123	1,586
Divorced/separated	23,590	4,644	5,602	2,871	533*	13,651	249*	.	6*	.	255*	4,801	3,379	1,275	229*	9,684
	1,571	732	687	471	111	989	244	.	5	.	244	784	788	313	74	1,168
Never married	12,883	2,206	1,765	1,046	805	5,822	.	.	.	.	.	5,423	826	648*	163*	7,061
	1,232	421	431	226	223	620	.	.	.	.	.	907	268	280	75	1,061
Race/Ethnicity																
White non-Hispanic	160,145	4,189	14,755	20,023	10,646	49,612	7,671	37,252	32,240	5,980	83,142	6,553	7,445	7,910	5,483	27,390
	3,997	635	1,310	1,266	1,134	2,245	995	1,822	1,653	483	2,752	1,060	972	619	765	1,717
Black non-Hispanic	23,759	2,494	2,061	2,960	704	8,219	687	2,353	2,057	593*	5,690	3,440	2,509	2,484	1,416	9,850
	1,362	558	453	646	193	959	184	402	677	285	758	678	438	475	275	925
Hispanic	12,639	404	1,616	846	502*	3,370	1,204	2,522	1,815	685*	6,227	574	735	873	861	3,043
	1,021	129	413	214	185	526	328	423	295	267	637	130	200	265	236	407
Other	7,582	818*	626	399	157*	1,999	372*	1,835	1,021	139*	3,367	493*	512*	410*	801*	2,215
	1,096	481	204	120	64	546	158	377	291	56	508	176	217	140	636	721
Schooling																
0 - 8 years	30,229	928	2,509	3,506	2,284	9,227	1,642	5,080	5,212	1,181	13,115	1,170	2,100	2,191	2,427	7,887
	1,653	338	557	530	303	824	399	600	642	303	1,068	265	382	376	687	971
9 - 12 years (no diploma)	31,192	1,618	3,809	4,108	1,802	11,336	2,002	3,958	5,405	727	12,092	2,268	2,361	1,885	1,250	7,764
	1,408	314	694	509	364	933	424	477	690	187	865	388	501	355	249	827
High school graduate	51,215	2,545	4,740	6,264	2,458	16,008	1,957	12,139	8,116	2,103	24,315	3,456	2,768	3,147	1,521	10,892
	1,944	508	655	593	311	1,029	493	919	702	397	1,401	720	392	474	281	976
Voc/tech/bus/etc.	12,916	706*	1,582	1,167	734	4,188	910	2,514	2,180	448*	6,053	440	1285*	653*	297*	2,675
	1,116	370	606	212	212	794	317	389	352	125	574	157	681	144	140	728
Some college	24,311	1,149	2,617	3,107	1,091	7,964	1,118	5,591	4,798	588	12,096	1,673	790	1,256	532*	4,251
	1,454	521	423	460	212	746	275	736	479	128	884	545	292	285	178	799
Any college degree	31,496	872	3,117	2,937	1,401	8,328	1,858	9,686	6,573	1,245	19,361	1,414	1,304	662	428*	3,807
	1,768	216	556	366	283	760	603	873	868	252	1,380	519	341	146	157	697

Table 4.4a Benefit Payments of Non-institutionalized Medicare Beneficiaries, by Demographic and Socioeconomic Characteristics, and 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
Benefit Payments (in Millions)	204,823	7,935	19,068	24,257	12,041	63,302	9,936	44,235	37,339	7,407	98,916	11,152	11,200	11,677	8,576	42,605
	<i>4,215</i>	<i>934</i>	<i>1,426</i>	<i>1,490</i>	<i>1,158</i>	<i>2,276</i>	<i>1,097</i>	<i>2,019</i>	<i>1,839</i>	<i>601</i>	<i>3,021</i>	<i>1,260</i>	<i>1,125</i>	<i>834</i>	<i>1,120</i>	<i>2,116</i>
Benefit Payments (in Millions of Dollars)																
Income																
\$5,000 or Less	8,305	603*	913	937	583*	3,037	428*	1,134	653	159*	2,374	1,044	441*	910	500*	2,895
	<i>963</i>	<i>322</i>	<i>319</i>	<i>245</i>	<i>176</i>	<i>559</i>	<i>223</i>	<i>381</i>	<i>158</i>	<i>67</i>	<i>535</i>	<i>245</i>	<i>153</i>	<i>239</i>	<i>158</i>	<i>443</i>
\$5,001 - \$10,000	42,803	4,370	5,499	5,715	2,525	18,110	1,393	2,277	2,022	643*	6,336	6,621	4,464	3,578	3,695	18,358
	<i>1,830</i>	<i>612</i>	<i>828</i>	<i>764</i>	<i>369</i>	<i>1,261</i>	<i>373</i>	<i>490</i>	<i>689</i>	<i>244</i>	<i>963</i>	<i>1,055</i>	<i>657</i>	<i>542</i>	<i>771</i>	<i>1,382</i>
\$10,001 - \$15,000	34,862	1,843	4,553	5,917	3,320	15,632	1,327	4,759	3,593	725	10,404	2,117	2,055	2,563	2,091	8,826
	<i>1,860</i>	<i>574</i>	<i>863</i>	<i>690</i>	<i>421</i>	<i>1,459</i>	<i>346</i>	<i>672</i>	<i>459</i>	<i>157</i>	<i>910</i>	<i>549</i>	<i>485</i>	<i>354</i>	<i>395</i>	<i>899</i>
\$15,001 - \$20,000	26,346	450*	2,111	3,854	1,788	8,202	2,556	4,050	5,695	939	13,240	928	925	2,029	1,022	4,904
	<i>1,749</i>	<i>327</i>	<i>446</i>	<i>510</i>	<i>321</i>	<i>760</i>	<i>746</i>	<i>557</i>	<i>728</i>	<i>215</i>	<i>1,285</i>	<i>253</i>	<i>192</i>	<i>492</i>	<i>287</i>	<i>715</i>
\$20,001 - \$25,000	23,119	364*	1,328	2,869	1,477	6,038	1,136	5,465	5,146	1,537	13,284	180*	1,602	1,328	686*	3,796
	<i>1,809</i>	<i>211</i>	<i>292</i>	<i>412</i>	<i>805</i>	<i>1,002</i>	<i>459</i>	<i>818</i>	<i>576</i>	<i>402</i>	<i>1,127</i>	<i>64</i>	<i>673</i>	<i>298</i>	<i>461</i>	<i>893</i>
\$25,001 - \$30,000	18,280	177*	1,382	1,944	792	4,294	1,002	6,017	4,480	916	12,415	101*	515*	573*	382*	1,571
	<i>1,317</i>	<i>93</i>	<i>336</i>	<i>438</i>	<i>195</i>	<i>633</i>	<i>343</i>	<i>850</i>	<i>625</i>	<i>245</i>	<i>1,103</i>	<i>53</i>	<i>228</i>	<i>173</i>	<i>112</i>	<i>319</i>
\$30,001 - \$35,000	10,186	33*	496	389	172*	1,091	471	4,317	3,091	538*	8,418	48*	436*	87*	105*	677
	<i>1,412</i>	<i>25</i>	<i>161</i>	<i>97</i>	<i>69</i>	<i>203</i>	<i>155</i>	<i>1,132</i>	<i>593</i>	<i>155</i>	<i>1,398</i>	<i>29</i>	<i>171</i>	<i>47</i>	<i>62</i>	<i>190</i>
\$35,001 - \$40,000	10,324	39*	408	673	364*	1,483	500	4,822	2,459	795*	8,576	69*	90*	99*	7*	265*
	<i>806</i>	<i>38</i>	<i>105</i>	<i>192</i>	<i>120</i>	<i>219</i>	<i>130</i>	<i>595</i>	<i>349</i>	<i>218</i>	<i>754</i>	<i>62</i>	<i>32</i>	<i>39</i>	<i>6</i>	<i>78</i>
More than \$40,000	30,413	56*	2,373	1,955	1,013	5,398	1,122	11,390	10,036	1,154	23,701	45*	672*	509*	87*	1,314
	<i>1,684</i>	<i>40</i>	<i>534</i>	<i>333</i>	<i>220</i>	<i>691</i>	<i>285</i>	<i>848</i>	<i>1,015</i>	<i>208</i>	<i>1,466</i>	<i>19</i>	<i>335</i>	<i>204</i>	<i>39</i>	<i>418</i>
Metropolitan Area																
Resident																
Yes	156,600	5,976	14,420	17,826	9,472	47,694	7,107	31,882	30,102	6,009	75,100	8,501	8,942	9,341	7,020	33,805
	<i>4,074</i>	<i>804</i>	<i>1,336</i>	<i>1,216</i>	<i>1,123</i>	<i>2,098</i>	<i>1,039</i>	<i>1,798</i>	<i>1,720</i>	<i>565</i>	<i>2,813</i>	<i>1,096</i>	<i>1,064</i>	<i>737</i>	<i>1,088</i>	<i>2,056</i>
No	48,219	1,956	4,648	6,432	2,567	15,603	2,829	12,353	7,237	1,398	23,816	2,651	2,258	2,336	1,555	8,800
	<i>1,151</i>	<i>404</i>	<i>513</i>	<i>706</i>	<i>286</i>	<i>869</i>	<i>386</i>	<i>978</i>	<i>735</i>	<i>206</i>	<i>1,110</i>	<i>606</i>	<i>336</i>	<i>429</i>	<i>280</i>	<i>611</i>

Source: Medicare Current Beneficiary Survey

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

¹ The term *community residents* includes beneficiaries who resided in the community at the time of the round 31 interview (fall 2001), and beneficiaries who resided in the community at the time of the round 28 interview (fall 2000) who died prior to the round 231 interview.

Table 4.4b Benefit Payments of Non-institutionalized Male Medicare Beneficiaries, by Demographic and Socioeconomic Characteristics, and by Living Arrangement and Age, 2002

Male Community Residents¹

Beneficiary Characteristic	Total	Lives Alone				Total	Lives with Spouse				Total	Lives with Children/Others				Total
		< 65	65 - 74	75 - 84	85 +		< 65	65 - 74	75 - 84	85 +		< 65	65 - 74	75 - 84	85 +	
Benefit Payments (in Millions)	94,635	4,590	5,226	6,514	2,656	18,985	6,466	24,433	25,509	5,635	62,042	5,650	3,529	2,942	1,486	13,608
	3,022	775	762	744	341	1,292	923	1,729	1,567	554	2,540	1,011	816	416	248	1,386
Benefit Payments (in Millions of Dollars)																
Marital Status																
Married	63,295	40*	111*	454*	90*	695	6,217	24,433	25,509	5,635	61,793	44*	561*	154*	48*	807
	2,552	38	57	150	26	165	888	1,729	1,567	554	2,533	20	185	97	21	221
Widowed	12,766	153*	1,814	4,265	2,119	8,350	.	.	.	.	.	111*	852	2,182	1,270	4,416
	1,047	121	412	654	336	835	.	.	.	.	.	57	249	403	240	590
Divorced/separated	11,329	3,045	2,458	1,284	67*	6,855	249*	.	.	.	249*	1,978	1,699	462*	88*	4,226
	1,298	712	565	311	28	912	244	.	.	.	244	572	747	129	52	948
Never married	7,241	1,351	843	511*	380*	3,085	.	.	.	.	.	3,517	415*	145*	80*	4,156
	902	276	252	173	121	414	.	.	.	.	.	729	156	97	68	774
Race/Ethnicity																
White non-Hispanic	76,230	2,197	4,205	5,347	2,327	14,076	5,024	20,910	22,771	4,432	53,138	3,446	2,555	2,045	969	9,015
	2,790	445	672	671	301	1,061	843	1,612	1,505	394	2,443	922	743	291	198	1,276
Black non-Hispanic	9,148	1,511	567	799*	155*	3,033	450*	1,121	829	530*	2,930	1,785	638*	462*	300*	3,185
	845	429	334	289	111	592	168	247	247	281	500	370	286	180	105	480
Hispanic	5,605	207*	344*	267*	83*	901	708	1,033	1,238	583*	3,562	273	316*	354*	200*	1,142
	624	79	215	128	33	271	270	190	228	248	458	84	173	248	92	272
Other	3,112	643*	106*	100*	65*	914	283*	1,095	472*	81*	1,932	145*	21*	82*	17*	266*
	620	484	53	42	56	497	150	336	154	41	375	79	13	42	13	87
Schooling																
0 - 8 years	13,691	305*	1,163	1,251	614	3,333	1,334	3,380	2,803	1,040	8,557	342	598*	460*	401*	1,801
	990	133	412	330	136	543	372	452	372	284	759	93	222	141	104	336
9 - 12 years (no diploma)	12,786	979	610*	903	291*	2,783	1,274	2,014	3,856	552	7,696	1,012	681*	371*	244*	2,308
	1,048	262	144	294	124	441	303	372	633	169	763	241	293	115	88	415
High school graduate	21,752	1,221	1,244	1,435	677	4,577	1,193	5,643	5,213	1,533	13,582	1,826	457	994	316*	3,593
	1,401	346	332	324	209	555	463	647	610	366	1,112	589	143	330	112	719
Voc/tech/bus/etc.	5,674	587*	290*	155*	136*	1,167	468*	1,163	1,034	270*	2,935	298*	1164*	61*	49*	1572*
	867	369	131	61	69	402	269	190	267	88	329	135	680	26	38	696
Some college	10,274	962	457	767	240*	2,426	642	2,631	3,118	429*	6,820	451	101*	385*	92*	1,029
	899	515	143	195	64	575	221	399	431	111	578	176	48	190	43	262
Any college degree	18,867	448*	1,339	685	376*	2,847	1,297	6,527	5,489	989	14,303	1007*	297*	240*	171*	1,716
	1,550	162	478	178	128	534	528	879	820	222	1,366	513	137	94	120	545

Table 4.4b Benefit Payments of Non-institutionalized Male Medicare Beneficiaries, by Demographic and Socioeconomic Characteristics, and by Living Arrangement and Age, 2002

Male Community Residents¹

Beneficiary Characteristic	Total	Lives Alone				Total	Lives with Spouse				Total	Lives with Children/Others				Total
		< 65	65 - 74	75 - 84	85 +		< 65	65 - 74	75 - 84	85 +		< 65	65 - 74	75 - 84	85 +	
Benefit Payments (in Millions)	94,635	4,590	5,226	6,514	2,656	18,985	6,466	24,433	25,509	5,635	62,042	5,650	3,529	2,942	1,486	13,608
	<i>3,022</i>	<i>775</i>	<i>762</i>	<i>744</i>	<i>341</i>	<i>1,292</i>	<i>923</i>	<i>1,729</i>	<i>1,567</i>	<i>554</i>	<i>2,540</i>	<i>1,011</i>	<i>816</i>	<i>416</i>	<i>248</i>	<i>1,386</i>
Benefit Payments (in Millions of Dollars)																
Income																
\$5,000 or Less	3,095	181*	135*	305*	213*	834	289*	467*	401*	127*	1,285	607	101*	195*	73*	976
	<i>454</i>	<i>84</i>	<i>58</i>	<i>169</i>	<i>122</i>	<i>225</i>	<i>189</i>	<i>175</i>	<i>119</i>	<i>62</i>	<i>333</i>	<i>268</i>	<i>88</i>	<i>112</i>	<i>50</i>	<i>302</i>
\$5,001 - \$10,000	14,972	2,631	1,010	1,405	270*	5,316	1,186	1,326	1,039	601*	4,152	3,364	1,161	489	490*	5,504
	<i>1,076</i>	<i>473</i>	<i>288</i>	<i>338</i>	<i>92</i>	<i>601</i>	<i>365</i>	<i>356</i>	<i>347</i>	<i>243</i>	<i>639</i>	<i>887</i>	<i>421</i>	<i>125</i>	<i>175</i>	<i>965</i>
\$10,001 - \$15,000	11,730	961	954	993	745*	3,654	959	1,923	2,356	491*	5,729	996	355*	596*	400*	2,347
	<i>915</i>	<i>486</i>	<i>299</i>	<i>210</i>	<i>222</i>	<i>638</i>	<i>331</i>	<i>331</i>	<i>360</i>	<i>144</i>	<i>557</i>	<i>233</i>	<i>182</i>	<i>220</i>	<i>111</i>	<i>383</i>
\$15,001 - \$20,000	13,758	368*	833*	1,628	395*	3,223	1,922	2,451	3,800	642	8,815	418*	350*	693*	259*	1,720
	<i>1,269</i>	<i>323</i>	<i>372</i>	<i>391</i>	<i>108</i>	<i>634</i>	<i>706</i>	<i>504</i>	<i>624</i>	<i>177</i>	<i>1,026</i>	<i>174</i>	<i>132</i>	<i>298</i>	<i>93</i>	<i>399</i>
\$20,001 - \$25,000	10,901	311*	490	509	264*	1,574	853	2,581	3,235	1,164	7,832	78*	842*	550*	25*	1,495
	<i>1,018</i>	<i>209</i>	<i>180</i>	<i>171</i>	<i>91</i>	<i>340</i>	<i>442</i>	<i>491</i>	<i>397</i>	<i>366</i>	<i>774</i>	<i>45</i>	<i>604</i>	<i>208</i>	<i>15</i>	<i>645</i>
\$25,001 - \$30,000	9,811	86*	580*	827	214*	1,706	450	3,075	3,091	777*	7,393	60*	204*	290*	159*	712*
	<i>970</i>	<i>69</i>	<i>161</i>	<i>356</i>	<i>70</i>	<i>402</i>	<i>132</i>	<i>602</i>	<i>521</i>	<i>237</i>	<i>823</i>	<i>43</i>	<i>157</i>	<i>133</i>	<i>77</i>	<i>265</i>
\$30,001 - \$35,000	5,539	4*	52*	35*	31*	122*	187*	2,610	2,088	348*	5,233	37*	95*	18*	35*	184*
	<i>1,334</i>	<i>4</i>	<i>23</i>	<i>13</i>	<i>14</i>	<i>30</i>	<i>77</i>	<i>1,043</i>	<i>625</i>	<i>127</i>	<i>1,331</i>	<i>27</i>	<i>46</i>	<i>11</i>	<i>24</i>	<i>61</i>
\$35,001 - \$40,000	5,480	0*	84*	292*	165*	541*	182*	2,399	1,615	644*	4,841	60*	17*	15*	6*	98*
	<i>570</i>	<i>0</i>	<i>31</i>	<i>151</i>	<i>102</i>	<i>177</i>	<i>73</i>	<i>402</i>	<i>250</i>	<i>204</i>	<i>532</i>	<i>62</i>	<i>9</i>	<i>15</i>	<i>6</i>	<i>64</i>
More than \$40,000	19,181	47*	1,085	520	361*	2,012	436	7,601	7,719	840	16,596	30*	404*	98*	40*	573
	<i>1,350</i>	<i>39</i>	<i>455</i>	<i>143</i>	<i>106</i>	<i>499</i>	<i>126</i>	<i>844</i>	<i>972</i>	<i>146</i>	<i>1,356</i>	<i>17</i>	<i>315</i>	<i>37</i>	<i>33</i>	<i>320</i>
Metropolitan Area Resident																
Yes	71,578	3,362	4,301	4,288	2,127	14,077	4,462	18,026	20,402	4,549	47,439	4,281	2,735	2,024	1,023	10,062
	<i>2,745</i>	<i>661</i>	<i>717</i>	<i>537</i>	<i>330</i>	<i>1,075</i>	<i>852</i>	<i>1,563</i>	<i>1,483</i>	<i>535</i>	<i>2,390</i>	<i>816</i>	<i>760</i>	<i>324</i>	<i>215</i>	<i>1,220</i>
No	23,054	1,225	925	2,226	529	4,905	2,004	6,407	5,107	1,086	14,604	1,369	795*	919*	463*	3,545
	<i>1,214</i>	<i>333</i>	<i>241</i>	<i>463</i>	<i>105</i>	<i>671</i>	<i>350</i>	<i>800</i>	<i>588</i>	<i>137</i>	<i>958</i>	<i>581</i>	<i>272</i>	<i>265</i>	<i>124</i>	<i>598</i>

Source: Medicare Current Beneficiary Survey

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

1 The term *community residents* includes beneficiaries who resided in the community at the time of the round 31 interview (fall 2001), and beneficiaries who resided in the community at the time of the round 28 interview (fall 2000) who died prior to the round 31 interview.

Table 4.4c Benefit Payments of Non-institutionalized Female Medicare Beneficiaries, by Demographic and Socioeconomic Characteristics, and 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
Benefit Payments (in 000s)	110,188	3,346	13,842	17,744	9,385	44,317	3,470	19,802	11,830	1,772	36,874	5,503	7,671	8,734	7,090	28,998
	2,684	516	1,231	1,081	1,018	1,900	568	1,090	972	256	1,563	747	815	740	1,086	1,719
Benefit Payments (in Millions of Dollars)																
Marital Status																
Married	38,511	46*	345*	450*	321*	1,162	3,470	19,802	11,824	1,772	36,868	49*	207*	156*	68*	481*
	1,567	26	216	190	182	343	568	1,090	971	256	1,563	25	130	72	57	158
Widowed	53,749	846*	9,431	15,167	8,169	33,613	.	.	.	.	.	711	5,372	7,262	6,792	20,136
	2,233	315	1,055	980	978	1,797	.	.	.	.	.	243	646	664	1,085	1,464
Divorced/separated	12,261	1,599	3,144	1,587	466*	6,796	.	.	6*	.	6*	2,823	1,681	813	142*	5,458
	1,021	294	431	405	108	628	.	.	5	.	5	513	454	282	56	730
Never married	5,642	855	922*	535	425*	2,737	.	.	.	.	.	1,906	412*	504*	83*	2,905
	827	310	349	130	185	521	.	.	.	.	.	536	221	264	33	638
Race/Ethnicity																
White non-Hispanic	83,915	1,991	10,550	14,676	8,319	35,536	2,646	16,341	9,468	1,548	30,004	3,107	4,890	5,865	4,514	18,375
	2,432	394	1,145	851	1,004	1,789	516	1,078	690	229	1,397	509	586	582	719	1,192
Black non-Hispanic	14,612	982	1,494	2,161	549	5,186	237*	1,232	1,229*	63*	2,760	1,655	1,871	2,023	1,116	6,665
	1,152	340	315	554	158	716	73	317	624	32	712	538	422	437	259	803
Hispanic	7,034	197*	1,272	580	420*	2,469	496*	1,489	577	102*	2,665	301*	419	519	661*	1,901
	715	102	352	178	183	458	181	351	194	98	442	101	146	144	234	309
Other	4,471	175*	520*	299*	92*	1,085	88*	740	550*	58*	1,436	348*	491*	327*	784*	1,950
	840	78	198	113	29	240	52	168	206	38	278	149	217	141	636	712
Schooling																
0 - 8 years	16,538	623*	1,346	2,255	1,669	5,893	308*	1,700	2,409	141*	4,559	828	1,502	1,731	2,025	6,086
	1,245	308	335	383	282	656	132	351	531	86	666	239	306	363	687	918
9 - 12 years (no diploma)	18,406	639*	3,199	3,204	1,511	8,553	728	1,944	1,549	175*	4,396	1,255	1,681	1,513	1,006	5,456
	1,106	173	679	446	334	857	260	295	321	51	404	284	410	339	219	637
High school graduate	29,463	1,324	3,496	4,829	1,781	11,431	764	6,496	2,903	571	10,733	1,630	2,311	2,154	1,205	7,299
	1,364	390	556	474	221	849	181	724	380	125	818	428	370	303	241	644
Voc/tech/bus/etc.	7,242	120*	1,292	1,012	598	3,021	442*	1,351	1,146	178*	3,118	141*	121*	592*	248*	1,103
	738	45	592	192	172	673	171	324	227	81	426	45	47	143	132	210
Some college	14,036	187*	2,161	2,340	850	5,538	476	2,960	1,681	159*	5,276	1,222	689*	871	440*	3,222
	1,198	50	430	383	175	598	159	622	322	70	735	522	288	215	172	752
Any college degree	12,630	424*	1,778	2,252	1,026	5,480	561*	3,158	1,084	256*	5,059	406*	1,007	422*	256*	2,091
	964	136	308	320	246	535	303	483	206	114	593	125	314	116	100	387

Table 4.4c Benefit Payments of Non-institutionalized Female Medicare Beneficiaries, by Demographic and Socioeconomic Characteristics, and 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
Benefit Payments (in 000s)	110,188	3,346	13,842	17,744	9,385	44,317	3,470	19,802	11,830	1,772	36,874	5,503	7,671	8,734	7,090	28,998
	<i>2,684</i>	<i>516</i>	<i>1,231</i>	<i>1,081</i>	<i>1,018</i>	<i>1,900</i>	<i>568</i>	<i>1,090</i>	<i>972</i>	<i>256</i>	<i>1,563</i>	<i>747</i>	<i>815</i>	<i>740</i>	<i>1,086</i>	<i>1,719</i>
Benefit Payments (in Millions of Dollars)																
Income																
\$5,000 or Less	5,211	422*	778*	633	370*	2,203	138*	667*	252*	31*	1,089	437	340*	715*	427*	1,919
	<i>808</i>	<i>306</i>	<i>320</i>	<i>176</i>	<i>123</i>	<i>508</i>	<i>114</i>	<i>342</i>	<i>106</i>	<i>27</i>	<i>408</i>	<i>121</i>	<i>120</i>	<i>212</i>	<i>148</i>	<i>353</i>
\$5,001 - \$10,000	27,831	1,739	4,489	4,310	2,255	12,793	207*	952	983*	42*	2,183	3,258	3,303	3,089	3,205	12,854
	<i>1,536</i>	<i>284</i>	<i>773</i>	<i>677</i>	<i>345</i>	<i>1,080</i>	<i>82</i>	<i>277</i>	<i>600</i>	<i>20</i>	<i>674</i>	<i>548</i>	<i>617</i>	<i>511</i>	<i>741</i>	<i>1,093</i>
\$10,001 - \$15,000	23,133	882	3,598	4,924	2,574	11,979	367*	2,836	1,237	235*	4,675	1,122	1,699	1,967	1,691	6,479
	<i>1,674</i>	<i>329</i>	<i>825</i>	<i>639</i>	<i>375</i>	<i>1,225</i>	<i>95</i>	<i>588</i>	<i>315</i>	<i>79</i>	<i>739</i>	<i>508</i>	<i>454</i>	<i>328</i>	<i>391</i>	<i>848</i>
\$15,001 - \$20,000	12,587	81*	1,278	2,226	1,393	4,978	634*	1,598	1,895	298*	4,425	510*	575	1,336	763	3,184
	<i>916</i>	<i>43</i>	<i>242</i>	<i>262</i>	<i>291</i>	<i>463</i>	<i>252</i>	<i>286</i>	<i>395</i>	<i>125</i>	<i>529</i>	<i>184</i>	<i>152</i>	<i>359</i>	<i>261</i>	<i>540</i>
\$20,001 - \$25,000	12,217	53*	838	2,360	1,213	4,465	283*	2,884	1,912	373*	5,452	101*	759*	778	662*	2,301
	<i>1,305</i>	<i>25</i>	<i>224</i>	<i>380</i>	<i>798</i>	<i>921</i>	<i>108</i>	<i>578</i>	<i>335</i>	<i>133</i>	<i>684</i>	<i>47</i>	<i>257</i>	<i>178</i>	<i>461</i>	<i>563</i>
\$25,001 - \$30,000	8,470	91*	803	1,117	579*	2,589	552*	2,942	1,389	139*	5,022	41*	311*	284*	223*	859
	<i>836</i>	<i>63</i>	<i>301</i>	<i>234</i>	<i>184</i>	<i>427</i>	<i>308</i>	<i>632</i>	<i>246</i>	<i>43</i>	<i>729</i>	<i>31</i>	<i>165</i>	<i>111</i>	<i>74</i>	<i>184</i>
\$30,001 - \$35,000	4,647	29*	445*	354*	141*	970	284*	1,707	1,003	191*	3,185	11*	341*	69*	71*	493*
	<i>533</i>	<i>25</i>	<i>148</i>	<i>96</i>	<i>67</i>	<i>190</i>	<i>124</i>	<i>390</i>	<i>257</i>	<i>89</i>	<i>480</i>	<i>11</i>	<i>164</i>	<i>46</i>	<i>57</i>	<i>180</i>
\$35,001 - \$40,000	4,845	39*	323*	381	199*	942	318*	2,423	844	151*	3,736	8*	74*	84*	1*	167*
	<i>544</i>	<i>38</i>	<i>99</i>	<i>118</i>	<i>55</i>	<i>172</i>	<i>108</i>	<i>458</i>	<i>249</i>	<i>68</i>	<i>533</i>	<i>6</i>	<i>31</i>	<i>37</i>	<i>1</i>	<i>49</i>
More than \$40,000	11,232	10*	1,288	1,435	652	3,385	686	3,790	2,317	313*	7,106	15*	268*	411*	47*	741*
	<i>912</i>	<i>9</i>	<i>299</i>	<i>317</i>	<i>184</i>	<i>491</i>	<i>252</i>	<i>491</i>	<i>268</i>	<i>131</i>	<i>627</i>	<i>8</i>	<i>117</i>	<i>201</i>	<i>19</i>	<i>271</i>
Metropolitan Area Resident																
Yes	85,022	2,615	10,119	13,538	7,345	33,617	2,645	13,856	9,701	1,460	27,661	4,220	6,208	7,318	5,998	23,743
	<i>2,601</i>	<i>492</i>	<i>1,094</i>	<i>1,001</i>	<i>997</i>	<i>1,848</i>	<i>538</i>	<i>863</i>	<i>927</i>	<i>251</i>	<i>1,391</i>	<i>706</i>	<i>772</i>	<i>686</i>	<i>1,068</i>	<i>1,640</i>
No	25,165	731	3,723	4,206	2,038	10,698	825	5,946	2,130	312*	9,212	1,283	1,463	1,417	1,092	5,255
	<i>991</i>	<i>165</i>	<i>592</i>	<i>349</i>	<i>223</i>	<i>528</i>	<i>152</i>	<i>707</i>	<i>311</i>	<i>117</i>	<i>778</i>	<i>216</i>	<i>290</i>	<i>292</i>	<i>230</i>	<i>613</i>

Source: Medicare Current Beneficiary Survey

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

¹ The term *community residents* includes beneficiaries who resided in the community at the time of the round 31 interview (fall 2001), and beneficiaries who resided in the community at the time of the round 28 interview (fall 2000) who died prior to the round 31 interview.

Table 4.5 Benefit Payments Institutionalized Medicare Beneficiaries, by Demographic and Socioeconomic Characteristics, and by Age, 2002

Long-Term Care Facility-Only Residents¹

Beneficiary Characteristic	Total	Age			
		< 65	65 - 74	75 - 84	85 +
Benefit Payments (in Millions)	28,234	3,573	4,657	9,835	10,169
	2,242	615	1,653	1,188	779
Benefit Payments (in Millions of Dollars)					
Marital Status					
Married	4,953	164*	765*	2,911	1,113
	584	108	264	483	223
Widowed	15,278	784*	1096*	5,533	7,865
	1,390	396	433	961	692
Divorced/separated	2,399	705*	1032*	382*	281*
	482	250	404	149	120
Never married	4,050	1,911	529*	993*	617*
	532	361	181	335	172
Race/Ethnicity					
White non-Hispanic	21,230	2,357	2,076	8,194	8,603
	1,476	458	451	1,053	737
Black non-Hispanic	4,539	828*	2174*	749*	789*
	1,683	433	1,574	272	226
Hispanic	1,426	244*	233*	392*	557*
	319	120	124	237	172
Other	619*	92*	0*	435*	93*
	203	68	0	189	46
Schooling					
0 - 8 years	6,632	804	2231*	1,387	2,209
	1,593	216	1,508	323	335
9 - 12 years (no diploma)	3,801	389*	464*	1,845	1,104
	574	120	199	436	265
High school graduate	5,252	1079*	612*	2,197	1,363
	858	419	235	683	259
Voc/tech/bus/etc.	644*	221*	24*	210*	189*
	252	190	23	122	86
Some college	1,963	178*	261*	934*	590*
	430	153	119	331	174
Any college degree	1,926	7*	128*	822*	968
	411	5	112	325	227

Table 4.5 Benefit Payments Institutionalized Medicare Beneficiaries, by Demographic and Socioeconomic Characteristics, and by Age, 2002

Long-Term Care Facility-Only Residents¹

Beneficiary Characteristic	Total	Age			
		< 65	65 - 74	75 - 84	85 +
Benefit Payments (in Millions)	28,234	3,573	4,657	9,835	10,169
	2,242	615	1,653	1,188	779
Benefit Payments (in Millions of Dollars)					
Income					
\$5,000 or Less	1,441	497*	157*	385*	401*
	256	183	85	109	143
\$5,001 - \$10,000	12,496	1,665	3,383	3,340	4,108
	1,729	270	1,612	594	406
\$10,001 - \$15,000	5,041	839*	666*	1,600	1,936
	746	424	259	469	377
\$15,001 - \$20,000	1,838	5*	163*	814*	857
	239	2	101	174	168
\$20,001 - \$25,000	2,238	66*	53*	1545*	573*
	671	44	42	647	162
\$25,001 - \$30,000	1,158	8*	97*	428*	626*
	267	5	88	178	163
\$30,001 - \$35,000	449*	4*	.	376*	68*
	223	6	.	221	30
\$35,001 - \$40,000	983*	196*	90*	407*	289*
	343	196	90	233	125
More than \$40,000	2,591	294*	46*	940*	1,311
	466	203	34	317	292
Metropolitan Area Resident					
Yes	23,270	3,331	3,997	8,178	7,764
	2,124	603	1,636	1,131	693
No	4,964	242*	660*	1,657	2,405
	646	65	277	379	290

Source: Medicare Current Beneficiary Survey

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

¹ The term *long-term care facility residents* includes beneficiaries who resided in a long-term care facility at the time of the round 31 interview (fall 2001), and beneficiaries who resided in a long-term care facility at the time of the round 28 interview (fall 2000) who died prior to the round 31 interview.

Table 4.6 Benefit Payments of Non-institutionalized Medicare Beneficiaries, by Demographic and Socioeconomic Characteristics, and 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		
Benefit Payments (in Millions)	204,823	10,307	44,390	54,567	59,004	8,211	24,259	4,084
	4,215	463	2,325	2,394	2,394	713	1,773	662
Benefit Payments (in Millions of Dollars)								
Medicare Status³								
Aged								
65 - 74 years	74,503	3,853	12,407	21,342	23,285	3,647	8,639	1,329
	2,655	152	1,312	1,426	1,653	459	1,051	429
75 - 84 years	73,273	3,817	9,967	21,785	24,876	3,522	7,834	1,473
	2,539	235	937	1,299	1,473	423	827	342
85 years and older	28,024	1,493	5,835	9,911	6,644	762	2,735	643*
	1,660	193	948	1,137	551	166	352	211
Disabled								
Under 45 years	73,273	3,817	9,967	21,785	24,876	3,522	7,834	1,473
	2,539	235	937	1,299	1,473	423	827	342
45 - 64 years	28,024	1,493	5,835	9,911	6,644	762	2,735	643*
	1,660	193	948	1,137	551	166	352	211
Gender								
Male	94,635	4,678	17,701	23,730	29,846	3,810	13,191	1,679
	3,022	437	1,694	1,513	1,714	467	1,270	422
Female	110,188	5,629	26,689	30,838	29,158	4,402	11,068	2,405
	2,684	221	1,585	1,762	1,575	558	1,029	486
Marital Status								
Married	101,806	5,093	11,783	28,048	37,628	5,421	12,659	1,174
	2,989	478	1,373	1,490	1,819	614	1,173	267
Widowed	66,515	3,784	15,693	20,973	16,200	2,177	5,778	1,909
	2,596	212	1,448	1,629	1,251	320	688	410
Divorced/separated	23,590	976	10,657	3,584	3,316	331*	4,042	685*
	1,571	112	1,076	609	614	70	787	390
Never married	12,883	445	6,240	1,962	1,860	282*	1,777	316*
	1,232	130	1,004	531	417	126	378	135

Table 4.6 Benefit Payments of Non-institutionalized Medicare Beneficiaries, by Demographic and Socioeconomic Characteristics, and 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		
Benefit Payments (in Millions)	204,823	10,307	44,390	54,567	59,004	8,211	24,259	4,084
	4,215	463	2,325	2,394	2,394	713	1,773	662
Benefit Payments (in Millions of Dollars)								
Living Arrangement								
Lives alone	63,302	3,150	16,117	19,045	14,557	2,066	6,613	1,755
	2,276	142	1,220	1,532	1,326	329	847	436
With spouse	98,916	4,962	11,368	26,698	37,055	5,386	12,302	1,146
	3,021	488	1,325	1,431	1,820	613	1,139	266
With children	24,107	1,315	9,794	5,119	4,556	413*	2,240	670*
	1,319	156	1,051	605	682	107	352	244
With others	18,498	880	7,111	3,706	2,836	347*	3,105	514*
	1,615	194	886	896	447	101	764	252
Race/Ethnicity								
White non-Hispanic	160,145	7,252	22,210	50,316	50,824	7,646	19,044	2,853
	3,997	354	1,635	2,345	2,303	654	1,559	507
Black non-Hispanic	23,759	1,315	11,443	1,774	4,980	176*	3,104	967*
	1,362	209	1,116	387	778	112	390	388
Hispanic	12,639	1,319	6,480	1,099	2,072	332*	1,161	176*
	1,021	179	855	248	393	139	306	65
Other	7,582	404	4,140	1,138	836	41*	935	88*
	1,096	48	974	295	185	17	256	39
Schooling								
0 - 8 years	30,229	1,403	14,558	5,441	4,345	426*	3,223	834
	1,653	132	1,275	684	565	208	474	342
9 - 12 years (no diploma)	31,192	1,659	8,538	8,631	7,214	679	3,799	672
	1,408	194	839	876	722	236	599	212
High school graduate	51,215	3,258	8,535	14,334	15,850	2,504	6,167	566
	1,944	470	854	1,066	1,171	380	740	156
Voc/tech/bus/etc.	12,916	558	1,306	3,938	4,572	496*	1,831	216*
	1,116	66	359	541	761	166	628	68
Some college	24,311	1,417	3,695	7,246	7,327	1,171	2,765	689*
	1,454	103	815	757	687	302	447	272
Any college degree	31,496	1,457	2,407	8,273	12,320	2,674	3,672	693*
	1,768	106	539	922	1,251	385	706	266

Table 4.6 Benefit Payments of Non-institutionalized Medicare Beneficiaries, by Demographic and Socioeconomic Characteristics, and 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		
Benefit Payments (in Millions)	204,823	10,307	44,390	54,567	59,004	8,211	24,259	4,084
	<i>4,215</i>	<i>463</i>	<i>2,325</i>	<i>2,394</i>	<i>2,394</i>	<i>713</i>	<i>1,773</i>	<i>662</i>
Benefit Payments (in Millions of Dollars)								
Income								
\$5,000 or Less	8,305	423*	3,958	1,518	774	155*	1,296	183*
	<i>963</i>	<i>120</i>	<i>585</i>	<i>267</i>	<i>200</i>	<i>86</i>	<i>404</i>	<i>83</i>
\$5,001 - \$10,000	42,803	1,389	27,795	5,883	3,040	48*	3,854	793
	<i>1,830</i>	<i>133</i>	<i>1,634</i>	<i>860</i>	<i>539</i>	<i>22</i>	<i>536</i>	<i>266</i>
\$10,001 - \$15,000	34,862	2,203	7,365	11,033	7,137	403*	5,362	1,359
	<i>1,860</i>	<i>244</i>	<i>1,022</i>	<i>1,045</i>	<i>900</i>	<i>124</i>	<i>802</i>	<i>390</i>
\$15,001 - \$20,000	26,346	1,587	3,002	7,334	9,186	669	3,674	894*
	<i>1,749</i>	<i>222</i>	<i>467</i>	<i>720</i>	<i>1,026</i>	<i>192</i>	<i>665</i>	<i>350</i>
\$20,001 - \$25,000	23,119	1,677	632*	7,601	9,001	915	2,946	347*
	<i>1,809</i>	<i>422</i>	<i>214</i>	<i>1,101</i>	<i>1,055</i>	<i>217</i>	<i>707</i>	<i>175</i>
\$25,001 - \$30,000	18,280	869	144*	6,189	7,482	1,258	2,124	214*
	<i>1,317</i>	<i>102</i>	<i>66</i>	<i>663</i>	<i>925</i>	<i>283</i>	<i>436</i>	<i>119</i>
\$30,001 - \$35,000	10,186	478	1246*	2,387	4,304	593*	1,140	38*
	<i>1,412</i>	<i>47</i>	<i>1,023</i>	<i>406</i>	<i>538</i>	<i>271</i>	<i>398</i>	<i>24</i>
\$35,001 - \$40,000	10,324	520	125*	3,645	4,695	746	509	85*
	<i>806</i>	<i>48</i>	<i>79</i>	<i>572</i>	<i>613</i>	<i>218</i>	<i>162</i>	<i>42</i>
More than \$40,000	30,413	1,160	123*	8,978	13,385	3,426	3,171	171*
	<i>1,684</i>	<i>79</i>	<i>28</i>	<i>890</i>	<i>1,270</i>	<i>463</i>	<i>454</i>	<i>58</i>
Metropolitan Area Resident								
Yes	156,600	10,145	32,076	39,420	47,003	6,410	18,034	3,512
	<i>4,074</i>	<i>462</i>	<i>2,175</i>	<i>2,269</i>	<i>2,235</i>	<i>642</i>	<i>1,673</i>	<i>633</i>
No	48,219	162	12,310	15,147	12,001	1,801	6,225	573
	<i>1,151</i>	<i>74</i>	<i>918</i>	<i>789</i>	<i>848</i>	<i>367</i>	<i>547</i>	<i>186</i>

Source: Medicare Current Beneficiary Survey

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

- 1 The term *community residents* includes beneficiaries who resided in the community at the time of the round 31 interview (fall 2001), and beneficiaries who resided in the community at the time of the round 28 interview (fall 2000) who died prior to the round 31 interview.
- 2 HMO stands for Health Maintenance Organization.
- 3 Medicare beneficiaries with end-stage renal disease (ESRD) are included within the subgroups of "Aged" and "Disabled."