

Table 1.1 Age, Gender, and Race/Ethnicity of Medicare Beneficiaries, by Residence Status, 2008

All Medicare Beneficiaries

Beneficiary Characteristic	Total	Residence	
		Community Only	Long-Term Care Facility Only
Beneficiaries (in 000s)	46,100	43,906	2,195
	146	149	63
Beneficiaries as a Percent of Column Total			
Medicare Status¹			
Aged			
65 - 74 years	43.03	44.53	13.15
	0.39	0.39	1.41
75 - 84 years	27.92	28.04	25.56
	0.25	0.26	1.35
85 years and older	12.67	11.07	44.75
	0.20	0.20	1.43
Disabled			
Under 45 years	3.86	3.88	3.38
	0.11	0.11	0.47
45 - 64 years	12.52	12.49	13.17
	0.25	0.26	1.25
Gender by Age			
Male			
	44.79	45.42	32.17
	0.35	0.38	1.36
Aged			
65 - 74 years	19.89	20.55	6.45
	0.36	0.37	0.89
75 - 84 years	12.09	12.33	7.33
	0.15	0.16	0.77
85 years and older	4.21	3.98	8.84
	0.12	0.13	0.85
Disabled			
Under 45 years	2.03	2.03	2.04*
	0.06	0.06	0.34
45 - 64 years	6.58	6.53	7.51
	0.19	0.21	0.80

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Beneficiary Characteristic	Total	Residence	
		Community Only	Long-Term Care Facility Only
Beneficiaries (in 000s)	46,100	43,906	2,195
	146	149	63
Beneficiaries as a Percent of Column Total			
Female	55.21	54.58	67.83
	0.35	0.38	1.36
Aged			
65 - 74 years	23.16	23.97	6.80
	0.35	0.36	1.14
75 - 84 years	15.82	15.71	18.08
	0.20	0.22	1.26
85 years and older	8.45	7.09	35.85
	0.15	0.15	1.34
Disabled			
Under 45 years	1.83	1.86	1.36*
	0.08	0.08	0.31
45 - 64 years	5.94	5.95	5.74*
	0.19	0.20	1.01
Race/Ethnicity by Age²			
White non-Hispanic	77.76	77.56	81.74
	0.44	0.46	1.34
Aged			
65 - 74 years	33.45	34.61	9.90
	0.44	0.46	1.31
75 - 84 years	22.79	22.92	20.12
	0.24	0.25	1.44
85 years and older	10.71	9.31	38.97
	0.21	0.21	1.43
Disabled			
Under 45 years	2.43	2.43	2.40
	0.08	0.09	0.37
45 - 64 years	8.38	8.29	10.35
	0.24	0.25	1.14

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All Medicare Beneficiaries

Beneficiary Characteristic	Total	Residence	
		Community Only	Long-Term Care Facility Only
Beneficiaries (in 000s)	46,100	43,906	2,195
	<i>146</i>	<i>149</i>	<i>63</i>
Beneficiaries as a Percent of Column Total			
Black non-Hispanic	9.77	9.69	11.23
	<i>0.25</i>	<i>0.26</i>	<i>1.00</i>
Aged			
65 - 74 years	3.79	3.86	2.39*
	<i>0.18</i>	<i>0.19</i>	<i>0.44</i>
75 - 84 years	2.13	2.09	2.87*
	<i>0.08</i>	<i>0.08</i>	<i>0.50</i>
85 years and older	0.87	0.73	3.62*
	<i>0.05</i>	<i>0.06</i>	<i>0.56</i>
Disabled			
Under 45 years	0.74	0.75	0.58*
	<i>0.04</i>	<i>0.04</i>	<i>0.23</i>
45 - 64 years	2.24	2.26	1.77*
	<i>0.10</i>	<i>0.10</i>	<i>0.46</i>
Hispanic	7.93	8.08	4.85
	<i>0.33</i>	<i>0.34</i>	<i>0.67</i>
Aged			
65 - 74 years	3.54	3.68	0.90*
	<i>0.19</i>	<i>0.20</i>	<i>0.29</i>
75 - 84 years	1.84	1.84	1.91*
	<i>0.12</i>	<i>0.12</i>	<i>0.41</i>
85 years and older	0.71	0.67	1.44*
	<i>0.07</i>	<i>0.07</i>	<i>0.30</i>
Disabled			
Under 45 years	0.47	0.48	0.22*
	<i>0.07</i>	<i>0.07</i>	<i>0.10</i>
45 - 64 years	1.36	1.41	0.37*
	<i>0.11</i>	<i>0.12</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, 2008

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)	46,100	7,550	19,839	12,870	5,841	3,967	9,165	5,572	1,940	20,643	3,583	10,674	7,292	3,893	25,442
	146	117	194	117	96	86	163	72	57	169	89	172	91	69	187
Beneficiaries as a Percent of Column Total															
Marital Status															
Married	51.64	38.97	64.68	50.07	27.14	40.35	76.27	70.04	55.08	65.69	37.45	54.74	34.82	13.19	40.25
	0.52	1.28	0.87	0.66	1.04	1.64	0.97	0.95	1.98	0.70	1.88	1.10	0.93	0.95	0.62
Widowed	27.47	6.16	16.99	38.86	65.67	2.18*	7.20	18.33	38.61	12.19	10.57	25.39	54.55	79.18	39.87
	0.39	0.63	0.64	0.66	0.98	0.52	0.62	0.90	1.75	0.46	1.21	0.91	0.97	0.98	0.52
Divorced/separated	13.43	27.19	14.30	8.29	3.99	24.77	12.36	8.75	4.26*	13.01	29.87	15.96	7.93	3.85	13.77
	0.36	1.07	0.62	0.42	0.44	1.31	0.73	0.61	0.79	0.52	1.67	0.88	0.58	0.45	0.47
Never married	7.45	27.67	4.04	2.78	3.21	32.70	4.17	2.89	2.05*	9.11	22.11	3.92	2.69	3.78	6.11
	0.22	0.82	0.33	0.27	0.38	1.41	0.47	0.38	0.46	0.34	1.23	0.43	0.38	0.51	0.27
Living Arrangement															
Community															
Lives alone	28.99	25.81	24.33	33.54	38.94	26.00	15.94	22.06	28.38	20.69	25.60	31.53	42.34	44.28	35.74
	0.53	1.23	0.71	0.69	1.03	1.69	0.82	0.93	1.69	0.63	1.61	0.99	0.98	1.22	0.66
With spouse	48.63	36.32	61.96	46.72	23.44	37.95	73.22	65.18	48.48	61.95	34.52	52.29	32.66	11.02	37.84
	0.52	1.29	0.83	0.68	0.98	1.66	0.94	1.06	1.88	0.68	1.76	1.08	0.89	0.81	0.60
With children	9.70	10.50	6.66	10.84	16.49	4.99	3.56	5.35	8.85	4.81	16.60	9.33	15.05	20.33	13.67
	0.30	0.68	0.47	0.42	0.79	0.73	0.45	0.51	0.98	0.31	1.33	0.71	0.70	1.00	0.46
With others	7.92	22.56	5.60	4.55	4.31	25.81	5.75	4.54	4.35*	9.15	18.96	5.47	4.56	4.30	6.93
	0.29	1.04	0.38	0.32	0.46	1.31	0.49	0.51	0.72	0.41	1.35	0.55	0.43	0.58	0.35
Long-Term Care Facility	4.76	4.81	1.45	4.36	16.81	5.25	1.53	2.87	9.93	3.40	4.32	1.39	5.40	20.07	5.81
	0.13	0.40	0.16	0.26	0.64	0.51	0.21	0.29	1.04	0.17	0.65	0.24	0.44	0.77	0.21
Race/Ethnicity															
White non-Hispanic	77.76	65.97	77.80	81.54	84.50	64.47	78.07	82.78	85.08	77.39	67.62	77.58	80.59	84.21	78.05
	0.44	1.05	0.70	0.54	0.73	1.56	0.91	0.75	1.29	0.57	1.64	0.96	0.68	0.86	0.56
Black non-Hispanic	9.77	18.19	8.82	7.61	6.83	18.57	8.24	7.14	6.57*	9.77	17.76	9.32	7.97	6.96	9.76
	0.25	0.62	0.43	0.27	0.42	0.87	0.53	0.38	0.71	0.35	0.84	0.58	0.36	0.47	0.29
Hispanic	7.93	11.17	8.24	6.58	5.61	12.05	8.28	6.48	5.87	8.29	10.20	8.22	6.66	5.48	7.63
	0.33	0.80	0.43	0.42	0.53	1.29	0.60	0.56	0.92	0.44	1.44	0.58	0.52	0.58	0.39
Other	4.55	4.67	5.13	4.27	3.06	4.90	5.42	3.60	2.48*	4.55	4.42	4.88	4.78	3.35	4.55
	0.28	0.75	0.38	0.33	0.36	0.97	0.55	0.47	0.57	0.38	0.73	0.52	0.48	0.46	0.32

Table 1.2 Demographic and Socioeconomic Characteristics of Medicare Beneficiaries, by Age and by Gender and Age, 2008

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)	46,100	7,550	19,839	12,870	5,841	3,967	9,165	5,572	1,940	20,643	3,583	10,674	7,292	3,893	25,442
	146	117	194	117	96	86	163	72	57	169	89	172	91	69	187
Beneficiaries as a Percent of Column Total															
Schooling															
0 - 8 years	10.56	10.87	7.54	12.43	17.27	12.69	8.04	12.96	15.42	10.88	8.85	7.10	12.03	18.20	10.30
	0.27	0.74	0.38	0.46	0.91	1.07	0.62	0.76	1.35	0.46	1.03	0.51	0.62	1.03	0.32
9 - 12 years (no diploma)	14.47	19.24	12.76	14.42	14.18	21.33	12.51	13.63	13.50	14.62	16.92	12.97	15.02	14.51	14.34
	0.38	1.06	0.64	0.51	0.85	1.37	0.87	0.71	1.13	0.53	1.61	0.85	0.68	1.01	0.51
High school graduate	30.93	33.26	29.63	31.77	30.46	32.83	26.67	25.24	26.33	27.47	33.74	32.17	36.69	32.51	33.74
	0.43	1.19	0.72	0.68	1.10	1.82	1.09	1.06	1.85	0.64	1.75	1.05	0.89	1.38	0.63
Voc/tech/bus/etc.	7.28	7.00	7.11	7.09	8.80	7.04	6.50	5.98	7.15	6.52	6.95	7.63	7.93	9.63	7.89
	0.26	0.67	0.44	0.37	0.51	1.01	0.57	0.56	0.99	0.35	0.93	0.61	0.45	0.63	0.32
Some college	15.49	17.03	16.66	13.89	12.57	16.59	15.97	15.05	12.72	15.57	17.51	17.26	13.01	12.49	15.42
	0.36	0.92	0.60	0.52	0.80	1.26	0.79	0.75	1.29	0.51	1.39	1.00	0.69	0.93	0.56
Any college degree	21.28	12.61	26.30	20.39	16.72	9.51	30.31	27.13	24.88	24.93	16.04	22.86	15.33	12.66	18.30
	0.52	0.85	0.92	0.73	0.81	1.00	1.24	1.20	1.55	0.71	1.56	1.26	0.82	0.83	0.72
Income¹															
Less than \$5,000	3.68	6.96	2.63	3.08	4.33	6.69	2.05	2.16*	2.54*	3.02	7.25	3.13	3.79	5.23	4.22
	0.23	0.69	0.30	0.29	0.46	0.79	0.34	0.34	0.51	0.28	1.06	0.40	0.41	0.58	0.30
\$5,000 - \$9,999	12.60	26.46	8.14	10.16	15.19	24.24	6.38	6.62	7.23	9.96	28.92	9.66	12.82	19.18	14.74
	0.29	1.01	0.41	0.43	0.68	1.39	0.56	0.54	0.96	0.40	1.54	0.64	0.60	0.92	0.43
\$10,000 - \$14,999	14.42	20.97	9.63	15.81	19.15	21.83	7.88	10.81	12.56	11.79	20.03	11.13	19.59	22.42	16.53
	0.29	0.99	0.44	0.49	0.73	1.29	0.58	0.67	1.21	0.44	1.43	0.67	0.69	1.03	0.40
\$15,000 - \$19,999	9.88	9.71	8.27	10.53	14.16	10.57	7.08	8.97	12.44	8.77	8.75	9.29	11.74	14.90	10.77
	0.29	0.76	0.42	0.47	0.74	1.15	0.56	0.67	1.24	0.39	1.09	0.67	0.57	0.91	0.40
\$20,000 - \$24,999	9.36	6.95	8.97	10.60	11.07	6.61	7.79	10.41	13.89	8.84	7.33	9.98	10.75	9.69	9.79
	0.33	0.67	0.54	0.56	0.62	0.96	0.74	0.73	1.21	0.48	0.91	0.71	0.64	0.69	0.42
\$25,000 - \$29,999	8.85	6.42	9.21	9.98	8.29	7.62	8.23	10.23	11.44	8.96	5.09	10.05	9.79	6.74	8.77
	0.24	0.67	0.47	0.43	0.56	0.79	0.62	0.66	1.36	0.35	1.00	0.76	0.50	0.55	0.38
\$30,000 - \$39,999	13.51	9.51	14.95	14.78	10.98	11.01	15.47	16.93	13.82	14.85	7.85	14.49	13.15	9.59	12.42
	0.31	0.82	0.61	0.51	0.61	1.33	0.85	0.79	1.17	0.48	1.07	0.81	0.64	0.63	0.40
\$40,000 - \$49,999	8.87	5.17	11.42	8.26	6.33	5.51*	12.61	10.58	8.87	10.35	4.79*	10.40	6.50	5.07	7.68
	0.30	0.62	0.54	0.46	0.48	0.93	0.88	0.80	0.97	0.44	0.87	0.78	0.49	0.49	0.41
\$50,000 or more	18.83	7.85	26.78	16.81	10.49	5.92	32.50	23.30	17.21	23.47	9.99	21.87	11.86	7.16	15.08
	0.47	0.82	0.87	0.65	0.76	0.94	1.28	1.08	1.63	0.64	1.32	1.01	0.68	0.59	0.52

Table 1.2 Demographic and Socioeconomic Characteristics of Medicare Beneficiaries, by Age and by Gender and Age, 2008

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)	46,100	7,550	19,839	12,870	5,841	3,967	9,165	5,572	1,940	20,643	3,583	10,674	7,292	3,893	25,442
	<i>146</i>	<i>117</i>	<i>194</i>	<i>117</i>	<i>96</i>	<i>86</i>	<i>163</i>	<i>72</i>	<i>57</i>	<i>169</i>	<i>89</i>	<i>172</i>	<i>91</i>	<i>69</i>	<i>187</i>

Beneficiaries as a Percent of Column Total

Metropolitan Area Resident															
Yes	76.13	73.58	75.78	77.09	78.52	74.02	73.87	77.15	80.11	75.37	73.09	77.42	77.03	77.69	76.74
	<i>0.25</i>	<i>0.78</i>	<i>0.44</i>	<i>0.41</i>	<i>0.80</i>	<i>1.18</i>	<i>0.86</i>	<i>0.65</i>	<i>1.50</i>	<i>0.40</i>	<i>1.19</i>	<i>0.76</i>	<i>0.68</i>	<i>0.83</i>	<i>0.43</i>
No	23.87	26.42	24.22	22.91	21.48	25.98	26.13	22.85	19.89	24.63	26.91	22.58	22.97	22.31	23.26
	<i>0.25</i>	<i>0.78</i>	<i>0.44</i>	<i>0.41</i>	<i>0.80</i>	<i>1.18</i>	<i>0.86</i>	<i>0.65</i>	<i>1.50</i>	<i>0.40</i>	<i>1.19</i>	<i>0.76</i>	<i>0.68</i>	<i>0.83</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.

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, 2008

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)	46,100	4,964	15,356	10,462	4,915	35,698	1,369	1,741	976	397	4,483	841	1,627	845	326	3,639
	146	118	206	112	101	220	47	86	36	24	117	64	88	55	30	155
Beneficiaries as a Percent of Column Total																
Gender																
Male	44.79	51.26	46.35	43.92	33.43	44.54	53.57	43.13	40.57	31.96*	44.77	56.60	46.37	42.58	34.73	46.81
	0.35	1.20	0.84	0.50	0.84	0.43	1.73	2.07	1.69	2.67	1.00	5.24	2.48	2.66	3.94	1.59
Female	55.21	48.74	53.65	56.08	66.57	55.46	46.43	56.87	59.43	68.04	55.23	43.40	53.63	57.42	65.27	53.19
	0.35	1.20	0.84	0.50	0.84	0.43	1.73	2.07	1.69	2.67	1.00	5.24	2.48	2.66	3.94	1.59
Marital Status																
Married	51.64	42.33	67.66	52.02	28.89	54.23	26.60	43.02	30.01	11.79*	32.42	40.77	59.79	51.62	23.29*	50.24
	0.52	1.65	0.85	0.78	1.13	0.61	2.72	2.43	2.23	2.91	1.24	3.34	2.94	2.56	3.28	1.62
Widowed	27.47	5.81	16.14	37.83	64.79	27.75	7.00*	25.74	51.60	74.20	29.90	5.91*	16.24	32.41	66.88	22.13
	0.39	0.75	0.69	0.76	1.07	0.45	1.60	2.63	2.30	4.17	1.14	2.10	1.63	2.19	4.11	1.09
Divorced/separated	13.43	25.41	12.58	7.71	3.36	11.67	31.44	23.33	11.25*	7.38*	21.78	30.40	18.77	13.11*	7.04*	19.10
	0.36	1.38	0.63	0.46	0.42	0.40	2.34	2.11	1.74	2.61	1.23	4.08	2.14	1.92	2.11	1.21
Never married	7.45	26.44	3.62	2.43	2.96	6.35	34.96	7.91*	7.13*	6.63*	15.90	22.91	5.20*	2.86*	2.79*	8.53
	0.22	1.06	0.32	0.29	0.40	0.23	2.40	1.67	1.37	2.00	1.06	2.59	1.91	0.54	1.38	1.05
Living Arrangement																
Community																
Lives alone	28.99	25.06	24.34	34.22	40.92	29.62	32.29	30.03	37.93	26.39*	32.12	20.08	21.98	27.24	28.11*	23.31
	0.53	1.59	0.79	0.82	1.18	0.58	2.49	2.69	2.55	3.60	1.35	3.03	2.62	2.29	4.45	1.62
With spouse	48.63	40.14	64.96	48.66	24.93	51.22	23.61	40.06	28.51	11.01*	29.95	35.70	56.91	46.62	20.76*	46.38
	0.52	1.70	0.84	0.82	1.09	0.61	2.51	2.58	2.18	2.81	1.34	3.52	2.89	2.48	3.09	1.53
With children	9.70	8.10	4.70	8.89	13.48	7.61	15.01	15.89	19.23	32.10	17.78	15.38*	11.84	16.10	33.01*	15.55
	0.30	0.73	0.38	0.45	0.70	0.26	1.74	2.20	2.03	4.11	1.23	3.20	1.76	2.33	4.65	1.36
With others	7.92	21.14	4.60	4.06	3.50	6.59	25.37	11.04*	7.96*	10.75*	14.72	27.31	8.07*	5.14*	8.54*	11.87
	0.29	1.21	0.40	0.31	0.43	0.29	2.31	1.65	1.28	2.88	1.05	3.21	1.36	1.24	2.35	0.95
Long-Term Care Facility																
	4.76	5.56	1.40	4.17	17.18	4.96	3.72*	2.98*	6.37*	19.74*	5.43	1.53*	1.20*	4.90*	9.58*	2.89
	0.13	0.52	0.19	0.33	0.68	0.16	0.80	0.59	1.07	3.09	0.53	0.55	0.38	0.93	2.13	0.38

Table 1.3 Demographic and Socioeconomic Characteristics of Medicare Beneficiaries, by Race/Ethnicity and Age, 2008

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)	46,100	4,964	15,356	10,462	4,915	35,698	1,369	1,741	976	397	4,483	841	1,627	845	326	3,639
	146	118	206	112	101	220	47	86	36	24	117	64	88	55	30	155
Beneficiaries as a Percent of Column Total																
Schooling																
0 - 8 years	10.56	8.95	4.57	8.21	12.83	7.28	7.61*	11.89	23.97	41.89	15.35	26.09	27.02	43.59	47.96	32.23
	0.27	0.64	0.35	0.42	0.83	0.25	1.18	2.08	2.72	4.70	1.39	3.77	2.59	2.80	5.57	1.75
9 - 12 years (no diploma)	14.47	17.62	10.80	13.00	13.97	12.81	25.39	23.77	28.39	18.02*	24.85	17.53	18.11	15.11*	14.53*	17.00
	0.38	1.28	0.54	0.53	0.95	0.35	2.79	2.79	2.34	3.78	1.51	3.36	2.90	2.18	2.79	1.69
High school graduate	30.93	34.34	30.61	34.15	32.14	32.36	34.45	28.50	22.31	22.09*	28.55	28.95	25.66	18.74	16.15*	24.12
	0.43	1.56	0.78	0.75	1.19	0.50	2.62	2.34	2.06	3.94	1.54	4.14	2.87	2.87	3.71	2.01
Voc/tech/bus/etc.	7.28	7.88	7.47	7.71	9.59	7.86	5.08*	6.78*	3.64*	4.24*	5.39	3.45*	6.00*	4.49*	4.23*	4.90*
	0.26	0.88	0.52	0.40	0.61	0.31	1.24	1.25	1.09	1.67	0.73	1.34	1.74	1.23	1.90	0.92
Some college	15.49	18.09	18.22	15.04	13.45	16.68	16.27	10.99*	8.87*	7.80*	11.95	14.47*	9.38*	7.92*	7.31*	10.10
	0.36	1.13	0.76	0.60	0.86	0.45	2.39	1.52	1.99	2.69	1.12	2.42	1.26	1.83	2.49	1.05
Any college degree	21.28	13.11	28.34	21.89	18.01	23.00	11.20*	18.07	12.82*	5.96*	13.91	9.52*	13.84	10.15*	9.82*	11.65
	0.52	1.29	1.00	0.83	0.94	0.62	1.80	2.42	1.93	1.77	1.13	2.23	2.07	1.93	3.26	1.18
Income²																
Less than \$5,000	3.68	6.39	1.90	2.23	3.56	2.85	9.03*	6.12*	7.04*	6.84*	7.27	8.44*	4.83*	6.93*	13.89*	6.96
	0.23	0.84	0.27	0.29	0.46	0.26	1.40	1.38	1.66	2.07	0.85	2.76	0.95	1.23	3.01	0.81
\$5,000 - \$9,999	12.60	22.62	5.31	6.83	11.25	8.98	36.42	18.29	24.49	42.50	27.32	29.72	17.78	26.11	33.39	23.87
	0.29	1.18	0.37	0.39	0.62	0.27	2.63	2.32	2.40	4.29	1.43	3.89	2.21	2.34	3.77	1.70
\$10,000 - \$14,999	14.42	19.74	7.77	13.88	18.00	12.63	23.16	14.57	25.77	24.83*	20.54	21.64	20.79	25.36	24.75*	22.40
	0.29	1.22	0.45	0.53	0.77	0.31	2.59	1.96	2.26	3.18	1.29	3.55	2.07	2.38	3.32	1.29
\$15,000 - \$19,999	9.88	10.85	7.52	10.44	14.89	9.85	7.32*	12.93	11.46*	9.41*	10.59	5.80*	10.25*	11.26*	9.99*	9.43
	0.29	0.92	0.40	0.51	0.78	0.31	1.40	1.88	2.07	2.81	0.97	1.46	1.63	1.97	3.10	0.89
\$20,000 - \$24,999	9.36	6.95	9.03	10.99	12.08	9.74	5.90*	9.87*	8.27*	7.35*	8.09	9.23*	8.91*	6.02*	2.60*	7.75
	0.33	0.87	0.60	0.58	0.69	0.36	1.70	1.82	1.51	2.01	1.09	2.40	1.75	1.40	1.27	1.14
\$25,000 - \$29,999	8.85	6.76	9.98	10.81	9.09	9.65	4.43*	4.84*	7.56*	1.88*	5.04	9.20*	7.71*	6.09*	3.54*	7.31
	0.24	0.81	0.60	0.50	0.61	0.29	1.08	0.98	1.36	1.07	0.67	2.38	1.60	1.36	1.73	0.91
\$30,000 - \$39,999	13.51	10.39	15.55	16.41	12.35	14.64	7.64*	12.49*	5.33*	1.62*	8.49	7.68*	12.69*	8.26*	5.56*	9.86
	0.31	1.16	0.67	0.59	0.70	0.37	2.09	2.70	1.28	0.97	1.36	2.14	1.99	1.25	1.68	1.08
\$40,000 - \$49,999	8.87	6.07	12.66	9.38	7.04	10.01	3.94*	9.57*	4.90*	2.12*	6.18	3.62*	4.15*	2.66*	2.11*	3.50*
	0.30	0.85	0.63	0.55	0.56	0.35	1.14	1.77	1.11	1.08	0.82	1.39	0.70	1.07	1.25	0.59
\$50,000 or more	18.83	10.23	30.29	19.02	11.72	21.64	2.16*	11.32*	5.18*	3.44*	6.49	4.67*	12.89*	7.30*	4.18*	8.91
	0.47	1.16	1.01	0.77	0.89	0.56	0.82	1.85	1.14	1.47	0.86	1.87	2.30	1.53	1.76	1.30

Table 1.3 Demographic and Socioeconomic Characteristics of Medicare Beneficiaries, by Race/Ethnicity and Age, 2008

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)	46,100	4,964	15,356	10,462	4,915	35,698	1,369	1,741	976	397	4,483	841	1,627	845	326	3,639
	<i>146</i>	<i>118</i>	<i>206</i>	<i>112</i>	<i>101</i>	<i>220</i>	<i>47</i>	<i>86</i>	<i>36</i>	<i>24</i>	<i>117</i>	<i>64</i>	<i>88</i>	<i>55</i>	<i>30</i>	<i>155</i>

Beneficiaries as a Percent of Column Total

Metropolitan Area Resident																
Yes	76.13	69.37	72.71	74.99	76.75	73.47	81.16	84.12	84.81	83.93	83.35	89.59	92.72	93.65	94.43	92.37
	<i>0.25</i>	<i>1.26</i>	<i>0.67</i>	<i>0.47</i>	<i>0.95</i>	<i>0.42</i>	<i>2.20</i>	<i>3.31</i>	<i>2.62</i>	<i>2.22</i>	<i>2.27</i>	<i>2.42</i>	<i>1.69</i>	<i>1.53</i>	<i>0.97</i>	<i>1.02</i>
No	23.87	30.63	27.29	25.01	23.25	26.53	18.84	15.88	15.19	16.07*	16.65	10.41*	7.28*	6.35*	5.57*	7.63
	<i>0.25</i>	<i>1.26</i>	<i>0.67</i>	<i>0.47</i>	<i>0.95</i>	<i>0.42</i>	<i>2.20</i>	<i>3.31</i>	<i>2.62</i>	<i>2.22</i>	<i>2.27</i>	<i>2.42</i>	<i>1.69</i>	<i>1.53</i>	<i>0.97</i>	<i>1.02</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 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, 2008

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)	43,906	1,949	4,826	4,316	2,274	13,365	2,742	12,292	6,013	1,369	22,416	2,496	2,433	1,980	1,215	8,124
	149	100	152	97	70	245	113	199	105	65	250	83	135	67	52	190
Beneficiaries as a Percent of Column Total																
Marital Status																
Married	53.45	4.69*	7.06	4.91	3.43*	5.40	99.75	99.84	99.90	100.00	99.85	3.89*	5.80*	3.47*	1.96*	4.07
	0.55	1.44	0.98	0.55	0.57	0.53	0.22	0.13	0.07	0.00	0.08	0.75	1.05	0.57	0.54	0.45
Widowed	26.20	10.53*	46.54	74.37	87.12	57.20	.	.	.	.	.	10.15	42.79	75.36	89.75	47.73
	0.41	1.68	1.59	1.24	1.08	0.95	.	.	.	.	.	1.56	2.15	1.51	1.40	1.01
Divorced/separated	13.69	52.97	36.82	15.54	5.71	26.99	0.25*	0.16*	0.10*	.	0.15*	39.27	41.40	16.73	4.97*	29.27
	0.39	2.46	1.71	0.96	0.80	0.94	0.22	0.13	0.07	.	0.08	1.91	2.25	1.42	0.98	0.99
Never married	6.66	31.81	9.58	5.18	3.74*	10.40	.	.	.	.	.	46.69	10.01	4.44*	3.32*	18.94
	0.21	2.09	1.09	0.63	0.68	0.55	.	.	.	.	.	1.65	1.34	0.75	0.78	0.68
Race/Ethnicity																
White non-Hispanic	77.56	64.05	78.07	83.12	88.71	79.47	72.87	81.49	84.85	89.63	81.84	58.26	59.03	68.70	68.76	62.61
	0.46	1.99	1.14	0.94	1.13	0.64	1.82	0.84	0.79	1.29	0.59	1.76	2.71	1.65	2.10	1.30
Black non-Hispanic	9.69	22.75	10.92	8.60	4.62*	10.82	11.82	5.70	4.64	3.20*	6.01	22.18	19.38	13.46	14.03	18.00
	0.26	1.94	0.86	0.67	0.69	0.46	1.18	0.47	0.39	0.80	0.31	1.54	2.04	1.08	1.59	0.87
Hispanic	8.08	8.69	7.47	5.34	4.05*	6.38	10.97	7.56	6.56	4.96*	7.55	14.40	13.39	9.10	11.18	12.32
	0.34	1.33	0.93	0.57	0.78	0.48	1.28	0.53	0.57	0.88	0.44	1.52	1.51	1.06	1.55	0.70
Other	4.67	4.51*	3.54*	2.93	2.62*	3.33	4.34*	5.25	3.94	2.21*	4.60	5.15	8.19*	8.74	6.03*	7.07
	0.28	1.08	0.60	0.44	0.54	0.36	0.84	0.50	0.46	0.64	0.34	1.09	1.48	1.13	1.07	0.77
Schooling																
0 - 8 years	9.93	7.73*	6.12	12.61	13.86	9.72	6.73	6.38	9.70	12.31	7.64	14.45	14.25	18.74	25.01	16.83
	0.27	1.32	0.71	0.76	1.16	0.47	1.10	0.48	0.68	1.50	0.38	1.23	1.15	1.49	2.22	0.69
9 - 12 years (no diploma)	14.33	21.91	13.51	14.81	13.83	15.23	17.27	11.00	12.45	11.42	12.19	19.43	18.62	19.42	17.50	18.92
	0.38	2.29	1.12	0.90	1.30	0.64	1.55	0.72	0.71	1.40	0.51	1.74	1.50	1.53	1.78	0.74
High school graduate	31.02	30.55	28.09	34.20	32.53	31.15	34.15	31.00	29.68	28.59	30.90	35.35	27.05	32.02	29.15	31.16
	0.44	2.38	1.32	1.30	1.95	0.84	2.13	1.03	1.07	2.08	0.63	1.89	1.95	2.00	2.03	1.02
Voc/tech/bus/etc.	7.35	5.35*	8.66	6.68	10.04	7.75	9.29	6.83	7.52	8.12*	7.39	6.12	5.83*	6.65*	9.08*	6.56
	0.27	0.95	1.06	0.57	0.98	0.48	1.51	0.51	0.53	1.21	0.39	1.10	0.91	0.98	1.33	0.49
Some college	15.70	21.25	17.30	14.47	12.84	16.24	17.15	16.29	14.89	15.25	15.97	14.53	17.58	10.77	10.63*	14.05
	0.37	2.33	1.06	0.89	1.29	0.68	1.96	0.77	0.78	1.59	0.52	1.14	2.05	1.30	1.48	0.88
Any college degree	21.66	13.21	26.32	17.23	16.90	19.92	15.42	28.50	25.76	24.31	25.91	10.13	16.67	12.40	8.62*	12.48
	0.53	1.65	1.66	0.90	1.38	0.76	1.71	1.10	1.08	1.81	0.75	1.21	1.82	1.25	1.17	0.84

Table 1.4a Demographic and Socioeconomic Characteristics of Noninstitutionalized Medicare Beneficiaries, by Living Arrangement and Age, 2008

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)	43,906	1,949	4,826	4,316	2,274	13,365	2,742	12,292	6,013	1,369	22,416	2,496	2,433	1,980	1,215	8,124
	<i>149</i>	<i>100</i>	<i>152</i>	<i>97</i>	<i>70</i>	<i>245</i>	<i>113</i>	<i>199</i>	<i>105</i>	<i>65</i>	<i>250</i>	<i>83</i>	<i>135</i>	<i>67</i>	<i>52</i>	<i>190</i>
Beneficiaries as a Percent of Column Total																
Income²																
Less than \$5,000	3.43	7.45	3.50*	3.56	3.66*	4.12	3.51*	1.57*	1.49*	2.08*	1.82	9.47	5.41*	5.72*	5.52*	6.75
	<i>0.24</i>	<i>1.25</i>	<i>0.53</i>	<i>0.55</i>	<i>0.63</i>	<i>0.36</i>	<i>1.16</i>	<i>0.32</i>	<i>0.25</i>	<i>0.81</i>	<i>0.28</i>	<i>1.36</i>	<i>1.11</i>	<i>0.90</i>	<i>1.09</i>	<i>0.64</i>
\$5,000 - \$9,999	11.72	34.91	14.14	13.84	12.71	16.83	5.45	2.35	2.96	3.25*	2.94	39.42	22.43	19.97	25.50	27.51
	<i>0.30</i>	<i>2.26</i>	<i>1.04</i>	<i>0.82</i>	<i>1.09</i>	<i>0.60</i>	<i>0.91</i>	<i>0.30</i>	<i>0.34</i>	<i>0.85</i>	<i>0.23</i>	<i>1.93</i>	<i>1.92</i>	<i>1.44</i>	<i>1.80</i>	<i>0.93</i>
\$10,000 - \$14,999	14.02	26.94	15.01	19.98	21.69	19.49	11.05	5.18	7.79	7.86*	6.76	27.55	20.04	28.12	25.08	25.07
	<i>0.30</i>	<i>2.47</i>	<i>0.90</i>	<i>0.91</i>	<i>1.26</i>	<i>0.60</i>	<i>1.51</i>	<i>0.45</i>	<i>0.58</i>	<i>1.04</i>	<i>0.39</i>	<i>1.71</i>	<i>1.76</i>	<i>1.74</i>	<i>1.90</i>	<i>0.84</i>
\$15,000 - \$19,999	9.75	11.14	11.77	13.47	16.18	12.98	7.74	5.49	7.55	11.16	6.67	10.85	14.78	13.15	13.41	12.97
	<i>0.30</i>	<i>1.52</i>	<i>1.01</i>	<i>0.85</i>	<i>1.33</i>	<i>0.57</i>	<i>1.24</i>	<i>0.48</i>	<i>0.52</i>	<i>1.39</i>	<i>0.36</i>	<i>1.29</i>	<i>1.80</i>	<i>1.19</i>	<i>1.65</i>	<i>0.74</i>
\$20,000 - \$24,999	9.55	9.16*	10.70	11.76	12.01	11.04	8.92	8.55	10.41	13.72	9.41	3.74*	7.95*	9.13	11.46	7.47
	<i>0.34</i>	<i>1.82</i>	<i>1.07</i>	<i>0.98</i>	<i>0.92</i>	<i>0.61</i>	<i>1.18</i>	<i>0.62</i>	<i>0.75</i>	<i>1.53</i>	<i>0.43</i>	<i>0.73</i>	<i>1.42</i>	<i>1.09</i>	<i>1.42</i>	<i>0.58</i>
\$25,000 - \$29,999	9.06	3.16*	9.71	10.85	8.35	8.89	12.46	9.65	10.73	11.31	10.39	2.94*	6.58*	7.80	6.18*	5.70
	<i>0.25</i>	<i>1.01</i>	<i>0.91</i>	<i>0.71</i>	<i>0.71</i>	<i>0.49</i>	<i>1.46</i>	<i>0.60</i>	<i>0.70</i>	<i>1.47</i>	<i>0.38</i>	<i>0.72</i>	<i>1.05</i>	<i>0.99</i>	<i>1.18</i>	<i>0.50</i>
\$30,000 - \$39,999	13.85	3.42*	14.03	12.90	11.62	11.71	21.75	16.78	19.32	15.81	18.01	2.20*	8.96*	7.08*	5.32*	5.88
	<i>0.33</i>	<i>0.91</i>	<i>1.05</i>	<i>0.81</i>	<i>1.08</i>	<i>0.45</i>	<i>2.04</i>	<i>0.82</i>	<i>0.84</i>	<i>1.45</i>	<i>0.57</i>	<i>0.63</i>	<i>1.80</i>	<i>1.01</i>	<i>1.01</i>	<i>0.61</i>
\$40,000 - \$49,999	9.19	2.42*	8.72	5.61	5.88	6.31	10.26	13.70	12.53	10.73	12.78	2.48*	6.66*	2.88*	3.76*	4.02
	<i>0.31</i>	<i>1.14</i>	<i>1.16</i>	<i>0.60</i>	<i>0.71</i>	<i>0.50</i>	<i>1.52</i>	<i>0.78</i>	<i>0.78</i>	<i>1.39</i>	<i>0.55</i>	<i>0.84</i>	<i>1.09</i>	<i>0.70</i>	<i>0.86</i>	<i>0.49</i>
\$50,000 or more	19.42	1.40*	12.43	8.03	7.90	8.63	18.86	36.73	27.23	24.09	31.22	1.35*	7.19*	6.15*	3.76*	4.63
	<i>0.47</i>	<i>0.69</i>	<i>1.07</i>	<i>0.77</i>	<i>1.03</i>	<i>0.49</i>	<i>2.19</i>	<i>1.19</i>	<i>1.11</i>	<i>2.16</i>	<i>0.76</i>	<i>0.52</i>	<i>0.96</i>	<i>1.03</i>	<i>0.85</i>	<i>0.45</i>
Metropolitan Area Resident																
Yes	76.10	71.42	77.52	75.77	76.71	75.93	72.23	74.68	76.96	79.49	75.29	75.37	78.83	79.39	83.69	78.63
	<i>0.27</i>	<i>2.16</i>	<i>1.34</i>	<i>1.00</i>	<i>1.33</i>	<i>0.85</i>	<i>1.90</i>	<i>0.77</i>	<i>0.88</i>	<i>1.90</i>	<i>0.62</i>	<i>1.49</i>	<i>1.99</i>	<i>1.35</i>	<i>1.80</i>	<i>0.96</i>
No	23.90	28.58	22.48	24.23	23.29	24.07	27.77	25.32	23.04	20.51	24.71	24.63	21.17	20.61	16.31	21.37
	<i>0.27</i>	<i>2.16</i>	<i>1.34</i>	<i>1.00</i>	<i>1.33</i>	<i>0.85</i>	<i>1.90</i>	<i>0.77</i>	<i>0.88</i>	<i>1.90</i>	<i>0.62</i>	<i>1.49</i>	<i>1.99</i>	<i>1.35</i>	<i>1.80</i>	<i>0.96</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, 2008

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)	19,942	1,031	1,461	1,229	551	4,272	1,505	6,710	3,632	940	12,788	1,222	853	551	256	2,882
	169	70	81	52	35	132	82	151	76	48	187	56	60	39	22	98
Beneficiaries as a Percent of Column Total																
Marital Status																
Married	67.13	4.47*	11.95*	11.03*	9.13*	9.51	100.00	99.93	99.84	100.00	99.92	3.42*	8.26*	9.52*	5.54*	6.20
	0.72	1.70	2.06	1.54	1.95	1.01	0.00	0.07	0.12	0.00	0.05	1.08	2.34	1.57	1.89	0.92
Widowed	11.76	3.83*	27.73	56.72	81.51	37.24	.	.	.	.	.	3.85*	26.16	53.64	77.36	26.47
	0.46	1.31	2.59	2.45	2.64	1.50	.	.	.	.	.	1.29	3.49	3.91	4.48	1.60
Divorced/Separated	13.08	51.85	45.02	23.70	6.83*	35.61	.	0.07*	0.16*	.	0.08*	35.34	53.70	30.99	10.77*	37.70
	0.53	3.08	2.83	1.88	1.78	1.49	.	0.07	0.12	.	0.05	2.71	4.08	3.48	3.49	1.81
Never married	8.03	39.86	15.30	8.55*	2.54*	17.64	.	.	.	.	.	57.39	11.88*	5.85*	6.32*	29.63
	0.32	3.17	2.30	1.28	0.99	1.20	.	.	.	.	.	2.82	2.52	1.81	2.45	1.48
Race/Ethnicity																
White non-Hispanic	77.35	66.65	77.81	81.08	87.40	77.30	65.37	79.95	85.68	88.25	80.47	60.01	64.55	70.15	63.55	63.60
	0.56	3.04	2.10	1.74	2.06	1.02	2.81	1.06	1.01	1.84	0.76	2.68	3.98	3.26	4.72	2.13
Black non-Hispanic	9.60	22.54	11.26*	10.78*	5.80*	13.14	14.98	6.32	4.70	3.83*	6.70	19.88	15.80*	12.61*	18.89*	17.20
	0.36	2.83	1.44	1.33	1.52	0.84	1.76	0.65	0.49	1.16	0.49	2.22	2.67	2.50	4.14	1.52
Hispanic	8.44	8.05*	7.81*	6.16*	4.54*	6.97	13.96	7.87	6.06	5.63*	7.90	14.65	12.84*	9.82*	12.65*	13.02
	0.45	1.53	1.76	1.08	1.15	0.71	2.45	0.66	0.62	1.31	0.54	1.93	2.54	1.84	3.20	1.25
Other	4.61	2.75*	3.12*	1.98*	2.26*	2.59*	5.69*	5.86	3.57*	2.29*	4.93	5.46*	6.82*	7.42*	4.91*	6.18
	0.38	1.32	0.96	0.71	1.09	0.57	1.17	0.71	0.58	0.76	0.46	1.37	2.02	1.92	2.13	0.96
Schooling																
0 - 8 years	10.26	9.61*	9.57*	15.47	12.51*	11.61	9.14*	6.81	10.42	12.41*	8.48	15.40	12.21*	20.96*	28.02*	16.37
	0.46	2.02	1.32	1.75	2.15	0.89	1.70	0.62	0.89	1.72	0.49	1.80	2.36	3.42	4.47	1.28
9 - 12 years (no diploma)	14.58	21.41	16.00	14.17	16.24*	16.83	21.21	10.73	13.25	12.88*	12.84	21.77	18.36*	16.73*	12.11*	19.11
	0.55	2.68	2.16	1.68	2.48	1.06	2.17	0.90	0.82	1.67	0.58	2.29	2.86	2.69	3.92	1.48
High school graduate	27.49	32.39	25.34	28.23	25.02	27.86	31.67	26.75	23.11	25.99	26.27	36.25	30.28	30.41	24.72*	32.53
	0.64	3.36	3.03	2.00	3.62	1.61	3.09	1.25	1.31	2.52	0.77	2.68	3.60	3.70	4.37	1.68
Voc/tech/bus/etc.	6.59	5.91*	4.65*	4.02*	6.43*	4.99	10.15*	7.16	7.04	8.66*	7.59	4.39*	4.50*	3.76*	5.84*	4.42*
	0.35	1.50	1.32	1.03	1.72	0.72	2.20	0.71	0.75	1.39	0.52	1.56	1.26	1.47	2.54	0.86
Some college	15.72	21.95	16.49	15.20	12.63*	17.01	17.27	15.59	15.58	12.63*	15.59	12.09	18.32*	12.51*	15.99*	14.36
	0.51	2.97	1.82	1.82	2.35	1.16	2.89	0.96	0.94	1.74	0.74	1.55	3.44	2.30	3.70	1.43
Any college degree	25.37	8.72*	27.95	22.91	27.18	21.70	10.56*	32.95	30.60	27.43	29.23	10.10*	16.34*	15.63*	13.32*	13.21
	0.72	2.00	2.61	2.12	2.93	1.20	1.52	1.57	1.53	2.26	1.04	1.82	2.65	2.68	3.58	1.26

Table 1.4b Demographic and Socioeconomic Characteristics of Noninstitutionalized Male Medicare Beneficiaries, by Living Arrangement and Age, 2008

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)	19,942	1,031	1,461	1,229	551	4,272	1,505	6,710	3,632	940	12,788	1,222	853	551	256	2,882
	<i>169</i>	<i>70</i>	<i>81</i>	<i>52</i>	<i>35</i>	<i>132</i>	<i>82</i>	<i>151</i>	<i>76</i>	<i>48</i>	<i>187</i>	<i>56</i>	<i>60</i>	<i>39</i>	<i>22</i>	<i>98</i>
Beneficiaries as a Percent of Column Total																
Income²																
Less than \$5,000	2.76	6.58*	3.39*	2.64*	2.96*	3.89	2.74*	1.40*	1.57*	2.29*	1.67	10.39	2.81*	2.52*	1.91*	5.89
	<i>0.27</i>	<i>1.37</i>	<i>0.92</i>	<i>0.78</i>	<i>1.14</i>	<i>0.53</i>	<i>0.87</i>	<i>0.37</i>	<i>0.34</i>	<i>0.91</i>	<i>0.30</i>	<i>1.77</i>	<i>1.05</i>	<i>1.00</i>	<i>1.31</i>	<i>0.86</i>
\$5,000 - \$9,999	9.24	28.23	15.88	13.22	7.22*	16.98	5.30*	2.34*	3.03*	3.16*	2.94	39.54	18.11*	11.53*	15.71*	25.72
	<i>0.41</i>	<i>2.91</i>	<i>2.10</i>	<i>1.58</i>	<i>1.80</i>	<i>0.99</i>	<i>1.05</i>	<i>0.39</i>	<i>0.48</i>	<i>0.98</i>	<i>0.32</i>	<i>2.63</i>	<i>2.75</i>	<i>2.47</i>	<i>4.25</i>	<i>1.56</i>
\$10,000 - \$14,999	11.50	32.08	12.31	12.65	12.07*	17.15	11.01	5.35	7.31	7.93*	6.76	27.07	18.47*	27.09	23.16*	24.18
	<i>0.44</i>	<i>3.51</i>	<i>1.58</i>	<i>1.65</i>	<i>1.81</i>	<i>1.17</i>	<i>1.60</i>	<i>0.62</i>	<i>0.78</i>	<i>1.24</i>	<i>0.53</i>	<i>2.42</i>	<i>2.68</i>	<i>3.10</i>	<i>4.38</i>	<i>1.33</i>
\$15,000 - \$19,999	8.60	12.58*	10.73*	10.56*	12.86*	11.40	8.80*	5.16	7.26	9.95*	6.54	11.46*	15.00*	16.29*	13.44*	13.61
	<i>0.38</i>	<i>2.13</i>	<i>1.66</i>	<i>1.54</i>	<i>2.21</i>	<i>0.91</i>	<i>1.57</i>	<i>0.60</i>	<i>0.68</i>	<i>1.41</i>	<i>0.40</i>	<i>2.05</i>	<i>2.63</i>	<i>2.81</i>	<i>3.54</i>	<i>1.34</i>
\$20,000 - \$24,999	8.89	7.88*	10.14*	13.40	13.94*	11.02	9.71*	7.39	9.75	14.68	8.87	2.72*	6.71*	6.98*	15.59*	5.86
	<i>0.49</i>	<i>2.92</i>	<i>1.76</i>	<i>1.75</i>	<i>2.36</i>	<i>1.06</i>	<i>1.67</i>	<i>0.85</i>	<i>0.81</i>	<i>1.96</i>	<i>0.60</i>	<i>0.90</i>	<i>1.84</i>	<i>1.68</i>	<i>3.22</i>	<i>0.76</i>
\$25,000 - \$29,999	9.15	3.86*	7.40*	13.40	14.39*	9.17	15.17	8.34	9.83	12.74	9.89	2.36*	9.44*	8.74*	3.90*	5.81
	<i>0.36</i>	<i>1.61</i>	<i>1.14</i>	<i>1.40</i>	<i>2.29</i>	<i>0.74</i>	<i>1.92</i>	<i>0.72</i>	<i>0.89</i>	<i>1.96</i>	<i>0.50</i>	<i>0.83</i>	<i>2.24</i>	<i>2.16</i>	<i>1.70</i>	<i>0.81</i>
\$30,000 - \$39,999	15.19	4.02*	11.30*	16.37	15.34*	11.52	24.26	17.24	18.47	14.54	18.22	2.47*	10.80*	10.15*	11.13*	7.17
	<i>0.51</i>	<i>1.25</i>	<i>2.04</i>	<i>1.62</i>	<i>2.09</i>	<i>0.90</i>	<i>3.12</i>	<i>1.12</i>	<i>1.10</i>	<i>1.62</i>	<i>0.74</i>	<i>1.05</i>	<i>2.65</i>	<i>2.21</i>	<i>2.93</i>	<i>1.00</i>
\$40,000 - \$49,999	10.65	3.68*	10.47*	6.02*	6.67*	7.06	9.04*	13.86	12.96	11.44*	12.86	3.63*	8.57*	6.79*	8.76*	6.16
	<i>0.45</i>	<i>2.12</i>	<i>2.00</i>	<i>1.15</i>	<i>1.64</i>	<i>0.96</i>	<i>1.78</i>	<i>1.07</i>	<i>1.11</i>	<i>1.74</i>	<i>0.66</i>	<i>1.54</i>	<i>2.25</i>	<i>1.94</i>	<i>2.98</i>	<i>1.04</i>
\$50,000 or more	24.02	1.08*	18.39	11.76	14.55*	11.81	13.95*	38.92	29.83	23.27	32.24	0.36*	10.09*	9.91*	6.40*	5.60
	<i>0.65</i>	<i>0.65</i>	<i>2.35</i>	<i>1.60</i>	<i>2.56</i>	<i>0.92</i>	<i>2.37</i>	<i>1.50</i>	<i>1.39</i>	<i>2.58</i>	<i>0.89</i>	<i>0.29</i>	<i>2.10</i>	<i>2.24</i>	<i>2.35</i>	<i>0.81</i>
Metropolitan Area Resident																
Yes	75.28	72.27	73.98	77.58	78.98	75.25	73.10	73.90	76.64	80.12	75.04	75.05	75.30	78.07	82.78	76.39
	<i>0.41</i>	<i>3.01</i>	<i>2.17</i>	<i>2.00</i>	<i>2.25</i>	<i>1.36</i>	<i>2.40</i>	<i>1.22</i>	<i>0.95</i>	<i>2.11</i>	<i>0.81</i>	<i>1.98</i>	<i>3.47</i>	<i>2.79</i>	<i>3.08</i>	<i>1.54</i>
No	24.72	27.73	26.02	22.42	21.02	24.75	26.90	26.10	23.36	19.88	24.96	24.95	24.70	21.93*	17.22*	23.61
	<i>0.41</i>	<i>3.01</i>	<i>2.17</i>	<i>2.00</i>	<i>2.25</i>	<i>1.36</i>	<i>2.40</i>	<i>1.22</i>	<i>0.95</i>	<i>2.11</i>	<i>0.81</i>	<i>1.98</i>	<i>3.47</i>	<i>2.79</i>	<i>3.08</i>	<i>1.54</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, 2008

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)	23,964	917	3,365	3,087	1,724	9,093	1,237	5,581	2,381	429	9,628	1,274	1,579	1,429	959	5,242
	194	65	119	85	57	189	74	133	76	33	161	63	108	55	46	142
Beneficiaries as a Percent of Column Total																
Marital Status																
Married	42.08	4.94*	4.94*	2.48*	1.61*	3.47	99.44	99.72	100.00	100.00	99.77	4.33*	4.49*	1.15*	1.00*	2.90*
	0.66	2.23	0.89	0.44	0.46	0.50	0.49	0.28	0.00	0.00	0.18	1.18	1.17	0.48	0.50	0.48
Widowed	38.21	18.03*	54.70	81.38	88.90	66.56	.	.	.	.	.	16.20*	51.63	83.68	93.06	59.34
	0.56	3.15	1.99	1.36	1.09	1.13	.	.	.	.	.	2.64	2.88	1.53	1.04	1.31
Divorced/Separated	14.19	54.22	33.26	12.30	5.36*	22.96	0.56*	0.28*	.	.	0.23*	43.05	34.86	11.27	3.42*	24.66
	0.51	4.14	1.99	1.10	0.83	1.07	0.49	0.28	.	.	0.18	2.59	2.74	1.47	0.61	1.28
Never married	5.52	22.81	7.09	3.84*	4.12*	7.01	.	.	.	.	.	36.43	9.02*	3.90*	2.51*	13.09
	0.26	2.81	1.08	0.73	0.82	0.57	.	.	.	.	.	2.58	1.75	0.87	0.74	0.81
Race/Ethnicity																
White non-Hispanic	77.73	61.14	78.18	83.93	89.13	80.50	81.97	83.33	83.61	92.65	83.64	56.59	56.05	68.15	70.16	62.07
	0.59	3.00	1.32	1.09	1.25	0.77	2.73	1.26	1.27	1.76	0.86	2.64	3.17	1.83	2.24	1.33
Black non-Hispanic	9.77	22.98	10.77	7.73	4.25*	9.73	7.97*	4.95	4.56*	1.82*	5.10	24.38	21.32	13.78	12.73	18.44
	0.31	2.61	1.07	0.75	0.76	0.59	1.88	0.66	0.60	0.93	0.44	2.10	2.44	1.13	1.54	0.85
Hispanic	7.77	9.40*	7.32	5.02	3.89*	6.09	7.34*	7.20	7.34	3.48*	7.09	14.17	13.69	8.82*	10.78*	11.94
	0.40	2.11	0.86	0.70	0.90	0.50	1.64	0.78	0.98	1.17	0.57	2.60	2.04	1.10	1.53	0.83
Other	4.72	6.48*	3.73*	3.31*	2.73*	3.68	2.71*	4.52	4.50*	2.04*	4.17	4.86*	8.94*	9.25*	6.33*	7.55
	0.33	1.33	0.74	0.54	0.66	0.41	1.00	0.68	0.79	0.98	0.45	1.30	1.85	1.30	1.21	0.89
Schooling																
0 - 8 years	9.66	5.63*	4.61*	11.49	14.27	8.83	3.82*	5.87	8.62	12.09*	6.54	13.53	15.35	17.96	24.26	17.09
	0.31	1.61	0.67	0.92	1.34	0.51	1.16	0.80	1.05	2.48	0.53	1.84	1.58	1.53	2.20	0.89
9 - 12 years (no diploma)	14.12	22.48	12.42	15.07	13.11	14.48	12.49*	11.33	11.27	8.26*	11.34	17.17	18.77	20.37	18.86	18.81
	0.51	3.45	1.21	1.03	1.34	0.70	2.63	1.06	1.12	2.24	0.87	2.45	1.94	1.79	2.06	1.00
High school graduate	33.95	28.48	29.29	36.53	34.77	32.68	37.14	36.10	39.41	34.22	36.98	34.48	25.32	32.59	30.27	30.42
	0.64	3.12	1.59	1.63	2.21	0.96	3.36	1.60	1.78	3.84	1.10	2.88	2.57	2.36	2.36	1.24
Voc/tech/bus/etc.	7.98	4.71*	10.42	7.71	11.12	9.04	8.25*	6.43	8.23	6.97*	7.13	7.79*	6.55*	7.67*	9.90*	7.72
	0.34	1.28	1.38	0.62	1.19	0.61	1.97	0.73	0.93	2.09	0.60	1.55	1.32	1.18	1.49	0.63
Some college	15.69	20.46*	17.65	14.18	12.90	15.88	17.00	17.13	13.88	20.91*	16.47	16.87	17.18*	10.15	9.29*	13.88
	0.59	3.21	1.36	1.02	1.30	0.77	2.63	1.31	1.24	3.41	0.88	1.90	2.81	1.47	1.49	1.18
Any college degree	18.60	18.25*	25.61	15.01	13.82	19.09	21.30	23.14	18.59	17.55*	21.55	10.16*	16.84	11.26	7.44*	12.08
	0.74	3.14	1.96	1.11	1.41	0.99	3.41	1.55	1.43	2.59	1.06	1.65	2.27	1.41	1.29	1.00

Table 1.4c Demographic and Socioeconomic Characteristics of Noninstitutionalized Female Medicare Beneficiaries, by Living Arrangement and Age, 2008

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)	23,964	917	3,365	3,087	1,724	9,093	1,237	5,581	2,381	429	9,628	1,274	1,579	1,429	959	5,242
	194	65	119	85	57	189	74	133	76	33	161	63	108	55	46	142
Beneficiaries as a Percent of Column Total																
Income²																
Less than \$5,000	4.00	8.42*	3.56*	3.92*	3.88*	4.23	4.45*	1.78*	1.36*	1.63*	2.01*	8.60*	6.82*	6.95*	6.48*	7.22
	0.32	2.11	0.60	0.63	0.76	0.43	1.95	0.48	0.39	1.25	0.41	2.13	1.55	1.06	1.33	0.81
\$5,000 - \$9,999	13.78	42.43	13.38	14.09	14.47	16.76	5.62*	2.36*	2.84*	3.47*	2.95	39.31	24.76	23.23	28.11	28.49
	0.43	3.93	1.27	0.91	1.35	0.73	1.45	0.48	0.54	1.33	0.37	2.57	2.60	1.58	2.13	1.14
\$10,000 - \$14,999	16.12	21.16	16.18	22.89	24.77	20.59	11.10*	4.98	8.52	7.71*	6.76	28.01	20.89	28.52	25.60	25.56
	0.42	2.89	1.33	1.05	1.57	0.74	2.64	0.60	0.94	2.00	0.56	2.65	2.38	2.06	2.30	1.13
\$15,000 - \$19,999	10.71	9.51*	12.22	14.63	17.24	13.72	6.45*	5.89	7.99	13.79*	6.83	10.26*	14.67	11.94	13.41	12.62
	0.41	2.14	1.25	1.01	1.45	0.64	1.68	0.75	0.95	2.70	0.61	1.72	2.23	1.29	1.88	0.85
\$20,000 - \$24,999	10.09	10.60*	10.94	11.11	11.40	11.05	7.97*	9.95	11.40	11.60*	10.13	4.73*	8.62*	9.95	10.36*	8.36
	0.45	2.20	1.35	0.97	1.08	0.68	1.79	0.84	1.22	2.50	0.64	1.14	1.97	1.43	1.57	0.88
\$25,000 - \$29,999	9.00	2.37*	10.71	9.84	6.42*	8.76	9.15*	11.23	12.11	8.16*	11.05	3.49*	5.04*	7.43*	6.79*	5.64
	0.40	1.14	1.23	0.77	0.69	0.61	2.22	1.04	1.06	2.11	0.67	1.08	1.29	1.11	1.40	0.63
\$30,000 - \$39,999	12.73	2.75*	15.21	11.52	10.44	11.80	18.70	16.22	20.62	18.60*	17.73	1.94*	7.97*	5.90*	3.77*	5.17
	0.43	1.36	1.47	0.98	1.20	0.63	2.83	1.12	1.40	2.97	0.81	0.74	2.31	1.04	1.01	0.80
\$40,000 - \$49,999	7.98	1.00*	7.96	5.45	5.63*	5.96	11.73*	13.50	11.87	9.15*	12.68	1.37*	5.62*	1.37*	2.43*	2.84*
	0.43	0.69	1.30	0.69	0.85	0.59	2.48	1.16	0.99	2.07	0.82	0.65	1.32	0.55	0.78	0.48
\$50,000 or more	15.60	1.77*	9.84	6.54	5.77*	7.14	24.83	34.09	23.27	25.89*	29.86	2.30*	5.62*	4.71*	3.06*	4.09
	0.53	1.31	1.16	0.86	0.95	0.57	3.55	1.63	1.45	2.57	1.13	0.98	1.36	1.00	0.88	0.57
Metropolitan Area Resident																
Yes	76.78	70.47	79.05	75.05	75.99	76.25	71.18	75.62	77.45	78.10	75.61	75.68	80.74	79.90	83.93	79.87
	0.46	3.13	1.48	1.32	1.33	0.91	3.26	0.87	1.22	2.95	0.77	2.31	2.31	1.60	2.02	1.12
No	23.22	29.53	20.95	24.95	24.01	23.75	28.82	24.38	22.55	21.90*	24.39	24.32	19.26	20.10	16.07	20.13
	0.46	3.13	1.48	1.32	1.33	0.91	3.26	0.87	1.22	2.95	0.77	2.31	2.31	1.60	2.02	1.12

Source: Medicare Current Beneficiary Survey

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, 2008

Long-Term Care Facility-Only Residents¹

Beneficiary Characteristic	Total	Age			
		< 65	65 - 74	75 - 84	85 +
Beneficiaries (in 000s)	2,195	363	289	561	982
	63	30	33	34	39
Beneficiaries as a Percent of Column Total					
Marital Status					
Married	14.78	3.88*	18.49*	26.40	11.09
	1.26	2.05	5.42	3.24	1.50
Widowed	53.44	1.89*	33.02*	54.56	78.17
	1.69	1.37	4.96	3.48	1.87
Divorced/separated	8.19	9.40*	14.79*	10.66*	4.34*
	1.00	3.19	3.77	1.93	0.98
Never married	23.59	84.83	33.70*	8.38*	6.39*
	1.60	4.06	4.67	1.77	1.00
Race/Ethnicity					
White non-Hispanic	81.74	77.47	74.36	78.96	87.08
	1.34	3.50	3.82	2.85	1.41
Black non-Hispanic	11.23	14.26*	17.96*	11.28*	8.09*
	1.00	3.02	3.25	1.91	1.21
Hispanic	4.85	3.61*	6.76*	7.50*	3.23*
	0.67	1.34	2.20	1.67	0.68
Other	2.18*	4.67*	0.91*	2.27*	1.60*
	0.56	2.13	0.93	1.03	0.55
Schooling					
0 - 8 years	27.82	38.45	30.60*	21.64*	25.62
	1.66	4.63	5.70	3.15	2.43
9 - 12 years (no diploma)	18.30	18.50*	30.82*	16.26*	15.32
	1.61	3.52	7.58	2.61	2.06
High school graduate	28.24	25.61*	14.46*	35.62	29.48
	1.65	5.30	4.76	3.06	2.42
Voc/tech/bus/etc.	5.34*	3.95*	2.77*	7.34*	5.63*
	0.92	2.00	1.96	2.11	1.34
Some college	9.56	9.69*	13.59*	7.33*	9.56*
	1.19	3.51	4.32	2.05	1.59
Any college degree	10.74	3.80*	7.77*	11.81*	14.40
	1.16	1.91	3.38	2.33	1.94

Table 1.5 Demographic and Socioeconomic Characteristics of Institutionalized Medicare Beneficiaries, by Age, 2008

Long-Term Care Facility-Only Residents¹

Beneficiary Characteristic	Total	Age			
		< 65	65 - 74	75 - 84	85 +
Beneficiaries (in 000s)	2,195	363	289	561	982
	63	30	33	34	39
Beneficiaries as a Percent of Column Total					
Income²					
Less than \$5,000	8.66	13.03*	9.64*	7.22*	7.57*
	0.88	3.02	2.90	1.57	1.29
\$5,000 - \$9,999	30.23	50.72	34.41*	24.33	24.80
	1.74	4.45	5.34	2.67	1.85
\$10,000 - \$14,999	22.31	18.70*	21.00*	26.39	21.69
	1.61	3.58	5.94	2.93	1.62
\$15,000 - \$19,999	12.47	9.01*	12.98*	10.70*	14.62
	0.94	2.80	3.73	1.67	1.59
\$20,000 - \$24,999	5.63	2.21*	6.77*	8.86*	4.73*
	0.83	1.47	2.15	2.18	0.93
\$25,000 - \$29,999	4.59*	2.30*	4.29*	2.77*	6.57*
	0.69	1.30	2.08	1.07	1.15
\$30,000 - \$39,999	6.69	.	2.79*	7.63*	9.78
	0.82	.	1.98	1.87	1.16
\$40,000 - \$49,999	2.44*	.	.	1.88*	4.38*
	0.49	.	.	0.85	0.89
\$50,000 or more	6.96	4.02*	8.12*	10.22*	5.85*
	0.85	2.22	3.37	1.84	1.18
Metropolitan Area Resident					
Yes	76.76	82.96	67.64	80.55	74.98
	1.23	3.08	4.56	2.21	2.01
No	23.24	17.04*	32.36*	19.45	25.02
	1.23	3.08	4.56	2.21	2.01

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, 2008

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)	43,906	9,331	5,972	8,240	11,741	1,524	6,736	361
	149	208	169	163	225	85	202	32
Beneficiaries as a Percent of Column Total								
Medicare Status³								
Aged								
65 - 74 years	44.53	47.94	26.95	46.55	49.81	53.35	42.52	28.97*
	0.39	0.94	0.97	0.99	0.90	2.36	1.43	3.31
75 - 84 years	28.04	30.34	18.83	33.91	28.53	31.93	23.33	41.81
	0.26	0.86	0.82	0.85	0.70	2.10	0.75	5.00
85 years and older	11.07	8.57	8.40	15.52	11.35	11.78	10.51	16.03*
	0.20	0.40	0.56	0.57	0.45	1.33	0.65	2.48
Disabled								
Under 45 years	3.88	2.02	17.14	0.30*	1.48	0.33*	4.09	3.94*
	0.11	0.19	0.72	0.07	0.17	0.20	0.39	1.86
45 - 64 years	12.49	11.12	28.68	3.72	8.82	2.61*	19.54	9.25*
	0.26	0.71	1.25	0.61	0.72	0.80	1.26	3.24
Gender								
Male	45.42	47.26	38.51	41.36	48.62	41.04	50.04	32.84*
	0.38	0.96	1.22	0.91	0.92	2.35	1.26	4.84
Female	54.58	52.74	61.49	58.64	51.38	58.96	49.96	67.16
	0.38	0.96	1.22	0.91	0.92	2.35	1.26	4.84
Marital Status								
Married	53.45	59.32	20.81	55.56	68.17	60.12	45.51	33.39*
	0.55	0.93	1.33	1.06	0.93	2.53	1.50	4.81
Widowed	26.20	20.63	29.25	31.96	22.45	30.78	28.77	43.34
	0.41	0.75	1.21	0.92	0.77	2.33	1.10	4.28
Divorced/separated	13.69	15.02	27.33	9.80	6.59	5.16*	18.84	13.40*
	0.39	0.68	1.40	0.68	0.48	1.23	1.15	3.18
Never married	6.66	5.02	22.61	2.68	2.79	3.93*	6.88	9.87*
	0.21	0.39	0.92	0.36	0.34	0.78	0.66	3.49

Table 1.6 Demographic and Socioeconomic Characteristics of Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, 2008

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)	43,906	9,331	5,972	8,240	11,741	1,524	6,736	361
	149	208	169	163	225	85	202	32
Beneficiaries as a Percent of Column Total								
Living Arrangement								
Lives alone	30.44	26.48	38.27	33.31	24.16	34.14	34.82	44.53
	0.55	0.88	1.30	0.99	0.85	2.50	1.25	4.52
With spouse	51.06	56.66	19.34	53.31	65.97	57.70	42.11	32.74*
	0.55	0.95	1.31	1.10	0.92	2.53	1.54	4.63
With children	10.19	9.63	19.32	8.37	6.50	6.07*	12.42	10.76*
	0.32	0.60	1.07	0.45	0.47	1.15	0.94	2.64
With others	8.32	7.22	23.07	5.01	3.36	2.09*	10.64	11.97*
	0.30	0.54	1.11	0.48	0.28	0.61	0.99	3.79
Race/Ethnicity								
White non-Hispanic	77.56	70.88	54.14	92.22	85.29	91.59	73.68	63.62
	0.46	1.04	1.68	0.60	0.68	1.25	1.20	4.27
Black non-Hispanic	9.69	11.38	20.42	2.46	6.50	3.99*	13.23	16.22*
	0.26	0.56	1.07	0.32	0.45	0.86	0.93	3.16
Hispanic	8.08	14.10	14.04	2.69	4.86	1.66*	7.91	12.12*
	0.34	0.89	0.91	0.36	0.44	0.61	0.80	3.26
Other	4.67	3.64	11.41	2.63	3.35	2.76*	5.18	8.05*
	0.28	0.32	1.11	0.38	0.39	0.75	0.57	2.85
Schooling								
0 - 8 years	9.93	11.30	26.18	6.59	4.20	1.44*	9.60	16.14*
	0.27	0.76	0.82	0.56	0.30	0.51	0.77	2.65
9 - 12 years (no diploma)	14.33	14.71	26.17	11.98	9.98	4.93*	15.38	27.84*
	0.38	0.77	1.24	0.72	0.58	0.77	0.82	4.02
High school graduate	31.02	31.72	26.04	33.38	31.20	25.40	32.56	30.16*
	0.44	0.98	1.19	0.97	0.84	1.99	1.35	4.82
Voc/tech/bus/etc.	7.35	7.44	4.18	8.01	8.71	7.82*	6.52	10.06*
	0.27	0.62	0.56	0.76	0.56	1.42	0.55	3.09
Some college	15.70	16.96	10.10	16.96	15.87	16.80	17.06	10.55*
	0.37	0.92	0.77	0.82	0.71	1.99	1.20	3.03
Any college degree	21.66	17.87	7.33	23.07	30.04	43.62	18.88	5.25*
	0.53	0.90	0.62	1.20	0.99	2.30	1.32	2.30

Table 1.6 Demographic and Socioeconomic Characteristics of Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, 2008

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)	43,906	9,331	5,972	8,240	11,741	1,524	6,736	361
	<i>149</i>	<i>208</i>	<i>169</i>	<i>163</i>	<i>225</i>	<i>85</i>	<i>202</i>	<i>32</i>
Beneficiaries as a Percent of Column Total								
Income⁴								
Less than \$5,000	3.43	2.98	10.57	1.86	1.39	0.63*	3.88	2.95*
	<i>0.24</i>	<i>0.43</i>	<i>0.85</i>	<i>0.33</i>	<i>0.23</i>	<i>0.36</i>	<i>0.65</i>	<i>1.74</i>
\$5,000 - \$9,999	11.72	10.70	47.44	4.91	1.92	1.10*	9.23	12.13*
	<i>0.30</i>	<i>0.62</i>	<i>1.35</i>	<i>0.33</i>	<i>0.26</i>	<i>0.54</i>	<i>0.73</i>	<i>2.71</i>
\$10,000 - \$14,999	14.02	15.14	28.47	12.97	5.37	2.30*	17.77	31.40*
	<i>0.30</i>	<i>0.77</i>	<i>1.21</i>	<i>0.62</i>	<i>0.38</i>	<i>0.68</i>	<i>0.90</i>	<i>5.21</i>
\$15,000 - \$19,999	9.75	12.25	7.43	11.51	6.54	3.72*	12.68	18.87*
	<i>0.30</i>	<i>0.60</i>	<i>0.65</i>	<i>0.68</i>	<i>0.46</i>	<i>0.67</i>	<i>0.90</i>	<i>3.90</i>
\$20,000 - \$24,999	9.55	11.81	2.85	10.70	9.17	6.73*	11.79	17.58*
	<i>0.34</i>	<i>0.73</i>	<i>0.51</i>	<i>0.67</i>	<i>0.58</i>	<i>0.93</i>	<i>0.87</i>	<i>4.33</i>
\$25,000 - \$29,999	9.06	11.01	1.74*	9.69	10.62	7.60*	9.82	7.34*
	<i>0.25</i>	<i>0.71</i>	<i>0.36</i>	<i>0.51</i>	<i>0.59</i>	<i>1.20</i>	<i>0.65</i>	<i>1.95</i>
\$30,000 - \$39,999	13.85	13.64	0.79*	15.81	19.32	18.11	13.25	5.67*
	<i>0.33</i>	<i>0.74</i>	<i>0.22</i>	<i>0.71</i>	<i>0.76</i>	<i>2.58</i>	<i>1.14</i>	<i>2.40</i>
\$40,000 - \$49,999	9.19	7.58	0.36*	10.37	13.84	13.85	8.97	3.21*
	<i>0.31</i>	<i>0.65</i>	<i>0.14</i>	<i>0.67</i>	<i>0.76</i>	<i>1.32</i>	<i>0.78</i>	<i>2.04</i>
\$50,000 or more	19.42	14.90	0.35*	22.19	31.82	45.95	12.61	0.86*
	<i>0.47</i>	<i>0.74</i>	<i>0.13</i>	<i>1.10</i>	<i>0.92</i>	<i>3.10</i>	<i>1.02</i>	<i>0.86</i>
Metropolitan Area Resident								
Yes	76.10	88.50	68.39	69.13	76.88	82.12	71.39	79.81
	<i>0.27</i>	<i>0.87</i>	<i>1.47</i>	<i>1.04</i>	<i>0.84</i>	<i>1.73</i>	<i>1.41</i>	<i>3.95</i>
No	23.90	11.50	31.61	30.87	23.12	17.88	28.61	20.19*
	<i>0.27</i>	<i>0.87</i>	<i>1.47</i>	<i>1.04</i>	<i>0.84</i>	<i>1.73</i>	<i>1.41</i>	<i>3.95</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.