

Table 1.1 Age, Gender, and Race/Ethnicity of Medicare Beneficiaries, by Residence Status, 2003

All Medicare Beneficiaries

Beneficiary Characteristic	Total	Residence	
		Community Only	Long-Term Care Facility Only
Beneficiaries (in 000s)	42,320	40,125	2,190
	115	120	63
Beneficiaries as a Percent of Column Total			
Medicare Status¹			
Aged			
65 - 74 years	42.90	44.76	8.92
	0.28	0.30	1.02
75 - 84 years	30.88	30.83	31.64
	0.27	0.28	1.46
85 years and older	11.67	9.93	43.48
	0.16	0.18	1.58
Disabled			
Under 45 years	3.73	3.65	5.20
	0.06	0.07	0.47
45 - 64 years	10.82	10.82	10.75
	0.20	0.25	1.10
Gender by Age			
Male			
	43.97	44.62	32.12
	0.30	0.31	1.29
Aged			
65 - 74 years	19.65	20.45	4.84*
	0.26	0.27	0.80
75 - 84 years	12.99	13.13	10.40
	0.20	0.21	0.78
85 years and older	3.61	3.38	7.71
	0.08	0.10	0.71
Disabled			
Under 45 years	2.10	2.03	3.46
	0.06	0.07	0.33
45 - 64 years	5.63	5.63	5.70
	0.16	0.17	0.76

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All Medicare Beneficiaries

Beneficiary Characteristic	Total	Residence	
		Community Only	Long-Term Care Facility Only
Beneficiaries (in 000s)	42,320	40,125	2,190
	115	120	63
Beneficiaries as a Percent of Column Total			
Female	56.03	55.38	67.88
	0.30	0.31	1.29
Aged			
65 - 74 years	23.27	24.31	4.11*
	0.27	0.29	0.56
75 - 84 years	17.88	17.70	21.22
	0.20	0.21	1.30
85 years and older	8.05	6.55	35.69
	0.14	0.15	1.31
Disabled			
Under 45 years	1.63	1.62	1.77*
	0.05	0.05	0.29
45 - 64 years	5.19	5.20	5.09*
	0.16	0.18	0.78
Race/Ethnicity by Age²			
White non-Hispanic	78.58	78.26	84.34
	0.53	0.55	1.14
Aged			
65 - 74 years	33.64	35.10	6.60
	0.33	0.36	0.79
75 - 84 years	25.64	25.57	26.88
	0.29	0.30	1.39
85 years and older	9.73	8.20	37.88
	0.15	0.17	1.71
Disabled			
Under 45 years	2.39	2.30	3.93
	0.06	0.06	0.43
45 - 64 years	7.19	7.08	9.04
	0.25	0.27	1.02

Table 1.1 Age, Gender, and Race/Ethnicity of Medicare Beneficiaries, by Residence Status, 2003

All Medicare Beneficiaries

Beneficiary Characteristic	Total	Residence	
		Community Only	Long-Term Care Facility Only
Beneficiaries (in 000s)	42,320	40,125	2,190
	<i>115</i>	<i>120</i>	<i>63</i>
Beneficiaries as a Percent of Column Total			
Black non-Hispanic	9.51	9.48	10.14
	<i>0.19</i>	<i>0.21</i>	<i>1.07</i>
Aged			
65 - 74 years	3.81	3.93	1.61*
	<i>0.14</i>	<i>0.15</i>	<i>0.48</i>
75 - 84 years	2.14	2.08	3.16*
	<i>0.09</i>	<i>0.10</i>	<i>0.54</i>
85 years and older	0.86	0.73	3.24*
	<i>0.05</i>	<i>0.06</i>	<i>0.54</i>
Disabled			
Under 45 years	0.74	0.74	0.72*
	<i>0.05</i>	<i>0.05</i>	<i>0.21</i>
45 - 64 years	1.97	2.00	1.41*
	<i>0.11</i>	<i>0.13</i>	<i>0.41</i>
Hispanic	7.55	7.78	3.34*
	<i>0.45</i>	<i>0.47</i>	<i>0.46</i>
Aged			
65 - 74 years	3.40	3.56	0.39*
	<i>0.23</i>	<i>0.24</i>	<i>0.20</i>
75 - 84 years	2.01	2.06	0.93*
	<i>0.15</i>	<i>0.16</i>	<i>0.28</i>
85 years and older	0.67	0.62	1.52*
	<i>0.06</i>	<i>0.06</i>	<i>0.33</i>
Disabled			
Under 45 years	0.37	0.37	0.24*
	<i>0.04</i>	<i>0.04</i>	<i>0.09</i>
45 - 64 years	1.11	1.15	0.25*
	<i>0.11</i>	<i>0.11</i>	<i>0.19</i>

Source: Medicare Current Beneficiary Survey

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

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

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

Table 1.2 Demographic and Socioeconomic Characteristics of Medicare Beneficiaries, by Age and by Gender and Age, 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 +	
Beneficiaries (in 000s)	42,320	6,156	18,157	13,067	4,940	3,271	8,312	5,495	1,525	18,603	2,885	9,845	7,567	3,407	23,704
	115	97	131	105	69	73	116	85	35	145	68	118	82	60	136
Beneficiaries as a Percent of Column Total															
Marital Status															
Married	51.53	38.08	64.62	49.73	24.86	38.71	77.51	71.14	54.64	66.93	37.37	53.74	34.15	11.50	39.44
	0.38	1.37	0.69	0.67	0.80	1.80	0.84	0.91	1.45	0.58	1.89	1.07	0.95	0.75	0.54
Widowed	29.98	6.88	20.25	40.15	67.76	2.20*	8.08	19.64	38.60	12.96	12.20	30.52	55.07	80.83	43.34
	0.34	0.75	0.63	0.66	0.94	0.44	0.59	0.81	1.46	0.39	1.47	1.00	0.97	0.94	0.54
Divorced/separated	11.63	28.24	11.68	6.74	3.63	28.15	10.26	5.88	3.59*	11.57	28.33	12.88	7.37	3.65	11.68
	0.33	1.26	0.46	0.32	0.39	1.65	0.64	0.49	0.66	0.45	1.58	0.67	0.46	0.44	0.41
Never married	6.86	26.80	3.45	3.38	3.76	30.94	4.15	3.34	3.17*	8.54	22.10	2.86	3.41	4.02	5.54
	0.20	0.95	0.28	0.25	0.37	1.32	0.44	0.39	0.64	0.34	1.41	0.33	0.31	0.40	0.23
Living Arrangement															
Community															
Lives alone	28.67	24.92	23.27	33.95	39.22	25.13	14.91	20.03	27.46	19.25	24.68	30.32	44.06	44.55	36.07
	0.43	1.36	0.62	0.62	0.91	1.45	0.71	0.88	1.52	0.49	1.92	0.95	0.86	1.09	0.61
With spouse	49.37	36.31	63.06	46.95	21.69	37.13	75.89	67.96	48.58	64.49	35.38	52.24	31.71	9.69	37.52
	0.40	1.43	0.71	0.69	0.80	1.79	0.87	0.98	1.61	0.59	2.00	1.10	0.90	0.73	0.53
With children	9.57	10.87	7.57	9.68	15.01	5.01	3.02	4.58	8.96	4.32	17.51	11.41	13.40	17.74	13.69
	0.26	0.83	0.39	0.40	0.71	0.72	0.32	0.45	1.18	0.25	1.48	0.64	0.63	0.94	0.42
With others	7.22	22.23	5.03	4.12	4.79	26.62	4.91	3.29	3.96*	8.17	17.24	5.12	4.72	5.17	6.48
	0.19	0.87	0.29	0.27	0.44	1.40	0.44	0.41	0.66	0.37	1.02	0.40	0.37	0.58	0.24
Long-Term Care Facility															
	5.18	5.68	1.08	5.30	19.29	6.11	1.27*	4.13	11.04	3.77	5.19	0.91*	6.12	22.86	6.25
	0.15	0.47	0.13	0.27	0.89	0.54	0.22	0.34	1.13	0.20	0.69	0.13	0.39	1.03	0.20
Race/Ethnicity															
White non-Hispanic	78.58	65.81	78.43	82.97	83.36	66.03	79.96	83.86	84.93	79.08	65.56	77.14	82.33	82.66	78.18
	0.53	1.51	0.68	0.58	0.73	1.56	0.89	0.77	1.19	0.60	2.06	0.82	0.75	0.86	0.62
Black non-Hispanic	9.51	18.62	8.88	6.92	7.36	17.47	8.32	6.05	6.85	9.14	19.92	9.35	7.54	7.59	9.81
	0.19	0.81	0.31	0.29	0.43	0.92	0.43	0.44	0.70	0.23	1.34	0.42	0.41	0.54	0.29
Hispanic	7.55	10.15	7.93	6.49	5.72	11.67	7.64	6.48	5.50*	7.83	8.43	8.17	6.50	5.82	7.33
	0.45	0.80	0.53	0.50	0.51	1.30	0.70	0.59	0.93	0.52	0.99	0.70	0.60	0.55	0.49
Other	4.36	5.42	4.76	3.62	3.56	4.83	4.08	3.61	2.72*	3.96	6.09	5.34	3.63	3.93	4.68
	0.29	1.06	0.33	0.26	0.44	1.01	0.43	0.39	0.53	0.29	1.37	0.48	0.39	0.56	0.38

Table 1.2 Demographic and Socioeconomic Characteristics of Medicare Beneficiaries, by Age 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 +	
Beneficiaries (in 000s)	42,320	6,156	18,157	13,067	4,940	3,271	8,312	5,495	1,525	18,603	2,885	9,845	7,567	3,407	23,704
	115	97	131	105	69	73	116	85	35	145	68	118	82	60	136
Beneficiaries as a Percent of Column Total															
Schooling															
0 - 8 years	14.17	13.88	11.40	15.03	23.91	15.94	12.54	15.95	23.72	14.95	11.53	10.43	14.37	24.00	13.55
	0.33	0.82	0.46	0.55	0.94	1.06	0.77	0.80	1.35	0.43	1.25	0.62	0.66	1.17	0.44
9 - 12 years (no diploma)	15.93	18.45	14.29	16.57	17.49	22.35	13.80	15.46	15.15	15.91	14.00	14.69	17.37	18.54	15.95
	0.37	0.93	0.49	0.56	0.89	1.25	0.67	0.85	1.29	0.46	1.12	0.70	0.67	1.10	0.48
High school graduate	30.36	32.28	30.93	29.49	27.71	30.43	26.49	23.79	25.22	26.32	34.41	34.66	33.61	28.84	33.55
	0.52	1.30	0.73	0.67	1.07	1.57	0.99	0.87	1.64	0.63	1.92	1.11	0.92	1.22	0.67
Voc/tech/bus/etc.	6.87	6.18	6.73	7.61	6.20	4.46	6.44	6.35	6.30*	6.05	8.16	6.97	8.53	6.16	7.51
	0.28	0.74	0.45	0.38	0.50	0.74	0.62	0.54	0.95	0.35	1.37	0.57	0.56	0.68	0.40
Some college	14.51	16.85	15.04	14.01	10.37	14.87	14.99	15.33	11.23	14.79	19.11	15.08	13.06	9.99	14.29
	0.33	0.96	0.50	0.54	0.68	1.25	0.74	0.93	1.18	0.48	1.42	0.64	0.61	0.79	0.41
Any college degree	18.16	12.35	21.62	17.28	14.31	11.95	25.74	23.13	18.38	21.98	12.80	18.16	13.06	12.47	15.14
	0.48	0.98	0.75	0.62	0.72	1.36	1.02	0.94	1.40	0.69	1.26	0.91	0.75	0.79	0.51
Income															
\$5,000 of less	4.15	6.74	3.44	3.62	4.92	7.93	2.56	2.94	3.75*	3.72	5.39	4.18	4.11	5.45	4.49
	0.19	0.56	0.28	0.25	0.44	0.87	0.32	0.38	0.70	0.24	0.93	0.41	0.31	0.53	0.29
\$5,001 - \$10,000	17.73	34.95	12.32	14.92	23.59	33.27	9.02	8.99	12.34	13.55	36.85	15.11	19.21	28.68	21.01
	0.33	1.17	0.49	0.50	0.86	1.44	0.66	0.58	1.22	0.44	1.86	0.68	0.68	1.10	0.47
\$10,001 - \$15,000	16.12	19.14	11.91	18.15	22.44	21.26	9.70	14.98	18.37	14.00	16.73	13.79	20.47	24.17	17.77
	0.31	0.97	0.47	0.56	0.85	1.12	0.60	0.75	1.32	0.42	1.53	0.66	0.76	1.09	0.44
\$15,001 - \$20,000	12.16	11.03	10.77	14.05	13.64	11.05	9.52	12.86	14.33	11.17	11.00	11.83	14.89	13.35	12.92
	0.30	0.97	0.49	0.45	0.67	1.29	0.55	0.67	1.22	0.44	1.15	0.72	0.63	0.78	0.42
\$20,001 - \$25,000	10.75	6.00	11.11	12.60	10.47	6.18	10.81	13.02	12.56	10.79	5.79	11.37	12.31	9.48	10.72
	0.31	0.62	0.53	0.47	0.61	0.85	0.78	0.67	1.17	0.43	0.97	0.63	0.66	0.64	0.39
\$25,001 - \$30,000	9.59	6.37	11.15	9.86	7.15	5.69	9.99	11.22	10.36	9.63	7.15	12.13	8.88	5.73	9.57
	0.25	0.69	0.45	0.52	0.50	0.82	0.61	0.71	1.12	0.38	1.04	0.70	0.58	0.58	0.35
\$30,001 - \$35,000	5.78	3.81	7.32	5.18	4.15	3.77*	8.37	6.54	5.03*	6.75	3.86*	6.44	4.20	3.76	5.02
	0.21	0.62	0.42	0.36	0.36	0.63	0.63	0.52	0.84	0.34	1.01	0.48	0.42	0.42	0.27
\$35,001 - \$40,000	5.65	3.10	7.46	5.23	3.33	2.46*	8.24	6.43	4.61*	6.39	3.83*	6.79	4.36	2.76	5.07
	0.21	0.45	0.40	0.29	0.36	0.49	0.62	0.52	0.63	0.37	0.77	0.58	0.35	0.43	0.28
More than \$40,000	18.07	8.86	24.51	16.38	10.32	8.39	31.78	23.02	18.65	24.00	9.40	18.37	11.58	6.61	13.42
	0.43	0.71	0.74	0.58	0.56	0.93	1.16	1.01	1.39	0.67	1.28	0.86	0.61	0.58	0.48

Table 1.2 Demographic and Socioeconomic Characteristics of Medicare Beneficiaries, by Age 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 +	
Beneficiaries (in 000s)	42,320	6,156	18,157	13,067	4,940	3,271	8,312	5,495	1,525	18,603	2,885	9,845	7,567	3,407	23,704
	<i>115</i>	<i>97</i>	<i>131</i>	<i>105</i>	<i>69</i>	<i>73</i>	<i>116</i>	<i>85</i>	<i>35</i>	<i>145</i>	<i>68</i>	<i>118</i>	<i>82</i>	<i>60</i>	<i>136</i>

Beneficiaries as a Percent of Column Total

Metropolitan Area Resident															
Yes	76.36	73.06	76.12	77.99	77.04	73.34	74.76	78.30	76.52	75.70	72.74	77.26	77.78	77.22	76.87
	<i>0.24</i>	<i>0.76</i>	<i>0.42</i>	<i>0.42</i>	<i>0.53</i>	<i>0.98</i>	<i>0.69</i>	<i>0.66</i>	<i>1.29</i>	<i>0.35</i>	<i>1.32</i>	<i>0.73</i>	<i>0.70</i>	<i>0.81</i>	<i>0.43</i>
No	23.64	26.94	23.88	22.01	22.96	26.66	25.24	21.70	23.48	24.30	27.26	22.74	22.22	22.78	23.13
	<i>0.24</i>	<i>0.76</i>	<i>0.42</i>	<i>0.42</i>	<i>0.53</i>	<i>0.98</i>	<i>0.69</i>	<i>0.66</i>	<i>1.29</i>	<i>0.35</i>	<i>1.32</i>	<i>0.73</i>	<i>0.70</i>	<i>0.81</i>	<i>0.43</i>

Source: Medicare Current Beneficiary Survey

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

Table 1.3 Demographic and Socioeconomic Characteristics of Medicare Beneficiaries, by Race/Ethnicity and Age, 2003

All Medicare Beneficiaries

Beneficiary Characteristic	Total ¹	White non-Hispanic					Black non-Hispanic					Hispanic				
		< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total
Beneficiaries (in 000s)	42,320	4,040	14,199	10,822	4,107	33,167	1,143	1,608	902	363	4,016	623	1,435	847	282	3,186
	115	121	146	117	64	242	53	58	39	22	83	48	99	65	26	189
Beneficiaries as a Percent of Column Total																
Gender																
Male	43.97	53.27	46.63	42.51	31.54	44.23	49.82	42.86	36.79	28.82	42.21	61.05	44.10	41.98	29.77*	45.58
	0.30	1.02	0.63	0.59	0.68	0.35	2.32	1.67	2.25	2.73	1.03	4.19	2.82	2.52	3.91	1.52
Female	56.03	46.73	53.37	57.49	68.46	55.77	50.18	57.14	63.21	71.18	57.79	38.95	55.90	58.02	70.23	54.42
	0.30	1.02	0.63	0.59	0.68	0.35	2.32	1.67	2.25	2.73	1.03	4.19	2.82	2.52	3.91	1.52
Marital Status																
Married	51.53	40.07	67.32	51.36	25.81	53.66	23.25	40.76	31.77	18.09*	31.71	51.42	62.90	48.09	20.50*	52.99
	0.38	1.69	0.79	0.75	0.92	0.46	2.43	2.67	2.13	2.94	1.45	3.93	2.24	2.52	3.42	1.31
Widowed	29.98	6.28	19.33	39.49	67.40	30.26	11.09*	28.59	49.92	73.09	32.37	3.78*	20.41	37.23	68.58	25.86
	0.34	1.00	0.68	0.76	1.10	0.41	2.01	2.42	2.28	3.26	1.32	1.60	2.03	2.96	3.77	1.25
Divorced/separated	11.63	27.12	10.34	5.85	3.12	10.03	34.41	22.71	13.63*	5.74*	22.49	23.48	13.68	11.12*	7.26*	14.36
	0.33	1.47	0.51	0.32	0.40	0.35	3.42	2.23	1.63	1.79	1.51	3.07	1.77	1.59	2.21	1.06
Never married	6.86	26.53	3.01	3.30	3.67	6.05	31.25	7.94*	4.69*	3.08*	13.43	21.31	3.01*	3.56*	3.66*	6.80
	0.20	1.22	0.30	0.28	0.44	0.22	2.42	1.42	1.07	1.19	0.91	2.48	0.92	1.09	1.91	0.68
Living Arrangement																
Community																
Lives alone	28.67	25.05	22.84	34.50	41.45	29.22	32.01	30.23	37.90	27.67	32.23	14.46*	22.32	27.32	28.52*	22.66
	0.43	1.46	0.68	0.76	1.00	0.45	3.11	2.78	2.73	3.63	1.58	2.70	1.91	2.31	3.44	1.38
With spouse	49.37	38.42	66.09	48.83	22.34	51.67	21.43	38.00	27.29	16.82*	28.96	48.72	60.10	45.33	18.14*	50.24
	0.40	1.76	0.83	0.81	0.90	0.48	2.24	2.57	2.23	3.07	1.35	4.10	2.25	2.59	2.99	1.36
With children	9.57	8.81	6.27	7.90	12.46	7.88	16.70	15.20	18.19	25.53*	17.23	11.97*	11.10*	18.90	30.93*	15.10
	0.26	1.03	0.42	0.39	0.68	0.26	2.13	1.72	2.24	3.30	1.07	2.40	1.58	1.93	3.66	1.06
With others	7.22	20.75	3.80	3.38	3.73	5.72	25.83	14.39	9.02*	10.56*	16.10	23.14	5.88*	6.07*	10.67*	9.73
	0.19	1.03	0.24	0.27	0.42	0.17	2.24	1.90	1.24	2.55	1.21	2.86	1.45	1.63	2.82	0.92
Long-Term																
Care Facility																
	5.18	6.97	1.01	5.39	20.03	5.52	4.04*	2.17*	7.60*	19.42*	5.48	1.71*	0.60*	2.38*	11.74*	2.27*
	0.15	0.64	0.13	0.30	1.06	0.17	0.91	0.68	1.35	3.24	0.62	0.67	0.30	0.74	2.42	0.34

Table 1.3 Demographic and Socioeconomic Characteristics of Medicare Beneficiaries, by Race/Ethnicity and Age, 2003

All Medicare Beneficiaries

Beneficiary Characteristic	Total ¹	White non-Hispanic					Black non-Hispanic					Hispanic				
		< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total
Beneficiaries (in 000s)	42,320	4,040	14,199	10,822	4,107	33,167	1,143	1,608	902	363	4,016	623	1,435	847	282	3,186
	115	121	146	117	64	242	53	58	39	22	83	48	99	65	26	189
Beneficiaries as a Percent of Column Total																
Schooling																
0 - 8 years	14.17	12.16	7.25	10.76	18.37	10.22	11.98	18.95	30.59	50.98	21.89	26.35	39.96	46.01	59.96	40.46
	0.33	0.82	0.39	0.56	1.01	0.30	1.74	1.67	2.85	4.37	1.17	3.32	2.61	3.04	4.01	1.84
9 - 12 years (no diploma)	15.93	17.38	12.23	15.57	17.74	14.55	25.71	28.12	28.52	22.05*	27.03	16.53*	17.02	16.16	10.83*	16.21
	0.37	1.11	0.53	0.58	1.00	0.37	2.14	1.92	2.52	3.09	1.18	3.25	1.97	1.85	2.67	1.41
High school graduate	30.36	32.60	33.65	31.45	29.98	32.40	33.49	22.34	19.75	15.14*	24.50	29.48	19.29	18.23	13.67*	20.58
	0.52	1.48	0.89	0.77	1.20	0.60	3.01	1.98	2.10	2.82	1.25	3.86	1.94	2.34	3.05	1.56
Voc/tech/bus/etc.	6.87	6.50	7.30	8.16	7.02	7.45	6.38*	3.74*	4.62*	0.99*	4.49	2.12*	5.12*	4.89*	0.83*	4.13*
	0.28	0.80	0.50	0.40	0.54	0.30	1.66	1.32	1.03	0.69	0.78	0.81	1.20	1.33	0.84	0.80
Some college	14.51	16.60	16.39	15.26	11.59	15.52	16.97	12.21	7.54*	3.77*	11.94	17.82*	7.87*	5.92*	5.08*	9.10
	0.33	1.25	0.60	0.59	0.78	0.40	2.29	1.80	1.53	1.48	0.98	3.20	1.28	1.37	2.02	0.90
Any college degree	18.16	14.76	23.18	18.80	15.30	19.85	5.47*	14.65	8.98*	7.07*	10.14	7.70*	10.73*	8.78*	9.64*	9.53
	0.48	1.42	0.85	0.72	0.84	0.56	1.12	2.12	1.29	2.30	0.99	1.76	1.88	1.42	2.48	1.06
Income																
\$5,000 or less	4.15	5.54	2.50	2.79	4.02	3.16	10.21*	8.12*	6.99*	7.87*	8.44	8.67*	7.98*	9.65*	11.04*	8.83
	0.19	0.71	0.26	0.25	0.41	0.19	2.10	1.28	1.36	2.14	0.91	1.55	1.66	1.69	2.38	1.01
\$5,001 - \$10,000	17.73	32.30	8.96	10.96	19.46	13.76	44.12	28.47	38.08	45.06	36.58	31.01	26.59	32.91	47.79	31.01
	0.33	1.53	0.51	0.40	0.86	0.34	2.75	2.15	2.43	3.48	1.29	3.24	2.59	2.42	4.31	1.48
\$10,001 - \$15,000	16.12	19.26	10.24	17.50	22.66	15.25	17.94	18.40	21.90	26.09	19.75	22.66	17.19	22.71	14.02*	19.45
	0.31	1.14	0.44	0.60	0.97	0.31	2.19	1.96	2.52	3.63	1.30	3.01	1.89	2.09	2.85	1.26
\$15,001 - \$20,000	12.16	10.46	10.60	14.67	14.51	12.40	13.59	8.19*	11.17*	5.87*	10.19	12.14*	12.17*	9.69*	11.14*	11.41
	0.30	1.12	0.50	0.52	0.77	0.32	2.37	1.27	1.49	1.63	0.89	2.44	1.60	1.74	2.28	0.94
\$20,001 - \$25,000	10.75	6.64	11.94	13.30	11.25	11.65	4.59*	8.15*	8.13*	9.03*	7.21	5.75*	9.38*	8.98*	4.93*	8.17
	0.31	0.77	0.61	0.53	0.68	0.36	1.11	1.38	1.84	2.22	0.82	1.77	1.35	1.37	1.44	0.91
\$25,001 - \$30,000	9.59	7.15	12.08	10.73	8.21	10.56	2.29*	6.47*	5.14*	1.06*	4.49	8.26*	8.40*	5.63*	2.60*	7.13
	0.25	0.88	0.55	0.60	0.59	0.31	0.74	1.31	1.15	0.74	0.63	2.49	1.53	1.42	1.34	0.93
\$30,001 - \$35,000	5.78	4.88	7.93	5.82	4.49	6.44	1.41*	5.43*	1.93*	1.64*	3.16*	3.44*	5.14*	2.98*	1.92*	3.95*
	0.21	0.85	0.49	0.42	0.41	0.26	0.67	1.49	0.86	0.94	0.71	1.40	1.12	0.96	1.07	0.69
\$35,001 - \$40,000	5.65	3.89	8.14	5.64	3.86	6.28	1.29*	5.74*	2.60*	0.62*	3.31*	1.96*	3.62*	2.63*	.	2.71*
	0.21	0.66	0.47	0.32	0.42	0.26	0.66	1.37	0.91	0.61	0.63	0.97	0.81	0.90	.	0.60
More than \$40,000	18.07	9.87	27.60	18.59	11.54	20.51	4.56*	11.04	4.05*	2.77*	6.88	6.11*	9.53*	4.80*	6.56*	7.34
	0.43	0.80	0.88	0.67	0.68	0.50	1.54	1.62	1.00	1.13	0.83	1.70	1.64	1.09	2.15	0.87

Table 1.3 Demographic and Socioeconomic Characteristics of Medicare Beneficiaries, by Race/Ethnicity and Age, 2003

All Medicare Beneficiaries

Beneficiary Characteristic	Total ¹	White non-Hispanic					Black non-Hispanic					Hispanic				
		< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total
Beneficiaries (in 000s)	42,320	4,040	14,199	10,822	4,107	33,167	1,143	1,608	902	363	4,016	623	1,435	847	282	3,186
	<i>115</i>	<i>121</i>	<i>146</i>	<i>117</i>	<i>64</i>	<i>242</i>	<i>53</i>	<i>58</i>	<i>39</i>	<i>22</i>	<i>83</i>	<i>48</i>	<i>99</i>	<i>65</i>	<i>26</i>	<i>189</i>
Beneficiaries as a Percent of Column Total																
Metropolitan Area Resident																
Yes	76.36	68.67	73.42	76.48	75.77	74.13	82.11	83.99	80.91	77.45	82.17	90.95	92.75	92.31	93.54	92.35
	<i>0.24</i>	<i>1.31</i>	<i>0.50</i>	<i>0.50</i>	<i>0.72</i>	<i>0.34</i>	<i>2.02</i>	<i>1.45</i>	<i>1.67</i>	<i>4.05</i>	<i>0.93</i>	<i>2.66</i>	<i>1.76</i>	<i>2.47</i>	<i>3.05</i>	<i>1.79</i>
No	23.64	31.33	26.58	23.52	24.23	25.87	17.89	16.01	19.09	22.55*	17.83	9.05*	7.25*	7.69*	6.46*	7.65
	<i>0.24</i>	<i>1.31</i>	<i>0.50</i>	<i>0.50</i>	<i>0.72</i>	<i>0.34</i>	<i>2.02</i>	<i>1.45</i>	<i>1.67</i>	<i>4.05</i>	<i>0.93</i>	<i>2.66</i>	<i>1.76</i>	<i>2.47</i>	<i>3.05</i>	<i>1.79</i>

Source: Medicare Current Beneficiary Survey

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

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

Table 1.4a Demographic and Socioeconomic Characteristics of Noninstitutionalized Medicare Beneficiaries, by Living Arrangement and Age, 2003

Community Residents¹

Beneficiary Characteristic	Total	Lives Alone					Lives with Spouse					Lives with Children/Others				
		< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total
Beneficiaries (in 000s)	40,125	1,534	4,224	4,435	1,937	12,130	2,235	11,450	6,134	1,071	20,890	2,037	2,287	1,803	978	7,105
	120	90	119	82	55	184	104	145	114	45	172	69	83	54	40	130
Beneficiaries as a Percent of Column Total																
Marital Status																
Married	53.52	2.70*	2.58*	2.98	1.87*	2.63	99.60	99.96	99.87	99.85	99.89	3.05*	4.84*	4.77*	2.73*	4.02
	0.40	0.80	0.39	0.34	0.41	0.23	0.25	0.03	0.08	0.15	0.04	0.77	1.05	0.92	0.70	0.47
Widowed	28.65	12.96	56.42	78.72	89.26	64.32	.	.	.	.	.	10.31	54.62	76.16	88.30	52.02
	0.36	1.83	1.57	0.99	0.98	0.94	.	.	.	.	.	1.53	2.05	1.69	1.48	0.92
Divorced/separated	11.76	53.75	32.41	12.53	4.93*	23.45	0.40*	0.04*	0.13*	0.15*	0.11*	41.34	30.91	14.12	4.91*	26.06
	0.34	2.73	1.67	0.82	0.68	0.96	0.25	0.03	0.08	0.15	0.04	1.58	1.91	1.50	0.95	0.89
Never married	6.07	30.59	8.59	5.77	3.94*	9.60	.	.	.	.	.	45.30	9.64	4.95*	4.06*	17.90
	0.20	2.16	0.83	0.55	0.65	0.41	.	.	.	.	.	1.85	1.35	0.79	0.98	0.76
Race/Ethnicity																
White non-Hispanic	78.26	66.04	77.23	84.28	87.95	80.11	69.53	82.13	86.32	85.64	82.19	58.92	62.50	67.68	68.11	63.57
	0.55	2.76	1.30	0.98	1.08	0.78	2.22	0.77	0.74	1.46	0.65	2.18	1.99	1.68	1.85	1.08
Black non-Hispanic	9.48	23.87	11.58	7.72	5.19	10.70	10.97	5.35	4.02	5.70*	5.58	23.99	20.81	13.61	13.41	18.87
	0.21	2.31	1.08	0.66	0.80	0.51	1.14	0.39	0.39	1.04	0.29	1.41	1.64	1.02	1.47	0.73
Hispanic	7.78	5.88*	7.63	5.22	4.15*	5.97	13.59	7.55	6.27	4.77*	7.68	10.79	10.65	11.72	12.00	11.15
	0.47	1.29	0.79	0.65	0.60	0.52	1.58	0.59	0.55	0.97	0.51	1.12	1.44	1.24	1.31	0.79
Other	4.48	4.21*	3.56*	2.78	2.71*	3.22	5.91*	4.98	3.39	3.89*	4.56	6.30	6.04*	6.98	6.47*	6.41
	0.30	1.04	0.62	0.37	0.45	0.36	1.53	0.43	0.44	0.69	0.36	1.36	0.99	0.97	1.29	0.69
Schooling																
0 - 8 years	13.59	13.23	12.39	13.87	19.28	14.08	10.34	9.76	12.27	18.06	10.95	14.96	16.89	24.36	36.54	20.69
	0.32	1.90	0.88	0.83	1.31	0.58	1.22	0.58	0.70	1.70	0.42	1.36	1.50	1.40	2.29	0.75
9 - 12 years (no diploma)	15.76	15.77	15.35	17.46	17.11	16.44	16.99	12.43	14.39	15.80	13.65	21.86	20.98	20.47	19.39	20.91
	0.38	2.01	0.98	0.85	1.27	0.59	1.64	0.61	0.86	1.53	0.47	1.55	1.62	1.46	1.67	0.82
High school graduate	30.41	32.45	29.30	32.61	32.14	31.34	33.29	31.72	27.96	23.68	30.42	31.34	29.89	27.14	23.34	28.79
	0.53	2.39	1.65	1.15	1.60	1.00	1.93	0.81	0.89	1.82	0.57	1.81	1.86	1.68	2.22	0.87
Voc/tech/bus/etc.	6.96	5.59*	6.18	8.19	6.67	6.91	7.02	7.28	7.50	8.21*	7.36	6.33	5.43*	7.18	3.11*	5.85
	0.29	1.44	0.93	0.68	0.82	0.47	1.11	0.53	0.51	1.09	0.37	1.35	1.10	0.91	0.80	0.58
Some college	14.75	17.61	15.62	14.09	11.44	14.69	17.05	15.46	15.39	12.83	15.49	17.41	11.87	10.52	7.91*	12.64
	0.34	1.84	0.96	0.89	1.08	0.51	1.79	0.66	0.74	1.45	0.43	1.68	1.47	1.12	1.32	0.79
Any college degree	18.53	15.35	21.15	13.76	13.36	16.53	15.31	23.35	22.50	21.41	22.14	8.10	14.94	10.33	9.72*	11.12
	0.49	2.07	1.35	1.03	0.98	0.75	1.60	0.91	1.01	1.69	0.66	1.31	1.39	1.05	1.39	0.63

Table 1.4a Demographic and Socioeconomic Characteristics of Noninstitutionalized Medicare Beneficiaries, by Living Arrangement and Age, 2003

Community Residents¹

Beneficiary Characteristic	Total	Lives Alone					Lives with Spouse					Lives with Children/Others				
		< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total
Beneficiaries (in 000s)	40,125	1,534	4,224	4,435	1,937	12,130	2,235	11,450	6,134	1,071	20,890	2,037	2,287	1,803	978	7,105
	<i>120</i>	<i>90</i>	<i>119</i>	<i>82</i>	<i>55</i>	<i>184</i>	<i>104</i>	<i>145</i>	<i>114</i>	<i>45</i>	<i>172</i>	<i>69</i>	<i>83</i>	<i>54</i>	<i>40</i>	<i>130</i>
Beneficiaries as a Percent of Column Total																
Income																
\$5,000 or less	4.00	8.33*	5.25	3.78	3.73*	4.86	3.33*	2.05	2.27	3.53*	2.32	8.78	6.65*	6.94	7.64*	7.47
	<i>0.20</i>	<i>1.90</i>	<i>0.68</i>	<i>0.40</i>	<i>0.70</i>	<i>0.41</i>	<i>0.79</i>	<i>0.30</i>	<i>0.33</i>	<i>0.83</i>	<i>0.23</i>	<i>0.92</i>	<i>1.09</i>	<i>0.88</i>	<i>1.19</i>	<i>0.52</i>
\$5,001 - \$10,000	16.41	49.46	22.73	20.55	21.46	25.11	6.93	4.61	4.08	6.13*	4.78	50.81	28.02	29.83	33.29	35.74
	<i>0.33</i>	<i>2.52</i>	<i>1.36</i>	<i>0.96</i>	<i>1.36</i>	<i>0.82</i>	<i>0.98</i>	<i>0.38</i>	<i>0.40</i>	<i>0.96</i>	<i>0.28</i>	<i>2.00</i>	<i>1.84</i>	<i>1.72</i>	<i>2.02</i>	<i>0.94</i>
\$10,001 - \$15,000	15.82	17.75	18.99	23.99	25.85	21.75	15.25	7.63	11.30	13.84	9.84	24.53	19.25	24.55	27.63	23.26
	<i>0.33</i>	<i>1.90</i>	<i>1.13</i>	<i>0.89</i>	<i>1.37</i>	<i>0.59</i>	<i>1.87</i>	<i>0.47</i>	<i>0.66</i>	<i>1.41</i>	<i>0.37</i>	<i>1.68</i>	<i>1.68</i>	<i>1.66</i>	<i>2.23</i>	<i>0.99</i>
\$15,001 - \$20,000	12.30	10.30	14.07	16.95	16.49	15.03	15.56	9.11	12.67	11.94	10.99	7.79	13.30	13.21	11.68	11.47
	<i>0.31</i>	<i>1.40</i>	<i>1.05</i>	<i>0.75</i>	<i>1.27</i>	<i>0.50</i>	<i>1.89</i>	<i>0.50</i>	<i>0.65</i>	<i>1.47</i>	<i>0.40</i>	<i>1.09</i>	<i>1.40</i>	<i>1.15</i>	<i>1.38</i>	<i>0.59</i>
\$20,001 - \$25,000	10.98	6.58*	10.95	10.69	9.71	10.10	9.11	11.85	14.97	16.16	12.70	2.66*	8.54	10.84	8.57*	7.44
	<i>0.32</i>	<i>1.42</i>	<i>0.83</i>	<i>0.69</i>	<i>0.88</i>	<i>0.49</i>	<i>1.33</i>	<i>0.68</i>	<i>0.80</i>	<i>1.64</i>	<i>0.48</i>	<i>0.62</i>	<i>1.08</i>	<i>1.26</i>	<i>1.17</i>	<i>0.54</i>
\$25,001 - \$30,000	9.92	2.46*	7.81	8.06	7.29	7.14	13.52	13.05	13.22	11.75	13.08	2.25*	8.77	5.37*	3.80*	5.36
	<i>0.27</i>	<i>0.66</i>	<i>0.79</i>	<i>0.73</i>	<i>0.80</i>	<i>0.41</i>	<i>1.57</i>	<i>0.64</i>	<i>0.84</i>	<i>1.41</i>	<i>0.47</i>	<i>0.74</i>	<i>1.14</i>	<i>0.89</i>	<i>0.95</i>	<i>0.50</i>
\$30,001 - \$35,000	6.01	0.99*	4.70	3.74	3.85*	3.74	8.97	9.07	7.51	7.23*	8.51	0.83*	4.05*	2.25*	2.98*	2.52
	<i>0.22</i>	<i>0.46</i>	<i>0.68</i>	<i>0.48</i>	<i>0.57</i>	<i>0.31</i>	<i>1.56</i>	<i>0.65</i>	<i>0.63</i>	<i>1.03</i>	<i>0.44</i>	<i>0.21</i>	<i>0.73</i>	<i>0.53</i>	<i>0.66</i>	<i>0.30</i>
\$35,001 - \$40,000	5.83	1.35*	3.88	4.17	3.40*	3.59	6.68	9.45	7.39	5.70*	8.36	0.65*	4.59*	1.51*	1.34*	2.23
	<i>0.21</i>	<i>0.54</i>	<i>0.57</i>	<i>0.46</i>	<i>0.58</i>	<i>0.26</i>	<i>1.14</i>	<i>0.61</i>	<i>0.52</i>	<i>0.99</i>	<i>0.38</i>	<i>0.24</i>	<i>0.91</i>	<i>0.42</i>	<i>0.44</i>	<i>0.33</i>
More than \$40,000	18.73	2.78*	11.63	8.09	8.23	8.67	20.64	33.18	26.59	23.72	29.42	1.70*	6.84*	5.48*	3.08*	4.51
	<i>0.46</i>	<i>0.97</i>	<i>1.07</i>	<i>0.59</i>	<i>0.85</i>	<i>0.49</i>	<i>1.77</i>	<i>1.00</i>	<i>1.14</i>	<i>1.77</i>	<i>0.74</i>	<i>0.52</i>	<i>1.10</i>	<i>0.75</i>	<i>0.76</i>	<i>0.42</i>
Metropolitan Area																
Resident																
Yes	76.42	72.80	75.75	76.63	76.58	75.83	67.58	75.22	78.49	77.95	75.50	77.26	81.59	81.11	80.93	80.14
	<i>0.23</i>	<i>2.45</i>	<i>1.25</i>	<i>1.07</i>	<i>1.04</i>	<i>0.69</i>	<i>2.38</i>	<i>0.51</i>	<i>0.82</i>	<i>1.91</i>	<i>0.43</i>	<i>1.25</i>	<i>1.36</i>	<i>1.48</i>	<i>1.42</i>	<i>0.67</i>
No	23.58	27.20	24.25	23.37	23.42	24.17	32.42	24.78	21.51	22.05	24.50	22.74	18.41	18.89	19.07	19.86
	<i>0.23</i>	<i>2.45</i>	<i>1.25</i>	<i>1.07</i>	<i>1.04</i>	<i>0.69</i>	<i>2.38</i>	<i>0.51</i>	<i>0.82</i>	<i>1.91</i>	<i>0.43</i>	<i>1.25</i>	<i>1.36</i>	<i>1.48</i>	<i>1.42</i>	<i>0.67</i>

Source: Medicare Current Beneficiary Survey

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

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

Table 1.4b Demographic and Socioeconomic Characteristics of Noninstitutionalized Male Medicare Beneficiaries, by Living Arrangement and Age, 2003

Male Community Residents¹

Beneficiary Characteristic	Total	Lives Alone				Total	Lives with Spouse					Lives with Children/Others				
		< 65	65 - 74	75 - 84	85 +		< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total
Beneficiaries (in 000s)	17,902	822	1,239	1,101	419	3,581	1,214	6,307	3,735	741	11,997	1,034	659	433	197	2,324
	138	54	63	53	27	97	69	103	77	28	132	46	45	33	20	82
Beneficiaries as a Percent of Column Total																
Marital Status																
Married	68.57	3.00*	3.51*	5.62*	4.38*	4.14	99.26	99.93	99.86	100.00	99.85	3.00*	7.95*	9.71*	9.90*	6.23
	0.61	0.99	0.92	0.97	1.31	0.59	0.46	0.06	0.10	0.00	0.07	1.03	2.18	2.61	3.26	1.03
Widowed	12.35	3.40*	36.69	64.86	81.00	42.90	.	.	.	.	.	4.09*	30.22	63.51	81.30	29.07
	0.40	1.24	2.87	2.53	2.85	1.54	.	.	.	.	.	1.07	3.63	3.83	3.94	1.51
Divorced/Separated	11.51	55.97	42.21	19.74	7.71*	34.42	0.74*	0.07*	0.14*	.	0.15*	39.28	46.38	20.11*	5.75*	34.90
	0.47	3.34	3.08	2.04	2.11	1.70	0.46	0.06	0.10	.	0.07	2.56	3.54	3.25	2.22	1.75
Never married	7.57	37.63	17.58	9.78*	6.91*	18.54	.	.	.	.	.	53.63	15.44*	6.68*	3.05*	29.79
	0.32	3.03	1.94	1.44	1.89	1.01	.	.	.	.	.	2.57	2.99	2.00	1.86	1.57
Race/Ethnicity																
White non-Hispanic	79.01	67.93	77.94	80.73	88.98	77.79	68.50	82.43	86.18	85.69	82.38	59.41	62.46	71.34	70.49	63.45
	0.63	3.28	2.16	2.03	1.97	1.30	2.23	1.05	0.88	1.63	0.73	2.37	3.84	3.20	4.50	1.86
Black non-Hispanic	8.95	20.63	12.21*	9.63*	5.05*	12.51	10.39*	5.68	4.09	4.83*	5.61	23.77	24.12*	10.80*	15.84*	20.77
	0.26	2.48	1.92	1.46	1.49	0.95	1.83	0.52	0.44	0.91	0.36	1.80	3.44	2.03	3.53	1.34
Hispanic	8.00	6.50*	7.12*	5.97*	3.58*	6.21	15.53	7.69	6.44	5.97*	7.99	12.70	8.32*	10.32*	10.89*	10.85
	0.53	1.78	1.12	1.08	0.96	0.65	2.08	0.68	0.65	1.22	0.55	1.63	2.93	2.03	3.54	1.33
Other	4.03	4.94*	2.73*	3.67*	2.39*	3.49	5.59*	4.21	3.30	3.51*	4.02	4.13*	5.10*	7.54*	2.78*	4.93
	0.30	1.50	0.86	0.96	1.09	0.60	1.72	0.49	0.47	0.75	0.33	1.04	2.15	2.12	1.83	0.89
Schooling																
0 - 8 years	14.46	13.64	17.64	19.88	20.60*	17.68	13.40	10.90	13.21	19.88	12.38	17.40	16.68*	25.50*	38.50*	20.35
	0.45	1.96	2.30	2.01	2.76	1.18	1.82	0.80	0.87	1.90	0.52	1.90	2.67	3.60	5.30	1.35
9 - 12 years (no diploma)	15.83	19.21	16.21	17.74	13.22*	17.06	21.26	12.14	13.82	16.59	13.85	26.08	25.07*	21.45*	17.43*	24.25
	0.47	2.65	1.80	2.19	2.00	0.98	2.31	0.72	0.84	1.95	0.51	2.39	3.11	3.06	4.08	1.54
High school graduate	26.30	26.93	22.14	22.64	31.67	24.43	31.79	27.32	24.07	21.17	26.43	32.74	26.06	22.92*	26.53*	28.51
	0.64	3.09	2.43	1.99	2.89	1.31	2.96	1.20	1.18	2.43	0.81	2.26	3.10	3.40	4.47	1.46
Voc/tech/bus/etc.	6.14	5.79*	6.81*	6.31*	6.36*	6.37	5.17*	6.87	6.05	7.49*	6.48	2.77*	2.42*	9.74*	3.80*	4.05*
	0.36	1.74	1.61	1.40	1.89	0.86	1.29	0.69	0.59	1.35	0.44	0.77	1.23	2.63	1.84	0.67
Some college	14.93	18.04	12.76	15.69	13.44*	14.96	14.21	15.70	16.28	12.70*	15.55	13.82	11.51*	9.18*	4.71*	11.59
	0.49	2.92	1.59	1.61	2.48	1.09	2.12	0.93	1.11	1.68	0.58	1.78	2.26	2.10	2.07	1.12
Any college degree	22.35	16.38*	24.44	17.75	14.71*	19.49	14.18	27.07	26.57	22.18	25.30	7.19*	18.26*	11.22*	9.03*	11.26
	0.70	2.83	2.32	1.95	2.63	1.27	2.20	1.20	1.28	2.05	0.87	1.57	2.70	2.20	3.13	1.21

Table 1.4b Demographic and Socioeconomic Characteristics of Noninstitutionalized Male Medicare Beneficiaries, by Living Arrangement and Age, 2003

Male Community Residents¹

Beneficiary Characteristic	Total	Lives Alone				Total	Lives with Spouse					Lives with Children/Others				
		< 65	65 - 74	75 - 84	85 +		< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total
Beneficiaries (in 000s)	17,902	822	1,239	1,101	419	3,581	1,214	6,307	3,735	741	11,997	1,034	659	433	197	2,324
	<i>138</i>	<i>54</i>	<i>63</i>	<i>53</i>	<i>27</i>	<i>97</i>	<i>69</i>	<i>103</i>	<i>77</i>	<i>28</i>	<i>132</i>	<i>46</i>	<i>45</i>	<i>33</i>	<i>20</i>	<i>82</i>
Beneficiaries as a Percent of Column Total																
Income																
\$5,000 or less	3.68	11.07*	5.45*	3.07*	3.81*	5.82	3.32*	1.88*	2.51*	4.02*	2.36	10.26	3.42*	7.56*	2.96*	7.19
	<i>0.25</i>	<i>2.95</i>	<i>1.19</i>	<i>0.88</i>	<i>1.13</i>	<i>0.79</i>	<i>1.16</i>	<i>0.35</i>	<i>0.42</i>	<i>0.96</i>	<i>0.25</i>	<i>1.19</i>	<i>1.18</i>	<i>2.39</i>	<i>1.74</i>	<i>0.75</i>
\$5,001 - \$10,000	12.40	44.28	20.50	15.05	9.35*	22.98	8.76*	4.46	3.85	5.50*	4.77	48.24	24.44	24.27*	30.32*	35.50
	<i>0.43</i>	<i>2.96</i>	<i>2.21</i>	<i>1.84</i>	<i>1.82</i>	<i>1.34</i>	<i>1.45</i>	<i>0.48</i>	<i>0.51</i>	<i>1.15</i>	<i>0.37</i>	<i>2.29</i>	<i>3.18</i>	<i>3.32</i>	<i>4.64</i>	<i>1.40</i>
\$10,001 - \$15,000	13.64	19.70	15.74	21.42	22.41	19.18	18.35	6.87	11.48	13.29	9.86	26.31	21.08*	23.80*	29.51*	24.63
	<i>0.42</i>	<i>2.52</i>	<i>2.27</i>	<i>1.85</i>	<i>2.97</i>	<i>1.15</i>	<i>2.29</i>	<i>0.58</i>	<i>0.85</i>	<i>1.55</i>	<i>0.41</i>	<i>1.85</i>	<i>3.30</i>	<i>2.99</i>	<i>5.08</i>	<i>1.54</i>
\$15,001 - \$20,000	11.24	11.02*	13.51	17.67	19.62*	14.93	16.15	8.63	11.76	12.33*	10.59	6.96*	10.67*	9.78*	10.96*	8.88
	<i>0.46</i>	<i>2.23</i>	<i>1.83</i>	<i>1.63</i>	<i>2.72</i>	<i>1.04</i>	<i>2.49</i>	<i>0.59</i>	<i>0.84</i>	<i>1.68</i>	<i>0.53</i>	<i>1.32</i>	<i>1.81</i>	<i>2.21</i>	<i>3.04</i>	<i>0.90</i>
\$20,001 - \$25,000	10.98	3.67*	10.33*	11.04	14.10*	9.46	11.32*	11.37	14.27	13.66	12.41	2.60*	8.10*	9.73*	8.33*	5.98
	<i>0.45</i>	<i>1.50</i>	<i>1.79</i>	<i>1.49</i>	<i>2.30</i>	<i>0.92</i>	<i>1.86</i>	<i>0.82</i>	<i>0.95</i>	<i>1.78</i>	<i>0.58</i>	<i>0.80</i>	<i>1.92</i>	<i>1.83</i>	<i>3.06</i>	<i>0.79</i>
\$25,001 - \$30,000	9.89	2.54*	7.58*	8.94*	10.30*	7.16	11.20	10.75	12.67	12.42	11.49	2.55*	8.84*	9.23*	5.73*	5.85
	<i>0.39</i>	<i>0.80</i>	<i>1.22</i>	<i>1.52</i>	<i>2.06</i>	<i>0.71</i>	<i>1.91</i>	<i>0.71</i>	<i>0.86</i>	<i>1.62</i>	<i>0.50</i>	<i>0.93</i>	<i>2.16</i>	<i>2.32</i>	<i>2.30</i>	<i>0.80</i>
\$30,001 - \$35,000	6.95	1.73*	4.94*	3.82*	3.05*	3.64	8.19*	9.20	7.81	6.88*	8.52	0.88*	8.27*	3.94*	5.65*	3.95*
	<i>0.35</i>	<i>0.88</i>	<i>1.07</i>	<i>0.90</i>	<i>1.10</i>	<i>0.51</i>	<i>1.50</i>	<i>0.80</i>	<i>0.73</i>	<i>1.42</i>	<i>0.49</i>	<i>0.16</i>	<i>1.88</i>	<i>1.31</i>	<i>1.81</i>	<i>0.66</i>
\$35,001 - \$40,000	6.52	1.95*	4.68*	6.34*	4.35*	4.53	4.89*	9.51	6.99	5.45*	8.01	0.47*	4.15*	1.71*	2.73*	1.94*
	<i>0.38</i>	<i>0.84</i>	<i>1.18</i>	<i>1.19</i>	<i>1.39</i>	<i>0.57</i>	<i>1.22</i>	<i>0.80</i>	<i>0.69</i>	<i>1.10</i>	<i>0.54</i>	<i>0.31</i>	<i>1.60</i>	<i>1.02</i>	<i>1.61</i>	<i>0.52</i>
More than \$40,000	24.69	4.03*	17.27	12.65	13.01*	12.31	17.82	37.33	28.66	26.46	31.99	1.73*	11.02*	9.97*	3.80*	6.07
	<i>0.71</i>	<i>1.91</i>	<i>2.29</i>	<i>1.55</i>	<i>2.31</i>	<i>1.14</i>	<i>1.98</i>	<i>1.41</i>	<i>1.45</i>	<i>2.17</i>	<i>0.94</i>	<i>0.66</i>	<i>2.22</i>	<i>2.39</i>	<i>1.96</i>	<i>0.89</i>
Metropolitan Area Resident																
Yes	75.60	71.53	73.62	77.95	76.89	74.85	69.93	74.63	78.51	77.18	75.52	75.92	78.71	77.48	77.66	77.15
	<i>0.34</i>	<i>2.54</i>	<i>1.95</i>	<i>2.24</i>	<i>2.63</i>	<i>1.24</i>	<i>2.38</i>	<i>0.75</i>	<i>0.92</i>	<i>1.85</i>	<i>0.44</i>	<i>2.01</i>	<i>2.36</i>	<i>3.38</i>	<i>3.93</i>	<i>1.43</i>
No	24.40	28.47	26.38	22.05	23.11	25.15	30.07	25.37	21.49	22.82	24.48	24.08	21.29	22.52*	22.34*	22.85
	<i>0.34</i>	<i>2.54</i>	<i>1.95</i>	<i>2.24</i>	<i>2.63</i>	<i>1.24</i>	<i>2.38</i>	<i>0.75</i>	<i>0.92</i>	<i>1.85</i>	<i>0.44</i>	<i>2.01</i>	<i>2.36</i>	<i>3.38</i>	<i>3.93</i>	<i>1.43</i>

Source: Medicare Current Beneficiary Survey

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

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

Table 1.4c Demographic and Socioeconomic Characteristics of Noninstitutionalized Female Medicare Beneficiaries, by Living Arrangement and Age, 2003

Female Community Residents¹

Beneficiary Characteristic	Total	Lives Alone					Lives with Spouse					Lives with Children/Others				
		< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total
Beneficiaries (in 000s)	22,223	712	2,985	3,334	1,518	8,549	1,021	5,143	2,399	330	8,893	1,003	1,627	1,370	780	4,781
	141	56	105	71	47	156	68	119	78	27	132	52	73	50	36	109
Beneficiaries as a Percent of Column Total																
Marital Status																
Married	41.40	2.37*	2.19*	2.10*	1.18*	1.99	100.00	100.00	99.87	99.50	99.95	3.10*	3.57*	3.22*	0.91*	2.94*
	0.57	1.09	0.53	0.39	0.38	0.26	0.00	0.00	0.12	0.49	0.04	0.91	1.18	0.79	0.39	0.49
Widowed	41.77	24.00*	64.59	83.30	91.54	73.29	.	.	.	.	.	16.74	64.51	80.13	90.07	63.16
	0.57	3.85	1.73	1.00	0.85	1.00	.	.	.	.	.	2.60	2.51	1.68	1.49	1.11
Divorced/Separated	11.96	51.18	28.35	10.15	4.16*	18.86	.	.	0.13*	0.50*	0.05*	43.47	24.64	12.24	4.70*	21.77
	0.43	4.18	1.79	0.78	0.64	1.00	.	.	0.12	0.49	0.04	2.16	2.26	1.57	1.06	1.02
Never married	4.86	22.45	4.87*	4.44	3.12*	5.86	.	.	.	.	.	36.69	7.29*	4.41*	4.31*	12.13
	0.22	3.24	0.85	0.58	0.57	0.40	.	.	.	.	.	2.77	1.41	0.87	1.12	0.75
Race/Ethnicity																
White non-Hispanic	77.66	63.86	76.94	85.45	87.67	81.08	70.75	81.76	86.54	85.53	81.93	58.42	62.51	66.53	67.51	63.62
	0.65	3.71	1.61	0.98	1.22	0.82	3.67	1.08	1.12	2.75	0.98	3.31	2.16	1.87	1.99	1.18
Black non-Hispanic	9.91	27.62	11.32	7.09	5.23*	9.94	11.67*	4.94	3.91*	7.64*	5.54	24.21	19.47	14.50	12.80	17.95
	0.31	3.63	1.10	0.62	0.92	0.56	2.06	0.58	0.67	2.26	0.48	2.11	1.66	1.33	1.60	0.81
Hispanic	7.59	5.16*	7.84	4.98	4.31*	5.87	11.28*	7.38	6.01	2.08*	7.26	8.83	11.60	12.17	12.29	11.30
	0.52	1.80	1.10	0.76	0.68	0.61	2.20	0.79	0.81	1.03	0.66	1.35	1.61	1.40	1.43	0.88
Other	4.84	3.37*	3.90*	2.48*	2.79*	3.11	6.29*	5.92	3.54*	4.75*	5.28	8.54*	6.42*	6.80*	7.40*	7.14
	0.40	1.10	0.73	0.38	0.49	0.37	1.86	0.75	0.69	1.64	0.62	2.46	1.17	1.21	1.53	0.91
Schooling																
0 - 8 years	12.89	12.74*	10.20	11.96	18.94	12.58	6.67*	8.37	10.79	14.14*	9.02	12.45	16.98	24.00	36.03	20.86
	0.43	3.19	0.94	0.83	1.53	0.66	1.60	0.86	0.88	2.91	0.63	1.84	1.80	1.62	2.62	0.89
9 - 12 years (no diploma)	15.70	11.73*	14.99	17.38	18.12	16.19	11.87*	12.79	15.27	14.11*	13.39	17.53	19.32	20.16	19.89	19.26
	0.49	2.39	1.24	0.92	1.61	0.74	1.93	0.97	1.46	2.40	0.75	1.80	1.96	1.70	2.01	0.97
High school graduate	33.73	38.94	32.29	35.80	32.26	34.22	35.10	37.08	34.04	29.09*	35.76	29.89	31.44	28.48	22.53	28.93
	0.70	3.91	1.95	1.29	1.86	1.11	3.69	1.35	1.60	3.48	0.93	2.64	2.18	1.78	2.39	1.07
Voc/tech/bus/etc.	7.62	5.35*	5.91	8.80	6.75	7.14	9.24*	7.78	9.77	9.78*	8.54	9.99*	6.64*	6.37*	2.93*	6.73
	0.42	2.04	1.02	0.81	0.96	0.59	1.82	0.71	0.96	2.30	0.54	2.65	1.50	0.95	0.86	0.86
Some college	14.61	17.11*	16.82	13.59	10.92	14.57	20.46	15.16	13.99	13.12*	15.39	21.10	12.02	10.94	8.72*	13.16
	0.43	2.52	1.40	0.97	1.08	0.60	2.99	0.92	1.07	2.83	0.70	2.85	1.73	1.43	1.57	1.02
Any college degree	15.45	14.13*	19.78	12.49	13.01	15.30	16.67	18.82	16.14	19.75*	17.89	9.05*	13.60	10.05	9.90*	11.05
	0.52	2.78	1.59	1.11	1.14	0.79	2.53	1.22	1.34	2.92	0.87	2.08	1.59	1.35	1.57	0.84

Table 1.4c Demographic and Socioeconomic Characteristics of Noninstitutionalized Female Medicare Beneficiaries, by Living Arrangement and Age, 2003

Female Community Residents¹

Beneficiary Characteristic	Total	Lives Alone					Lives with Spouse					Lives with Children/Others				
		< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total
Beneficiaries (in 000s)	22,223	712	2,985	3,334	1,518	8,549	1,021	5,143	2,399	330	8,893	1,003	1,627	1,370	780	4,781
	<i>141</i>	<i>56</i>	<i>105</i>	<i>71</i>	<i>47</i>	<i>156</i>	<i>68</i>	<i>119</i>	<i>78</i>	<i>27</i>	<i>132</i>	<i>52</i>	<i>73</i>	<i>50</i>	<i>36</i>	<i>109</i>
Beneficiaries as a Percent of Column Total																
Income																
\$5,000 of less	4.26	5.17*	5.16*	4.01	3.71*	4.46	3.35*	2.25*	1.88*	2.42*	2.28	7.27*	7.96*	6.75*	8.82*	7.60
	<i>0.30</i>	<i>2.75</i>	<i>0.82</i>	<i>0.48</i>	<i>0.79</i>	<i>0.52</i>	<i>1.22</i>	<i>0.44</i>	<i>0.46</i>	<i>1.53</i>	<i>0.38</i>	<i>1.35</i>	<i>1.34</i>	<i>0.94</i>	<i>1.41</i>	<i>0.64</i>
\$5,001 - \$10,000	19.64	55.45	23.65	22.37	24.80	26.00	4.77*	4.80	4.43*	7.56*	4.80	53.46	29.47	31.59	34.03	35.86
	<i>0.50</i>	<i>3.83</i>	<i>1.57</i>	<i>1.10</i>	<i>1.59</i>	<i>0.88</i>	<i>1.24</i>	<i>0.60</i>	<i>0.68</i>	<i>1.98</i>	<i>0.43</i>	<i>3.33</i>	<i>2.12</i>	<i>1.94</i>	<i>2.15</i>	<i>1.31</i>
\$10,001 - \$15,000	17.57	15.50*	20.33	24.83	26.80	22.83	11.57*	8.56	11.02	15.06*	9.81	22.69	18.50	24.79	27.15	22.59
	<i>0.47</i>	<i>2.81</i>	<i>1.35</i>	<i>1.08</i>	<i>1.57</i>	<i>0.66</i>	<i>2.52</i>	<i>0.79</i>	<i>0.98</i>	<i>2.78</i>	<i>0.62</i>	<i>2.72</i>	<i>1.73</i>	<i>1.93</i>	<i>2.66</i>	<i>1.23</i>
\$15,001 - \$20,000	13.15	9.46*	14.30	16.71	15.63	15.07	14.85*	9.71	14.09	11.09*	11.53	8.65*	14.36	14.29	11.86*	12.74
	<i>0.42</i>	<i>1.89</i>	<i>1.37</i>	<i>0.85</i>	<i>1.36</i>	<i>0.66</i>	<i>2.36</i>	<i>0.84</i>	<i>1.11</i>	<i>2.44</i>	<i>0.63</i>	<i>1.89</i>	<i>1.93</i>	<i>1.40</i>	<i>1.64</i>	<i>0.81</i>
\$20,001 - \$25,000	10.98	9.93*	11.20	10.58	8.50	10.37	6.49*	12.44	16.07	21.75*	13.08	2.72*	8.72*	11.19	8.63*	8.16
	<i>0.41</i>	<i>2.72</i>	<i>1.05</i>	<i>0.86</i>	<i>0.93</i>	<i>0.58</i>	<i>1.38</i>	<i>1.04</i>	<i>1.34</i>	<i>3.16</i>	<i>0.70</i>	<i>1.04</i>	<i>1.25</i>	<i>1.47</i>	<i>1.43</i>	<i>0.68</i>
\$25,001 - \$30,000	9.93	2.37*	7.91	7.77	6.45	7.13	16.28*	15.86	14.08	10.25*	15.22	1.94*	8.75*	4.15*	3.31*	5.12
	<i>0.38</i>	<i>1.08</i>	<i>1.02</i>	<i>0.76</i>	<i>0.95</i>	<i>0.54</i>	<i>2.76</i>	<i>1.14</i>	<i>1.33</i>	<i>2.20</i>	<i>0.79</i>	<i>1.04</i>	<i>1.35</i>	<i>0.91</i>	<i>0.91</i>	<i>0.64</i>
\$30,001 - \$35,000	5.25	0.13*	4.60*	3.71	4.07*	3.79	9.90*	8.91	7.05	8.02*	8.49	0.77*	2.33*	1.71*	2.31*	1.82*
	<i>0.28</i>	<i>0.13</i>	<i>0.81</i>	<i>0.57</i>	<i>0.67</i>	<i>0.41</i>	<i>2.80</i>	<i>0.90</i>	<i>0.89</i>	<i>1.76</i>	<i>0.72</i>	<i>0.39</i>	<i>0.68</i>	<i>0.55</i>	<i>0.75</i>	<i>0.29</i>
\$35,001 - \$40,000	5.27	0.65*	3.55*	3.45*	3.14*	3.20	8.81*	9.38	8.00	6.28*	8.83	0.83*	4.76*	1.45*	0.99*	2.37*
	<i>0.28</i>	<i>0.53</i>	<i>0.66</i>	<i>0.50</i>	<i>0.64</i>	<i>0.31</i>	<i>1.94</i>	<i>0.95</i>	<i>0.84</i>	<i>1.97</i>	<i>0.61</i>	<i>0.39</i>	<i>1.07</i>	<i>0.46</i>	<i>0.36</i>	<i>0.41</i>
More than \$40,000	13.94	1.33*	9.29	6.58	6.91	7.15	24.00	28.08	23.38	17.57*	25.95	1.68*	5.14*	4.07*	2.90*	3.74
	<i>0.51</i>	<i>0.70</i>	<i>1.14</i>	<i>0.66</i>	<i>0.85</i>	<i>0.51</i>	<i>3.30</i>	<i>1.36</i>	<i>1.41</i>	<i>2.82</i>	<i>1.02</i>	<i>0.83</i>	<i>1.19</i>	<i>0.74</i>	<i>0.83</i>	<i>0.49</i>
Metropolitan Area Resident																
Yes	77.09	74.27	76.64	76.19	76.49	76.24	64.78	75.95	78.45	79.67	75.48	78.64	82.76	82.26	81.76	81.59
	<i>0.44</i>	<i>3.41</i>	<i>1.63</i>	<i>1.22</i>	<i>1.13</i>	<i>0.93</i>	<i>3.49</i>	<i>0.87</i>	<i>1.25</i>	<i>3.59</i>	<i>0.65</i>	<i>1.63</i>	<i>1.64</i>	<i>1.42</i>	<i>1.87</i>	<i>0.74</i>
No	22.91	25.73	23.36	23.81	23.51	23.76	35.22	24.05	21.55	20.33*	24.52	21.36	17.24	17.74	18.24	18.41
	<i>0.44</i>	<i>3.41</i>	<i>1.63</i>	<i>1.22</i>	<i>1.13</i>	<i>0.93</i>	<i>3.49</i>	<i>0.87</i>	<i>1.25</i>	<i>3.59</i>	<i>0.65</i>	<i>1.63</i>	<i>1.64</i>	<i>1.42</i>	<i>1.87</i>	<i>0.74</i>

Source: Medicare Current Beneficiary Survey

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

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

Table 1.5 Demographic and Socioeconomic Characteristics of Institutionalized Medicare Beneficiaries, by Age, 2003

Long-Term Care Facility-Only Residents¹

Beneficiary Characteristic	Total	Age			
		< 65	65 - 74	75 - 84	85 +
Beneficiaries (in 000s)	2,190	350	195	693	952
	63	27	25	36	43
Beneficiaries as a Percent of Column Total					
Marital Status					
Married	14.06	3.29*	31.97*	20.77	9.69
	1.16	1.31	5.95	2.32	1.56
Widowed	55.04	4.23*	23.18*	55.79	79.37
	1.53	2.47	4.81	2.77	2.23
Divorced/separated	9.16	17.73*	21.58*	9.13*	3.59*
	1.00	3.27	4.62	1.76	0.85
Never married	21.74	74.74	23.27*	14.31*	7.35*
	1.34	3.68	4.66	2.01	1.33
Race/Ethnicity					
White non-Hispanic	84.34	81.18	74.51	84.87	87.13
	1.14	3.06	4.51	1.90	1.58
Black non-Hispanic	10.14	13.31*	18.16*	9.96*	7.46*
	1.07	2.73	4.46	1.66	1.34
Hispanic	3.34*	3.07*	4.45*	2.93*	3.50*
	0.46	1.28	2.32	0.87	0.76
Other	2.18*	2.44*	2.89*	2.24*	1.91*
	0.42	1.10	1.79	0.83	0.58
Schooling					
0 - 8 years	29.86	37.72	26.20*	26.58	29.49
	1.64	3.38	6.21	2.81	2.63
9 - 12 years (no diploma)	20.68	20.36*	25.62*	21.79	18.73
	1.64	3.03	5.53	2.86	2.22
High school graduate	28.81	30.14	31.19*	28.92	27.47
	1.59	4.02	7.01	2.69	2.27
Voc/tech/bus/etc.	4.31*	1.79*	.	5.25*	5.92*
	0.76	1.11	.	1.69	1.35
Some college	8.05	7.20*	13.91*	8.59*	6.54*
	0.93	2.26	4.80	1.92	1.25
Any college degree	8.28	2.80*	3.08*	8.87*	11.85*
	0.90	1.46	2.47	1.86	1.63

Table 1.5 Demographic and Socioeconomic Characteristics of Institutionalized Medicare Beneficiaries, by Age, 2003

Long-Term Care Facility-Only Residents¹

Beneficiary Characteristic	Total	Age			
		< 65	65 - 74	75 - 84	85 +
Beneficiaries (in 000s)	2,190	350	195	693	952
	63	27	25	36	43
Beneficiaries as a Percent of Column Total					
Income					
\$5,000 or less	6.85	9.65*	8.50*	5.97*	6.12*
	0.85	1.92	3.52	1.27	0.95
\$5,001 - \$10,000	41.89	57.90	54.87*	35.88	37.69
	1.32	3.90	5.32	2.82	2.09
\$10,001 - \$15,000	21.55	18.63*	24.17*	24.89	19.66
	1.34	2.85	4.10	2.65	1.87
\$15,001 - \$20,000	9.60	4.17*	7.37*	9.96*	11.78
	0.85	1.73	3.45	1.57	1.48
\$20,001 - \$25,000	6.59	2.95*	1.72*	8.44*	7.59*
	0.84	1.46	1.54	1.47	1.19
\$25,001 - \$30,000	3.60*	1.89*	.	3.35*	5.16*
	0.57	1.00	.	0.87	0.85
\$30,001 - \$35,000	1.63*	0.64*	.	1.40*	2.50*
	0.37	0.50	.	0.65	0.59
\$35,001 - \$40,000	2.41*	2.19*	1.42*	2.61*	2.55*
	0.66	2.16	1.43	0.99	0.64
More than \$40,000	5.89	1.99*	1.95*	7.49*	6.96*
	0.76	1.29	1.93	1.51	1.09
Metropolitan Area Resident					
Yes	75.11	84.76	72.63	74.01	72.89
	1.09	3.12	6.45	2.33	1.91
No	24.89	15.24*	27.37*	25.99	27.11
	1.09	3.12	6.45	2.33	1.91

Source: Medicare Current Beneficiary Survey

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

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

Table 1.6 Demographic and Socioeconomic Characteristics of Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, 2003

Community Residents¹

Beneficiary Characteristic	Total	Medicare Risk HMO ²	Supplemental Health Insurance				Medicare Fee-For-Service Only	Other
			Medicaid	Individually-Purchased Private Insurance	Employer-Sponsored Private Insurance	Both Types of Private Insurance		
Beneficiaries (in 000s)	40,125	4,984	6,124	9,294	11,642	1,709	5,676	696
	120	124	123	187	205	75	140	61
Beneficiaries as a Percent of Column Total								
Medicare Status³								
Aged								
65 - 74 years	44.76	45.96	30.99	44.45	51.54	49.93	44.17	40.46
	0.30	1.06	1.02	1.00	0.81	2.31	1.07	3.22
75 - 84 years	30.83	37.08	20.83	38.87	29.84	37.47	23.14	29.70
	0.28	0.97	0.78	0.76	0.65	2.14	0.91	3.64
85 years and older	9.93	9.69	8.04	13.98	8.78	9.09	8.17	10.12*
	0.18	0.56	0.50	0.45	0.36	0.93	0.51	1.64
Disabled								
Under 45 years	3.65	1.06*	14.87	0.31*	1.62	0.15*	4.55	3.16*
	0.07	0.21	0.55	0.07	0.14	0.11	0.37	0.97
45 - 64 years	10.82	6.20	25.28	2.39	8.22	3.36*	19.97	16.56*
	0.25	0.56	1.09	0.36	0.60	1.18	1.08	3.26
Gender								
Male	44.62	41.27	38.78	39.03	47.90	43.71	56.27	46.68
	0.31	1.01	1.15	0.86	0.83	2.38	1.16	4.15
Female	55.38	58.73	61.22	60.97	52.10	56.29	43.73	53.32
	0.31	1.01	1.15	0.86	0.83	2.38	1.16	4.15
Marital Status								
Married	53.52	54.46	23.73	55.45	68.13	63.40	49.82	44.76
	0.40	1.38	0.98	0.89	0.79	1.90	1.27	4.06
Widowed	28.65	31.76	31.09	34.91	22.45	27.61	25.50	33.02
	0.36	0.99	1.07	0.87	0.61	1.81	0.91	3.13
Divorced/separated	11.76	10.14	27.00	6.81	6.32	5.30*	17.50	15.29*
	0.34	0.82	1.20	0.48	0.44	0.81	1.13	3.08
Never married	6.07	3.64	18.18	2.83	3.09	3.70*	7.17	6.93*
	0.20	0.54	0.71	0.28	0.30	0.90	0.64	1.46

Table 1.6 Demographic and Socioeconomic Characteristics of Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, 2003

Community Residents¹

Beneficiary Characteristic	Total	Medicare Risk HMO ²	Supplemental Health Insurance				Medicare Fee-For-Service Only	Other
			Medicaid	Individually-Purchased Private Insurance	Employer-Sponsored Private Insurance	Both Types of Private Insurance		
Beneficiaries (in 000s)	40,125	4,984	6,124	9,294	11,642	1,709	5,676	696
	120	124	123	187	205	75	140	61
Beneficiaries as a Percent of Column Total								
Living Arrangement								
Lives alone	30.23	29.67	38.92	34.03	23.12	27.79	30.02	33.53
	0.43	1.36	1.37	0.76	0.68	1.57	1.19	3.94
With spouse	52.06	52.74	22.19	54.07	66.94	62.84	48.00	41.04
	0.42	1.42	0.90	0.90	0.83	1.94	1.27	3.96
With children	10.09	11.60	19.45	7.66	6.14	6.32*	11.16	16.08*
	0.27	0.77	0.98	0.45	0.39	1.24	0.75	2.84
With others	7.61	5.99	19.44	4.24	3.79	3.05*	10.81	9.35*
	0.20	0.58	0.90	0.33	0.32	0.71	0.78	2.14
Race/Ethnicity								
White non-Hispanic	78.26	72.61	50.71	91.01	85.01	91.38	74.88	73.41
	0.55	1.51	1.31	0.56	0.81	1.34	1.12	3.46
Black non-Hispanic	9.48	8.70	23.37	2.73	6.88	3.66*	12.90	12.90*
	0.21	0.95	0.96	0.25	0.44	0.85	0.78	2.72
Hispanic	7.78	13.48	16.78	3.41	4.81	1.77*	8.04	8.24*
	0.47	1.30	1.02	0.39	0.62	0.53	0.77	2.22
Other	4.48	5.21	9.15	2.85	3.30	3.20*	4.18	5.44*
	0.30	0.59	0.98	0.36	0.41	0.93	0.55	1.60
Schooling								
0 - 8 years	13.59	13.61	32.66	10.27	6.61	2.84*	15.48	21.12
	0.32	0.94	1.11	0.50	0.41	0.57	0.81	3.40
9 - 12 years (no diploma)	15.76	15.78	23.46	14.22	12.87	7.84	17.35	24.65
	0.38	0.79	1.03	0.66	0.65	1.22	1.00	2.88
High school graduate	30.41	30.91	24.85	33.58	32.66	25.91	28.05	25.55
	0.53	1.42	1.21	1.06	0.94	2.27	1.10	3.09
Voc/tech/bus/etc.	6.96	6.55	3.73	7.61	7.55	8.26*	7.90	8.69*
	0.29	0.58	0.52	0.52	0.47	1.38	0.62	2.98
Some college	14.75	15.82	9.39	15.67	16.16	16.77	15.13	9.56*
	0.34	0.97	0.68	0.65	0.60	1.68	0.93	1.93
Any college degree	18.53	17.35	5.90	18.65	24.16	38.39	16.09	10.43*
	0.49	1.26	0.66	0.86	0.75	2.15	0.87	2.60

Table 1.6 Demographic and Socioeconomic Characteristics of Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, 2003

Community Residents¹

Beneficiary Characteristic	Total	Medicare Risk HMO ²	Supplemental Health Insurance				Medicare Fee-For-Service Only	Other
			Medicaid	Individually-Purchased Private Insurance	Employer-Sponsored Private Insurance	Both Types of Private Insurance		
Beneficiaries (in 000s)	40,125	4,984	6,124	9,294	11,642	1,709	5,676	696
	<i>120</i>	<i>124</i>	<i>123</i>	<i>187</i>	<i>205</i>	<i>75</i>	<i>140</i>	<i>61</i>
Beneficiaries as a Percent of Column Total								
Income								
\$5,000 or less	4.00	2.78	11.71	2.75	1.49	0.96*	4.87	4.05*
	<i>0.20</i>	<i>0.45</i>	<i>0.82</i>	<i>0.29</i>	<i>0.19</i>	<i>0.38</i>	<i>0.60</i>	<i>1.00</i>
\$5,001 - \$10,000	16.41	12.67	60.47	9.26	3.43	0.89*	14.84	19.21*
	<i>0.33</i>	<i>0.91</i>	<i>1.02</i>	<i>0.51</i>	<i>0.31</i>	<i>0.36</i>	<i>0.80</i>	<i>3.16</i>
\$10,001 - \$15,000	15.82	18.71	19.19	16.24	10.16	5.01*	22.03	30.35
	<i>0.33</i>	<i>0.93</i>	<i>0.96</i>	<i>0.61</i>	<i>0.59</i>	<i>0.86</i>	<i>1.03</i>	<i>3.77</i>
\$15,001 - \$20,000	12.30	14.47	5.49	15.35	11.83	7.78	14.62	16.02*
	<i>0.31</i>	<i>0.81</i>	<i>0.55</i>	<i>0.53</i>	<i>0.58</i>	<i>1.05</i>	<i>0.93</i>	<i>2.34</i>
\$20,001 - \$25,000	10.98	13.62	1.45*	13.62	12.49	12.94	10.75	12.66*
	<i>0.32</i>	<i>0.85</i>	<i>0.27</i>	<i>0.68</i>	<i>0.57</i>	<i>1.59</i>	<i>0.66</i>	<i>3.39</i>
\$25,001 - \$30,000	9.92	10.58	0.62*	11.19	13.68	12.86	9.28	4.90*
	<i>0.27</i>	<i>0.95</i>	<i>0.17</i>	<i>0.67</i>	<i>0.62</i>	<i>1.50</i>	<i>0.87</i>	<i>1.40</i>
\$30,001 - \$35,000	6.01	6.27	0.45*	6.21	8.95	8.48	5.21	1.32*
	<i>0.22</i>	<i>0.61</i>	<i>0.13</i>	<i>0.44</i>	<i>0.56</i>	<i>1.24</i>	<i>0.62</i>	<i>0.60</i>
\$35,001 - \$40,000	5.83	6.13	0.04*	6.19	8.38	9.94	5.01	3.76*
	<i>0.21</i>	<i>0.56</i>	<i>0.03</i>	<i>0.44</i>	<i>0.45</i>	<i>1.35</i>	<i>0.50</i>	<i>1.55</i>
More than \$40,000	18.73	14.77	0.60*	19.17	29.59	41.13	13.39	7.73*
	<i>0.46</i>	<i>1.08</i>	<i>0.20</i>	<i>0.75</i>	<i>0.92</i>	<i>2.19</i>	<i>0.87</i>	<i>2.11</i>
Metropolitan Area Resident								
Yes	76.42	97.85	71.09	69.47	78.29	79.19	70.55	72.58
	<i>0.23</i>	<i>0.98</i>	<i>0.86</i>	<i>0.91</i>	<i>0.71</i>	<i>1.62</i>	<i>1.14</i>	<i>4.02</i>
No	23.58	2.15*	28.91	30.53	21.71	20.81	29.45	27.42
	<i>0.23</i>	<i>0.98</i>	<i>0.86</i>	<i>0.91</i>	<i>0.71</i>	<i>1.62</i>	<i>1.14</i>	<i>4.02</i>

Source: Medicare Current Beneficiary Survey

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

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