

**Table 4.1 Benefit Payments of Medicare Beneficiaries by Age, Gender, Race/Ethnicity, and Residence Status, 2003**

All Medicare Beneficiaries

Beneficiary Characteristic	Total	Residence	
		Community Only	Long-Term Care Facility Only
<b>Benefit Payments (in Millions)</b>	253,529	225,861	27,668
	6,539	6,191	1,771
<b>Medicare Status<sup>1</sup></b>			
<b>Aged</b>			
65 - 74 years	83,337	79,986	3,351
	2,673	2,549	677
75 - 84 years	88,377	78,938	9,439
	2,693	2,591	935
85 years and older	40,599	29,934	10,665
	1,785	1,659	717
<b>Disabled</b>			
Under 45 years	8,261	7,794	467
	536	538	109
45 - 64 years	32,956	29,209	3,747
	3,923	3,862	969
<b>Gender by Age</b>			
<b>Male</b>	114,120	104,271	9,849
	5,144	4,898	1,158
<b>Aged</b>			
65 - 74 years	37,787	35,936	1851*
	1,915	1,878	515
75 - 84 years	39,074	36,213	2,861
	1,770	1,647	430
85 years and older	14,065	11,764	2,301
	1,406	1,365	351
<b>Disabled</b>			
Under 45 years	4,489	4,153	336
	371	368	99
45 - 64 years	18,705	16,205	2,500
	3,507	3,439	867

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All Medicare Beneficiaries

Beneficiary Characteristic	Total	Residence	
		Community Only	Long-Term Care Facility Only
<b>Benefit Payments (in Millions)</b>	253,529	225,861	27,668
	6,539	6,191	1,771
<b>Female</b>	139,230	121,591	17,640
	3,583	3,381	1,228
<b>Aged</b>			
65 - 74 years	45,549	44,050	1499*
	1,918	1,895	468
75 - 84 years	49,235	42,725	6,511
	1,919	1,915	834
85 years and older	26,423	18,170	8,252
	1,174	1,018	641
<b>Disabled</b>			
Under 45 years	3,772	3,641	131*
	476	465	42
45 - 64 years	14,251	13,004	1246*
	1,909	1,853	390
<b>Race/Ethnicity by Age<sup>2</sup></b>			
<b>White non-Hispanic</b>	192,681	170,897	21,784
	5,609	5,273	1,570
<b>Aged</b>			
65 - 74 years	64,269	61,801	2,467
	2,607	2,517	573
75 - 84 years	70,645	62,964	7,680
	2,151	2,066	854
85 years and older	32,611	24,013	8,598
	1,295	1,103	684
<b>Disabled</b>			
Under 45 years	4,485	4,085	400
	357	346	106
45 - 64 years	20,672	18,034	2,638
	3,523	3,445	852

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All Medicare Beneficiaries

Beneficiary Characteristic	Total	Residence	
		Community Only	Long-Term Care Facility Only
<b>Benefit Payments (in Millions)</b>	253,529	225,861	27,668
	<i>6,539</i>	<i>6,191</i>	<i>1,771</i>
<b>Black non-Hispanic</b>	31,583	27,636	3,947
	<i>2,317</i>	<i>2,239</i>	<i>722</i>
<b>Aged</b>			
65 - 74 years	8,422	7,808	614*
	<i>992</i>	<i>957</i>	<i>334</i>
75 - 84 years	9,584	8,366	1219*
	<i>1,489</i>	<i>1,424</i>	<i>367</i>
85 years and older	3,429	2,191	1237*
	<i>441</i>	<i>345</i>	<i>298</i>
<b>Disabled</b>			
Under 45 years	2,062	2,024	38*
	<i>388</i>	<i>388</i>	<i>23</i>
45 - 64 years	8,086	7,247	838*
	<i>1,277</i>	<i>1,281</i>	<i>374</i>
<b>Hispanic</b>	17,402	16,172	1230*
	<i>1,841</i>	<i>1,778</i>	<i>379</i>
<b>Aged</b>			
65 - 74 years	7,422	7,234	188*
	<i>873</i>	<i>859</i>	<i>120</i>
75 - 84 years	4,342	4,101	242*
	<i>748</i>	<i>780</i>	<i>149</i>
85 years and older	2,322	1,793	529*
	<i>403</i>	<i>308</i>	<i>178</i>
<b>Disabled</b>			
Under 45 years	921	918	3*
	<i>156</i>	<i>156</i>	<i>1</i>
45 - 64 years	2,394	2,126	268*
	<i>992</i>	<i>949</i>	<i>245</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, 2003**

All Medicare Beneficiaries

Beneficiary Characteristic	Total	All Medicare Beneficiaries				Male					Female				
		< 65	65 - 74	75 - 84	85 +	< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total
<b>Benefit Payments (in Millions)</b>	253,529	41,217	83,337	88,378	40,611	23,194	37,787	39,074	14,065	114,120	18,023	45,549	49,235	26,423	139,230
	6,539	3,889	2,673	2,693	1,785	3,521	1,915	1,770	1,406	5,144	1,864	1,918	1,919	1,174	3,583
<b>Benefit Payments (in Millions of Dollars)</b>															
<b>Marital Status</b>															
Married	112,409	14,169	47,882	39,893	10,465	9,083	26,808	26,024	7,725	69,640	5,086	21,074	13,869	2,740	42,769
	4,676	3,508	1,617	1,727	1,305	3,281	1,334	1,462	1,245	4,332	1,105	1,364	1,082	387	2,053
Widowed	88,012	2,707	20,464	38,022	26,820	335*	4,075	8,096	5,343	17,848	2,372	16,389	29,926	21,477	70,164
	2,769	583	1,542	1,862	1,196	157	712	862	595	1,324	563	1,315	1,687	1,050	2,419
Divorced/separated	33,781	15,449	9,538	7,257	1,536	7,803	3,266	3,417	571*	15,056	7,646	6,273	3,840	965	18,725
	2,357	1,962	1,134	959	372	1,203	532	702	170	1,355	1,446	831	646	319	1,803
Never married	18,297	8,860	5,307	2,849	1,281	5,966	3,544	1,478	387*	11,375	2,894	1,763	1,370	894	6,922
	1,797	949	1,406	454	220	830	1,236	342	129	1,584	434	607	300	168	834
<b>Living Arrangement</b>															
<b>Community</b>															
Lives alone	73,594	11,384	21,900	27,176	13,134	5,992	6,904	8,175	2,965	24,035	5,392	14,997	19,001	10,169	49,559
	2,755	1,714	1,630	1,547	1,013	949	1,362	997	425	1,947	1,387	1,226	1,148	958	2,108
With spouse	104,813	13,727	45,651	36,551	8,883	9,006	25,897	24,641	6,596	66,139	4,722	19,755	11,910	2,287	38,674
	4,632	3,494	1,533	1,620	1,230	3,278	1,336	1,443	1,188	4,284	1,071	1,170	915	361	1,741
With children	29,415	4,476	8,085	11,017	5,837	755	1,043	2,004	1,415	5,216	3,721	7,042	9,013	4,422	24,199
	1,923	865	1,013	1,335	479	214	240	489	359	674	807	995	1,196	329	1,805
With others	18,040	7,417	4,349	4,194	2,081	4,606	2,093	1,393	789*	8,880	2,811	2,256	2,801	1,292	9,160
	1,242	743	575	667	384	499	491	257	228	869	548	509	619	295	963
<b>Long-Term Care Facility</b>	27,668	4,213	3,351	9,439	10,665	2,836	1851*	2,861	2,301	9,849	1,377	1499*	6,511	8,252	17,640
	1,771	984	677	935	717	872	515	430	351	1,158	397	468	834	641	1,228
<b>Race/Ethnicity</b>															
White non-Hispanic	192,681	25,157	64,269	70,645	32,611	15,178	29,768	32,694	11,286	88,926	9,979	34,501	37,951	21,324	103,754
	5,609	3,551	2,607	2,151	1,295	3,344	1,721	1,547	792	4,404	1,150	1,779	1,590	1,071	2,703
Black non-Hispanic	31,583	10,148	8,422	9,584	3,429	5,366	3,998	2,925	997	13,286	4,781	4,424	6,659	2,432	18,297
	2,317	1,308	992	1,489	441	784	726	645	241	1,277	1,262	552	1,170	392	1,987
Hispanic	17,402	3,315	7,422	4,342	2,322	1,592	2,895	2,013	541*	7,040	1,723	4,527	2,330	1,782	10,361
	1,841	988	873	748	403	359	525	629	168	908	853	738	407	368	1,390
Other	11,409	2,578	3,167	3,563	2,102	1,050	1,101	1,343	1241*	4,735	1,529	2,065	2,220	861	6,675
	1,565	684	578	647	1,049	373	259	380	1,033	1,190	434	551	533	194	945

**Table 4.2 Benefit Payments of Medicare Beneficiaries, by Demographic and Socioeconomic Characteristics, and by Gender and Age, 2003**

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 +	
<b>Benefit Payments (in Millions)</b>	253,529	41,217	83,337	88,378	40,611	23,194	37,787	39,074	14,065	114,120	18,023	45,549	49,235	26,423	139,230
	6,539	3,889	2,673	2,693	1,785	3,521	1,915	1,770	1,406	5,144	1,864	1,918	1,919	1,174	3,583
<b>Benefit Payments (in Millions of Dollars)</b>															
<b>Schooling</b>															
0 - 8 years	36,229	4,200	11,496	13,431	7,102	2,611	5,504	5,278	2,187	15,581	1,589	5,992	8,152	4,914	20,648
	1,903	595	1,022	1,218	551	463	685	532	270	977	396	805	1,088	449	1,584
9 - 12 years (no diploma)	39,523	6,748	12,728	14,443	5,603	4,666	5,309	5,248	1,262	16,485	2,082	7,419	9,196	4,342	23,038
	1,881	814	1,107	1,142	645	708	737	589	291	1,197	368	703	984	520	1,444
High school graduate	62,790	11,719	23,765	19,423	7,882	5,321	10,514	7,591	2,429	25,854	6,398	13,251	11,833	5,453	36,935
	3,223	1,793	1,950	1,229	656	921	1,466	673	388	1,940	1,506	1,140	891	474	2,313
Voc/tech/bus/etc.	14,501	2,927	4,271	5,367	1,936	1,295	1,592	1,586	703*	5,176	1,633	2,679	3,781	1,233	9,325
	1,343	837	568	599	268	382	249	302	164	552	726	481	578	222	1,184
Some college	29,734	4,964	10,456	11,603	2,712	2,420	4,552	5,799	1,049	13,820	2,544	5,904	5,804	1,663	15,915
	1,549	762	756	1,116	401	539	609	717	265	1,058	533	593	896	295	1,132
Any college degree	37,881	6,949	14,555	12,593	3,784	5,285	7,660	7,387	1,606	21,937	1,664	6,895	5,207	2,179	15,945
	3,720	3,303	1,063	1,083	441	3,266	732	833	255	3,503	302	682	707	356	1,138
<b>Income</b>															
\$5,000 or Less	10,819	2,399	3,621	2,733	2,067	1,659	1,307	1,107	579*	4,652	739	2,314	1,627	1,487	6,167
	1,046	423	651	491	369	433	413	285	149	658	210	546	342	348	802
\$5,001 - \$10,000	62,420	17,400	17,653	17,244	10,124	8,238	5,975	4,813	1,653	20,679	9,162	11,678	12,431	8,471	41,742
	2,822	1,672	1,320	1,409	758	925	847	815	287	1,597	1,454	1,019	1,075	642	2,245
\$10,001 - \$15,000	42,729	6,616	10,181	17,524	8,420	4,407	3,398	6,100	2,614	16,519	2,209	6,783	11,424	5,758	26,175
	2,378	984	996	1,659	728	830	538	870	489	1,486	403	777	1,312	511	1,575
\$15,001 - \$20,000	32,086	4,431	9,680	11,722	6,254	2,068	4,127	5,523	2,861	14,579	2,362	5,553	6,131	3,393	17,439
	2,228	1,181	967	1,086	1,120	703	576	849	1,064	1,665	896	801	710	357	1,576
\$20,001 - \$25,000	28,108	4,777	9,986	9,623	3,722	3,984	4,654	4,322	1,483	14,443	793	5,332	5,301	2,163	13,588
	3,967	3,076	1,279	740	479	3,048	728	505	292	3,438	291	792	591	337	1,091
\$25,001 - \$30,000	21,287	2,390	7,414	7,930	3,553	1,017	3,715	4,290	1,568	10,590	1,373	3,699	3,640	1,985	10,697
	1,677	714	858	875	849	363	691	632	387	1,143	622	457	537	770	1,162
\$30,001 - \$35,000	9,939	697	3,699	3,894	1,648	353*	1,897	2,077	488*	4,816	344*	1,802	1,817	1,160	5,123
	738	271	552	483	285	171	278	363	116	478	204	414	327	247	557
\$35,001 - \$40,000	10,282	910	4,414	3,755	1,204	432*	2,042	2,006	737*	5,217	478*	2,372	1,749	467	5,066
	810	279	525	465	283	210	340	270	252	576	186	382	364	115	549
More than \$40,000	35,850	1,598	16,684	13,949	3,620	1,036	10,673	8,836	2,081	22,626	563	6,011	5,112	1,539	13,224
	2,227	368	1,607	1,103	447	364	1,528	917	311	2,143	152	723	674	347	995

**Table 4.2 Benefit Payments of Medicare Beneficiaries, by Demographic and Socioeconomic Characteristics, and by Gender and Age, 2003**

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 +	
<b>Benefit Payments (in Millions)</b>	253,529	41,217	83,337	88,378	40,611	23,194	37,787	39,074	14,065	114,120	18,023	45,549	49,235	26,423	139,230
	<i>6,539</i>	<i>3,889</i>	<i>2,673</i>	<i>2,693</i>	<i>1,785</i>	<i>3,521</i>	<i>1,915</i>	<i>1,770</i>	<i>1,406</i>	<i>5,144</i>	<i>1,864</i>	<i>1,918</i>	<i>1,919</i>	<i>1,174</i>	<i>3,583</i>

**Benefit Payments (in Millions of Dollars)**

<b>Metropolitan Area Resident</b>															
Yes	197,312	32,272	63,353	69,293	32,407	18,747	28,154	30,122	11,214	88,237	13,524	35,199	39,170	21,070	108,963
	<i>6,423</i>	<i>3,803</i>	<i>2,463</i>	<i>2,456</i>	<i>1,691</i>	<i>3,464</i>	<i>1,850</i>	<i>1,638</i>	<i>1,352</i>	<i>5,120</i>	<i>1,771</i>	<i>1,778</i>	<i>1,787</i>	<i>1,045</i>	<i>3,320</i>
No	56,218	8,945	19,984	19,085	8,203	4,447	9,634	8,952	2,851	25,883	4,498	10,350	10,066	5,353	30,267
	<i>1,719</i>	<i>759</i>	<i>1,128</i>	<i>1,270</i>	<i>591</i>	<i>464</i>	<i>522</i>	<i>655</i>	<i>403</i>	<i>688</i>	<i>653</i>	<i>807</i>	<i>908</i>	<i>491</i>	<i>1,627</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, 2003**

All Medicare Beneficiaries

Beneficiary Characteristic	Total <sup>1</sup>	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
<b>Benefit Payments (in Millions)</b>	253,529	25,157	64,269	70,645	32,611	192,681	10,148	8,422	9,584	3,429	31,583	3,315	7,422	4,342	2,322	17,402
	6,539	3,551	2,607	2,151	1,295	5,609	1,308	992	1,489	441	2,317	988	873	748	403	1,841
<b>Benefit Payments (in Millions of Dollars)</b>																
<b>Gender</b>																
Male	114,120	15,178	29,768	32,694	11,286	88,926	5,366	3,998	2,925	997	13,286	1,592	2,895	2,013	541*	7,040
	5,144	3,344	1,721	1,547	792	4,404	784	726	645	241	1,277	359	525	629	168	908
Female	139,230	9,979	34,501	37,951	21,324	103,754	4,781	4,424	6,659	2,432	18,297	1,723	4,527	2,330	1,782	10,361
	3,583	1,150	1,779	1,590	1,071	2,703	1,262	552	1,170	392	1,987	853	738	407	368	1,390
<b>Marital Status</b>																
Married	112,409	9,933	39,061	34,421	8,126	91,541	1,575	2,778	2,440	768*	7,560	1,900	3,793	1,530	340*	7,563
	4,676	3,216	1,485	1,696	640	4,344	320	475	639	273	993	941	562	294	102	1,130
Widowed	88,012	1,281	14,422	29,519	21,832	67,054	1077*	3,347	5,327	2,521	12,272	53*	2,151	1,377	1,672	5,253
	2,769	379	1,253	1,481	1,121	2,228	348	688	1,172	385	1,528	32	498	316	376	794
Divorced/seperated	33,781	8,346	6,492	4,768	1,214	20,819	5,022	1,523	1,140*	94*	7,778	1,006	1,145	1082*	172*	3,406
	2,357	1,296	1,045	720	351	1,892	1,304	278	273	46	1,369	345	396	570	94	751
Never married	18,297	5,574	4,158	1,872	1,114	12,717	2,475	775*	550*	46*	3,845	355	332*	271*	78*	1,037
	1,797	721	1,316	365	228	1,559	509	316	256	19	661	82	289	64	52	311
<b>Living Arrangement</b>																
<b>Community</b>																
Lives alone	73,594	5,893	15,904	21,566	11,519	54,882	4,539	3,062	2,985	625	11,211	339*	2,529	1,674	599*	5,142
	2,755	983	1,651	1,209	973	2,251	1,331	623	595	229	1,628	115	624	610	219	1,102
With spouse	104,813	9,561	37,561	31,570	6,640	85,333	1,482	2,450	2,111	727*	6,770	1,923	3,447	1,470	285*	7,126
	4,632	3,198	1,366	1,634	573	4,329	322	449	608	277	910	943	505	296	95	1,100
With children	29,415	2,360	5,503	6,586	4,234	18,682	1,233	1,268	2,553	564*	5,619	145*	894*	841	774*	2,655
	1,923	769	895	879	432	1,378	306	326	987	113	1,115	48	278	253	183	446
With others	18,040	4,305	2,833	3,242	1,619	12,000	2,017	1,027	717*	274*	4,036	636	364*	115*	135*	1,250
	1,242	555	426	599	347	950	405	351	276	106	613	158	163	65	65	234
<b>Long-Term Care Facility</b>	27,668	3,038	2,467	7,680	8,598	21,784	876*	614*	1219*	1237*	3,947	271*	188*	242*	529*	1230*
	1,771	863	573	854	684	1,570	376	334	367	298	722	245	120	149	178	379

**Table 4.3 Benefit Payments of Medicare Beneficiaries, by Demographic and Socioeconomic Characteristics, and by Race/Ethnicity and Age, 2003**

All Medicare Beneficiaries

Beneficiary Characteristic	Total <sup>1</sup>	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
<b>Benefit Payments (in Millions)</b>	253,529	25,157	64,269	70,645	32,611	192,681	10,148	8,422	9,584	3,429	31,583	3,315	7,422	4,342	2,322	17,402
	6,539	3,551	2,607	2,151	1,295	5,609	1,308	992	1,489	441	2,317	988	873	748	403	1,841
<b>Benefit Payments (in Millions of Dollars)</b>																
<b>Schooling</b>																
0 - 8 years	36,229	2,764	5,466	7,118	4,443	19,791	670	2,094	3,507	1,204	7,474	399	3,130	1,921	1,253	6,703
	1,903	494	640	562	382	1,194	260	509	1,056	267	1,159	110	558	346	263	717
9 - 12 years (no diploma)	39,523	3,842	8,249	11,161	4,678	27,930	2,352	2,446	1,659	553*	7,010	409*	1,193	641	151*	2,394
	1,881	540	770	884	585	1,479	517	497	399	205	808	152	341	262	69	460
High school graduate	62,790	6,641	20,203	17,233	7,234	51,311	3,894	1,759	1,169	195*	7,017	593	1,074	429	255*	2,351
	3,223	1,105	1,868	1,113	640	2,516	1,252	362	386	57	1,367	150	359	98	117	400
Voc/tech/bus/etc.	14,501	1,642	3,535	4,213	1,788	11,179	931*	60*	715*	1*	1,708	51*	447*	128*	0*	626*
	1,343	710	517	462	246	1,173	348	24	376	1	510	26	236	66	0	248
Some college	29,734	2,878	8,875	10,400	2,576	24,728	1,149	888	593*	32*	2,662	469*	519*	199*	89*	1,276
	1,549	587	659	1,051	390	1,459	358	285	257	22	521	134	223	108	78	303
Any college degree	37,881	5,662	13,083	11,359	3,376	33,480	562*	619	462*	170*	1,813	319*	446*	404*	76*	1,246
	3,720	3,130	1,038	1,003	415	3,502	239	181	158	89	355	170	143	173	35	284
<b>Income</b>																
\$5,000 or Less	10,819	1,546	2,160	2,280	1,501	7,487	543*	1151*	194*	124*	2,012	171*	234*	178*	267*	850
	1,046	469	542	472	345	1,019	230	367	71	58	442	83	110	49	104	177
\$5,001 - \$10,000	62,420	9,311	9,490	9,903	6,467	35,171	5,669	3,766	3,901	1,895	15,231	927	3,437	2,082	1,310	7,757
	2,822	1,185	958	933	519	1,778	1,244	659	744	376	1,876	176	663	640	340	1,239
\$10,001 - \$15,000	42,729	3,849	7,368	12,741	6,963	30,922	1,449	920	3,226	1,016	6,611	768	1,376	1,071	169*	3,384
	2,378	795	824	1,018	696	1,707	376	254	1,122	261	1,313	234	440	207	71	547
\$15,001 - \$20,000	32,086	1,965	7,799	10,472	4,719	24,956	1,319	727*	590*	120*	2,756	906*	684*	176*	298*	2,064
	2,228	711	900	1,056	453	1,683	383	280	185	60	518	823	206	47	124	857
\$20,001 - \$25,000	28,108	4,108	8,761	8,396	3,561	24,827	531*	650*	557*	39*	1,777	82*	478*	271*	39*	870
	3,967	3,051	1,218	699	462	3,826	230	251	256	13	451	52	151	157	22	244
\$25,001 - \$30,000	21,287	1,862	6,558	7,240	3,440	19,100	373*	409*	461*	10*	1,254	97*	214*	87*	91*	489
	1,677	683	834	843	846	1,630	199	173	254	8	379	61	88	25	78	133
\$30,001 - \$35,000	9,939	500	3,056	3,448	1,434	8,438	186*	132*	191*	109*	618*	11*	166*	153*	7*	337*
	738	220	423	420	274	667	164	46	176	76	277	8	63	82	5	115
\$35,001 - \$40,000	10,282	842	3,995	3,265	1,169	9,272	17*	177*	200*	20*	414*	11*	164*	32*	.	208*
	810	278	518	459	281	834	13	112	95	20	149	8	65	16	.	69
More than \$40,000	35,850	1,172	15,076	12,895	3,356	32,499	61*	491	262*	96*	910	340*	670*	293*	142*	1,445
	2,227	259	1,571	984	445	2,078	42	141	108	64	213	252	276	181	74	438



**Table 4.3 Benefit Payments of Medicare Beneficiaries, by Demographic and Socioeconomic Characteristics, and by Race/Ethnicity and Age, 2003**

All Medicare Beneficiaries

Beneficiary Characteristic	Total <sup>1</sup>	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
<b>Benefit Payments (in Millions)</b>	253,529	25,157	64,269	70,645	32,611	192,681	10,148	8,422	9,584	3,429	31,583	3,315	7,422	4,342	2,322	17,402
	<i>6,539</i>	<i>3,551</i>	<i>2,607</i>	<i>2,151</i>	<i>1,295</i>	<i>5,609</i>	<i>1,308</i>	<i>992</i>	<i>1,489</i>	<i>441</i>	<i>2,317</i>	<i>988</i>	<i>873</i>	<i>748</i>	<i>403</i>	<i>1,841</i>
<b>Benefit Payments (in Millions of Dollars)</b>																
<b>Metropolitan Area Resident</b>																
Yes	197,312	18,428	47,331	53,661	25,660	145,079	8,499	7,050	8,483	2,631	26,663	3,198	6,915	3,988	2,139	16,239
	<i>6,423</i>	<i>3,433</i>	<i>2,446</i>	<i>1,943</i>	<i>1,121</i>	<i>5,450</i>	<i>1,286</i>	<i>869</i>	<i>1,460</i>	<i>438</i>	<i>2,186</i>	<i>987</i>	<i>853</i>	<i>730</i>	<i>390</i>	<i>1,809</i>
No	56,218	6,729	16,938	16,984	6,951	47,601	1,649	1,372	1,101	798*	4,920	117*	507*	355*	184*	1,162
	<i>1,719</i>	<i>808</i>	<i>996</i>	<i>1,049</i>	<i>613</i>	<i>1,397</i>	<i>321</i>	<i>498</i>	<i>251</i>	<i>238</i>	<i>567</i>	<i>55</i>	<i>183</i>	<i>172</i>	<i>106</i>	<i>299</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, 2003**

Community Residents<sup>1</sup>

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
<b>Benefit Payments (in Millions)</b>	225,861	11,384	21,900	27,176	13,134	73,594	13,727	45,651	36,551	8,883	104,813	11,892	12,434	15,211	7,917	47,455
	6,191	1,714	1,630	1,547	1,013	2,755	3,494	1,533	1,620	1,230	4,632	1,103	1,167	1,475	598	2,177
<b>Benefit Payments (in Millions of Dollars)</b>																
<b>Marital Status</b>																
Married	108,180	97*	623*	749	202*	1,671	13,663	45,538	36,548	8,874	104,623	229*	805*	549*	303*	1,886
	4,599	43	153	202	86	273	3,493	1,540	1,620	1,231	4,634	62	356	194	137	429
Widowed	73,232	1,308	11,518	21,284	11,935	46,045	.	.	.	.	.	1,051	7,862	11,548	6,725	27,186
	2,450	408	1,025	1,368	1,019	1,938	.	.	.	.	.	283	1,028	1,310	651	1,755
Divorced/separated	30,801	7,613	6,134	4,068	532*	18,346	64*	113*	4*	9*	190*	6,275	2,786	2,454	751*	12,265
	2,225	1,525	906	768	135	1,831	62	95	3	10	118	1,009	413	572	321	1,350
Never married	13,568	2,367	3,597	1,074	455*	7,493	.	.	.	.	.	4,328	981	628*	138*	6,075
	1,524	493	1,264	266	133	1,316	.	.	.	.	.	495	411	271	52	774
<b>Race/Ethnicity</b>																
White non-Hispanic	170,897	5,893	15,904	21,566	11,519	54,882	9,561	37,561	31,570	6,640	85,333	6,665	8,336	9,828	5,853	30,682
	5,273	983	1,651	1,209	973	2,251	3,198	1,366	1,634	573	4,329	862	973	1,001	542	1,485
Black non-Hispanic	27,636	4,539	3,062	2,985	625	11,211	1,482	2,450	2,111	727*	6,770	3,250	2,296	3,270	839	9,655
	2,239	1,331	623	595	229	1,628	322	449	608	277	910	426	468	1,020	161	1,164
Hispanic	16,172	339*	2,529	1,674	599*	5,142	1,923	3,447	1,470	285*	7,126	781	1,258	957	909	3,905
	1,778	115	624	610	219	1,102	943	505	296	95	1,100	164	329	261	187	510
Other	10,956	612*	388*	950	389*	2,339	755*	2,155	1,278	1231*	5,418	1,187	545*	1,156	312*	3,200
	1,529	288	123	266	146	457	271	547	346	1,034	1,233	383	214	458	95	659
<b>Schooling</b>																
0 - 8 years	30,642	1,196	2,864	3,217	1,944	9,221	908	5,318	4,315	1,113	11,655	1,247	2,285	4,269	1,964	9,766
	1,708	391	447	472	281	919	288	684	507	301	889	254	474	1,047	280	1,198
9 - 12 years (no diploma)	35,556	1,389	3,801	4,671	1,894	11,755	2,427	5,994	5,133	998	14,551	2,348	2,424	2,977	1,500	9,249
	1,758	372	619	651	355	1,061	555	747	585	249	1,144	413	428	570	369	845
High school graduate	57,407	4,413	6,092	7,003	3,068	20,576	2,799	13,117	7,638	1,786	25,340	3,261	3,873	3,084	1,273	11,491
	2,927	1,358	1,329	658	386	2,004	701	1,099	751	338	1,459	449	631	477	224	1,052
Voc/tech/bus/etc.	14,156	672*	1,086	2,332	843	4,933	904	2,839	2,151	665*	6,559	1,331	345*	764	224*	2,664
	1,332	270	330	492	183	698	303	482	337	169	724	715	144	254	93	761
Some college	28,273	2,179	2,550	3,626	1,035	9,390	922	6,559	5,465	864	13,809	1,797	1,052	1,682	542*	5,073
	1,554	540	403	408	186	814	203	758	664	241	1,026	446	266	539	231	679
Any college degree	36,322	1,232	4,101	3,190	1,030	9,553	4,617	9,515	7,348	1,173	22,652	1,061	889	1,548	619*	4,117
	3,713	624	734	574	189	1,131	3,200	810	746	207	3,419	253	244	467	183	629

**Table 4.4a Benefit Payments of Non-institutionalized Medicare Beneficiaries, by Demographic and Socioeconomic Characteristics, and by Living Arrangement and Age, 2003**

Community Residents<sup>1</sup>

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)	225,861	11,384	21,900	27,176	13,134	73,594	13,727	45,651	36,551	8,883	104,813	11,892	12,434	15,211	7,917	47,455			
	6,191	1,714	1,630	1,547	1,013	2,755	3,494	1,533	1,620	1,230	4,632	1,103	1,167	1,475	598	2,177			
Benefit Payments (in Millions of Dollars)																			
Income																			
\$5,000 or Less	9,313	637*	1,180	617	562*	2,996	651*	886	921	409*	2,867	801	1201*	790	658*	3,450			
	921	286	378	184	210	589	278	288	333	125	573	154	377	268	288	530			
\$5,001 - \$10,000	50,107	6,652	7,056	6,454	2,619	22,780	1,279	3,153	1,470	545*	6,446	7,355	5,400	5,546	2,579	20,881			
	2,654	1,405	838	857	354	2,096	317	610	376	206	878	950	733	1,072	353	1,540			
\$10,001 - \$15,000	37,345	2,143	3,671	7,756	3,024	16,593	1,421	4,284	4,544	1,249	11,498	1,978	1,758	3,346	2,172	9,253			
	2,170	531	754	960	345	1,331	309	667	729	401	1,121	424	407	874	339	1,121			
\$15,001 - \$20,000	29,656	1,011	3,114	4,224	2,175	10,524	2,080	4,837	5,003	1,951	13,871	1,061	1,557	1,761	883	5,262			
	2,206	617	516	534	316	969	911	669	764	1,050	1,749	319	432	406	187	763			
\$20,001 - \$25,000	26,134	623*	1,591	2,670	1,289	6,174	3,843	6,881	4,940	1,029	16,694	292*	1,501	996	477*	3,267			
	3,912	308	301	497	275	690	3,057	1,129	524	193	3,833	131	410	210	165	442			
\$25,001 - \$30,000	20,442	146*	1,199	1,525	1,612	4,483	1,988	5,958	5,119	1,085	14,151	251*	257	1055*	246*	1,808			
	1,664	64	293	260	728	845	669	802	722	324	1,302	173	50	406	107	475			
\$30,001 - \$35,000	9,372	28*	761	835	381*	2,006	661	2,720	2,421	571*	6,373	2*	218*	475*	298*	993			
	730	21	260	186	105	269	270	440	403	190	652	1	81	221	106	262			
\$35,001 - \$40,000	9,508	83*	582	742	317*	1,725	592	3,570	2,044	669*	6,875	69*	200*	573*	66*	908			
	757	46	191	239	90	289	221	501	243	256	667	48	78	261	36	276			
More than \$40,000	33,979	61*	2,746	2,352	1,155	6,313	1,213	13,358	10,088	1,374	26,033	83*	342*	670*	538*	1,633			
	2,221	30	1,225	586	224	1,349	263	988	962	179	1,433	44	116	189	240	357			
Metropolitan Area Resident																			
Yes	175,445	8,921	16,801	21,753	10,569	58,043	10,645	33,759	28,404	7,043	79,849	8,989	9,992	11,919	6,652	37,552			
	6,128	1,641	1,589	1,448	960	2,699	3,470	1,329	1,414	1,203	4,562	839	1,061	1,394	568	2,047			
No	50,417	2,463	5,099	5,423	2,565	15,551	3,083	11,893	8,147	1,841	24,963	2,903	2,443	3,292	1,265	9,902			
	1,583	417	410	638	306	726	430	899	900	238	1,037	650	445	570	151				

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.

<sup>1</sup> The term *community residents* includes beneficiaries who resided in the community at the time of the round 37 interview (fall 2003), and beneficiaries who resided in the community at the time of the round 34 interview (fall 2002) who died prior to the round 37 interview

**Table 4.4b Benefit Payments of Non-institutionalized Male Medicare Beneficiaries, by Demographic and Socioeconomic Characteristics, and by Living Arrangement and Age, 2003**

Male Community Residents<sup>1</sup>

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 +	
<b>Benefit Payments (in Millions)</b>	104,271	5,992	6,904	8,175	2,965	24,035	9,006	25,897	24,641	6,596	66,139	5,361	3,136	3,397	2,203	14,096
	4,898	949	1,362	997	425	1,947	3,278	1,336	1,443	1,188	4,284	542	556	545	408	1,059
<b>Benefit Payments (in Millions of Dollars)</b>																
<b>Marital Status</b>																
Married	67,472	41*	251*	331*	90*	712	8,941	25,784	24,638	6,596	65,958	100*	335*	147*	220*	802
	4,286	22	110	160	58	206	3,277	1,343	1,443	1,188	4,286	40	156	66	113	222
Widowed	14,771	58*	2,192	4,911	2,419	9,581	.	.	.	.	.	261*	1,122	2,060	1,747	5,190
	1,224	25	438	715	403	960	.	.	.	.	.	154	399	468	341	758
Divorced/separated	13,174	4,147	1,720	2,271	227*	8,364	64*	113*	4*	.	181*	2,254	1,250	914*	211*	4,629
	1,258	924	433	706	92	1,107	62	95	3	.	117	349	329	171	127	542
Never married	8,794	1,746	2,713	663*	228*	5,351	.	.	.	.	.	2,746	429*	243*	25*	3,443
	1,398	452	1,197	205	105	1,318	.	.	.	.	.	430	171	210	22	549
<b>Race/Ethnicity</b>																
White non-Hispanic	81,676	3,435	5,204	6,304	2,732	17,676	6,674	21,526	21,427	4,935	54,562	3,032	2,013	2,643	1,749	9,438
	4,232	835	1,302	796	410	1,754	3,101	1,117	1,337	498	3,754	387	431	486	379	860
Black non-Hispanic	11,325	1,982	1,029*	686*	82*	3,780	1,095*	1,657	1,394	236*	4,383	1,758	736*	397*	271*	3,162
	1,063	535	421	273	35	654	344	388	521	123	820	347	338	222	103	550
Hispanic	6,511	227*	560*	832*	98*	1,718	725	1,881	859	247*	3,712	397	282*	229*	173*	1,081
	867	84	331	573	79	639	207	335	215	88	413	107	148	90	113	244
Other	4,632	346*	94*	353*	53*	845	512*	825	861	1,178*	3,375	170*	104*	128*	10*	412
	1,190	248	45	156	42	303	241	262	305	1,032	1,141	99	48	59	9	105
<b>Schooling</b>																
0 - 8 years	13,470	704	1,102	1,253	487*	3,546	623	3,221	2,845	612	7,300	774	511*	725*	614*	2,624
	862	296	275	301	139	549	224	476	414	117	576	208	175	268	184	411
9 - 12 years (no diploma)	15,392	1,117	1,365	1,193	264*	3,939	1,831	3,116	2,820	556	8,324	1,306	616*	835*	372*	3,129
	1,142	351	430	359	144	668	479	536	382	168	822	286	152	304	180	464
High school graduate	23,876	1,359	2,391	1,547	549	5,845	1,257	6,891	4,817	1,358	14,323	1,847	942	640*	279*	3,709
	1,734	421	1,171	333	138	1,287	296	790	561	325	1,064	348	334	229	103	563
Voc/tech/bus/etc.	5,077	367*	335*	267*	157*	1,126	570*	1,218	1,208	477*	3,474	336*	38*	68*	35*	477*
	553	205	112	115	84	277	279	215	280	133	461	147	24	24	23	150
Some college	13,185	1,407	217	1,466	355*	3,445	415	3,806	3,968	592*	8,780	533	239*	133*	54*	959
	1,049	480	49	287	126	558	150	625	558	226	838	149	91	67	28	186
Any college degree	21,484	885*	1,138	780	183*	2,986	4,019	6,002	5,878	872	16,772	363*	475*	608*	281*	1,727
	3,493	609	330	247	55	737	3,185	679	685	169	3,308	157	224	363	150	483

**Table 4.4b Benefit Payments of Non-institutionalized Male Medicare Beneficiaries, by Demographic and Socioeconomic Characteristics, and by Living Arrangement and Age, 2003**

Male Community Residents<sup>1</sup>

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 +	
<b>Benefit Payments (in Millions)</b>	104,271	5,992	6,904	8,175	2,965	24,035	9,006	25,897	24,641	6,596	66,139	5,361	3,136	3,397	2,203	14,096
	<i>4,898</i>	<i>949</i>	<i>1,362</i>	<i>997</i>	<i>425</i>	<i>1,947</i>	<i>3,278</i>	<i>1,336</i>	<i>1,443</i>	<i>1,188</i>	<i>4,284</i>	<i>542</i>	<i>556</i>	<i>545</i>	<i>408</i>	<i>1,059</i>
<b>Benefit Payments (in Millions of Dollars)</b>																
<b>Income</b>																
\$5,000 or Less	4,427	580*	450*	53*	144*	1,227	435*	549*	691*	389*	2,064	477	293*	360*	6*	1,136
	<i>675</i>	<i>284</i>	<i>209</i>	<i>19</i>	<i>79</i>	<i>354</i>	<i>344</i>	<i>255</i>	<i>228</i>	<i>125</i>	<i>535</i>	<i>119</i>	<i>250</i>	<i>228</i>	<i>5</i>	<i>345</i>
\$5,001 - \$10,000	16,317	2,724	1,741	2,051	267*	6,782	751*	1,760	813	225*	3,549	3,257	1,231	950*	548*	5,986
	<i>1,372</i>	<i>577</i>	<i>469</i>	<i>648</i>	<i>108</i>	<i>975</i>	<i>250</i>	<i>384</i>	<i>202</i>	<i>75</i>	<i>521</i>	<i>420</i>	<i>339</i>	<i>387</i>	<i>207</i>	<i>699</i>
\$10,001 - \$15,000	13,992	1,463	664	1,914	447	4,489	1,195	2,002	3,045	837	7,080	854	290*	435*	843*	2,423
	<i>1,263</i>	<i>457</i>	<i>215</i>	<i>480</i>	<i>120</i>	<i>651</i>	<i>278</i>	<i>413</i>	<i>691</i>	<i>354</i>	<i>956</i>	<i>259</i>	<i>102</i>	<i>113</i>	<i>238</i>	<i>399</i>
\$15,001 - \$20,000	13,863	898*	1,066	1,453	769*	4,187	872	2,604	3,275	1690*	8,441	294*	304*	493*	145*	1,235
	<i>1,665</i>	<i>618</i>	<i>369</i>	<i>340</i>	<i>227</i>	<i>863</i>	<i>298</i>	<i>447</i>	<i>725</i>	<i>1,037</i>	<i>1,381</i>	<i>127</i>	<i>120</i>	<i>259</i>	<i>70</i>	<i>340</i>
\$20,001 - \$25,000	14,026	155*	382*	904	391*	1,832	3597*	3,668	3,037	661	10,962	216*	604*	233*	180*	1,233
	<i>3,431</i>	<i>150</i>	<i>146</i>	<i>342</i>	<i>162</i>	<i>418</i>	<i>3,041</i>	<i>655</i>	<i>460</i>	<i>146</i>	<i>3,369</i>	<i>127</i>	<i>272</i>	<i>99</i>	<i>144</i>	<i>347</i>
\$25,001 - \$30,000	10,255	51*	366*	396*	260*	1,073	781	3,307	3,255	921	8,264	181*	42*	556*	139*	918
	<i>1,124</i>	<i>23</i>	<i>132</i>	<i>131</i>	<i>100</i>	<i>207</i>	<i>279</i>	<i>680</i>	<i>504</i>	<i>312</i>	<i>959</i>	<i>164</i>	<i>17</i>	<i>368</i>	<i>86</i>	<i>416</i>
\$30,001 - \$35,000	4,600	9*	199*	285*	43*	536	341*	1,541	1,536	270*	3,689	1*	157*	93*	123*	375*
	<i>481</i>	<i>7</i>	<i>84</i>	<i>146</i>	<i>21</i>	<i>170</i>	<i>170</i>	<i>259</i>	<i>329</i>	<i>82</i>	<i>459</i>	<i>1</i>	<i>75</i>	<i>71</i>	<i>52</i>	<i>123</i>
\$35,001 - \$40,000	4,755	78*	249*	178*	121*	626	354*	1,758	1,397	526*	4,035	1*	35*	36*	22*	95*
	<i>538</i>	<i>46</i>	<i>145</i>	<i>58</i>	<i>60</i>	<i>170</i>	<i>204</i>	<i>305</i>	<i>229</i>	<i>245</i>	<i>513</i>	<i>1</i>	<i>17</i>	<i>28</i>	<i>18</i>	<i>35</i>
More than \$40,000	22,035	33*	1,787	943	522*	3,285	680	8,708	7,591	1,075	18,054	81*	178*	240*	197*	696
	<i>2,124</i>	<i>22</i>	<i>1,195</i>	<i>370</i>	<i>166</i>	<i>1,264</i>	<i>255</i>	<i>927</i>	<i>851</i>	<i>151</i>	<i>1,371</i>	<i>44</i>	<i>99</i>	<i>91</i>	<i>138</i>	<i>197</i>
<b>Metropolitan Area Resident</b>																
Yes	80,097	4,682	5,230	6,761	2,478	19,151	7,118	19,000	19,003	5,282	50,403	4,208	2,428	2,108	1,799	10,543
	<i>4,883</i>	<i>890</i>	<i>1,332</i>	<i>944</i>	<i>412</i>	<i>1,902</i>	<i>3,260</i>	<i>1,253</i>	<i>1,276</i>	<i>1,164</i>	<i>4,246</i>	<i>493</i>	<i>529</i>	<i>511</i>	<i>400</i>	<i>1,023</i>
No	24,173	1,310	1,674	1,414	487	4,884	1,887	6,896	5,638	1,314	15,736	1,153	708	1289*	404*	3,553
	<i>639</i>	<i>286</i>	<i>271</i>	<i>313</i>	<i>108</i>	<i>484</i>	<i>336</i>	<i>586</i>	<i>714</i>	<i>243</i>	<i>633</i>	<i>193</i>	<i>157</i>	<i>199</i>	<i>100</i>	<i>278</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.

<sup>1</sup> The term *community residents* includes beneficiaries who resided in the community at the time of the round 37 interview (fall 2003), and beneficiaries who resided in the community at the time of the round 34 interview (fall 2002) who died prior to the round 37 interview.

**Table 4.4c Benefit Payments of Non-institutionalized Female Medicare Beneficiaries, by Demographic and Socioeconomic Characteristics, and by Living Arrangement and Age, 2003**

Female Community Residents<sup>1</sup>

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 +	
<b>Benefit Payments (in 000s)</b>	121,591	5,392	14,997	19,001	10,169	49,559	4,722	19,755	11,910	2,287	38,674	6,532	9,299	11,814	5,714	33,358
	3,381	1,387	1,226	1,148	958	2,108	1,071	1,170	915	361	1,741	883	1,137	1,320	433	1,999
<b>Benefit Payments (in Millions of Dollars)</b>																
<b>Marital Status</b>																
Married	40,708	56*	372*	419*	112*	959	4,722	19,755	11,910	2,278	38,664	130*	470*	402*	83*	1085*
	1,861	36	141	135	62	206	1,071	1,170	915	358	1,738	46	316	180	76	376
Widowed	58,461	1250*	9,326	16,374	9,515	36,465	.	.	.	.	.	790	6,741	9,487	4,978	21,996
	2,169	408	957	1,126	947	1,580	.	.	.	.	.	254	940	1,199	507	1,598
Divorced/separated	17,627	3,466	4,414	1,797	305*	9,982	.	.	0*	9*	9*	4,021	1,535	1,540	540*	7,636
	1,750	1,256	781	298	101	1,493	.	.	0	10	10	925	245	536	295	1,195
Never married	4,774	621	884*	410	227*	2,142	.	.	.	.	.	1,582	552*	385*	113*	2,632
	685	193	387	164	82	470	.	.	.	.	.	281	374	166	48	491
<b>Race/Ethnicity</b>																
White non-Hispanic	89,221	2,457	10,700	15,262	8,787	37,206	2,887	16,035	10,143	1,705	30,771	3,633	6,323	7,184	4,104	21,245
	2,466	439	1,104	941	929	1,516	667	1,027	871	259	1,485	749	999	824	393	1,377
Black non-Hispanic	16,311	2,557	2,033	2,298	543*	7,431	387*	793	717*	491*	2,387	1,492	1,559	2,873	568	6,493
	1,931	1,211	428	589	208	1,450	158	248	315	240	373	295	288	1,009	116	1,089
Hispanic	9,661	112*	1,968	842	501*	3,424	1198*	1,566	610	38*	3,413	384	975	728	736	2,824
	1,359	63	546	221	196	695	832	379	192	29	936	182	286	241	160	475
Other	6,325	266*	294*	597*	336*	1,494	243*	1,330	417*	53*	2,043	1017*	441*	1029*	302*	2,788
	903	135	109	218	140	310	116	485	168	24	523	366	210	459	94	650
<b>Schooling</b>																
0 - 8 years	17,172	492*	1,762	1,964	1,457	5,675	285*	2,098	1,470	502*	4,355	473	1,774	3,544	1,351	7,142
	1,508	242	362	343	247	648	190	509	300	238	688	160	433	1,033	211	1,140
9 - 12 years (no diploma)	20,164	272*	2,436	3,478	1,630	7,817	596*	2,878	2,313	441*	6,228	1,043	1,808	2,141	1,128	6,120
	1,343	92	425	541	284	750	194	451	482	123	701	289	421	495	319	830
High school graduate	33,530	3,054	3,701	5,456	2,519	14,730	1,543	6,225	2,821	428*	11,017	1,414	2,931	2,443	995	7,783
	2,074	1,294	594	569	353	1,540	629	669	393	105	927	296	582	379	201	850
Voc/tech/bus/etc.	9,079	305*	751	2,064	686	3,806	334*	1,621	944	188*	3,086	994*	307*	696*	190*	2,187
	1,176	174	311	486	159	652	104	382	185	116	495	689	141	256	90	735
Some college	15,087	772*	2,333	2,160	680	5,945	507	2,753	1,497	272*	5,029	1,264	814	1,548	488*	4,114
	1,068	254	406	340	127	596	135	440	375	93	602	449	253	542	228	646
Any college degree	14,838	347*	2,963	2,410	848	6,567	597	3,513	1,469	301*	5,881	697*	415	940	338*	2,390
	1,089	124	665	498	183	881	193	503	254	106	652	203	99	303	103	411

**Table 4.4c Benefit Payments of Non-institutionalized Female Medicare Beneficiaries, by Demographic and Socioeconomic Characteristics, and by Living Arrangement and Age, 2003**

Female Community Residents<sup>1</sup>

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 +	
<b>Benefit Payments (in 000s)</b>	121,591	5,392	14,997	19,001	10,169	49,559	4,722	19,755	11,910	2,287	38,674	6,532	9,299	11,814	5,714	33,358
	<i>3,381</i>	<i>1,387</i>	<i>1,226</i>	<i>1,148</i>	<i>958</i>	<i>2,108</i>	<i>1,071</i>	<i>1,170</i>	<i>915</i>	<i>361</i>	<i>1,741</i>	<i>883</i>	<i>1,137</i>	<i>1,320</i>	<i>433</i>	<i>1,999</i>
<b>Benefit Payments (in Millions of Dollars)</b>																
<b>Income</b>																
\$5,000 or Less	4,886	57*	730*	565	418*	1,770	217*	337*	230*	20*	803	324*	908*	430*	651*	2,313
	<i>641</i>	<i>37</i>	<i>313</i>	<i>175</i>	<i>191</i>	<i>398</i>	<i>131</i>	<i>140</i>	<i>149</i>	<i>12</i>	<i>246</i>	<i>95</i>	<i>286</i>	<i>146</i>	<i>288</i>	<i>446</i>
\$5,001 - \$10,000	33,790	3,928	5,314	4,404	2,353	15,998	527*	1,393	657*	320*	2,897	4,099	4,169	4,596	2,032	14,895
	<i>2,189</i>	<i>1,241</i>	<i>707</i>	<i>555</i>	<i>335</i>	<i>1,686</i>	<i>200</i>	<i>458</i>	<i>318</i>	<i>190</i>	<i>689</i>	<i>776</i>	<i>716</i>	<i>985</i>	<i>298</i>	<i>1,398</i>
\$10,001 - \$15,000	23,353	679*	3,007	5,842	2,576	12,104	225*	2,282	1,499	412*	4,418	1,123	1,468	2,911	1,328	6,830
	<i>1,516</i>	<i>231</i>	<i>722</i>	<i>834</i>	<i>332</i>	<i>1,196</i>	<i>59</i>	<i>455</i>	<i>243</i>	<i>174</i>	<i>501</i>	<i>321</i>	<i>369</i>	<i>861</i>	<i>237</i>	<i>998</i>
\$15,001 - \$20,000	15,793	113*	2,048	2,771	1,405	6,337	1208*	2,233	1,728	261*	5,430	767*	1,253	1,268	739*	4,027
	<i>1,510</i>	<i>25</i>	<i>445</i>	<i>405</i>	<i>214</i>	<i>669</i>	<i>835</i>	<i>480</i>	<i>285</i>	<i>97</i>	<i>1,000</i>	<i>299</i>	<i>412</i>	<i>320</i>	<i>175</i>	<i>675</i>
\$20,001 - \$25,000	12,108	468*	1,209	1,767	898	4,342	246*	3,213	1,904	368*	5,731	76*	897*	763	297*	2,034
	<i>1,007</i>	<i>272</i>	<i>267</i>	<i>377</i>	<i>221</i>	<i>577</i>	<i>100</i>	<i>683</i>	<i>325</i>	<i>116</i>	<i>767</i>	<i>39</i>	<i>303</i>	<i>186</i>	<i>89</i>	<i>363</i>
\$25,001 - \$30,000	10,187	95*	833	1,130	1,352	3,410	1207*	2,651	1,864	164*	5,886	70*	215*	498*	107*	891
	<i>1,162</i>	<i>61</i>	<i>215</i>	<i>247</i>	<i>719</i>	<i>800</i>	<i>617</i>	<i>419</i>	<i>488</i>	<i>57</i>	<i>825</i>	<i>51</i>	<i>53</i>	<i>175</i>	<i>63</i>	<i>208</i>
\$30,001 - \$35,000	4,771	19*	563*	550	338*	1,470	320*	1,179	885	301*	2,684	1*	61*	381*	175*	617*
	<i>545</i>	<i>20</i>	<i>247</i>	<i>125</i>	<i>102</i>	<i>288</i>	<i>201</i>	<i>348</i>	<i>213</i>	<i>156</i>	<i>475</i>	<i>1</i>	<i>30</i>	<i>209</i>	<i>93</i>	<i>231</i>
\$35,001 - \$40,000	4,753	5*	333*	565*	196*	1,099	238*	1,813	647	143*	2,840	68*	165*	537*	43*	813*
	<i>510</i>	<i>4</i>	<i>129</i>	<i>226</i>	<i>67</i>	<i>266</i>	<i>89</i>	<i>364</i>	<i>146</i>	<i>66</i>	<i>388</i>	<i>48</i>	<i>75</i>	<i>260</i>	<i>31</i>	<i>276</i>
More than \$40,000	11,944	27*	959	1,409	633	3,028	533	4,650	2,497	299*	7,979	2*	164*	430*	341*	937
	<i>826</i>	<i>24</i>	<i>300</i>	<i>454</i>	<i>169</i>	<i>432</i>	<i>153</i>	<i>627</i>	<i>393</i>	<i>109</i>	<i>770</i>	<i>2</i>	<i>59</i>	<i>168</i>	<i>196</i>	<i>302</i>
<b>Metropolitan Area Resident</b>																
Yes	95,348	4,239	11,571	14,991	8,091	38,892	3,526	14,759	9,401	1,761	29,446	4,782	7,564	9,811	4,853	27,009
	<i>3,199</i>	<i>1,359</i>	<i>1,201</i>	<i>1,068</i>	<i>901</i>	<i>2,103</i>	<i>1,038</i>	<i>1,032</i>	<i>792</i>	<i>304</i>	<i>1,550</i>	<i>689</i>	<i>1,033</i>	<i>1,252</i>	<i>402</i>	<i>1,875</i>
No	26,243	1,153	3,426	4,009	2,078	10,666	1,196	4,996	2,509	527*	9,228	1,750	1,735	2,004	861	6,349
	<i>1,480</i>	<i>263</i>	<i>300</i>	<i>529</i>	<i>276</i>	<i>494</i>	<i>225</i>	<i>630</i>	<i>469</i>	<i>187</i>	<i>809</i>	<i>537</i>	<i>442</i>	<i>494</i>	<i>145</i>	<i>940</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.

<sup>1</sup> The term *community residents* includes beneficiaries who resided in the community at the time of the round 37 interview (fall 2003), and beneficiaries who resided in the community at the time of the round 34 interview (fall 2002) who died prior to the round 37 interview.

**Table 4.5 Benefit Payments Institutionalized Medicare Beneficiaries, by Demographic and Socioeconomic Characteristics, and by Age, 2003**

Long-Term Care Facility-Only Residents<sup>1</sup>

Beneficiary Characteristic	Total	Age			
		< 65	65 - 74	75 - 84	85 +
<b>Benefit Payments (in Millions)</b>	27,668	4,213	3,351	9,439	10,665
	1,771	984	677	935	717
<b>Benefit Payments (in Millions of Dollars)</b>					
<b>Marital Status</b>					
Married	4,229	179*	916*	2,047	1,087
	592	129	359	456	235
Widowed	14,780	348*	1083*	5,190	8,160
	966	235	363	696	595
Divorced/separated	2,980	1498*	506*	732*	244*
	702	622	187	217	118
Never married	4,729	2,165	729*	1147*	688*
	935	731	397	302	190
<b>Race/Ethnicity</b>					
White non-Hispanic	21,784	3,038	2,467	7,680	8,598
	1,570	863	573	854	684
Black non-Hispanic	3,947	876*	614*	1219*	1237*
	722	376	334	367	298
Hispanic	1230*	271*	188*	242*	529*
	379	245	120	149	178
Other	453*	25*	79*	179*	170*
	138	14	71	86	79
<b>Schooling</b>					
0 - 8 years	5,587	849	1028*	1,629	2,080
	754	335	483	312	367
9 - 12 years (no diploma)	3,967	584*	509*	1,663	1,212
	623	272	180	381	279
High school graduate	5,383	1,245	683*	1,699	1,756
	910	616	334	324	283
Voc/tech/bus/etc.	345*	21*	.	120*	204*
	95	16	.	65	67
Some college	1,462	65*	295*	831*	271*
	418	48	159	402	88
Any college degree	1,559	39*	49*	507*	963*
	325	26	64	148	282



**Table 4.5 Benefit Payments Institutionalized Medicare Beneficiaries, by Demographic and Socioeconomic Characteristics, and by Age, 2003**

Long-Term Care Facility-Only Residents<sup>1</sup>

Beneficiary Characteristic	Total	Age			
		< 65	65 - 74	75 - 84	85 +
<b>Benefit Payments (in Millions)</b>	27,668	4,213	3,351	9,439	10,665
	<i>1,771</i>	<i>984</i>	<i>677</i>	<i>935</i>	<i>717</i>
<b>Benefit Payments (in Millions of Dollars)</b>					
<b>Income</b>					
\$5,000 or Less	1,506	309*	354*	405*	438*
	<i>473</i>	<i>167</i>	<i>304</i>	<i>110</i>	<i>126</i>
\$5,001 - \$10,000	12,313	2,115	2,045*	3,774	4,380
	<i>1,116</i>	<i>684</i>	<i>483</i>	<i>595</i>	<i>512</i>
\$10,001 - \$15,000	5,384	1,075*	468*	1,878	1,963
	<i>817</i>	<i>550</i>	<i>182</i>	<i>391</i>	<i>349</i>
\$15,001 - \$20,000	2,430	278*	172*	735*	1,245
	<i>400</i>	<i>182</i>	<i>141</i>	<i>211</i>	<i>253</i>
\$20,001 - \$25,000	1,973	18*	12*	1,017*	926*
	<i>546</i>	<i>12</i>	<i>10</i>	<i>460</i>	<i>280</i>
\$25,001 - \$30,000	845*	5*	.	230*	609*
	<i>184</i>	<i>3</i>	<i>.</i>	<i>84</i>	<i>191</i>
\$30,001 - \$35,000	567*	6*	.	164*	398*
	<i>210</i>	<i>4</i>	<i>.</i>	<i>123</i>	<i>151</i>
\$35,001 - \$40,000	775*	166*	61*	395*	153*
	<i>309</i>	<i>168</i>	<i>61</i>	<i>172</i>	<i>84</i>
More than \$40,000	1,871	241*	238*	839*	552*
	<i>503</i>	<i>243</i>	<i>236</i>	<i>373</i>	<i>143</i>
<b>Metropolitan Area Resident</b>					
Yes	21,867	3,717	2,802	7,217	8,132
	<i>1,592</i>	<i>960</i>	<i>633</i>	<i>856</i>	<i>670</i>
No	5,801	496*	549*	2,223	2,533
	<i>656</i>	<i>232</i>	<i>275</i>	<i>377</i>	<i>294</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.

<sup>1</sup> The term *long-term care facility residents* includes beneficiaries who resided in a long-term care facility at the time of the round 37 interview (fall 2003), and beneficiaries who resided in a long-term care facility at the time of the round 34 interview (fall 2002) who died prior to the round 37 interview.

**Table 4.6 Benefit Payments of Non-institutionalized Medicare Beneficiaries, by Demographic and Socioeconomic Characteristics, and by Insurance Coverage, 2003**

Community Residents<sup>1</sup>

Beneficiary Characteristic	Total	Medicare Risk HMO <sup>2</sup>	Supplemental Health Insurance				Medicare Fee-For-Service Only	Other
			Medicaid	Individually Purchased Private Insurance	Employer-Sponsored Private Insurance	Both Types of Private Insurance		
<b>Benefit Payments (in Millions)</b>	225,861	9,638	56,104	54,951	62,081	9,460	25,641	7,986
	6,191	388	3,283	2,280	2,678	1,110	1,623	3,649
<b>Benefit Payments (in Millions of Dollars)</b>								
<b>Medicare Status<sup>3</sup></b>								
<b>Aged</b>								
65 - 74 years	79,986	3,582	16,921	18,825	26,353	3,762	8,991	1,553
	2,549	209	1,480	1,021	1,948	659	1,053	451
75 - 84 years	78,938	3,856	13,601	24,657	23,877	4,429	6,999	1,519
	2,591	164	1,587	1,562	1,443	760	624	462
85 years and older	29,934	1,358	5,898	10,193	8,069	807	2,966	643*
	1,659	125	1,142	1,018	659	147	445	189
<b>Disabled</b>								
Under 45 years	78,938	3,856	13,601	24,657	23,877	4,429	6,999	1,519
	2,591	164	1,587	1,562	1,443	760	624	462
45 - 64 years	29,934	1,358	5,898	10,193	8,069	807	2,966	643*
	1,659	125	1,142	1,018	659	147	445	189
<b>Gender</b>								
Male	104,271	4,182	20,866	22,165	31,920	4,738	15,236	5,165
	4,898	242	1,806	1,177	1,864	736	1,267	3,473
Female	121,591	5,456	35,239	32,786	30,161	4,722	10,406	2,821
	3,381	262	2,655	1,934	1,736	816	863	811
<b>Marital Status</b>								
Married	108,180	5,171	13,354	28,104	37,335	5,972	13,378	4,866
	4,599	256	1,848	1,390	1,771	849	1,062	3,447
Widowed	73,232	3,132	19,504	20,978	18,226	2,137	7,468	1,787
	2,450	162	1,703	1,411	1,332	404	769	441
Divorced/separated	30,801	966	16,658	3,763	3,678	976*	3,573	1185*
	2,225	170	1,835	500	667	524	812	694
Never married	13,568	369	6,559	2,091	2,831	374*	1,194	149*
	1,524	62	712	544	1,229	175	234	42

**Table 4.6 Benefit Payments of Non-institutionalized Medicare Beneficiaries, by Demographic and Socioeconomic Characteristics, and by Insurance Coverage, 2003**

Community Residents<sup>1</sup>

Beneficiary Characteristic	Total	Medicare Risk HMO <sup>2</sup>	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)	225,861	9,638	56,104	54,951	62,081	9,460	25,641	7,986
	6,191	388	3,283	2,280	2,678	1,110	1,623	3,649
Benefit Payments (in Millions of Dollars)								
Living Arrangement								
Lives alone	73,594	2,763	22,303	19,066	17,884	2,403	7,376	1,799
	2,755	164	2,091	1,271	1,707	478	985	448
With spouse	104,813	4,956	12,801	26,656	36,538	5,964	13,136	4,762
	4,632	255	1,834	1,317	1,734	850	1,057	3,448
With children	29,415	1,445	12,485	5,842	4,996	358*	3,095	1192*
	1,923	201	1,457	815	698	97	466	698
With others	18,040	475	8,515	3,386	2,663	734*	2,035	233*
	1,242	47	870	623	469	460	381	82
Race/Ethnicity								
White non-Hispanic	170,897	6,750	24,920	50,191	54,349	8,573	19,655	6,459
	5,273	360	1,556	2,119	2,581	1,060	1,494	3,434
Black non-Hispanic	27,636	937	16,145	1,565	4,173	271*	3,618	927*
	2,239	149	2,073	345	610	170	605	392
Hispanic	16,172	1,452	8,788	1,958	2,237	51*	1,288	397*
	1,778	158	1,465	456	451	23	292	263
Other	10,956	485	6,245	1,205	1,297	559*	962	203*
	1,529	64	1,361	265	299	308	247	102
Schooling								
0 - 8 years	30,642	1,633	15,462	5,404	4,058	130*	3,315	640
	1,708	170	1,499	567	631	81	484	277
9 - 12 years (no diploma)	35,556	1,427	10,541	8,851	8,899	640	3,909	1,289
	1,758	88	957	805	1,051	211	572	382
High school graduate	57,407	2,948	11,397	15,419	18,474	2,479	5,898	791
	2,927	262	1,533	1,294	1,894	490	671	232
Voc/tech/bus/etc.	14,156	534	2,834	2,787	4,555	786*	1,158	1501*
	1,332	55	574	340	639	279	187	772
Some college	28,273	1,325	4,967	7,918	8,930	1,739	3,171	223*
	1,554	101	808	708	704	585	465	87
Any college degree	36,322	1,640	3,039	7,987	12,779	3,467	4,098	3311*
	3,713	166	508	670	1,045	657	820	3,029

**Table 4.6 Benefit Payments of Non-institutionalized Medicare Beneficiaries, by Demographic and Socioeconomic Characteristics, and by Insurance Coverage, 2003**

Community Residents<sup>1</sup>

Beneficiary Characteristic	Total	Medicare Risk HMO <sup>2</sup>	Supplemental Health Insurance				Medicare Fee-For-Service Only	Other
			Medicaid	Individually Purchased Private Insurance	Employer-Sponsored Private Insurance	Both Types of Private Insurance		
<b>Benefit Payments (in Millions)</b>	225,861	9,638	56,104	54,951	62,081	9,460	25,641	7,986
	<i>6,191</i>	<i>388</i>	<i>3,283</i>	<i>2,280</i>	<i>2,678</i>	<i>1,110</i>	<i>1,623</i>	<i>3,649</i>
<b>Benefit Payments (in Millions of Dollars)</b>								
<b>Income</b>								
\$5,000 or Less	9,313	266	5,246	1,390	1,000	27*	1,270	114*
	<i>921</i>	<i>46</i>	<i>690</i>	<i>245</i>	<i>307</i>	<i>20</i>	<i>423</i>	<i>96</i>
\$5,001 - \$10,000	50,107	1,585	34,337	5,966	2,078	557*	4,158	1427*
	<i>2,654</i>	<i>175</i>	<i>2,248</i>	<i>807</i>	<i>349</i>	<i>469</i>	<i>636</i>	<i>730</i>
\$10,001 - \$15,000	37,345	1,818	9,639	9,849	9,218	324*	5,255	1,242
	<i>2,170</i>	<i>106</i>	<i>1,382</i>	<i>1,016</i>	<i>996</i>	<i>99</i>	<i>717</i>	<i>386</i>
\$15,001 - \$20,000	29,656	1,285	4,900	9,716	8,762	516	3,847	630*
	<i>2,206</i>	<i>75</i>	<i>1,455</i>	<i>979</i>	<i>966</i>	<i>119</i>	<i>813</i>	<i>184</i>
\$20,001 - \$25,000	26,134	1,299	754*	7,615	8,859	1,756	2,168	3683*
	<i>3,912</i>	<i>138</i>	<i>271</i>	<i>732</i>	<i>1,017</i>	<i>471</i>	<i>354</i>	<i>3,313</i>
\$25,001 - \$30,000	20,442	1,103	353*	6,375	8,913	660	2,821	216*
	<i>1,664</i>	<i>216</i>	<i>190</i>	<i>915</i>	<i>946</i>	<i>152</i>	<i>608</i>	<i>119</i>
\$30,001 - \$35,000	9,372	519	438*	2,352	4,283	729	857	193*
	<i>730</i>	<i>52</i>	<i>284</i>	<i>383</i>	<i>509</i>	<i>232</i>	<i>190</i>	<i>109</i>
\$35,001 - \$40,000	9,508	503	0*	2,862	4,352	835	941	15*
	<i>757</i>	<i>60</i>	<i>0</i>	<i>407</i>	<i>502</i>	<i>288</i>	<i>286</i>	<i>9</i>
More than \$40,000	33,979	1,260	431*	8,827	14,616	4,055	4,324	467*
	<i>2,221</i>	<i>94</i>	<i>240</i>	<i>715</i>	<i>1,555</i>	<i>698</i>	<i>740</i>	<i>232</i>
<b>Metropolitan Area Resident</b>								
Yes	175,445	9,484	42,562	40,232	49,996	7,612	19,217	6,342
	<i>6,128</i>	<i>390</i>	<i>3,058</i>	<i>2,092</i>	<i>2,569</i>	<i>1,042</i>	<i>1,462</i>	<i>3,569</i>
No	50,417	154*	13,543	14,718	12,085	1,848	6,425	1,644
	<i>1,583</i>	<i>71</i>	<i>1,244</i>	<i>951</i>	<i>810</i>	<i>326</i>	<i>703</i>	<i>734</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 37 interview (fall 2003), and beneficiaries who resided in the community at the time of the round 34 interview (fall 2002) who died prior to the round 37 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."