

Table 4.1 Benefit Payments of Medicare Beneficiaries by Age, Gender, Race/Ethnicity, and Residence Status, 2008

All Medicare Beneficiaries

Beneficiary Characteristic	Total	Residence	
		Community Only	Long-Term Care Facility Only
Benefit Payments (in Millions)	320,032	282,887	37,145
	7,618	7,418	2,290
Medicare Status¹			
Aged			
65 - 74 years	104,648	98,689	5,959
	4,713	4,561	1,234
75 - 84 years	106,457	93,755	12,702
	3,755	3,236	1,754
85 years and older	58,112	42,981	15,131
	2,137	1,727	1,078
Disabled			
Under 45 years	10,303	9,636	666
	1,019	962	273
45 - 64 years	40,513	37,827	2,687
	3,285	3,188	572
Gender by Age			
Male	142,913	131,476	11,437
	5,083	5,139	1,129
Aged			
65 - 74 years	47,570	44,828	2,742
	3,078	3,008	662
75 - 84 years	46,762	43,618	3,144
	2,340	2,218	596
85 years and older	21,428	17,867	3,561
	1,464	1,386	654
Disabled			
Under 45 years	5,265	4,758	506*
	706	684	236
45 - 64 years	21,888	20,405	1,483
	2,626	2,607	370

Table 4.1 Benefit Payments of Medicare Beneficiaries by Age, Gender, Race/Ethnicity, and Residence Status, 2008

All Medicare Beneficiaries

Beneficiary Characteristic	Total	Residence	
		Community Only	Long-Term Care Facility Only
Benefit Payments (in Millions)	320,032	282,887	37,145
	7,618	7,418	2,290
Female	176,031	151,411	24,620
	5,279	4,839	1,855
Aged			
65 - 74 years	57,077	53,861	3,217
	3,586	3,533	1,078
75 - 84 years	58,705	50,137	8,568
	2,836	2,380	1,220
85 years and older	36,586	25,114	11,472
	1,314	1,025	842
Disabled			
Under 45 years	5,038	4,878	160*
	658	646	86
45 - 64 years	18,625	17,422	1203*
	2,229	2,150	426
Race/Ethnicity by Age²			
White non-Hispanic	240,459	212,174	28,284
	6,491	5,968	1,795
Aged			
65 - 74 years	77,671	74,234	3,437
	3,804	3,814	751
75 - 84 years	84,766	75,305	9,461
	3,375	2,889	1,361
85 years and older	48,686	35,932	12,754
	1,952	1,640	954
Disabled			
Under 45 years	6,029	5,600	429
	793	778	218
45 - 64 years	23,306	21,104	2,203
	2,566	2,463	512

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All Medicare Beneficiaries

Beneficiary Characteristic	Total	Residence	
		Community Only	Long-Term Care Facility Only
Benefit Payments (in Millions)	320,032	282,887	37,145
	<i>7,618</i>	<i>7,418</i>	<i>2,290</i>
Black non-Hispanic	41,193	35,310	5,882
	<i>3,326</i>	<i>3,082</i>	<i>1,142</i>
Aged			
65 - 74 years	13,213	10,779	2433*
	<i>1,968</i>	<i>1,701</i>	<i>998</i>
75 - 84 years	10,065	8,872	1193*
	<i>1,377</i>	<i>1,347</i>	<i>406</i>
85 years and older	5,010	3,360	1650*
	<i>768</i>	<i>611</i>	<i>421</i>
Disabled			
Under 45 years	2,457	2,239	218*
	<i>376</i>	<i>341</i>	<i>126</i>
45 - 64 years	10,448	10,060	388*
	<i>1,592</i>	<i>1,588</i>	<i>238</i>
Hispanic	21,419	19,788	1,632
	<i>2,212</i>	<i>2,131</i>	<i>479</i>
Aged			
65 - 74 years	7,383	7,300	83*
	<i>993</i>	<i>986</i>	<i>35</i>
75 - 84 years	5,395	4,448	947*
	<i>762</i>	<i>669</i>	<i>384</i>
85 years and older	2,881	2,333	548*
	<i>499</i>	<i>466</i>	<i>206</i>
Disabled			
Under 45 years	1,179	1,172	7*
	<i>297</i>	<i>297</i>	<i>4</i>
45 - 64 years	4,582	4,535	46*
	<i>1,286</i>	<i>1,286</i>	<i>30</i>

Source: Medicare Current Beneficiary Survey

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

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

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

Table 4.2 Benefit Payments of Medicare Beneficiaries, by Demographic and Socioeconomic Characteristics, and by Gender and Age, 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 +	
Benefit Payments (in Millions)	320,032	50,816	104,648	106,457	58,112	27,153	47,570	46,762	21,428	142,913	23,663	57,077	58,705	36,586	176,031
	7,618	3,519	4,713	3,755	2,137	2,751	3,078	2,340	1,464	5,083	2,339	3,586	2,836	1,314	5,279
Benefit Payments (in Millions of Dollars)															
Marital Status															
Married	142,731	16,691	60,651	48,503	16,887	10,428	32,918	31,918	11,950	87,214	6,263	27,732	16,585	4,937	55,517
	5,694	2,677	3,772	2,484	1,517	2,314	2,598	1,997	1,262	4,195	1,375	2,629	1,114	812	3,186
Widowed	111,016	5,191	24,447	44,002	37,375	1,059*	6,197	7,926	8,315	23,497	4,132	18,250	36,076	29,060	87,519
	3,845	1,201	2,435	2,417	1,496	673	1,473	840	953	1,953	1,000	2,004	2,342	1,172	3,582
Divorced/separated	42,745	16,482	14,248	10,234	1,781	7,536	6,140	5,536	711*	19,924	8,946	8,108	4,698	1,070	22,821
	2,766	1,920	1,359	1,283	318	1,358	866	1,138	216	1,985	1,384	1,002	675	225	1,821
Never married	21,192	12,166	4,672	2,589	1,766	8,042	2,093	1,372	451*	11,957	4,124	2,579	1,217	1,315	9,235
	1,639	1,205	850	455	428	1,167	493	321	254	1,301	625	691	317	362	1,092
Living Arrangement															
Community															
Lives alone	90,982	14,751	26,962	30,354	18,915	6,578	7,875	7,747	5,278	27,478	8,173	19,087	22,606	13,637	63,503
	3,631	1,886	2,067	1,665	1,098	1,179	899	673	711	1,767	1,418	1,961	1,573	886	3,206
With spouse	128,303	13,405	56,692	44,328	13,877	7,940	30,822	29,764	9,906	78,432	5,465	25,870	14,565	3,972	49,871
	5,152	1,976	3,510	2,290	1,434	1,532	2,487	2,042	1,208	3,740	1,288	2,477	879	762	2,985
With children	37,296	7,548	7,613	13,697	8,438	3,231	2,888	3,408	2,153	11,679	4,317	4,726	10,290	6,285	25,618
	2,860	1,765	1,369	1,432	933	1,642	986	736	604	2,151	687	789	1,179	615	1,536
With others	26,306	11,759	7,422	5,375	1,750	7,414	3,244	2,699	530*	13,888	4,345	4,178	2,676	1,220	12,419
	2,623	1,550	1,695	825	377	1,218	1,035	574	239	1,788	854	1,452	590	279	1,811
Long-Term Care Facility	37,145	3,353	5,959	12,702	15,131	1,990	2,742	3,144	3,561	11,437	1,363	3,217	8,568	11,472	24,620
	2,290	612	1,234	1,754	1,078	409	662	596	654	1,129	433	1,078	1,220	842	1,855
Race/Ethnicity															
White non-Hispanic	240,459	29,336	77,671	84,766	48,686	14,700	35,314	37,318	18,410	105,742	14,636	42,357	47,448	30,276	134,717
	6,491	2,704	3,804	3,375	1,952	2,053	2,659	2,346	1,409	4,223	1,726	3,018	2,489	1,203	4,379
Black non-Hispanic	41,193	12,905	13,213	10,065	5,010	7,425	6,163	4,925	1,787*	20,300	5,480	7,050	5,140	3,223	20,893
	3,326	1,682	1,968	1,377	768	1,370	1,395	1,232	458	2,381	908	1,316	711	643	1,961
Hispanic	21,419	5,761	7,383	5,395	2,881	3,310	4,441	2,631	744	11,126	2,451	2,942	2,764	2,136	10,294
	2,212	1,331	993	762	499	1,126	895	569	214	1,729	713	559	518	469	1,227
Other	14,727	2,733	5,774	4,921	1,300	1,651	1,515	1,602	369*	5,138	1,082	4,259	3,319	930	9,590
	2,050	770	1,461	821	336	672	307	371	237	871	362	1,423	736	236	1,697

Table 4.2 Benefit Payments of Medicare Beneficiaries, by Demographic and Socioeconomic Characteristics, 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 +	
Benefit Payments (in Millions)	320,032	50,816	104,648	106,457	58,112	27,153	47,570	46,762	21,428	142,913	23,663	57,077	58,705	36,586	176,031
	7,618	3,519	4,713	3,755	2,137	2,751	3,078	2,340	1,464	5,083	2,339	3,586	2,836	1,314	5,279
Benefit Payments (in Millions of Dollars)															
Schooling															
0 - 8 years	34,586	4,962	10,324	11,029	8,272	2,733	5,701	4,972	2,099	15,505	2,228	4,622	6,057	6,173	19,081
	2,189	964	1,598	894	862	698	1,145	668	313	1,619	659	1,025	699	791	1,632
9 - 12 years (no diploma)	42,209	8,463	13,884	13,133	6,729	4,591	5,953	6,080	2,998	19,622	3,872	7,931	7,053	3,731	22,587
	2,698	1,307	1,899	1,227	956	730	835	1,011	819	1,593	872	1,563	700	475	1,925
High school graduate	83,715	15,722	27,267	28,166	12,560	8,606	10,440	9,618	3,791	32,455	7,116	16,827	18,547	8,770	51,261
	3,175	1,642	2,359	1,521	904	1,487	1,074	979	563	2,038	1,008	2,181	1,231	726	2,665
Voc/tech/bus/etc.	18,839	2,551	6,047	6,904	3,337	953	3,129	2,320	588	6,989	1,597	2,918	4,584	2,750	11,850
	1,788	571	891	1,184	427	299	734	655	129	1,015	479	511	943	431	1,330
Some college	39,481	8,041	14,179	11,278	5,982	4,570	6,106	5,525	2,297	18,499	3,471	8,073	5,754	3,685	20,982
	2,738	2,005	1,422	878	677	1,687	868	558	482	1,953	1,045	1,161	775	468	1,746
Any college degree	55,169	7,907	22,732	17,680	6,850	3,582	12,402	9,398	3,614	28,996	4,326	10,330	8,281	3,237	26,173
	3,245	1,602	2,345	1,236	679	1,018	1,882	926	566	2,408	1,214	1,235	841	412	2,005
Income¹															
Less than \$5,000	16,269	4,101	4,849	4,363	2,956	2,169	1,249	2,213*	569*	6,200	1,933	3,599	2,149	2,387	10,069
	2,145	1,091	1,411	845	501	903	472	752	226	1,413	569	1,366	386	418	1,524
\$5,000 - \$9,999	51,886	16,421	12,492	14,138	8,835	7,666	4,387	4,377	1,895	18,325	8,755	8,105	9,658	6,940	33,458
	3,142	1,792	1,713	1,438	783	1,090	838	1,075	483	1,857	1,348	1,528	1,147	668	2,425
\$10,000 - \$14,999	52,955	12,879	12,922	16,614	10,540	7,907	5,195	4,414	2,070	19,587	4,972	7,727	11,312	8,461	32,472
	2,892	1,732	1,301	1,792	911	1,490	781	574	395	1,909	933	1,058	1,269	797	2,084
\$15,000 - \$19,999	35,188	3,554	10,747	12,190	8,698	2,337	4,170	4,678	3,463	14,648	1,217	6,577	7,512	5,145	20,450
	3,236	785	2,189	1,867	1,040	763	892	1,621	747	2,080	265	2,045	820	713	2,285
\$20,000 - \$24,999	29,125	3,067	8,796	11,058	6,205	1,555	4,459	4,620	2,947	13,581	1,511	4,337	6,438	3,258	15,544
	2,312	780	1,119	1,232	1,044	628	942	657	900	1,607	438	587	1,027	435	1,437
\$25,000 - \$29,999	24,626	2,014	10,244	7,969	4,398	866	4,931	3,175	1,772	10,744	1,148	5,314	4,794	2,627	13,883
	1,829	459	1,619	784	538	184	1,183	472	361	1,360	409	1,021	617	419	1,291
\$30,000 - \$39,999	42,685	3,188	15,203	16,766	7,528	1,418	7,086	9,084	4,047	21,635	1,771	8,117	7,682	3,480	21,050
	2,302	915	1,400	1,498	798	424	1,069	1,018	699	1,550	811	962	995	464	1,522
\$40,000 - \$49,999	23,643	2,917	9,098	7,839	3,789	2,377*	4,323	4,468	1,735	12,902	541*	4,775	3,372	2,054	10,742
	2,272	1,638	1,039	865	666	1,626	639	728	442	1,947	180	865	510	507	1,175
\$50,000 or more	43,655	2,674	20,298	15,520	5,163	858	11,771	9,732	2,930	25,291	1,816	8,527	5,788	2,233	18,364
	2,916	1,001	2,028	1,261	736	300	1,711	1,017	534	2,082	952	993	713	475	1,620

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All Medicare Beneficiaries

Beneficiary Characteristic	Total	All Medicare Beneficiaries				Male				Total	Female				Total
		< 65	65 - 74	75 - 84	85 +	< 65	65 - 74	75 - 84	85 +		< 65	65 - 74	75 - 84	85 +	
Benefit Payments (in Millions)	320,032	50,816	104,648	106,457	58,112	27,153	47,570	46,762	21,428	142,913	23,663	57,077	58,705	36,586	176,031
	<i>7,618</i>	<i>3,519</i>	<i>4,713</i>	<i>3,755</i>	<i>2,137</i>	<i>2,751</i>	<i>3,078</i>	<i>2,340</i>	<i>1,464</i>	<i>5,083</i>	<i>2,339</i>	<i>3,586</i>	<i>2,836</i>	<i>1,314</i>	<i>5,279</i>

Benefit Payments (in Millions of Dollars)

Metropolitan Area Resident															
Yes	242,332	37,682	79,281	80,680	44,689	20,061	35,419	36,011	16,618	108,109	17,621	43,862	43,679	27,972	133,135
	<i>6,780</i>	<i>3,145</i>	<i>4,438</i>	<i>3,430</i>	<i>1,858</i>	<i>2,322</i>	<i>2,633</i>	<i>2,159</i>	<i>1,172</i>	<i>4,245</i>	<i>2,088</i>	<i>3,511</i>	<i>2,577</i>	<i>1,237</i>	<i>4,989</i>
No	77,700	13,134	25,366	25,776	13,423	7,092	12,151	10,751	4,810	34,804	6,042	13,215	15,026	8,613	42,896
	<i>3,499</i>	<i>1,466</i>	<i>1,497</i>	<i>1,710</i>	<i>1,104</i>	<i>1,403</i>	<i>1,322</i>	<i>908</i>	<i>866</i>	<i>2,411</i>	<i>987</i>	<i>1,039</i>	<i>1,274</i>	<i>571</i>	<i>2,120</i>

Source: Medicare Current Beneficiary Survey

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

1 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 4.3 Benefit Payments of Medicare Beneficiaries, by Demographic and Socioeconomic Characteristics, and 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
Benefit Payments (in Millions)	320,032	29,336	77,671	84,766	48,686	240,459	12,905	13,213	10,065	5,010	41,193	5,761	7,383	5,395	2,881	21,419
	7,618	2,704	3,804	3,375	1,952	6,491	1,682	1,968	1,377	768	3,326	1,331	993	762	499	2,212
Benefit Payments (in Millions of Dollars)																
Gender																
Male	142,913	14,700	35,314	37,318	18,410	105,742	7,425	6,163	4,925	1,787*	20,300	3,310	4,441	2,631	744	11,126
	5,083	2,053	2,659	2,346	1,409	4,223	1,370	1,395	1,232	458	2,381	1,126	895	569	214	1,729
Female	176,031	14,636	42,357	47,448	30,276	134,717	5,480	7,050	5,140	3,223	20,893	2,451	2,942	2,764	2,136	10,294
	5,279	1,726	3,018	2,489	1,203	4,379	908	1,316	711	643	1,961	713	559	518	469	1,227
Marital Status																
Married	142,731	10,415	50,670	42,068	15,713	118,867	2,718	4,023	2,225	388*	9,355	2,667	4,245	2,393	627*	9,932
	5,694	2,271	3,492	2,612	1,432	5,145	803	1,057	548	246	1,418	1,165	805	492	261	1,559
Widowed	111,016	3,987	14,671	35,118	30,190	83,966	919*	5,419	4,644	4,258	15,240	58*	1,271	1,792	2,102	5,223
	3,845	1,104	1,527	2,271	1,316	2,986	425	1,409	787	769	1,859	24	375	433	461	672
Divorced/seperated	42,745	8,068	9,196	6,054	1,229	24,547	5,219	2,329	2,160*	268*	9,976	1,987	1,665	1,066*	73*	4,792
	2,766	1,121	1,062	684	260	1,766	1,277	484	960	137	1,788	587	501	379	32	963
Never married	21,192	6,606	2,925	1,411	1,357	12,299	4,049	1,428*	1,029*	96*	6,603	1,022	202*	134*	71*	1,428
	1,639	823	547	299	351	1,059	949	673	352	47	1,204	304	91	66	65	338
Living Arrangement																
Community																
Lives alone	90,982	7,631	19,529	25,121	15,854	68,134	4,679	3,260	2,913	1,211*	12,062	1,911	1,574	1,472	952*	5,909
	3,631	1,204	1,721	1,447	1,087	2,712	1,288	803	565	360	1,664	736	429	408	340	1,092
With spouse	128,303	7,890	47,976	38,096	12,794	106,755	2,519	2,882	2,836	386*	8,622	2,147	4,117	1,614	565*	8,444
	5,152	1,497	3,369	2,397	1,337	4,726	805	575	986	246	1,153	1,090	793	316	255	1,417
With children	37,296	4,698	4,301	8,652	5,906	23,556	1,639	1,771	2,245	1,484	7,139	728*	955	660	739*	3,082
	2,860	1,719	921	1,074	740	2,431	401	696	659	513	1,160	215	438	235	216	575
With others	26,306	6,485	2,428	3,438	1,378	13,729	3,463	2,867*	878*	279*	7,487	920	653*	702*	78*	2,353
	2,623	1,001	409	574	346	1,365	1,050	1,146	349	141	1,622	260	187	383	29	493
Long-Term Care Facility	37,145	2,632	3,437	9,461	12,754	28,284	606*	2,433*	1,193*	1,650*	5,882	54*	83*	947*	548*	1,632
	2,290	550	751	1,361	954	1,795	260	998	406	421	1,142	30	35	384	206	479

Table 4.3 Benefit Payments of Medicare Beneficiaries, by Demographic and Socioeconomic Characteristics, and 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
Benefit Payments (in Millions)	320,032	29,336	77,671	84,766	48,686	240,459	12,905	13,213	10,065	5,010	41,193	5,761	7,383	5,395	2,881	21,419
	7,618	2,704	3,804	3,375	1,952	6,491	1,682	1,968	1,377	768	3,326	1,331	993	762	499	2,212
Benefit Payments (in Millions of Dollars)																
Schooling																
0 - 8 years	34,586	2,269	4,395	5,680	5,130	17,473	410*	2,503	1,788	1,541	6,241	1,626	2,983	2,401	1,346	8,356
	2,189	431	832	591	611	1,164	128	1,066	432	447	1,282	651	747	508	359	1,393
9 - 12 years (no diploma)	42,209	4,561	9,612	9,676	6,050	29,900	2,389	2,642	2,372	417*	7,820	967	984	681*	161*	2,793
	2,698	1,083	1,503	854	952	2,251	635	723	903	175	1,077	386	293	207	64	531
High school graduate	83,715	8,717	22,532	24,750	11,853	67,852	3,794	2,144	1,916	336*	8,191	2,296	1,334	518	166*	4,315
	3,175	1,092	2,240	1,319	865	2,768	811	530	537	108	1,154	1,046	397	141	47	1,114
Voc/tech/bus/etc.	18,839	1,951	4,637	5,738	3,162	15,489	388*	780*	229*	24*	1,421	52*	303*	138*	22*	516*
	1,788	518	672	1,021	420	1,538	179	579	123	14	609	26	122	56	11	139
Some college	39,481	6,360	12,264	9,973	5,435	34,032	1,175	1,166*	895*	295*	3,531	354*	446*	274*	122*	1,197
	2,738	1,959	1,325	845	607	2,725	343	590	436	230	893	123	100	119	66	252
Any college degree	55,169	3,666	18,318	15,285	5,914	43,184	3,591*	1,956	1,525*	179*	7,251	457*	1,153	418*	292*	2,319
	3,245	992	2,083	1,076	617	2,784	1,192	546	579	105	1,439	253	438	218	179	569
Income²																
Less than \$5,000	16,269	1,525	2,667	2,427	2,235	8,854	1,566*	862*	758*	206*	3,391	920*	732*	518*	482*	2,653
	2,145	343	1,223	643	413	1,458	936	255	327	104	1,032	486	441	210	224	680
\$5,000 - \$9,999	51,886	9,107	5,117	8,051	5,311	27,585	4,217	2,981	2,752	2,349	12,299	1,456	1,827	1,563	734	5,581
	3,142	1,422	788	1,120	618	2,221	711	802	937	515	1,497	420	514	355	162	796
\$10,000 - \$14,999	52,955	5,614	7,958	11,554	8,375	33,500	4,293	2,826	2,208	1,255*	10,583	2,186	1,680	1,084	792*	5,741
	2,892	888	1,086	1,472	773	2,125	1,256	796	474	444	1,670	1,093	461	310	299	1,293
\$15,000 - \$19,999	35,188	2,212	6,653	10,279	7,348	26,493	1,255*	2,111	801*	704*	4,871	65*	832*	455*	243*	1,594
	3,236	354	1,743	1,756	875	2,736	717	1,059	279	332	1,390	24	541	138	164	559
\$20,000 - \$24,999	29,125	2,600	7,283	9,587	5,834	25,304	157*	1,038*	328*	262*	1,785	228*	307*	541*	34*	1,110
	2,312	749	992	1,075	1,039	2,070	58	466	110	108	457	110	112	337	24	425
\$25,000 - \$29,999	24,626	1,313	8,397	6,877	4,165	20,753	434*	1,418*	758*	44*	2,655	246*	227*	268*	85*	826
	1,829	349	1,391	637	524	1,511	222	893	407	34	1,012	138	81	115	49	194
\$30,000 - \$39,999	42,685	2,475	12,828	14,682	7,033	37,018	385*	921*	1,552*	17*	2,875	204*	957*	206*	225*	1,591
	2,302	886	1,334	1,240	786	2,123	268	259	735	10	783	98	380	59	81	402
\$40,000 - \$49,999	23,643	2,410	8,262	7,029	3,482	21,183	298*	351*	412*	30*	1,091	203*	151*	258*	248*	860*
	2,272	1,624	1,011	849	621	2,283	153	140	156	24	276	124	61	216	246	348
\$50,000 or more	43,655	2,081	18,505	14,281	4,902	39,770	300*	705*	497*	141*	1,643	253*	670*	502*	38*	1,462
	2,916	966	2,002	1,178	728	2,813	173	199	209	102	351	218	203	351	23	465

Table 4.3 Benefit Payments of Medicare Beneficiaries, by Demographic and Socioeconomic Characteristics, and 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
Benefit Payments (in Millions)	320,032	29,336	77,671	84,766	48,686	240,459	12,905	13,213	10,065	5,010	41,193	5,761	7,383	5,395	2,881	21,419
	<i>7,618</i>	<i>2,704</i>	<i>3,804</i>	<i>3,375</i>	<i>1,952</i>	<i>6,491</i>	<i>1,682</i>	<i>1,968</i>	<i>1,377</i>	<i>768</i>	<i>3,326</i>	<i>1,331</i>	<i>993</i>	<i>762</i>	<i>499</i>	<i>2,212</i>
Benefit Payments (in Millions of Dollars)																
Metropolitan Area Resident																
Yes	242,332	21,028	56,091	62,959	36,131	176,208	9,916	11,264	8,250	4,496	33,926	5,235	6,537	4,838	2,724	19,335
	<i>6,780</i>	<i>2,498</i>	<i>3,552</i>	<i>3,052</i>	<i>1,720</i>	<i>5,999</i>	<i>1,214</i>	<i>1,914</i>	<i>1,299</i>	<i>737</i>	<i>2,972</i>	<i>1,311</i>	<i>935</i>	<i>742</i>	<i>493</i>	<i>2,132</i>
No	77,700	8,308	21,580	21,808	12,555	64,250	2,989	1,949	1,815	514*	7,267	526*	846*	556*	157*	2,084
	<i>3,499</i>	<i>949</i>	<i>1,462</i>	<i>1,534</i>	<i>995</i>	<i>2,630</i>	<i>1,238</i>	<i>475</i>	<i>488</i>	<i>221</i>	<i>1,334</i>	<i>249</i>	<i>325</i>	<i>163</i>	<i>83</i>	<i>604</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 4.4a Benefit Payments of Non-institutionalized Medicare Beneficiaries, by Demographic and Socioeconomic Characteristics, and 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
Benefit Payments (in Millions)	282,887	14,751	26,962	30,354	18,915	90,982	13,405	56,692	44,328	13,877	128,303	19,307	15,035	19,072	10,188	63,602
	7,418	1,886	2,067	1,665	1,098	3,631	1,976	3,510	2,290	1,434	5,152	2,330	2,320	1,593	936	3,853
Benefit Payments (in Millions of Dollars)																
Marital Status																
Married	134,931	757*	1,558	1,184	507*	4,007	13,398	56,646	43,477	13,877	127,399	2,397*	419*	463*	246*	3,525
	5,571	455	392	264	178	716	1,976	3,517	2,202	1,434	5,190	1,691	136	166	135	1,725
Widowed	90,365	2518*	13,691	22,910	16,547	55,666	.	.	.	.	.	2,364	8,413	14,530	9,392	34,699
	3,620	875	1,710	1,608	1,062	2,854	.	.	.	.	.	726	1,832	1,380	880	2,492
Divorced/separated	39,810	8,314	8,483	4,783	937	22,517	7*	46*	852*	.	904*	7,727	4,653	3,666	343*	16,389
	2,806	1,574	1,101	659	237	2,097	7	46	833	.	834	907	876	799	117	1,499
Never married	17,030	3,101	2,614	1,457	917*	8,090	.	.	.	.	.	6,792	1,534	407*	207*	8,940
	1,547	552	558	347	374	933	.	.	.	.	.	1,014	661	130	84	1,241
Race/Ethnicity																
White non-Hispanic	212,174	7,631	19,529	25,121	15,854	68,134	7,890	47,976	38,096	12,794	106,755	11,183	6,729	12,089	7,284	37,285
	5,968	1,204	1,721	1,447	1,087	2,712	1,497	3,369	2,397	1,337	4,726	1,933	960	1,201	834	2,805
Black non-Hispanic	35,310	4,679	3,260	2,913	1,211*	12,062	2,519	2,882	2,836	386*	8,622	5,102	4,638	3,123	1,763	14,626
	3,082	1,288	803	565	360	1,664	805	575	986	246	1,153	1,132	1,385	755	534	2,033
Hispanic	19,788	1,911	1,574	1,472	952*	5,909	2,147	4,117	1,614	565*	8,444	1,648	1,609	1,362	816	5,435
	2,131	736	429	408	340	1,092	1,090	793	316	255	1,417	344	470	453	212	769
Other	14,509	519*	2,158*	791	778*	4,246	809*	1,570	1,549	129*	4,057	1,370	2,040*	2,472	324*	6,206
	2,039	229	907	247	303	1,094	466	238	316	74	639	547	1,084	722	83	1,531
Schooling																
0 - 8 years	27,600	1,283*	1,654	3,098	2,428	8,462	1,215	5,026	3,133	1,326	10,700	1,427	1,771	3,120	2,119	8,437
	1,865	617	436	386	532	1,060	519	1,031	454	321	1,240	241	519	589	406	969
9 - 12 years (no diploma)	38,805	2,963	3,816	4,068	2,101	12,948	1,819	6,815	5,154	1,994	15,782	3,381	2,584	2,975	1,135	10,075
	2,697	718	701	596	449	1,269	469	1,351	1,013	771	1,769	730	606	504	248	1,116
High school graduate	76,812	3,509	6,115	9,616	4,606	23,847	5,413	17,788	10,970	3,285	37,456	6,214	2,854	4,372	2,068	15,509
	3,229	687	833	887	446	1,537	1,410	2,115	993	495	2,770	995	477	662	381	1,297
Voc/tech/bus/etc.	16,652	643*	1,784	1,969	1,223	5,619	731	2,990	2,667	543*	6,930	1,130	1,142*	1,191*	640*	4,103
	1,557	265	452	488	257	804	308	438	681	135	903	376	616	432	218	843
Some college	36,261	1,444	4,708	4,237	1,937	12,325	1,759	6,826	5,494	1,782	15,862	4,591	1,635	1,074	775*	8,075
	2,738	338	1,086	704	315	1,183	944	767	541	395	1,808	1,730	590	253	221	1,881
Any college degree	52,496	3,226	6,494	5,211	2,567	17,497	2,391	13,902	10,366	1,897	28,556	2,255	1,952	1,584	652*	6,442
	3,182	1,070	1,189	691	472	1,722	871	1,951	1,028	289	2,414	900	480	369	239	1,077

Table 4.4a Benefit Payments of Non-institutionalized Medicare Beneficiaries, by Demographic and Socioeconomic Characteristics, and 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
Benefit Payments (in Millions)	282,887	14,751	26,962	30,354	18,915	90,982	13,405	56,692	44,328	13,877	128,303	19,307	15,035	19,072	10,188	63,602
	<i>7,418</i>	<i>1,886</i>	<i>2,067</i>	<i>1,665</i>	<i>1,098</i>	<i>3,631</i>	<i>1,976</i>	<i>3,510</i>	<i>2,290</i>	<i>1,434</i>	<i>5,152</i>	<i>2,330</i>	<i>2,320</i>	<i>1,593</i>	<i>936</i>	<i>3,853</i>
Benefit Payments (in Millions of Dollars)																
Income²																
Less than \$5,000	13,548	2,068	1,892*	744	988*	5,692	550*	1,601*	1,103*	142*	3,395	1,218	1,107*	1,489*	647*	4,461
	<i>2,084</i>	<i>1,028</i>	<i>666</i>	<i>215</i>	<i>311</i>	<i>1,391</i>	<i>277</i>	<i>1,195</i>	<i>535</i>	<i>64</i>	<i>1,313</i>	<i>326</i>	<i>514</i>	<i>530</i>	<i>214</i>	<i>895</i>
\$5,000 - \$9,999	41,074	5,113	5,480	4,052	2,016	16,661	690	1,098	2,535	422*	4,745	8,421	3,938	4,550	2,758	19,667
	<i>2,776</i>	<i>862</i>	<i>892</i>	<i>492</i>	<i>387</i>	<i>1,453</i>	<i>208</i>	<i>211</i>	<i>854</i>	<i>250</i>	<i>931</i>	<i>1,307</i>	<i>1,188</i>	<i>759</i>	<i>444</i>	<i>2,002</i>
\$10,000 - \$14,999	44,225	4,592	4,358	5,954	4,273	19,177	3,166	3,515	2,974	802*	10,457	4,662	3,871	3,918	2,141	14,591
	<i>2,894</i>	<i>1,036</i>	<i>748</i>	<i>825</i>	<i>545</i>	<i>1,578</i>	<i>1,206</i>	<i>683</i>	<i>559</i>	<i>195</i>	<i>1,553</i>	<i>1,001</i>	<i>1,172</i>	<i>856</i>	<i>405</i>	<i>1,890</i>
\$15,000 - \$19,999	30,089	557	2,374	5,011	3,234	11,176	1,333	5,150	3,718	1,508	11,709	1,436	1,852	2,361	1,556	7,205
	<i>2,950</i>	<i>127</i>	<i>712</i>	<i>827</i>	<i>593</i>	<i>1,179</i>	<i>707</i>	<i>1,797</i>	<i>1,583</i>	<i>389</i>	<i>2,599</i>	<i>328</i>	<i>709</i>	<i>423</i>	<i>568</i>	<i>1,006</i>
\$20,000 - \$24,999	26,974	1,315*	2,293	3,131	2,143	8,882	1,203	5,556	4,608	2,489	13,856	518*	661*	1,987	1,069	4,235
	<i>2,160</i>	<i>464</i>	<i>408</i>	<i>551</i>	<i>362</i>	<i>889</i>	<i>575</i>	<i>948</i>	<i>874</i>	<i>898</i>	<i>1,657</i>	<i>250</i>	<i>295</i>	<i>406</i>	<i>324</i>	<i>646</i>
\$25,000 - \$29,999	23,247	696*	3,049	3,298	1,669	8,712	903	5,127	3,003	1,348	10,381	404*	1,792*	1,420	537*	4,153
	<i>1,819</i>	<i>354</i>	<i>933</i>	<i>518</i>	<i>331</i>	<i>1,134</i>	<i>190</i>	<i>834</i>	<i>285</i>	<i>325</i>	<i>945</i>	<i>195</i>	<i>961</i>	<i>496</i>	<i>168</i>	<i>1,149</i>
\$30,000 - \$39,999	39,619	235*	3,741	4,391	2,401	10,768	2,411	10,581	9,509	2,453	24,954	543*	836*	1,606*	913*	3,897
	<i>2,206</i>	<i>168</i>	<i>891</i>	<i>774</i>	<i>363</i>	<i>1,102</i>	<i>863</i>	<i>1,138</i>	<i>1,011</i>	<i>516</i>	<i>1,884</i>	<i>312</i>	<i>258</i>	<i>507</i>	<i>295</i>	<i>710</i>
\$40,000 - \$49,999	23,011	102*	1,853	1,343	1,230	4,527	862	6,847	5,979	1,674	15,362	1,954*	397*	412*	359*	3,122
	<i>2,249</i>	<i>25</i>	<i>717</i>	<i>269</i>	<i>380</i>	<i>871</i>	<i>247</i>	<i>768</i>	<i>785</i>	<i>448</i>	<i>1,325</i>	<i>1,616</i>	<i>110</i>	<i>163</i>	<i>175</i>	<i>1,598</i>
\$50,000 or more	41,100	72*	1,922	2,430	962	5,386	2,288	17,216	10,900	3,041	33,444	151*	581*	1,331*	207*	2,270
	<i>2,940</i>	<i>48</i>	<i>453</i>	<i>503</i>	<i>237</i>	<i>669</i>	<i>979</i>	<i>1,992</i>	<i>994</i>	<i>578</i>	<i>2,698</i>	<i>121</i>	<i>150</i>	<i>426</i>	<i>118</i>	<i>480</i>
Metropolitan Area Resident																
Yes	213,995	11,190	21,251	22,123	14,832	69,396	10,405	41,699	33,985	10,650	96,739	13,606	12,139	13,886	8,228	47,860
	<i>6,471</i>	<i>1,623</i>	<i>1,990</i>	<i>1,580</i>	<i>1,023</i>	<i>3,375</i>	<i>1,884</i>	<i>3,244</i>	<i>1,934</i>	<i>1,352</i>	<i>4,581</i>	<i>1,945</i>	<i>2,081</i>	<i>1,450</i>	<i>788</i>	<i>3,191</i>
No	68,892	3,561	5,711	8,231	4,084	21,586	3,000	14,993	10,343	3,228	31,564	5,700	2,896	5,187	1,960	15,743
	<i>3,540</i>	<i>875</i>	<i>787</i>	<i>576</i>	<i>477</i>	<i>1,356</i>	<i>628</i>	<i>1,273</i>	<i>1,212</i>	<i>533</i>	<i>2,263</i>	<i>1,261</i>	<i>999</i>	<i>709</i>	<i>517</i>	<i>2,131</i>

Source: Medicare Current Beneficiary Survey

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

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

² 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 4.4b Benefit Payments of Non-institutionalized Male Medicare Beneficiaries, by Demographic and Socioeconomic Characteristics, and 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
Benefit Payments (in Millions)	131,476	6,578	7,875	7,747	5,278	27,478	7,940	30,822	29,764	9,906	78,432	10,645	6,131	6,107	2,683	25,566
	5,139	1,179	899	673	711	1,767	1,532	2,487	2,042	1,208	3,740	2,047	1,473	885	587	2,737
Benefit Payments (in Millions of Dollars)																
Marital Status																
Married	82,633	236*	957*	465*	329*	1,987	7,940	30,822	28,912	9,906	77,580	2,243*	238*	439*	146*	3,066
	4,114	138	330	105	147	398	1,532	2,487	1,873	1,208	3,755	1,687	114	165	113	1,712
Widowed	20,504	782*	2,688	4,316	4,211	11,998	.	.	.	.	.	277*	2,453	3,347	2,429	8,506
	1,832	650	812	456	598	1,182	.	.	.	.	.	182	1,081	677	541	1,298
Divorced/separated	18,633	3,244	2,774	2,232	376*	8,626	.	.	852*	.	852*	4,034	2,877	2,167	77*	9,156
	2,031	1,084	465	464	166	1,294	.	.	833	.	833	752	810	628	36	1,306
Never married	9,414	2,255	1,249	731*	362*	4,597	.	.	.	.	.	4,092	547*	146*	31*	4,816
	1,211	467	336	215	248	650	.	.	.	.	.	968	356	57	16	1,029
Race/Ethnicity																
White non-Hispanic	96,806	3,738	5,919	5,537	4,053	19,248	3,334	24,873	25,613	9,214	63,034	6,188	2,907	3,581	1,848	14,524
	4,192	822	844	481	555	1,256	659	2,321	2,179	1,184	3,426	1,749	795	537	483	2,115
Black non-Hispanic	18,155	2,330	1,123*	941*	648*	5,042	1,943	1,874	2,281	351*	6,449	2,656	2,066*	1,412*	529*	6,664
	2,376	992	515	264	270	1,158	783	493	991	245	1,140	920	1,098	652	344	1,559
Hispanic	10,822	452*	521*	915*	190*	2,078	1,878	3,079	927	286*	6,170	974	812*	523*	265*	2,574
	1,722	211	161	369	100	473	1,071	802	216	100	1,372	281	383	339	163	604
Other	5,103	47*	311*	304*	274*	936*	749*	859	715*	51*	2,375	823*	345*	583*	41*	1,793
	868	32	187	164	234	351	465	160	205	27	504	476	154	252	22	582
Schooling																
0 - 8 years	12,827	173*	943*	1,416	243*	2,775	985*	3,580	1,748	925*	7,239	850	671*	1,007*	286*	2,813
	1,421	54	328	343	112	498	496	992	288	283	1,185	212	408	392	105	622
9 - 12 years (no diploma)	18,901	1,200	1,943	1,152	751*	5,046	1,612	2,929	3,778	1,867*	10,187	1,603	845*	1,084*	136*	3,668
	1,571	410	551	326	260	794	464	434	964	769	1,120	375	243	367	83	628
High school graduate	30,028	1,441	1,103	2,007	841	5,392	3,378	7,654	5,250	1,955	18,236	3,461	1,346	1,211	382*	6,400
	2,076	321	313	275	223	656	1,354	919	682	416	1,848	830	440	441	168	1,038
Voc/tech/bus/etc.	6,730	222*	470*	366*	139*	1,197	473*	1,663	1,825	335*	4,297	227*	863*	89*	57*	1,237*
	1,017	98	238	164	58	299	267	329	618	96	791	94	605	66	28	619
Some college	17,200	913	1,004	1,009	383*	3,309	700	3,966	4,073	1,214*	9,953	2,723	493*	327*	395*	3,938
	1,963	311	275	249	101	441	204	713	496	356	1,083	1,638	147	129	190	1,665
Any college degree	28,173	1,169*	2,127	1,227	1,226	5,750	715*	9,883	7,407	1,375	19,380	1,692*	327*	649*	374*	3,043
	2,402	513	694	239	364	1,010	273	1,802	941	231	2,074	854	115	256	219	940

Table 4.4b Benefit Payments of Non-institutionalized Male Medicare Beneficiaries, by Demographic and Socioeconomic Characteristics, and by Living Arrangement and Age, 2008

Male Community Residents¹

Beneficiary Characteristic	Total	Lives Alone				Total	Lives with Spouse				Total	Lives with Children/Others				Total
		< 65	65 - 74	75 - 84	85 +		< 65	65 - 74	75 - 84	85 +		< 65	65 - 74	75 - 84	85 +	
Benefit Payments (in Millions)	131,476	6,578	7,875	7,747	5,278	27,478	7,940	30,822	29,764	9,906	78,432	10,645	6,131	6,107	2,683	25,566
	5,139	1,179	899	673	711	1,767	1,532	2,487	2,042	1,208	3,740	2,047	1,473	885	587	2,737
Benefit Payments (in Millions of Dollars)																
Income²																
Less than \$5,000	5,259	1,037*	414*	170*	429*	2,051	260*	192*	831*	126*	1,408	659	447*	692*	2*	1,800
	1,366	842	185	68	221	1,031	216	67	522	60	588	275	394	450	2	664
\$5,000 - \$9,999	14,769	2,069	1,763	1,301	236*	5,369	399*	681*	2,007*	327*	3,414	3,905	1,014*	503*	565*	5,987
	1,737	543	487	355	120	846	143	193	963	245	1,031	861	395	214	334	1,007
\$10,000 - \$14,999	17,298	2,443	737	1,509	479*	5,168	2,611	2,268	1,511	493*	6,883	2,527	1,500*	941	280*	5,247
	1,918	605	222	403	212	724	1,181	612	333	155	1,381	906	733	296	111	1,256
\$15,000 - \$19,999	13,184	293*	537*	914*	1,042*	2,786	1,039*	2,267	2,707	1,025*	7,039	912*	980*	819*	649*	3,359
	2,043	93	186	226	357	454	694	648	1,554	311	1,823	302	616	258	458	826
\$20,000 - \$24,999	12,836	351*	708*	759	711*	2,529	1,015*	3,417	2,603	1,930	8,965	185*	151*	761*	245*	1,342
	1,564	208	319	205	269	486	571	850	468	831	1,424	116	53	309	102	380
\$25,000 - \$29,999	10,328	196*	1,348*	744	567*	2,854	574	2,383	1,924	1,001	5,882	86*	966*	508*	32*	1,592
	1,362	129	654	166	186	708	141	483	229	286	625	43	873	378	16	948
\$30,000 - \$39,999	20,672	52*	1,110*	1,203	1,042*	3,408	935	5,568	6,719	1,911	15,133	431*	408*	812*	481*	2,131
	1,493	29	397	279	313	483	281	944	870	493	1,376	306	165	448	237	614
\$40,000 - \$49,999	12,758	66*	395*	406*	239*	1,105	372*	3,650	3,706	1,150*	8,878	1,939*	278*	283*	274*	2,775
	1,939	47	155	103	106	171	152	676	664	361	1,095	1,616	110	148	165	1,602
\$50,000 or more	24,371	72*	862	742	533*	2,209	735*	10,397	7,756	1,942	20,830	.	388*	787*	156*	1,332
	2,101	48	183	141	212	292	294	1,695	870	435	1,969	.	136	380	115	422
Metropolitan Area Resident																
Yes	99,662	4,554	5,896	6,099	4,242	20,791	6,422	23,204	22,709	7,864	60,199	7,316	4,774	4,614	1,968	18,672
	4,215	763	890	629	613	1,428	1,494	2,295	1,825	1,120	3,434	1,726	1,242	799	460	2,224
No	31,814	2,024	1,978	1,648	1,036	6,687	1,518	7,618	7,054	2,041	18,232	3,329	1,357	1,493*	715*	6,894
	2,660	907	485	266	370	1,203	287	880	956	500	1,437	1,037	770	351	361	1,556

Source: Medicare Current Beneficiary Survey

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

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

2 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 4.4c Benefit Payments of Non-institutionalized Female Medicare Beneficiaries, by Demographic and Socioeconomic Characteristics, and by Living Arrangement and Age, 2008

Female Community Residents¹

Beneficiary Characteristic	Total	Lives Alone				Total	Lives with Spouse				Total	Lives with Children/Others				Total
		< 65	65 - 74	75 - 84	85 +		< 65	65 - 74	75 - 84	85 +		< 65	65 - 74	75 - 84	85 +	
Benefit Payments (in 000s)	151,411	8,173	19,087	22,606	13,637	63,503	5,465	25,870	14,565	3,972	49,871	8,662	8,904	12,966	7,505	38,036
	4,839	1,418	1,961	1,573	886	3,206	1,288	2,477	879	762	2,985	1,034	1,715	1,289	652	2,415
Benefit Payments (in Millions of Dollars)																
Marital Status																
Married	52,298	521*	602*	718*	179*	2,020	5,458	25,824	14,565	3,972	49,819	154*	181*	23*	100*	459*
	3,101	433	165	245	92	555	1,289	2,475	879	762	2,984	59	71	15	82	140
Widowed	69,862	1,736*	11,003	18,594	12,335	43,668	.	.	.	.	.	2,087*	5,960	11,183	6,964	26,193
	3,246	597	1,607	1,541	894	2,559	.	.	.	.	.	706	1,393	1,138	616	1,997
Divorced/separated	21,177	5,070	5,709	2,551	562*	13,891	7*	46*	.	.	52*	3,693	1,776	1,499	266*	7,234
	1,885	1,159	959	466	165	1,599	7	46	.	.	47	553	419	500	112	751
Never married	7,616	846	1,365	727*	555*	3,493	.	.	.	.	.	2,701	986*	261*	176*	4,123
	1,030	276	443	265	293	672	.	.	.	.	.	537	564	118	82	809
Race/Ethnicity																
White non-Hispanic	115,369	3,892	13,609	19,583	11,801	48,886	4,556	23,103	12,482	3,580	43,721	4,994	3,822	8,508	5,436	22,761
	3,926	789	1,600	1,409	1,002	2,591	1,264	2,438	765	567	2,789	845	623	986	590	1,513
Black non-Hispanic	17,156	2,349	2,136	1,973	562*	7,020	576*	1,008	554*	35*	2,173	2,446	2,572	1,710	1,234	7,962
	1,629	749	521	507	229	1,143	213	253	107	24	355	500	789	362	424	1,041
Hispanic	8,966	1,459*	1,053	557	762*	3,830	270*	1,038	688	279*	2,274	675	797	838*	551*	2,861
	1,136	686	386	179	327	931	83	194	228	247	339	198	317	282	140	478
Other	9,405	472*	1,847*	487*	504*	3,310	59*	711	834*	78*	1,682	547*	1,695*	1,888*	282*	4,413
	1,682	221	890	173	195	965	26	183	250	69	337	240	1,064	665	79	1,319
Schooling																
0 - 8 years	14,773	1,109*	711*	1,682	2,185	5,687	230*	1,445	1,385	401*	3,461	578	1,100	2,113	1,833	5,624
	1,353	615	284	348	518	991	107	316	358	92	450	119	319	436	418	712
9 - 12 years (no diploma)	19,905	1,762	1,873	2,917	1,350	7,902	207*	3,886	1,376	127*	5,595	1,778	1,738	1,891	999	6,407
	1,871	539	353	510	350	907	56	1,292	253	51	1,329	579	558	374	237	861
High school graduate	46,783	2,068	5,012	7,609	3,766	18,455	2,035	10,135	5,720	1,330	19,220	2,754	1,508	3,162	1,686	9,109
	2,725	580	874	834	404	1,432	503	1,859	702	284	2,076	534	339	493	345	884
Voc/tech/bus/etc.	9,922	421*	1,314	1,604	1,084	4,422	258*	1,326	842	208*	2,633	902*	278*	1,103*	583*	2,866
	1,032	258	376	457	245	720	130	277	196	95	350	369	111	426	214	602
Some college	19,061	530*	3,704	3,228	1,554	9,016	1,059	2,860	1,421	569*	5,908	1,869	1,142*	747	380*	4,137
	1,709	129	1,059	667	288	1,142	903	325	256	144	1,015	571	570	216	113	761
Any college degree	24,323	2,056*	4,367	3,984	1,341	11,748	1,676	4,019	2,959	522*	9,176	562*	1,625	935	278*	3,400
	1,966	936	953	669	311	1,455	760	614	389	182	1,000	260	470	258	93	581

Table 4.4c Benefit Payments of Non-institutionalized Female Medicare Beneficiaries, by Demographic and Socioeconomic Characteristics, and by Living Arrangement and Age, 2008

Female Community Residents¹

Beneficiary Characteristic	Total	Lives Alone				Total	Lives with Spouse				Total	Lives with Children/Others				Total
		< 65	65 - 74	75 - 84	85 +		< 65	65 - 74	75 - 84	85 +		< 65	65 - 74	75 - 84	85 +	
Benefit Payments (in 000s)	151,411	8,173	19,087	22,606	13,637	63,503	5,465	25,870	14,565	3,972	49,871	8,662	8,904	12,966	7,505	38,036
	<i>4,839</i>	<i>1,418</i>	<i>1,961</i>	<i>1,573</i>	<i>886</i>	<i>3,206</i>	<i>1,288</i>	<i>2,477</i>	<i>879</i>	<i>762</i>	<i>2,985</i>	<i>1,034</i>	<i>1,715</i>	<i>1,289</i>	<i>652</i>	<i>2,415</i>
Benefit Payments (in Millions of Dollars)																
Income²																
Less than \$5,000	8,289	1,031*	1,478*	574*	559*	3,642	290*	1,409*	272*	16*	1,987*	558*	660*	796*	646*	2,660
	<i>1,504</i>	<i>550</i>	<i>652</i>	<i>195</i>	<i>216</i>	<i>861</i>	<i>131</i>	<i>1,193</i>	<i>104</i>	<i>13</i>	<i>1,171</i>	<i>175</i>	<i>283</i>	<i>283</i>	<i>214</i>	<i>487</i>
\$5,000 - \$9,999	26,304	3,044	3,717	2,751	1,780	11,292	291*	417*	529*	94*	1,332	4,516	2,924	4,047	2,194	13,681
	<i>2,190</i>	<i>689</i>	<i>839</i>	<i>439</i>	<i>358</i>	<i>1,190</i>	<i>133</i>	<i>100</i>	<i>232</i>	<i>48</i>	<i>307</i>	<i>958</i>	<i>1,119</i>	<i>743</i>	<i>375</i>	<i>1,674</i>
\$10,000 - \$14,999	26,927	2,150	3,621	4,446	3,793	14,010	554*	1,247	1,463	309*	3,574	2,134	2,371	2,977	1,861	9,344
	<i>1,919</i>	<i>787</i>	<i>761</i>	<i>671</i>	<i>507</i>	<i>1,395</i>	<i>207</i>	<i>236</i>	<i>337</i>	<i>119</i>	<i>519</i>	<i>443</i>	<i>748</i>	<i>641</i>	<i>425</i>	<i>1,246</i>
\$15,000 - \$19,999	16,905	264*	1,837	4,097	2,192	8,390	293*	2,883	1,011	482*	4,670	524*	873	1,542	907	3,845
	<i>2,052</i>	<i>87</i>	<i>680</i>	<i>728</i>	<i>460</i>	<i>1,036</i>	<i>134</i>	<i>1,673</i>	<i>236</i>	<i>215</i>	<i>1,719</i>	<i>151</i>	<i>344</i>	<i>371</i>	<i>250</i>	<i>535</i>
\$20,000 - \$24,999	14,138	964*	1,586	2,371	1,432	6,353	189*	2,139	2,004	559*	4,891	334*	510*	1,226	824*	2,893
	<i>1,273</i>	<i>423</i>	<i>294</i>	<i>530</i>	<i>280</i>	<i>773</i>	<i>61</i>	<i>417</i>	<i>598</i>	<i>193</i>	<i>737</i>	<i>213</i>	<i>292</i>	<i>275</i>	<i>270</i>	<i>542</i>
\$25,000 - \$29,999	12,919	500*	1,701	2,555	1,102*	5,858	329*	2,745	1,079	346*	4,499	318*	826*	912*	505*	2,562
	<i>1,264</i>	<i>328</i>	<i>644</i>	<i>502</i>	<i>334</i>	<i>859</i>	<i>106</i>	<i>603</i>	<i>156</i>	<i>148</i>	<i>610</i>	<i>189</i>	<i>398</i>	<i>310</i>	<i>168</i>	<i>614</i>
\$30,000 - \$39,999	18,947	183*	2,631	3,188	1,358	7,360	1,475	5,013	2,790	542*	9,820	112*	428*	794*	432*	1,766
	<i>1,534</i>	<i>165</i>	<i>774</i>	<i>721</i>	<i>339</i>	<i>1,034</i>	<i>825</i>	<i>708</i>	<i>480</i>	<i>158</i>	<i>1,199</i>	<i>57</i>	<i>200</i>	<i>232</i>	<i>186</i>	<i>362</i>
\$40,000 - \$49,999	10,253	36*	1,458	936	991*	3,421	490*	3,198	2,273	523*	6,484	14*	119*	128*	85*	347*
	<i>1,138</i>	<i>28</i>	<i>717</i>	<i>249</i>	<i>365</i>	<i>875</i>	<i>177</i>	<i>483</i>	<i>476</i>	<i>283</i>	<i>739</i>	<i>10</i>	<i>33</i>	<i>69</i>	<i>55</i>	<i>91</i>
\$50,000 or more	16,729	.	1,059	1,689	429*	3,177	1,552	6,819	3,144	1,099*	12,614	150*	193*	543*	51*	938
	<i>1,615</i>	<i>.</i>	<i>395</i>	<i>459</i>	<i>96</i>	<i>598</i>	<i>935</i>	<i>957</i>	<i>395</i>	<i>415</i>	<i>1,382</i>	<i>121</i>	<i>67</i>	<i>211</i>	<i>29</i>	<i>250</i>
Metropolitan Area Resident																
Yes	114,332	6,636	15,354	16,024	10,590	48,605	3,983	18,495	11,276	2,785	36,540	6,291	7,365	9,272	6,260	29,188
	<i>4,472</i>	<i>1,339</i>	<i>1,855</i>	<i>1,471</i>	<i>844</i>	<i>3,019</i>	<i>1,179</i>	<i>2,391</i>	<i>774</i>	<i>726</i>	<i>2,765</i>	<i>833</i>	<i>1,654</i>	<i>1,119</i>	<i>634</i>	<i>2,188</i>
No	37,079	1,536	3,733	6,582	3,047	14,898	1,482	7,374	3,289	1,186*	13,332	2,371	1,539	3,694	1,244	8,849
	<i>2,030</i>	<i>381</i>	<i>633</i>	<i>552</i>	<i>315</i>	<i>1,065</i>	<i>521</i>	<i>790</i>	<i>411</i>	<i>240</i>	<i>1,209</i>	<i>612</i>	<i>388</i>	<i>643</i>	<i>228</i>	<i>1,065</i>

Source: Medicare Current Beneficiary Survey

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

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

2 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 4.5 Benefit Payments Institutionalized Medicare Beneficiaries, by Demographic and Socioeconomic Characteristics, and by Age, 2008

Long-Term Care Facility-Only Residents¹

Beneficiary Characteristic	Total	Age			
		< 65	65 - 74	75 - 84	85 +
Benefit Payments (in Millions)	37,145	3,353	5,959	12,702	15,131
	2,290	612	1,234	1,754	1,078
Benefit Payments (in Millions of Dollars)					
Marital Status					
Married	7,801	138*	2,027*	3,380	2,256
	1,274	116	967	719	492
Widowed	20,651	310*	2,342*	6,562	11,436
	1,646	306	600	1,051	910
Divorced/separated	2,935	434*	1,066*	933*	501*
	524	192	413	280	173
Never married	4,162	2,273	524*	724*	641*
	589	429	149	256	179
Race/Ethnicity					
White non-Hispanic	28,284	2,632	3,437	9,461	12,754
	1,795	550	751	1,361	954
Black non-Hispanic	5,882	606*	2,433*	1,193*	1,650*
	1,142	260	998	406	421
Hispanic	1,632	54*	83*	947*	548*
	479	30	35	384	206
Other	219*	35*	5*	109*	69*
	106	23	5	97	31
Schooling					
0 - 8 years	6,986	1,036	1,873*	1,678*	2,399
	1,112	339	988	453	410
9 - 12 years (no diploma)	3,403	300*	668*	936*	1,499
	514	110	269	262	339
High school graduate	6,904	586*	510*	3,207	2,601
	819	167	255	665	441
Voc/tech/bus/etc.	2,187*	48*	131*	1,077*	931*
	712	26	124	587	374
Some college	3,219	247*	1,011*	474*	1,488*
	698	122	522	195	428
Any college degree	2,673	36*	384*	519*	1,735
	522	18	190	152	428

Table 4.5 Benefit Payments Institutionalized Medicare Beneficiaries, by Demographic and Socioeconomic Characteristics, and by Age, 2008

Long-Term Care Facility-Only Residents¹

Beneficiary Characteristic	Total	Age			
		< 65	65 - 74	75 - 84	85 +
Benefit Payments (in Millions)	37,145	3,353	5,959	12,702	15,131
	2,290	612	1,234	1,754	1,078
Benefit Payments (in Millions of Dollars)					
Income²					
Less than \$5,000	2,720	265*	249*	1,027*	1,179*
	475	132	116	286	318
\$5,000 - \$9,999	10,812	2,197	1,976*	3,000	3,639
	1,148	535	662	757	481
\$10,000 - \$14,999	8,730	460*	1,178*	3,767	3,325
	1,476	164	424	1,267	570
\$15,000 - \$19,999	5,098	228*	1,370*	1,100*	2,400
	1,042	135	893	223	541
\$20,000 - \$24,999	2,151	29*	285*	1,333*	504*
	614	19	190	549	192
\$25,000 - \$29,999	1,379*	10*	276*	248*	844*
	313	9	178	138	211
\$30,000 - \$39,999	3,066	.	44*	1,261*	1,761
	596	.	44	401	417
\$40,000 - \$49,999	632*	.	.	106*	526*
	174	.	.	59	163
\$50,000 or more	2,555	164*	579*	860*	953*
	440	120	272	272	229
Metropolitan Area Resident					
Yes	28,337	2,480	4,192	10,686	10,979
	2,108	474	1,136	1,738	941
No	8,808	873*	1,767*	2,016	4,152
	884	368	461	284	590

Source: Medicare Current Beneficiary Survey

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

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

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 4.6 Benefit Payments of Non-institutionalized Medicare Beneficiaries, by Demographic and Socioeconomic Characteristics, and 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		
Benefit Payments (in Millions)	282,887	25,958	62,560	69,073	76,703	9,927	36,450	2,215
	7,418	1,075	4,316	3,033	4,021	1,061	2,399	525
Benefit Payments (in Millions of Dollars)								
Medicare Status³								
Aged								
65 - 74 years	98,689	10,521	19,604	24,829	28,567	3,430	10,655	1,082*
	4,561	751	2,814	2,219	2,287	709	1,110	567
75 - 84 years	93,755	9,023	12,190	28,259	26,896	4,453	12,341	592
	3,236	509	1,834	1,681	1,788	780	1,383	194
85 years and older	42,981	3,226	6,082	13,903	13,758	1,769	3,924	319*
	1,727	339	1,011	1,019	1,113	441	550	120
Disabled								
Under 45 years	9,636	337	7,293	291*	348	4*	1,213	150*
	962	42	880	205	161	3	381	83
45 - 64 years	37,827	2,850	17,391	1,792	7,133	272*	8,317	71*
	3,188	400	2,251	495	2,185	117	1,595	42
Gender								
Male	131,476	13,776	24,146	30,224	38,086	5,146	18,804	1,294*
	5,139	944	3,058	2,115	2,679	889	1,988	613
Female	151,411	12,182	38,414	38,850	38,617	4,781	17,646	921
	4,839	598	3,132	2,145	2,782	641	1,520	181
Marital Status								
Married	134,931	14,271	15,511	35,362	45,238	6,756	16,632	1,161*
	5,571	826	2,922	2,432	2,813	938	1,984	571
Widowed	90,365	6,082	19,554	26,449	23,786	2,780	11,183	532
	3,620	366	2,029	1,708	2,286	466	1,172	140
Divorced/separated	39,810	4,467	17,623	5,032	5,090	171*	7,035	393*
	2,806	483	2,067	803	875	53	1,437	184
Never married	17,030	1,117	9,219	2,208	2,560	220*	1,576	129*
	1,547	148	1,145	711	616	123	459	71

Table 4.6 Benefit Payments of Non-institutionalized Medicare Beneficiaries, by Demographic and Socioeconomic Characteristics, and 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			
Benefit Payments (in Millions)	282,887	25,958	62,560	69,073	76,703	9,927	36,450	2,215
	7,418	1,075	4,316	3,033	4,021	1,061	2,399	525
Benefit Payments (in Millions of Dollars)								
Living Arrangement								
Lives alone	90,982	7,626	23,334	23,732	21,989	2,449	11,461	391
	3,631	557	2,170	1,511	1,926	433	1,493	114
With spouse	128,303	13,582	14,859	33,810	42,528	6,648	15,715	1,160*
	5,152	800	2,894	2,410	2,420	939	1,771	571
With children	37,296	3,088	11,317	7,233	8,662	633*	6,079	285*
	2,860	294	1,144	957	2,048	181	952	155
With others	26,306	1,661	13,051	4,298	3,524	197*	3,196	379*
	2,623	177	1,960	918	1,030	119	793	175
Race/Ethnicity								
White non-Hispanic	212,174	16,575	32,920	62,549	64,121	9,126	25,242	1,642
	5,968	586	3,444	2,589	3,781	1,047	1,857	522
Black non-Hispanic	35,310	3,930	13,498	3,289	7,887	468*	6,170	68*
	3,082	603	1,750	1,184	1,471	207	1,280	25
Hispanic	19,788	4,459	7,562	1,643	2,526	27*	3,440	132*
	2,131	665	1,186	505	603	18	1,198	60
Other	14,509	766	8,185	1,592	1,818	305*	1,470	373*
	2,039	92	1,806	488	384	123	457	100
Schooling								
0 - 8 years	27,600	4,298	11,879	4,515	3,244	77*	2,710	876*
	1,865	674	1,294	706	610	44	587	570
9 - 12 years (no diploma)	38,805	3,813	13,625	8,093	6,875	785*	5,085	530*
	2,697	432	1,887	1,236	791	260	719	179
High school graduate	76,812	7,108	15,435	21,086	20,188	1,744	10,883	368*
	3,229	389	2,244	1,523	1,373	324	1,664	79
Voc/tech/bus/etc.	16,652	1,615	2,447	4,191	5,908	530*	1,745	217*
	1,557	186	506	804	951	148	486	94
Some college	36,261	3,543	4,781	9,264	12,652	1,328	4,558	134*
	2,738	242	820	981	2,470	336	739	54
Any college degree	52,496	4,236	5,639	12,894	19,217	3,627	6,868	15*
	3,182	356	1,358	1,497	1,801	742	1,038	11

Table 4.6 Benefit Payments of Non-institutionalized Medicare Beneficiaries, by Demographic and Socioeconomic Characteristics, and 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			
						</		

Source: Medicare Current Beneficiary Survey

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

- 1 The term *community residents* includes beneficiaries who resided in the community at the time of the round 37 interview (fall 2003), and beneficiaries who resided in the community at the time of the round 34 interview (fall 2002) who died prior to the round 37 interview.
- 2 HMO stands for Health Maintenance Organization.
- 3 Medicare beneficiaries with end-stage renal disease (ESRD) are included within the subgroups of "Aged" and "Disabled."
- 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.