

Table 1.1 Age, Gender, and Race/Ethnicity of Medicare Beneficiaries, by Residence Status, 2007

All Medicare Beneficiaries

Beneficiary Characteristic	Total	Residence	
		Community Only	Long-Term Care Facility Only
Beneficiaries (in 000s)	45,046	42,867	2,173
	123	125	60
Beneficiaries as a Percent of Column Total			
Medicare Status¹			
Aged			
65 - 74 years	42.52	44.07	12.07
	0.33	0.35	1.16
75 - 84 years	28.86	28.97	26.58
	0.29	0.30	1.32
85 years and older	12.27	10.63	44.71
	0.18	0.20	1.59
Disabled			
Under 45 years	3.83	3.87	3.07
	0.07	0.07	0.42
45 - 64 years	12.52	12.47	13.56
	0.26	0.28	1.13
Gender by Age			
Male			
	44.60	45.34	29.95
	0.31	0.33	1.43
Aged			
65 - 74 years	19.82	20.58	4.75*
	0.26	0.28	0.79
75 - 84 years	12.29	12.55	7.20
	0.18	0.19	0.79
85 years and older	3.84	3.63	7.99
	0.12	0.12	0.72
Disabled			
Under 45 years	2.11	2.13	1.88*
	0.06	0.07	0.31
45 - 64 years	6.53	6.45	8.14
	0.19	0.21	0.92

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Beneficiary Characteristic	Total	Residence	
		Community Only	Long-Term Care Facility Only
Beneficiaries (in 000s)	45,046	42,867	2,173
	123	125	60
Beneficiaries as a Percent of Column Total			
Female	55.40	54.66	70.05
	0.31	0.33	1.43
Aged			
65 - 74 years	22.71	23.48	7.39
	0.30	0.31	0.92
75 - 84 years	16.56	16.42	19.25
	0.20	0.21	1.28
85 years and older	8.41	6.99	36.70
	0.14	0.15	1.50
Disabled			
Under 45 years	1.72	1.75	1.21*
	0.05	0.05	0.24
45 - 64 years	5.99	6.02	5.50*
	0.18	0.18	0.85
Race/Ethnicity by Age²			
White non-Hispanic	78.13	77.80	84.73
	0.43	0.44	1.17
Aged			
65 - 74 years	33.23	34.45	8.78
	0.39	0.41	0.96
75 - 84 years	23.71	23.81	21.83
	0.28	0.29	1.33
85 years and older	10.39	8.85	40.87
	0.18	0.19	1.55
Disabled			
Under 45 years	2.45	2.46	2.34
	0.07	0.07	0.32
45 - 64 years	8.36	8.23	10.92
	0.23	0.24	1.06

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All Medicare Beneficiaries

Beneficiary Characteristic	Total	Residence	
		Community Only	Long-Term Care Facility Only
Beneficiaries (in 000s)	45,046	42,867	2,173
	123	125	60
Beneficiaries as a Percent of Column Total			
Black non-Hispanic	9.24	9.22	9.71
	0.22	0.23	0.94
Aged			
65 - 74 years	3.50	3.56	2.46*
	0.14	0.15	0.58
75 - 84 years	2.03	2.01	2.55*
	0.06	0.06	0.46
85 years and older	0.80	0.70	2.76*
	0.05	0.05	0.44
Disabled			
Under 45 years	0.73	0.75	0.33*
	0.03	0.04	0.12
45 - 64 years	2.17	2.20	1.62*
	0.12	0.12	0.48
Hispanic	7.91	8.08	4.58
	0.34	0.35	0.62
Aged			
65 - 74 years	3.48	3.61	0.99*
	0.19	0.20	0.29
75 - 84 years	1.88	1.90	1.57*
	0.12	0.12	0.38
85 years and older	0.72	0.71	0.91*
	0.06	0.06	0.31
Disabled			
Under 45 years	0.43	0.43	0.37*
	0.04	0.04	0.16
45 - 64 years	1.40	1.43	0.74*
	0.14	0.14	0.32

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, 2007

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)	45,046	7,366	19,152	13,002	5,527	3,893	8,926	5,533	1,731	20,082	3,473	10,226	7,456	3,787	24,943
	123	121	165	124	82	86	120	77	53	145	85	142	91	64	163
Beneficiaries as a Percent of Column Total															
Marital Status															
Married	51.11	38.36	63.73	50.07	26.72	40.13	75.75	70.68	56.43	65.79	36.38	53.24	34.76	13.11	39.29
	0.37	1.07	0.65	0.67	0.79	1.33	0.90	0.95	1.69	0.60	1.66	1.01	0.86	0.78	0.49
Widowed	28.18	6.90	17.97	39.45	65.53	3.08*	7.31	19.48	36.92	12.40	11.18	27.26	54.28	78.65	40.89
	0.33	0.73	0.59	0.63	0.78	0.63	0.54	0.80	1.65	0.39	1.36	0.94	0.93	0.88	0.54
Divorced/separated	13.17	26.15	14.56	7.66	3.93	23.47	12.90	7.20	4.66*	12.67	29.15	16.01	8.01	3.60	13.57
	0.33	1.08	0.53	0.40	0.39	1.35	0.68	0.58	0.75	0.52	1.55	0.86	0.57	0.44	0.46
Never married	7.55	28.59	3.74	2.82	3.81	33.33	4.03	2.64	2.00*	9.15	23.29	3.49	2.95	4.65	6.26
	0.22	0.92	0.29	0.25	0.38	1.29	0.39	0.35	0.46	0.33	1.11	0.40	0.33	0.48	0.26
Living Arrangement															
Community															
Lives alone	28.26	26.09	23.26	32.23	39.13	26.03	14.99	20.40	27.29	19.68	26.14	30.47	41.04	44.60	35.17
	0.39	1.14	0.55	0.64	0.95	1.63	0.74	0.74	1.53	0.54	1.70	0.80	0.87	1.22	0.52
With spouse	49.18	36.32	62.33	48.02	23.44	37.45	74.06	67.95	50.47	63.25	35.06	52.10	33.26	11.13	37.87
	0.39	1.11	0.68	0.65	0.80	1.44	0.87	0.97	1.73	0.60	1.72	1.00	0.82	0.74	0.54
With children	9.58	9.46	6.90	10.90	15.92	5.20	3.40	4.66	8.66	4.55	14.23	9.95	15.55	19.26	13.63
	0.27	0.69	0.40	0.42	0.70	0.80	0.38	0.47	1.14	0.26	1.11	0.68	0.65	0.85	0.41
With others	8.16	23.23	6.15	4.40	3.92	25.76	6.41	4.18	3.61*	9.31	20.40	5.92	4.57	4.07	7.25
	0.24	1.02	0.33	0.30	0.39	1.42	0.49	0.49	0.60	0.38	1.51	0.46	0.37	0.48	0.32
Long-Term Care Facility	4.82	4.91	1.37	4.44	17.59	5.56	1.15*	2.81	9.97	3.22	4.17	1.56	5.58	20.94	6.07
	0.13	0.39	0.14	0.25	0.76	0.60	0.20	0.32	0.93	0.19	0.54	0.20	0.39	0.92	0.20
Race/Ethnicity															
White non-Hispanic	78.13	65.97	78.22	82.13	84.63	63.97	79.22	83.22	85.26	77.88	68.22	77.35	81.33	84.34	78.33
	0.43	1.01	0.63	0.51	0.62	1.41	0.88	0.78	1.31	0.60	1.36	0.80	0.67	0.68	0.48
Black non-Hispanic	9.24	17.73	8.25	7.04	6.53	17.25	7.12	6.84	5.62*	8.88	18.26	9.23	7.19	6.95	9.53
	0.22	0.65	0.32	0.20	0.36	0.80	0.46	0.43	0.65	0.29	0.94	0.46	0.30	0.45	0.26
Hispanic	7.91	11.14	8.20	6.51	5.86	12.81	8.30	6.23	6.01	8.41	9.27	8.12	6.72	5.79	7.51
	0.34	0.83	0.45	0.39	0.45	1.25	0.62	0.51	0.93	0.42	1.06	0.50	0.50	0.51	0.37
Other	4.72	5.16	5.33	4.31	2.97	5.97	5.36	3.71	3.11*	4.83	4.25	5.31	4.76	2.91	4.63
	0.26	0.69	0.36	0.30	0.35	0.97	0.57	0.48	0.73	0.37	0.62	0.53	0.43	0.33	0.32

Table 1.2 Demographic and Socioeconomic Characteristics of Medicare Beneficiaries, by Age and by Gender and Age, 2007

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)	45,046	7,366	19,152	13,002	5,527	3,893	8,926	5,533	1,731	20,082	3,473	10,226	7,456	3,787	24,943
	123	121	165	124	82	86	120	77	53	145	85	142	91	64	163
Beneficiaries as a Percent of Column Total															
Schooling															
0 - 8 years	11.26	11.45	8.41	12.58	18.72	12.34	8.91	13.86	15.64	11.46	10.45	7.97	11.63	20.09	11.10
	0.27	0.70	0.38	0.52	0.88	0.93	0.59	0.90	1.55	0.42	1.02	0.45	0.56	0.99	0.34
9 - 12 years (no diploma)	14.86	18.52	12.94	15.53	15.11	21.44	12.24	13.97	14.70	14.71	15.25	13.55	16.68	15.29	14.97
	0.36	1.02	0.54	0.48	0.76	1.59	0.80	0.70	1.30	0.52	1.31	0.75	0.66	0.87	0.49
High school graduate	31.02	33.67	30.24	30.99	30.15	32.34	27.02	24.06	27.92	27.32	35.15	33.04	36.10	31.13	33.99
	0.45	1.21	0.76	0.68	1.13	1.83	1.09	0.89	1.76	0.70	1.87	0.96	0.93	1.34	0.58
Voc/tech/bus/etc.	7.21	6.02	7.18	7.18	9.23	5.44	6.28	6.96	6.60*	6.33	6.67	7.96	7.34	10.39	7.93
	0.27	0.58	0.42	0.36	0.61	0.71	0.55	0.59	0.83	0.34	0.98	0.58	0.47	0.77	0.33
Some college	15.42	18.12	16.52	13.76	11.34	18.60	16.50	14.42	13.65	16.13	17.58	16.54	13.27	10.33	14.84
	0.37	0.85	0.65	0.55	0.68	1.34	0.87	0.74	1.09	0.52	1.31	0.85	0.72	0.85	0.48
Any college degree	20.24	12.22	24.71	19.96	15.45	9.84	29.04	26.72	21.50	24.06	14.89	20.95	14.97	12.78	17.16
	0.41	0.82	0.69	0.65	0.84	1.09	1.02	0.96	1.64	0.61	1.38	0.98	0.75	0.88	0.57
Income¹															
Less than \$5,000	3.90	7.33	2.53	3.43	5.21	8.64	2.10	2.38	4.34*	3.64	5.87	2.90	4.22	5.62	4.12
	0.25	0.76	0.29	0.27	0.39	0.99	0.35	0.33	0.70	0.30	1.00	0.37	0.39	0.49	0.31
\$5,000 - \$9,999	13.51	28.68	8.90	10.48	16.38	26.95	6.35	6.82	6.74	10.50	30.63	11.14	13.17	20.82	15.93
	0.30	0.97	0.42	0.45	0.63	1.31	0.49	0.57	0.76	0.38	1.54	0.69	0.68	0.91	0.45
\$10,000 - \$14,999	15.28	21.02	10.95	15.59	21.88	20.94	8.89	9.95	14.75	12.02	21.10	12.74	19.81	25.11	17.90
	0.33	1.09	0.40	0.56	0.83	1.31	0.55	0.64	1.19	0.40	1.49	0.65	0.82	0.99	0.44
\$15,000 - \$19,999	10.20	9.33	8.54	11.88	13.14	9.89	7.38	10.28	12.98	9.15	8.70	9.55	13.04	13.15	11.02
	0.27	0.80	0.40	0.50	0.58	1.06	0.52	0.74	1.14	0.40	1.20	0.64	0.60	0.68	0.36
\$20,000 - \$24,999	9.14	7.50	8.50	10.41	10.54	6.71	7.48	10.40	13.50	8.66	8.38	9.39	10.43	9.15	9.52
	0.27	0.79	0.40	0.45	0.58	0.98	0.54	0.68	1.17	0.38	1.22	0.51	0.53	0.70	0.36
\$25,000 - \$29,999	8.37	5.16	9.30	9.32	7.22	5.73	9.78	10.04	8.77	8.98	4.52	8.88	8.80	6.53	7.89
	0.28	0.58	0.48	0.39	0.46	0.80	0.59	0.71	1.05	0.39	0.80	0.63	0.43	0.56	0.35
\$30,000 - \$39,999	13.99	8.65	15.88	15.31	11.45	9.32	16.40	17.65	16.36	15.37	7.90	15.43	13.56	9.23	12.88
	0.37	0.84	0.58	0.50	0.59	1.13	0.89	0.81	1.32	0.60	1.09	0.84	0.60	0.65	0.49
\$40,000 - \$49,999	9.11	5.73	11.51	8.79	6.01	5.79	12.69	11.15	8.80	10.59	5.65	10.49	7.05	4.74	7.92
	0.26	0.71	0.43	0.45	0.50	1.04	0.67	0.67	0.89	0.43	0.88	0.61	0.55	0.56	0.33
\$50,000 or more	16.51	6.61	23.89	14.79	8.18	6.03	28.93	21.33	13.76	21.09	7.25	19.49	9.92	5.65	12.82
	0.42	0.68	0.72	0.58	0.49	0.92	1.15	0.96	1.22	0.65	1.01	0.84	0.60	0.51	0.46

Table 1.2 Demographic and Socioeconomic Characteristics of Medicare Beneficiaries, by Age and by Gender and Age, 2007

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)	45,046	7,366	19,152	13,002	5,527	3,893	8,926	5,533	1,731	20,082	3,473	10,226	7,456	3,787	24,943
	<i>123</i>	<i>121</i>	<i>165</i>	<i>124</i>	<i>82</i>	<i>86</i>	<i>120</i>	<i>77</i>	<i>53</i>	<i>145</i>	<i>85</i>	<i>142</i>	<i>91</i>	<i>64</i>	<i>163</i>

Beneficiaries as a Percent of Column Total

Metropolitan Area Resident															
Yes	75.99	72.74	75.76	76.93	78.89	73.07	75.24	76.47	79.60	75.53	72.37	76.22	77.23	78.52	76.33
	<i>0.26</i>	<i>0.86</i>	<i>0.43</i>	<i>0.31</i>	<i>0.47</i>	<i>1.43</i>	<i>0.65</i>	<i>0.69</i>	<i>1.60</i>	<i>0.40</i>	<i>1.36</i>	<i>0.80</i>	<i>0.62</i>	<i>0.61</i>	<i>0.35</i>
No	24.01	27.26	24.24	23.07	21.11	26.93	24.76	23.53	20.40	24.47	27.63	23.78	22.77	21.48	23.67
	<i>0.26</i>	<i>0.86</i>	<i>0.43</i>	<i>0.31</i>	<i>0.47</i>	<i>1.43</i>	<i>0.65</i>	<i>0.69</i>	<i>1.60</i>	<i>0.40</i>	<i>1.36</i>	<i>0.80</i>	<i>0.62</i>	<i>0.61</i>	<i>0.35</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 Income estimates are derived from imputed income data. Standard errors of income estimates may be underestimated as they have not been adjusted to reflect the imputation of missing data.

Table 1.3 Demographic and Socioeconomic Characteristics of Medicare Beneficiaries, by Race/Ethnicity and Age, 2007

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)	45,046	4,848	14,903	10,635	4,658	35,044	1,303	1,571	912	360	4,145	819	1,562	844	323	3,547
	123	109	183	120	81	203	50	65	27	21	100	63	85	52	25	153
Beneficiaries as a Percent of Column Total																
Gender																
Male	44.60	51.27	47.11	43.08	31.64	44.41	51.45	40.18	41.31	27.03*	42.83	60.81	47.06	40.68	32.20	47.37
	0.31	1.09	0.66	0.53	0.88	0.40	1.79	2.02	2.11	2.66	0.96	3.76	2.10	2.53	4.00	1.31
Female	55.40	48.73	52.89	56.92	68.36	55.59	48.55	59.82	58.69	72.97	57.17	39.19	52.94	59.32	67.80	52.63
	0.31	1.09	0.66	0.53	0.88	0.40	1.79	2.02	2.11	2.66	0.96	3.76	2.10	2.53	4.00	1.31
Marital Status																
Married	51.11	40.96	66.88	52.11	28.25	53.68	25.48	41.69	30.53	9.46*	31.35	42.27	55.68	46.21	22.39*	47.33
	0.37	1.46	0.70	0.75	0.84	0.43	2.65	2.40	2.27	2.53	1.39	4.00	2.78	2.75	3.50	1.70
Widowed	28.18	6.97	16.92	38.54	64.72	28.46	7.15*	28.25	49.67	76.17	30.47	6.54*	18.09	36.57	66.29	24.15
	0.33	0.87	0.69	0.73	0.90	0.38	1.41	2.11	2.58	3.45	1.34	1.98	1.81	2.51	4.55	1.10
Divorced/separated	13.17	24.75	12.73	6.80	3.43	11.36	33.30	23.58	15.13	8.07*	23.44	24.61	22.06	11.77*	8.28*	18.96
	0.33	1.40	0.52	0.39	0.38	0.34	2.36	1.93	2.40	2.09	1.40	3.78	2.66	1.81	2.14	1.55
Never married	7.55	27.32	3.46	2.56	3.60	6.51	34.06	6.48*	4.67*	6.31*	14.74	26.59	4.18*	5.45*	3.04*	9.55
	0.22	1.22	0.30	0.24	0.40	0.22	2.42	1.26	1.30	1.88	1.01	2.74	1.12	1.51	1.35	0.86
Living Arrangement																
Community																
Lives alone	28.26	26.21	23.22	32.88	40.17	28.82	31.49	28.83	32.15	35.32	30.96	19.87	21.80	27.10	31.30	23.48
	0.39	1.52	0.64	0.64	1.12	0.44	2.45	2.13	2.22	3.70	1.20	2.93	2.22	2.45	3.88	1.46
With spouse	49.18	39.36	65.63	50.10	24.73	51.85	22.96	38.45	29.29	8.79*	29.00	38.81	54.10	43.40	21.00*	45.01
	0.39	1.45	0.73	0.73	0.86	0.45	2.62	2.45	2.24	2.51	1.35	3.93	2.81	2.81	3.25	1.68
With children	9.58	7.74	4.76	8.86	12.94	7.50	14.56	17.18	23.24	30.56	18.85	9.22*	12.59	18.39	34.24	15.16
	0.27	0.78	0.40	0.42	0.65	0.25	1.90	1.98	2.25	3.43	1.20	2.04	1.57	2.27	3.96	1.02
With others	8.16	20.81	5.13	3.76	3.32	6.64	27.78	12.18	9.31*	8.88*	16.16	29.20	10.15*	7.12*	7.40*	13.58
	0.24	1.18	0.34	0.31	0.40	0.24	2.28	1.51	1.79	2.67	0.95	3.57	1.56	1.78	2.07	1.19
Long-Term Care Facility																
	4.82	5.87	1.26	4.41	18.83	5.19	3.21*	3.35*	6.01*	16.45*	5.03	2.90*	1.36*	3.99*	6.07*	2.77
	0.13	0.54	0.14	0.29	0.81	0.15	0.75	0.84	1.06	2.71	0.54	0.96	0.40	0.96	1.97	0.37

Table 1.3 Demographic and Socioeconomic Characteristics of Medicare Beneficiaries, by Race/Ethnicity and Age, 2007

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)	45,046	4,848	14,903	10,635	4,658	35,044	1,303	1,571	912	360	4,145	819	1,562	844	323	3,547
	123	109	183	120	81	203	50	65	27	21	100	63	85	52	25	153
Beneficiaries as a Percent of Column Total																
Schooling																
0 - 8 years	11.26	9.54	5.38	8.63	13.67	7.95	8.90*	12.31	22.20	42.62	15.81	27.63	31.01	43.66	54.38	35.06
	0.27	0.67	0.35	0.48	0.79	0.24	1.53	1.34	2.51	3.74	1.18	3.37	2.50	2.93	4.11	1.56
9 - 12 years (no diploma)	14.86	17.55	10.92	14.59	14.90	13.45	21.76	27.46	27.18	17.02*	24.71	17.97	16.63	15.24*	14.51*	16.44
	0.36	1.26	0.55	0.52	0.87	0.38	2.12	2.25	2.62	3.27	1.18	3.12	2.32	2.39	2.60	1.45
High school graduate	31.02	35.39	31.43	32.80	32.11	32.48	34.06	25.73	27.49	25.14*	28.74	29.15	25.23	18.17	13.09*	23.50
	0.45	1.49	0.81	0.75	1.21	0.50	2.72	1.81	2.69	3.24	1.24	3.49	2.42	2.51	2.88	1.67
Voc/tech/bus/etc.	7.21	6.14	7.73	7.77	10.32	7.83	7.03*	7.31*	3.21*	3.06*	6.00	1.96*	3.86*	5.09*	2.99*	3.65*
	0.27	0.67	0.51	0.43	0.70	0.32	1.57	1.32	1.11	1.33	0.80	0.91	1.04	1.24	1.75	0.55
Some college	15.42	18.78	17.88	14.94	12.53	16.47	17.59	12.21	8.61*	3.82*	12.48	16.22*	9.75*	7.96*	5.25*	10.46
	0.37	1.09	0.83	0.60	0.75	0.43	1.90	1.62	1.61	1.69	0.96	2.91	1.19	1.47	2.07	0.94
Any college degree	20.24	12.60	26.66	21.27	16.46	21.81	10.67*	14.98	11.30*	8.33*	12.26	7.07*	13.53	9.87*	9.78*	10.89
	0.41	1.06	0.85	0.70	0.94	0.51	1.54	1.57	1.61	1.99	0.87	2.31	1.99	2.20	2.45	1.21
Income²																
Less than \$5,000	3.90	6.34	1.85	2.56	4.60	3.05	11.04	4.31*	6.72*	6.49*	7.14	8.98*	4.99*	9.58*	13.65*	7.79
	0.25	0.93	0.27	0.26	0.46	0.27	1.86	0.86	1.61	1.84	0.86	2.38	0.97	1.78	2.26	0.82
\$5,000 - \$9,999	13.51	25.13	5.80	7.43	12.40	9.85	39.72	21.10	21.80	44.62	29.15	29.02	20.14	30.91	35.28	26.13
	0.30	1.14	0.45	0.44	0.57	0.32	2.54	2.36	2.23	3.79	1.20	3.23	1.77	2.16	3.96	1.25
\$10,000 - \$14,999	15.28	19.93	8.81	14.28	21.68	13.72	22.22	18.55	24.16	25.44	21.54	22.70	22.96	20.04	18.89*	21.84
	0.33	1.40	0.41	0.62	0.84	0.38	2.16	1.87	2.37	3.36	1.15	3.41	2.40	2.30	3.50	1.35
\$15,000 - \$19,999	10.20	9.80	7.97	11.53	13.67	10.06	8.60*	11.24	16.02	7.72*	11.16	8.76*	12.39	11.57*	11.84*	11.31
	0.27	1.00	0.47	0.51	0.66	0.31	1.32	1.69	2.49	2.01	0.88	1.57	1.91	2.26	2.56	1.14
\$20,000 - \$24,999	9.14	8.61	8.71	10.84	11.21	9.67	4.38*	10.27*	9.07*	7.24*	7.89	6.23*	7.31*	6.38*	7.66*	6.87
	0.27	1.09	0.43	0.52	0.66	0.29	1.29	1.38	1.64	2.11	0.82	2.03	1.38	1.45	2.25	0.85
\$25,000 - \$29,999	8.37	5.73	9.87	10.04	7.83	9.08	3.64*	6.09*	7.04*	3.07*	5.27	5.14*	7.13*	5.30*	4.16*	5.97
	0.28	0.80	0.57	0.43	0.52	0.32	0.95	1.42	1.54	1.35	0.73	1.58	1.60	1.00	1.56	0.88
\$30,000 - \$39,999	13.99	8.99	17.28	16.84	12.71	15.39	6.37*	10.01*	8.67*	3.41*	8.00	10.66*	10.13*	6.01*	2.74*	8.60
	0.37	1.15	0.73	0.56	0.67	0.43	1.56	1.28	1.48	1.41	0.85	2.28	1.83	1.34	1.08	0.97
\$40,000 - \$49,999	9.11	7.21	12.78	9.96	6.56	10.33	1.93*	8.15*	2.85*	1.47*	4.45	3.03*	5.05*	2.85*	3.67*	3.93
	0.26	0.99	0.51	0.52	0.55	0.32	0.69	1.25	0.76	0.86	0.57	1.21	1.05	0.94	1.46	0.65
\$50,000 or more	16.51	8.26	26.93	16.53	9.34	18.85	2.09*	10.28*	3.67*	0.55*	5.41	5.48*	9.89*	7.36*	2.11*	7.57
	0.42	0.85	0.89	0.69	0.59	0.51	1.16	1.93	1.02	0.54	0.88	2.44	1.65	1.34	1.21	1.08

Table 1.3 Demographic and Socioeconomic Characteristics of Medicare Beneficiaries, by Race/Ethnicity and Age, 2007

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)	45,046	4,848	14,903	10,635	4,658	35,044	1,303	1,571	912	360	4,145	819	1,562	844	323	3,547
	<i>123</i>	<i>109</i>	<i>183</i>	<i>120</i>	<i>81</i>	<i>203</i>	<i>50</i>	<i>65</i>	<i>27</i>	<i>21</i>	<i>100</i>	<i>63</i>	<i>85</i>	<i>52</i>	<i>25</i>	<i>153</i>

Beneficiaries as a Percent of Column Total

**Metropolitan Area
Resident**

Yes	75.99	69.05	72.57	74.98	77.19	73.43	79.27	86.01	84.58	84.35	83.43	86.85	92.62	91.81	93.07	91.14
	<i>0.26</i>	<i>1.14</i>	<i>0.55</i>	<i>0.40</i>	<i>0.59</i>	<i>0.36</i>	<i>1.76</i>	<i>2.35</i>	<i>1.62</i>	<i>2.61</i>	<i>1.46</i>	<i>2.94</i>	<i>1.30</i>	<i>1.23</i>	<i>1.46</i>	<i>1.16</i>
No	24.01	30.95	27.43	25.02	22.81	26.57	20.73	13.99	15.42	15.65*	16.57	13.15*	7.38*	8.19*	6.93*	8.86
	<i>0.26</i>	<i>1.14</i>	<i>0.55</i>	<i>0.40</i>	<i>0.59</i>	<i>0.36</i>	<i>1.76</i>	<i>2.35</i>	<i>1.62</i>	<i>2.61</i>	<i>1.46</i>	<i>2.94</i>	<i>1.30</i>	<i>1.23</i>	<i>1.46</i>	<i>1.16</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.

2 Income estimates are derived from imputed income data. Standard errors of income estimates may be underestimated as they have not been adjusted to reflect the imputation of missing data.

Table 1.4a Demographic and Socioeconomic Characteristics of Noninstitutionalized Medicare Beneficiaries, by Living Arrangement and Age, 2007

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)	42,867	1,921	4,454	4,189	2,161	12,725	2,675	11,938	6,240	1,295	22,148	2,408	2,498	1,989	1,096	7,991
	125	95	116	90	62	179	96	151	102	53	178	85	103	65	40	143
Beneficiaries as a Percent of Column Total																
Marital Status																
Married	53.01	3.45*	2.84*	2.04*	2.75*	2.65	99.50	99.95	100.00	100.00	99.91	3.02*	3.26*	3.22*	1.69*	2.96
	0.38	0.80	0.61	0.34	0.54	0.28	0.24	0.04	0.00	0.00	0.04	0.52	0.74	0.60	0.56	0.32
Widowed	26.81	13.34	49.61	77.36	86.66	59.60	.	.	.	.	.	9.78	46.00	77.30	90.75	49.05
	0.33	2.00	1.47	0.99	1.03	0.90	.	.	.	.	.	1.39	2.24	1.92	1.16	0.96
Divorced/separated	13.39	51.18	38.99	15.28	5.90	27.38	0.50*	0.05*	.	.	0.09*	37.07	40.19	14.97	4.32*	28.04
	0.34	2.37	1.55	0.94	0.70	0.76	0.24	0.04	.	.	0.04	2.13	2.21	1.63	0.87	1.05
Never married	6.79	32.04	8.57	5.32	4.70	10.38	.	.	.	.	.	50.13	10.55	4.50*	3.23*	19.95
	0.22	2.16	0.93	0.55	0.59	0.54	.	.	.	.	.	2.02	1.35	0.86	0.73	0.79
Race/Ethnicity																
White non-Hispanic	77.80	66.33	78.22	83.67	87.00	79.71	71.46	82.36	85.63	88.96	82.35	57.56	59.15	67.68	69.15	62.17
	0.44	1.98	1.36	0.86	1.18	0.69	1.79	0.69	0.71	1.24	0.53	1.83	2.42	1.66	2.08	1.16
Black non-Hispanic	9.22	21.41	10.24	7.02	5.91	10.13	11.20	5.09	4.29	2.44*	5.45	22.94	18.53	14.98	12.94	18.21
	0.23	1.89	0.78	0.52	0.73	0.46	1.34	0.35	0.35	0.67	0.28	1.27	1.59	1.07	1.41	0.72
Hispanic	8.08	8.49	7.70	5.47	4.69	6.57	11.90	7.12	5.88	5.23*	7.24	13.08	14.27	10.86	12.26	12.79
	0.35	1.26	0.93	0.53	0.73	0.52	1.47	0.45	0.53	0.89	0.36	1.74	1.47	1.13	1.24	0.79
Other	4.91	3.77*	3.84	3.85	2.40*	3.59	5.44*	5.43	4.20	3.37*	4.96	6.42	8.06*	6.49*	5.64*	6.84
	0.27	0.78	0.69	0.50	0.51	0.38	0.92	0.45	0.37	0.82	0.31	1.18	1.30	0.95	1.24	0.74
Schooling																
0 - 8 years	10.67	7.40*	8.99	12.08	16.87	11.06	7.54	6.68	9.68	11.00	7.86	15.71	13.40	21.49	28.51	18.02
	0.29	1.46	0.90	0.83	1.23	0.50	0.90	0.47	0.72	1.36	0.37	1.43	1.32	1.59	2.33	0.72
9 - 12 years (no diploma)	14.73	19.69	13.47	16.44	13.59	15.42	18.71	11.48	13.37	12.08	12.92	16.87	18.41	20.16	21.14	18.71
	0.38	2.05	1.03	0.84	1.21	0.67	1.66	0.58	0.64	1.39	0.41	1.48	1.60	1.59	2.01	0.79
High school graduate	31.05	30.15	27.93	33.80	31.83	30.85	35.94	31.24	29.45	29.79	31.23	34.83	29.94	29.54	25.86	30.84
	0.47	2.44	1.22	1.40	1.81	0.85	2.07	0.99	0.92	1.84	0.65	1.86	2.01	1.82	2.30	1.08
Voc/tech/bus/etc.	7.32	6.16*	7.32	6.74	11.72	7.67	6.22	7.32	8.25	8.37*	7.50	5.84	6.75*	5.25*	7.87*	6.24
	0.28	1.06	0.89	0.64	0.98	0.46	1.14	0.55	0.55	1.20	0.42	0.93	0.98	0.84	1.41	0.42
Some college	15.65	24.73	17.38	13.92	10.18	16.17	17.75	16.61	14.70	17.61	16.27	14.89	15.02	10.78	8.21*	13.07
	0.38	2.14	1.20	0.86	0.93	0.66	1.73	0.75	0.77	1.48	0.46	1.26	1.69	1.16	1.32	0.73
Any college degree	20.58	11.87	24.90	17.02	15.82	18.82	13.84	26.66	24.54	21.14	24.22	11.85	16.49	12.77	8.40*	13.12
	0.42	1.27	1.38	0.89	1.35	0.74	1.64	0.89	1.11	1.55	0.60	1.25	1.64	1.25	1.16	0.66

Table 1.4a Demographic and Socioeconomic Characteristics of Noninstitutionalized Medicare Beneficiaries, by Living Arrangement and Age, 2007

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)	42,867	1,921	4,454	4,189	2,161	12,725	2,675	11,938	6,240	1,295	22,148	2,408	2,498	1,989	1,096	7,991
	<i>125</i>	<i>95</i>	<i>116</i>	<i>90</i>	<i>62</i>	<i>179</i>	<i>96</i>	<i>151</i>	<i>102</i>	<i>53</i>	<i>178</i>	<i>85</i>	<i>103</i>	<i>65</i>	<i>40</i>	<i>143</i>
Beneficiaries as a Percent of Column Total																
Income²																
Less than \$5,000	3.67	8.42	3.24*	3.63	4.93	4.44	4.30*	1.54	1.49*	3.19*	1.95	8.67	4.85*	7.88	7.95*	7.18
	<i>0.26</i>	<i>1.28</i>	<i>0.69</i>	<i>0.42</i>	<i>0.63</i>	<i>0.43</i>	<i>1.33</i>	<i>0.31</i>	<i>0.24</i>	<i>0.79</i>	<i>0.30</i>	<i>0.93</i>	<i>0.90</i>	<i>0.85</i>	<i>1.08</i>	<i>0.49</i>
\$5,000 - \$9,999	12.68	38.10	16.63	14.72	16.71	19.26	5.93	2.55	3.33	4.26*	3.28	42.96	21.96	19.90	25.51	28.26
	<i>0.31</i>	<i>2.06</i>	<i>1.19</i>	<i>0.86</i>	<i>1.14</i>	<i>0.56</i>	<i>0.93</i>	<i>0.28</i>	<i>0.38</i>	<i>0.75</i>	<i>0.24</i>	<i>1.97</i>	<i>1.59</i>	<i>1.45</i>	<i>2.10</i>	<i>1.00</i>
\$10,000 - \$14,999	14.91	27.15	19.07	20.93	22.99	21.57	10.68	5.24	7.76	9.54	6.86	28.13	22.98	27.04	30.52	26.58
	<i>0.34</i>	<i>2.06</i>	<i>1.16</i>	<i>1.16</i>	<i>1.26</i>	<i>0.68</i>	<i>1.32</i>	<i>0.39</i>	<i>0.57</i>	<i>1.17</i>	<i>0.38</i>	<i>1.97</i>	<i>1.50</i>	<i>1.58</i>	<i>2.02</i>	<i>0.92</i>
\$15,000 - \$19,999	9.99	8.15*	12.51	15.32	14.77	13.16	11.28	6.17	8.94	10.23	7.80	8.28	12.47	12.63	10.78	11.02
	<i>0.29</i>	<i>1.42</i>	<i>1.14</i>	<i>0.96</i>	<i>1.08</i>	<i>0.52</i>	<i>1.47</i>	<i>0.47</i>	<i>0.66</i>	<i>1.18</i>	<i>0.38</i>	<i>1.11</i>	<i>1.40</i>	<i>1.07</i>	<i>1.31</i>	<i>0.65</i>
\$20,000 - \$24,999	9.24	8.02*	8.49	11.03	11.49	9.76	10.39	8.48	10.85	11.89	9.58	4.41*	8.72	8.83	8.85*	7.47
	<i>0.28</i>	<i>1.37</i>	<i>0.82</i>	<i>0.88</i>	<i>1.11</i>	<i>0.50</i>	<i>1.35</i>	<i>0.56</i>	<i>0.63</i>	<i>1.33</i>	<i>0.38</i>	<i>1.00</i>	<i>1.30</i>	<i>1.07</i>	<i>1.37</i>	<i>0.67</i>
\$25,000 - \$29,999	8.64	3.92*	9.63	9.27	7.78	8.33	8.34	9.19	10.73	9.29	9.53	3.22*	9.93	7.33	5.50*	6.65
	<i>0.29</i>	<i>0.96</i>	<i>0.77</i>	<i>0.65</i>	<i>0.87</i>	<i>0.43</i>	<i>1.09</i>	<i>0.65</i>	<i>0.63</i>	<i>1.36</i>	<i>0.48</i>	<i>0.78</i>	<i>1.39</i>	<i>0.97</i>	<i>1.00</i>	<i>0.57</i>
\$30,000 - \$39,999	14.40	2.38*	12.74	12.48	10.76	10.76	20.17	18.85	19.97	21.84	19.50	1.97*	8.91	8.40	4.26*	6.05
	<i>0.38</i>	<i>0.76</i>	<i>1.10</i>	<i>0.77</i>	<i>1.03</i>	<i>0.50</i>	<i>2.05</i>	<i>0.77</i>	<i>0.88</i>	<i>1.75</i>	<i>0.63</i>	<i>0.44</i>	<i>1.19</i>	<i>1.07</i>	<i>0.90</i>	<i>0.51</i>
\$40,000 - \$49,999	9.41	2.43*	6.12	5.17	4.51*	4.98	12.96	15.12	13.36	11.12	14.13	1.17*	5.11*	3.80*	3.63*	3.40
	<i>0.27</i>	<i>1.06</i>	<i>0.69</i>	<i>0.57</i>	<i>0.66</i>	<i>0.35</i>	<i>1.60</i>	<i>0.68</i>	<i>0.74</i>	<i>1.33</i>	<i>0.50</i>	<i>0.38</i>	<i>0.71</i>	<i>0.73</i>	<i>0.81</i>	<i>0.31</i>
\$50,000 or more	17.08	1.42*	11.58	7.45	6.07	7.75	15.94	32.87	23.57	18.63	27.37	1.19*	5.07*	4.19*	3.00*	3.40
	<i>0.44</i>	<i>0.58</i>	<i>0.99</i>	<i>0.63</i>	<i>0.75</i>	<i>0.47</i>	<i>1.83</i>	<i>1.03</i>	<i>1.15</i>	<i>1.40</i>	<i>0.80</i>	<i>0.60</i>	<i>0.75</i>	<i>0.76</i>	<i>0.66</i>	<i>0.40</i>
Metropolitan Area Resident																
Yes	75.98	72.30	75.84	76.84	77.84	75.97	69.61	75.04	76.05	80.64	75.00	75.47	79.13	80.14	82.34	78.72
	<i>0.26</i>	<i>2.14</i>	<i>1.19</i>	<i>0.80</i>	<i>1.10</i>	<i>0.70</i>	<i>1.46</i>	<i>0.58</i>	<i>0.70</i>	<i>1.41</i>	<i>0.46</i>	<i>1.63</i>	<i>1.65</i>	<i>1.18</i>	<i>1.27</i>	<i>0.78</i>
No	24.02	27.70	24.16	23.16	22.16	24.03	30.39	24.96	23.95	19.36	25.00	24.53	20.87	19.86	17.66	21.28
	<i>0.26</i>	<i>2.14</i>	<i>1.19</i>	<i>0.80</i>	<i>1.10</i>	<i>0.70</i>	<i>1.46</i>	<i>0.58</i>	<i>0.70</i>	<i>1.41</i>	<i>0.46</i>	<i>1.63</i>	<i>1.65</i>	<i>1.18</i>	<i>1.27</i>	<i>0.78</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 Income estimates are derived from imputed income data. Standard errors of income estimates may be underestimated as they have not been adjusted to reflect the imputation of missing data.

Table 1.4b Demographic and Socioeconomic Characteristics of Noninstitutionalized Male Medicare Beneficiaries, by Living Arrangement and Age, 2007

Male Community Residents¹

Beneficiary Characteristic	Total	Lives Alone					Lives with Spouse					Lives with Children/Others				
		< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total
Beneficiaries (in 000s)	19,435	1,013	1,338	1,129	472	3,952	1,458	6,610	3,760	873	12,701	1,205	875	489	212	2,781
	147	71	72	42	31	117	65	103	76	41	139	63	56	37	21	90
Beneficiaries as a Percent of Column Total																
Marital Status																
Married	67.17	5.20*	4.55*	4.45*	7.19*	5.00	99.95	99.97	100.00	100.00	99.98	3.28*	5.84*	9.02*	3.96*	5.15
	0.61	1.27	1.50	0.98	1.78	0.70	0.05	0.03	0.00	0.00	0.02	0.78	1.97	1.95	1.97	0.83
Widowed	11.92	4.85*	28.68	64.94	80.97	39.21	.	.	.	.	.	5.55*	28.11	59.14	80.03	27.79
	0.41	1.14	2.57	2.31	2.72	1.48	.	.	.	.	.	1.73	2.77	4.18	3.50	1.43
Divorced/Separated	12.71	50.89	50.48	22.66	8.95*	37.65	0.05*	0.03*	.	.	0.02*	31.26	53.17	25.21*	9.78*	35.43
	0.52	2.72	2.79	1.95	1.98	1.40	0.05	0.03	.	.	0.02	2.54	3.52	3.76	2.84	1.78
Never married	8.19	39.06	16.29	7.95*	2.89*	18.14	.	.	.	.	.	59.90	12.88*	6.63*	6.22*	31.63
	0.32	3.04	2.05	1.32	1.05	1.14	.	.	.	.	.	2.73	2.37	1.98	2.48	1.50
Race/Ethnicity																
White non-Hispanic	77.86	65.68	79.51	81.74	85.52	77.32	64.76	81.26	85.76	88.57	81.20	59.50	64.65	70.62	64.09	63.41
	0.60	2.87	2.23	1.58	2.41	1.09	2.73	0.86	1.03	1.62	0.69	2.25	3.61	3.63	5.23	1.79
Black non-Hispanic	8.70	20.68	9.92*	9.45*	7.08*	12.21	12.94	5.36	4.69	2.23*	5.82	20.07	13.78*	13.89*	17.66*	16.83
	0.30	2.20	1.57	1.22	1.68	0.73	1.88	0.48	0.49	0.79	0.38	1.70	1.91	3.04	4.06	0.99
Hispanic	8.52	10.45*	6.91*	6.49*	5.63*	7.55	14.37	7.56	5.46	5.74*	7.60	13.78	16.44*	11.39*	12.81*	14.12
	0.44	2.00	1.42	1.08	1.36	0.69	2.54	0.60	0.70	1.24	0.49	2.04	2.91	2.25	3.58	1.41
Other	4.92	3.18*	3.66*	2.31*	1.78*	2.93*	7.93*	5.82	4.08	3.46*	5.38	6.65*	5.13*	4.10*	5.45*	5.64
	0.38	1.07	1.41	0.86	0.97	0.61	1.60	0.66	0.57	1.01	0.45	1.75	1.37	1.53	2.36	0.97
Schooling																
0 - 8 years	10.92	10.31*	10.97	16.89	16.13*	13.06	8.61*	7.47	11.15	10.79*	8.89	14.37	13.99*	25.22*	30.08*	17.18
	0.42	2.09	1.64	2.02	2.61	0.89	1.29	0.62	0.95	1.75	0.49	1.59	2.26	3.14	5.67	1.16
9 - 12 years (no diploma)	14.63	20.07	15.33	14.43	15.39*	16.32	23.48	10.86	13.44	14.09	13.27	19.57	17.48*	18.73*	16.02*	18.51
	0.53	2.62	2.01	1.65	2.59	1.10	2.60	0.89	0.79	1.70	0.57	2.48	2.58	3.01	3.92	1.45
High school graduate	27.29	28.26	21.90	29.81	28.79	26.60	32.72	26.84	22.64	26.94	26.28	37.10	35.56	19.83*	25.73*	32.90
	0.71	3.38	1.97	2.04	2.98	1.43	3.00	1.25	1.02	2.16	0.85	2.77	3.25	2.88	5.08	1.75
Voc/tech/bus/etc.	6.38	4.78*	4.60*	3.86*	6.21*	4.61	6.36*	7.00	8.50	7.50*	7.40	4.78*	3.98*	2.25*	5.95*	4.18
	0.34	1.13	1.17	1.12	1.54	0.58	1.57	0.67	0.73	1.36	0.47	1.17	1.14	0.87	2.57	0.66
Some college	16.27	26.30	19.50	14.14	10.98*	18.81	18.11	16.53	14.84	16.33	16.20	14.27	12.25*	11.70*	10.56*	12.93
	0.54	2.91	2.38	1.73	2.08	1.28	2.80	0.99	0.92	1.75	0.65	2.02	2.59	2.16	3.09	1.23
Any college degree	24.52	10.28*	27.70	20.87	22.50*	20.59	10.72*	31.30	29.42	24.35	27.96	9.90*	16.74*	22.26*	11.67*	14.29
	0.62	2.23	2.41	1.99	3.17	1.27	1.70	1.25	1.32	2.24	0.85	1.72	2.45	3.11	3.57	1.12

Table 1.4b Demographic and Socioeconomic Characteristics of Noninstitutionalized Male Medicare Beneficiaries, by Living Arrangement and Age, 2007

Male Community Residents¹

Beneficiary Characteristic	Total	Lives Alone					Lives with Spouse					Lives with Children/Others				
		< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total
Beneficiaries (in 000s)	19,435	1,013	1,338	1,129	472	3,952	1,458	6,610	3,760	873	12,701	1,205	875	489	212	2,781
	<i>147</i>	<i>71</i>	<i>72</i>	<i>42</i>	<i>31</i>	<i>117</i>	<i>65</i>	<i>103</i>	<i>76</i>	<i>41</i>	<i>139</i>	<i>63</i>	<i>56</i>	<i>37</i>	<i>21</i>	<i>90</i>
Beneficiaries as a Percent of Column Total																
Income²																
Less than \$5,000	3.46	10.37*	3.54*	2.53*	6.09*	5.31	4.64*	1.45*	1.68*	3.47*	2.02	10.91	3.81*	5.87*	5.88*	7.41
	<i>0.29</i>	<i>2.18</i>	<i>1.28</i>	<i>0.75</i>	<i>1.54</i>	<i>0.91</i>	<i>1.66</i>	<i>0.39</i>	<i>0.35</i>	<i>1.00</i>	<i>0.36</i>	<i>1.53</i>	<i>1.08</i>	<i>1.39</i>	<i>1.81</i>	<i>0.76</i>
\$5,000 - \$9,999	9.84	31.50	18.60	11.65	9.04*	18.78	7.09*	2.63	3.72	3.93*	3.56	42.29	12.82*	13.80*	13.83*	25.84
	<i>0.37</i>	<i>2.86</i>	<i>2.15</i>	<i>1.47</i>	<i>2.01</i>	<i>0.98</i>	<i>1.33</i>	<i>0.37</i>	<i>0.53</i>	<i>1.01</i>	<i>0.28</i>	<i>2.57</i>	<i>2.31</i>	<i>2.40</i>	<i>3.44</i>	<i>1.60</i>
\$10,000 - \$14,999	11.81	30.53	15.67	14.92	15.11*	19.20	10.49	5.51	7.05	9.30*	6.80	26.12	22.53	20.93*	27.50*	24.19
	<i>0.41</i>	<i>3.06</i>	<i>1.88</i>	<i>1.70</i>	<i>2.32</i>	<i>1.17</i>	<i>1.34</i>	<i>0.58</i>	<i>0.70</i>	<i>1.44</i>	<i>0.48</i>	<i>2.60</i>	<i>2.42</i>	<i>2.90</i>	<i>4.38</i>	<i>1.33</i>
\$15,000 - \$19,999	8.92	9.20*	9.21*	12.45	14.01*	10.71	10.52	6.25	8.88	11.32*	7.87	9.47*	12.27*	14.12*	9.73*	11.19
	<i>0.41</i>	<i>2.22</i>	<i>1.44</i>	<i>1.51</i>	<i>2.57</i>	<i>0.88</i>	<i>1.51</i>	<i>0.64</i>	<i>0.80</i>	<i>1.54</i>	<i>0.46</i>	<i>2.00</i>	<i>2.37</i>	<i>2.77</i>	<i>3.12</i>	<i>1.23</i>
\$20,000 - \$24,999	8.77	6.36*	8.20*	11.20	14.02*	9.28	10.55*	7.18	10.27	13.35	8.90	3.56*	8.61*	11.02*	15.95*	7.41
	<i>0.39</i>	<i>1.39</i>	<i>1.55</i>	<i>1.31</i>	<i>2.77</i>	<i>0.84</i>	<i>1.98</i>	<i>0.62</i>	<i>0.84</i>	<i>1.70</i>	<i>0.46</i>	<i>0.94</i>	<i>1.81</i>	<i>2.43</i>	<i>3.47</i>	<i>0.87</i>
\$25,000 - \$29,999	9.12	3.71*	10.00*	11.32	11.45*	8.94	9.72*	9.32	9.98	8.29*	9.49	3.63*	13.32*	9.52*	3.50*	7.71
	<i>0.40</i>	<i>1.18</i>	<i>1.46</i>	<i>1.41</i>	<i>2.11</i>	<i>0.75</i>	<i>1.66</i>	<i>0.71</i>	<i>0.81</i>	<i>1.54</i>	<i>0.54</i>	<i>1.17</i>	<i>2.82</i>	<i>2.42</i>	<i>1.66</i>	<i>1.11</i>
\$30,000 - \$39,999	15.71	3.21*	12.43*	18.96	12.70*	11.96	21.53	18.30	18.25	22.16	18.92	1.00*	9.90*	11.66*	9.70*	6.34
	<i>0.61</i>	<i>1.22</i>	<i>1.76</i>	<i>1.82</i>	<i>2.23</i>	<i>0.93</i>	<i>2.71</i>	<i>1.07</i>	<i>1.05</i>	<i>2.19</i>	<i>0.81</i>	<i>0.44</i>	<i>2.05</i>	<i>2.18</i>	<i>2.99</i>	<i>0.88</i>
\$40,000 - \$49,999	10.82	4.29*	7.17*	6.55*	7.33*	6.27	11.67*	14.63	13.45	10.31*	13.64	0.98*	7.99*	5.07*	7.32*	4.39*
	<i>0.44</i>	<i>1.94</i>	<i>1.42</i>	<i>1.08</i>	<i>1.65</i>	<i>0.74</i>	<i>2.25</i>	<i>0.89</i>	<i>0.94</i>	<i>1.57</i>	<i>0.63</i>	<i>0.46</i>	<i>2.11</i>	<i>1.51</i>	<i>2.38</i>	<i>0.78</i>
\$50,000 or more	21.56	0.83*	15.18	10.42	10.26*	9.55	13.78	34.74	26.72	17.90	28.80	2.03*	8.73*	8.00*	6.60*	5.54*
	<i>0.67</i>	<i>0.54</i>	<i>2.28</i>	<i>1.58</i>	<i>2.32</i>	<i>0.89</i>	<i>2.15</i>	<i>1.32</i>	<i>1.34</i>	<i>1.88</i>	<i>0.86</i>	<i>1.16</i>	<i>1.83</i>	<i>2.08</i>	<i>2.57</i>	<i>1.04</i>
Metropolitan Area Resident																
Yes	75.51	71.75	71.36	79.26	77.80	74.49	70.65	75.63	75.56	80.42	75.37	76.03	78.29	78.28	82.56	77.64
	<i>0.41</i>	<i>3.14</i>	<i>2.13</i>	<i>1.16</i>	<i>3.08</i>	<i>1.23</i>	<i>1.93</i>	<i>0.90</i>	<i>0.92</i>	<i>1.90</i>	<i>0.56</i>	<i>2.24</i>	<i>2.47</i>	<i>2.63</i>	<i>4.23</i>	<i>1.15</i>
No	24.49	28.25	28.64	20.74	22.20	25.51	29.35	24.37	24.44	19.58	24.63	23.97	21.71	21.72*	17.44*	22.36
	<i>0.41</i>	<i>3.14</i>	<i>2.13</i>	<i>1.16</i>	<i>3.08</i>	<i>1.23</i>	<i>1.93</i>	<i>0.90</i>	<i>0.92</i>	<i>1.90</i>	<i>0.56</i>	<i>2.24</i>	<i>2.47</i>	<i>2.63</i>	<i>4.23</i>	<i>1.15</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 Income estimates are derived from imputed income data. Standard errors of income estimates may be underestimated as they have not been adjusted to reflect the imputation of missing data.

Table 1.4c Demographic and Socioeconomic Characteristics of Noninstitutionalized Female Medicare Beneficiaries, by Living Arrangement and Age, 2007

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)	23,429	908	3,116	3,060	1,689	8,773	1,218	5,327	2,480	422	9,447	1,203	1,623	1,500	883	5,209
	166	67	93	73	54	146	68	128	69	30	150	58	75	54	37	110
Beneficiaries as a Percent of Column Total																
Marital Status																
Married	41.27	1.48*	2.11*	1.16*	1.50*	1.59*	98.96	99.92	100.00	100.00	99.82	2.76*	1.88*	1.34*	1.15*	1.80*
	0.52	0.82	0.57	0.32	0.51	0.24	0.51	0.08	0.00	0.00	0.08	0.68	0.60	0.47	0.50	0.28
Widowed	39.15	22.85*	58.56	81.94	88.25	68.77	.	.	.	.	.	14.00	55.58	83.19	93.33	60.34
	0.56	3.71	1.73	1.24	0.99	1.06	.	.	.	.	.	2.11	2.98	1.80	1.18	1.28
Divorced/Separated	13.95	51.50	34.07	12.55	5.04*	22.75	1.04*	0.08*	.	.	0.18*	42.87	33.23	11.65	3.01*	24.11
	0.49	4.35	1.91	1.05	0.70	1.03	0.51	0.08	.	.	0.08	2.76	3.11	1.54	0.84	1.35
Never married	5.63	24.17	5.26*	4.35	5.20*	6.88	.	.	.	.	.	40.38	9.31*	3.81*	2.51*	13.74
	0.27	3.12	0.85	0.60	0.74	0.54	.	.	.	.	.	2.56	1.65	0.93	0.67	0.84
Race/Ethnicity																
White non-Hispanic	77.75	67.05	77.67	84.37	87.42	80.79	79.49	83.72	85.42	89.75	83.89	55.62	56.21	66.73	70.37	61.50
	0.52	3.23	1.49	1.04	1.20	0.75	2.24	1.05	1.15	2.06	0.71	2.60	2.95	1.69	2.14	1.28
Black non-Hispanic	9.65	22.23	10.38	6.12	5.57	9.19	9.12*	4.75	3.69*	2.88*	4.95	25.82	21.06	15.33	11.81	18.94
	0.29	3.13	0.92	0.62	0.74	0.55	1.74	0.56	0.56	1.11	0.41	1.98	2.03	1.17	1.48	0.90
Hispanic	7.71	6.29*	8.04	5.09	4.43*	6.13	8.93*	6.57	6.51	4.18*	6.75	12.38	13.11	10.69	12.13	12.08
	0.38	1.54	1.06	0.65	0.83	0.58	1.56	0.60	0.81	1.34	0.43	2.38	1.59	1.20	1.30	0.80
Other	4.89	4.43*	3.91*	4.41	2.57*	3.88	2.46*	4.96	4.37*	3.19*	4.40	6.18*	9.62*	7.26*	5.69*	7.48
	0.34	0.94	0.71	0.54	0.55	0.40	0.90	0.66	0.69	1.33	0.43	1.24	1.79	1.15	1.23	0.88
Schooling																
0 - 8 years	10.48	4.07*	8.15	10.34	17.06	10.17	6.30*	5.72	7.48	11.39*	6.51	17.05	13.08	20.34	28.12	18.46
	0.35	1.42	1.06	0.89	1.43	0.56	1.43	0.65	0.85	2.22	0.42	2.13	1.77	1.73	2.32	0.89
9 - 12 years (no diploma)	14.80	19.26	12.69	17.17	13.11	15.02	13.14*	12.25	13.28	8.42*	12.46	14.16	18.91	20.61	22.40	18.82
	0.51	3.02	1.21	0.95	1.19	0.76	2.39	0.97	1.06	2.10	0.79	1.60	1.94	1.74	2.36	0.95
High school graduate	34.14	32.32	30.49	35.25	32.63	32.75	39.70	36.63	39.63	34.97	37.74	32.56	26.90	32.55	25.89	29.73
	0.60	3.23	1.69	1.68	2.03	1.04	3.87	1.42	1.63	3.50	1.04	2.75	2.37	2.06	2.46	1.33
Voc/tech/bus/etc.	8.10	7.73*	8.48	7.79	13.18	9.04	6.05*	7.71	7.88	9.96*	7.64	6.91*	8.25*	6.18*	8.34*	7.34
	0.35	1.86	1.15	0.83	1.14	0.57	1.71	0.81	0.92	2.14	0.63	1.41	1.38	0.98	1.56	0.55
Some college	15.15	22.92	16.48	13.84	9.97	14.99	17.33	16.71	14.49	19.95*	16.36	15.51	16.51	10.49	7.64*	13.15
	0.50	3.03	1.63	0.92	1.05	0.80	2.45	1.07	1.23	3.01	0.73	1.83	2.00	1.30	1.37	0.90
Any college degree	17.34	13.70*	23.72	15.62	14.05	18.03	17.48	20.97	17.23	15.32*	19.30	13.81	16.35	9.83	7.60*	12.49
	0.58	2.41	1.86	1.16	1.44	0.97	2.88	1.38	1.47	2.15	0.92	1.78	2.09	1.17	1.34	0.79

Table 1.4c Demographic and Socioeconomic Characteristics of Noninstitutionalized Female Medicare Beneficiaries, by Living Arrangement and Age, 2007

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)	23,429	908	3,116	3,060	1,689	8,773	1,218	5,327	2,480	422	9,447	1,203	1,623	1,500	883	5,209
	166	67	93	73	54	146	68	128	69	30	150	58	75	54	37	110
Beneficiaries as a Percent of Column Total																
Income²																
Less than \$5,000	3.84	6.25*	3.10*	4.04	4.61*	4.05	3.90*	1.65*	1.19*	2.60*	1.86	6.42*	5.41*	8.54	8.45*	7.06
	0.33	1.87	0.69	0.59	0.68	0.43	1.54	0.36	0.34	1.31	0.35	1.02	1.17	1.06	1.26	0.62
\$5,000 - \$9,999	15.03	45.46	15.79	15.85	18.85	19.47	4.55*	2.44*	2.73*	4.96*	2.90	43.62	26.89	21.89	28.32	29.56
	0.46	3.43	1.48	1.10	1.43	0.78	1.32	0.48	0.59	1.39	0.37	2.78	2.16	1.71	2.41	1.15
\$10,000 - \$14,999	17.46	23.39	20.52	23.15	25.19	22.63	10.90*	4.89	8.84	10.05*	6.93	30.15	23.22	29.03	31.24	27.85
	0.47	2.91	1.29	1.35	1.44	0.73	2.26	0.55	0.94	2.39	0.53	2.27	2.10	1.79	2.28	1.17
\$15,000 - \$19,999	10.88	6.97*	13.93	16.38	14.98	14.27	12.18*	6.07	9.04	7.98*	7.72	7.08	12.58	12.15	11.03*	10.92
	0.38	1.79	1.40	1.07	1.14	0.58	2.63	0.73	0.97	2.00	0.64	1.19	1.76	1.10	1.54	0.69
\$20,000 - \$24,999	9.63	9.87*	8.61	10.96	10.78	9.98	10.20*	10.10	11.74	8.89*	10.49	5.27*	8.78*	8.11*	7.14*	7.50
	0.37	2.60	0.95	1.05	1.15	0.62	2.05	0.86	0.89	2.12	0.62	1.63	1.49	1.12	1.30	0.82
\$25,000 - \$29,999	8.24	4.16*	9.46	8.52	6.75	8.06	6.70*	9.04	11.86	11.37*	9.58	2.80*	8.10*	6.62*	5.98*	6.09
	0.37	1.47	1.00	0.69	0.91	0.51	1.55	0.94	0.90	2.07	0.67	0.95	1.36	1.06	1.18	0.59
\$30,000 - \$39,999	13.31	1.46*	12.88	10.10	10.22	10.21	18.55	19.53	22.58	21.19*	20.28	2.93*	8.37*	7.33*	2.95*	5.90
	0.52	0.80	1.41	0.85	1.18	0.64	2.76	1.24	1.42	2.92	0.99	0.80	1.42	1.13	0.83	0.61
\$40,000 - \$49,999	8.24	0.35*	5.67	4.66	3.72*	4.39	14.50	15.73	13.23	12.82*	14.78	1.37*	3.56*	3.39*	2.74*	2.87
	0.34	0.37	0.81	0.73	0.73	0.37	2.27	1.03	1.22	2.62	0.78	0.55	0.78	0.86	0.81	0.40
\$50,000 or more	13.36	2.08*	10.03	6.35	4.90*	6.94	18.53	30.55	18.79	20.14*	25.45	0.35*	3.09*	2.95*	2.13*	2.26*
	0.49	1.07	1.14	0.65	0.69	0.51	2.69	1.42	1.60	2.81	1.11	0.25	0.77	0.75	0.65	0.31
Metropolitan Area Resident																
Yes	76.37	72.92	77.76	75.95	77.85	76.64	68.38	74.31	76.79	81.10	74.50	74.91	79.59	80.74	82.29	79.30
	0.37	3.38	1.30	1.06	1.17	0.75	2.84	0.96	1.05	2.68	0.70	2.04	2.14	1.51	1.39	0.99
No	23.63	27.08	22.24	24.05	22.15	23.36	31.62	25.69	23.21	18.90*	25.50	25.09	20.41	19.26	17.71	20.70
	0.37	3.38	1.30	1.06	1.17	0.75	2.84	0.96	1.05	2.68	0.70	2.04	2.14	1.51	1.39	0.99

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 Income estimates are derived from imputed income data. Standard errors of income estimates may be underestimated as they have not been adjusted to reflect the imputation of missing data.

Table 1.5 Demographic and Socioeconomic Characteristics of Institutionalized Medicare Beneficiaries, by Age, 2007

Long-Term Care Facility-Only Residents¹

Beneficiary Characteristic	Total	Age			
		< 65	65 - 74	75 - 84	85 +
Beneficiaries (in 000s)	2,173	361	262	578	972
	60	28	27	33	41
Beneficiaries as a Percent of Column Total					
Marital Status					
Married	12.70	5.34*	20.36*	18.09	10.32
	1.04	2.27	3.92	2.44	1.13
Widowed	55.78	4.70*	34.07*	61.81	77.65
	1.68	1.93	4.47	3.19	1.70
Divorced/separated	8.68	10.89*	17.97*	10.29*	4.37*
	1.02	3.25	4.56	1.53	0.87
Never married	22.84	79.07	27.60*	9.82*	7.66*
	1.54	4.60	4.10	1.76	1.27
Race/Ethnicity					
White non-Hispanic	84.73	79.69	71.79	83.02	91.14
	1.17	3.62	4.09	2.41	1.28
Black non-Hispanic	9.71	11.69*	20.09*	9.71*	6.15*
	0.94	2.73	4.23	1.73	0.96
Hispanic	4.58	6.65*	8.12*	5.97*	2.04*
	0.62	2.05	2.30	1.40	0.68
Other	0.98*	1.97*	.	1.30*	0.68*
	0.31	1.11	.	0.78	0.34
Schooling					
0 - 8 years	26.60	36.70	35.85*	19.10*	23.67
	1.46	4.36	5.29	2.31	2.43
9 - 12 years (no diploma)	18.27	22.35*	20.96*	17.08*	16.29
	1.42	3.65	4.74	2.69	1.86
High school graduate	30.23	26.80*	25.26*	32.68	31.85
	1.77	4.69	5.07	3.66	2.36
Voc/tech/bus/etc.	4.43*	4.89*	1.15*	4.54*	5.17*
	0.89	2.48	1.16	1.51	1.27
Some college	9.18	5.86*	10.83*	12.01*	8.46*
	1.13	2.40	3.76	2.57	1.33
Any college degree	11.28	3.39*	5.94*	14.58*	14.56
	1.03	1.84	3.06	2.59	1.83

Table 1.5 Demographic and Socioeconomic Characteristics of Institutionalized Medicare Beneficiaries, by Age, 2007

Long-Term Care Facility-Only Residents¹

Beneficiary Characteristic	Total	Age			
		< 65	65 - 74	75 - 84	85 +
Beneficiaries (in 000s)	2,173	361	262	578	972
	<i>60</i>	<i>28</i>	<i>27</i>	<i>33</i>	<i>41</i>
Beneficiaries as a Percent of Column Total					
Income²					
Less than \$5,000	8.60	15.02*	13.39*	7.72*	5.44*
	<i>0.91</i>	<i>2.82</i>	<i>3.86</i>	<i>1.80</i>	<i>0.86</i>
\$5,000 - \$9,999	29.97	51.96	42.62*	24.64	21.55
	<i>1.48</i>	<i>3.87</i>	<i>5.30</i>	<i>2.74</i>	<i>1.73</i>
\$10,000 - \$14,999	22.64	17.56*	18.47*	22.24	25.90
	<i>1.44</i>	<i>2.97</i>	<i>4.42</i>	<i>2.77</i>	<i>1.96</i>
\$15,000 - \$19,999	14.08	8.19*	11.41*	15.62*	16.08
	<i>1.00</i>	<i>2.21</i>	<i>3.47</i>	<i>1.97</i>	<i>1.60</i>
\$20,000 - \$24,999	7.17	3.81*	7.70*	6.70*	8.55*
	<i>0.80</i>	<i>2.28</i>	<i>2.90</i>	<i>1.44</i>	<i>1.14</i>
\$25,000 - \$29,999	3.17*	1.11*	2.43*	1.38*	5.20*
	<i>0.49</i>	<i>0.80</i>	<i>1.48</i>	<i>0.73</i>	<i>1.01</i>
\$30,000 - \$39,999	6.03	1.18*	0.55*	9.48*	7.27*
	<i>0.74</i>	<i>1.00</i>	<i>0.55</i>	<i>1.84</i>	<i>1.05</i>
\$40,000 - \$49,999	3.12*	.	.	2.98*	5.21*
	<i>0.50</i>	<i>.</i>	<i>.</i>	<i>0.90</i>	<i>0.93</i>
\$50,000 or more	5.21	1.18*	3.43*	9.23*	4.80*
	<i>0.71</i>	<i>0.84</i>	<i>1.74</i>	<i>2.06</i>	<i>0.91</i>
Metropolitan Area Resident					
Yes	76.01	80.00	75.18	75.70	74.94
	<i>1.32</i>	<i>3.61</i>	<i>3.96</i>	<i>2.53</i>	<i>1.82</i>
No	23.99	20.00*	24.82*	24.30	25.06
	<i>1.32</i>	<i>3.61</i>	<i>3.96</i>	<i>2.53</i>	<i>1.82</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 *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.

2 Income estimates are derived from imputed income data. Standard errors of income estimates may be underestimated as they have not been adjusted to reflect the imputation of missing data.

Table 1.6 Demographic and Socioeconomic Characteristics of Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, 2007

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)	42,867	8,385	5,960	8,168	11,495	1,909	6,604	345
	125	181	137	145	183	93	183	32
Beneficiaries as a Percent of Column Total								
Medicare Status³								
Aged								
65 - 74 years	44.07	47.31	27.78	47.08	49.10	51.50	40.58	32.77*
	0.35	0.77	1.05	1.01	0.80	1.96	1.31	4.67
75 - 84 years	28.97	30.77	19.35	34.74	29.55	37.06	24.09	43.61
	0.30	0.70	0.70	0.81	0.62	1.71	0.92	4.45
85 years and older	10.63	9.26	8.70	14.61	10.50	8.89	9.70	14.45*
	0.20	0.43	0.49	0.55	0.48	0.93	0.55	3.19
Disabled								
Under 45 years	3.87	2.05	16.41	0.39*	1.43	0.63*	4.45	2.32*
	0.07	0.19	0.54	0.09	0.14	0.28	0.34	0.89
45 - 64 years	12.47	10.61	27.75	3.17	9.42	1.91*	21.18	6.86*
	0.28	0.66	1.03	0.53	0.62	0.57	1.12	2.79
Gender								
Male	45.34	47.64	39.29	40.41	48.26	43.27	50.59	24.58*
	0.33	0.95	0.98	0.96	0.94	1.89	1.12	3.48
Female	54.66	52.36	60.71	59.59	51.74	56.73	49.41	75.42
	0.33	0.95	0.98	0.96	0.94	1.89	1.12	3.48
Marital Status								
Married	53.01	57.81	21.30	55.25	65.68	63.85	48.80	28.75*
	0.38	0.98	1.12	1.00	0.78	2.03	1.31	3.63
Widowed	26.81	21.46	29.84	33.44	23.44	26.91	27.33	49.73
	0.33	0.87	1.14	0.92	0.69	1.79	0.99	4.01
Divorced/separated	13.39	15.17	25.79	8.09	8.19	5.55*	17.65	16.57*
	0.34	0.79	1.17	0.56	0.48	1.04	1.03	3.05
Never married	6.79	5.56	23.07	3.22	2.69	3.70*	6.22	4.95*
	0.22	0.47	1.01	0.36	0.27	0.68	0.56	1.89

Table 1.6 Demographic and Socioeconomic Characteristics of Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, 2007

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)	42,867	8,385	5,960	8,168	11,495	1,909	6,604	345
	125	181	137	145	183	93	183	32
Beneficiaries as a Percent of Column Total								
Living Arrangement								
Lives alone	29.69	25.74	38.28	33.04	24.07	30.82	31.27	48.71
	0.40	0.96	1.25	0.92	0.68	2.10	1.04	4.18
With spouse	51.67	56.64	19.72	54.11	64.52	62.62	46.95	26.61*
	0.41	0.97	1.16	1.00	0.81	2.00	1.42	3.70
With children	10.06	10.06	19.22	7.93	6.66	4.25*	11.83	14.23*
	0.28	0.64	1.09	0.52	0.44	0.74	0.83	3.36
With others	8.58	7.57	22.77	4.92	4.76	2.31*	9.94	10.45*
	0.25	0.54	1.00	0.44	0.43	0.60	0.76	2.28
Race/Ethnicity								
White non-Hispanic	77.80	70.69	53.89	91.93	85.38	93.21	74.00	64.76
	0.44	0.98	1.32	0.62	0.69	1.14	1.21	5.92
Black non-Hispanic	9.22	11.42	18.41	2.55	6.79	3.48*	11.92	15.42*
	0.23	0.57	0.78	0.38	0.44	0.81	0.95	4.09
Hispanic	8.08	14.17	15.57	2.71	4.31	1.51*	8.72	6.88*
	0.35	0.84	1.09	0.30	0.43	0.55	0.81	2.40
Other	4.91	3.72	12.13	2.80	3.53	1.79*	5.36	12.94*
	0.27	0.37	1.12	0.35	0.40	0.53	0.57	4.96
Schooling								
0 - 8 years	10.67	11.96	27.53	7.34	4.87	2.21*	10.68	15.81*
	0.29	0.76	1.30	0.48	0.39	0.48	0.67	3.11
9 - 12 years (no diploma)	14.73	15.17	25.47	12.84	10.75	5.90*	16.11	23.76*
	0.38	0.86	1.32	0.72	0.46	0.92	0.76	4.68
High school graduate	31.05	31.33	25.08	34.17	31.59	26.77	32.14	35.21*
	0.47	1.11	1.21	1.17	0.88	2.02	1.12	4.46
Voc/tech/bus/etc.	7.32	6.97	4.41	8.28	8.23	7.24*	7.53	8.15*
	0.28	0.55	0.45	0.65	0.55	1.09	0.74	2.53
Some college	15.65	16.71	10.20	16.19	16.94	15.71	16.36	12.11*
	0.38	0.84	0.67	0.84	0.73	1.56	1.02	3.23
Any college degree	20.58	17.86	7.31	21.18	27.61	42.16	17.17	4.96*
	0.42	0.88	0.61	0.87	0.93	2.35	1.00	2.55

Table 1.6 Demographic and Socioeconomic Characteristics of Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, 2007

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)	42,867	8,385	5,960	8,168	11,495	1,909	6,604	345
	<i>125</i>	<i>181</i>	<i>137</i>	<i>145</i>	<i>183</i>	<i>93</i>	<i>183</i>	<i>32</i>
Beneficiaries as a Percent of Column Total								
Income⁴								
Less than \$5,000	3.67	3.53	10.55	1.71	1.69	1.22*	4.21	2.99*
	<i>0.26</i>	<i>0.39</i>	<i>0.77</i>	<i>0.26</i>	<i>0.32</i>	<i>0.48</i>	<i>0.70</i>	<i>1.24</i>
\$5,000 - \$9,999	12.68	12.79	48.28	5.11	2.30	1.34*	10.87	17.08*
	<i>0.31</i>	<i>0.67</i>	<i>1.38</i>	<i>0.47</i>	<i>0.25</i>	<i>0.42</i>	<i>0.73</i>	<i>3.23</i>
\$10,000 - \$14,999	14.91	16.42	27.54	14.53	6.24	3.62*	19.15	38.98*
	<i>0.34</i>	<i>0.69</i>	<i>1.20</i>	<i>0.75</i>	<i>0.49</i>	<i>0.88</i>	<i>0.84</i>	<i>3.88</i>
\$15,000 - \$19,999	9.99	12.57	7.32	11.47	7.64	6.14*	12.30	14.14*
	<i>0.29</i>	<i>0.75</i>	<i>0.77</i>	<i>0.56</i>	<i>0.42</i>	<i>0.89</i>	<i>0.76</i>	<i>3.72</i>
\$20,000 - \$24,999	9.24	11.09	2.59	10.39	9.34	6.67*	11.77	14.11*
	<i>0.28</i>	<i>0.74</i>	<i>0.39</i>	<i>0.65</i>	<i>0.43</i>	<i>1.07</i>	<i>0.81</i>	<i>3.62</i>
\$25,000 - \$29,999	8.64	8.28	1.67*	10.69	11.08	8.90	8.84	2.38*
	<i>0.29</i>	<i>0.56</i>	<i>0.31</i>	<i>0.72</i>	<i>0.59</i>	<i>1.20</i>	<i>0.66</i>	<i>1.18</i>
\$30,000 - \$39,999	14.40	13.27	1.20*	15.37	21.13	18.90	13.94	6.31*
	<i>0.38</i>	<i>0.84</i>	<i>0.24</i>	<i>0.76</i>	<i>0.71</i>	<i>1.58</i>	<i>0.99</i>	<i>3.42</i>
\$40,000 - \$49,999	9.41	7.88	0.41*	12.19	13.71	12.00	8.24	0.60*
	<i>0.27</i>	<i>0.54</i>	<i>0.21</i>	<i>0.60</i>	<i>0.65</i>	<i>1.24</i>	<i>0.69</i>	<i>0.60</i>
\$50,000 or more	17.08	14.17	0.44*	18.54	26.85	41.22	10.69	3.42*
	<i>0.44</i>	<i>0.76</i>	<i>0.14</i>	<i>0.66</i>	<i>0.86</i>	<i>2.19</i>	<i>0.92</i>	<i>1.86</i>
Metropolitan Area Resident								
Yes	75.98	89.41	69.98	67.87	76.69	81.50	71.44	78.31
	<i>0.26</i>	<i>0.59</i>	<i>1.04</i>	<i>0.83</i>	<i>0.69</i>	<i>1.66</i>	<i>1.49</i>	<i>4.21</i>
No	24.02	10.59	30.02	32.13	23.31	18.50	28.56	21.69*
	<i>0.26</i>	<i>0.59</i>	<i>1.04</i>	<i>0.83</i>	<i>0.69</i>	<i>1.66</i>	<i>1.49</i>	<i>4.21</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."
- 4 Income estimates are derived from imputed income data. Standard errors of income estimates may be underestimated as they have not been adjusted to reflect the imputation of missing data.