

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	Part-Year Community/ Part-Year Facility
Beneficiaries (in 1,000s)	46,048	43,616	1,896	536
	150	154	68	42
Beneficiaries as a Percentage of Column Total				
Medicare Status¹				
Aged				
65 - 74 years	44.72	46.45	13.18	15.95*
	0.43	0.45	1.49	3.11
75 - 84 years	27.32	27.34	25.70	31.32
	0.28	0.30	1.56	4.10
85 years and older	11.91	10.14	42.64	47.54
	0.22	0.23	1.72	3.69
Disabled				
Under 45 years	3.80	3.84	3.68	1.30*
	0.10	0.10	0.67	0.60
45 - 64 years	12.25	12.24	14.79	3.89*
	0.32	0.35	1.57	1.93
Gender by Age				
Male				
	44.95	45.65	31.51	35.60
	0.34	0.36	1.87	3.92
Aged				
65 - 74 years	20.99	21.79	6.70*	6.20*
	0.34	0.36	1.17	2.20
75 - 84 years	11.63	11.85	7.55	8.13*
	0.19	0.21	1.07	2.16
85 years and older	3.81	3.48	7.86	16.37*
	0.13	0.13	0.79	2.97
Disabled				
Under 45 years	2.04	2.03	2.34*	1.00*
	0.08	0.08	0.58	0.51
45 - 64 years	6.49	6.50	7.06*	3.89*
	0.26	0.28	1.09	1.93

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Beneficiaries (in 1,000s)	46,048	43,616	1,896	536
	150	154	68	42
Beneficiaries as a Percentage of Column Total				
Female	55.05	54.35	68.49	64.40
	0.34	0.36	1.87	3.92
Aged				
65 - 74 years	23.74	24.66	6.49*	9.75*
	0.34	0.36	0.96	3.03
75 - 84 years	15.68	15.48	18.16	23.19*
	0.22	0.25	1.57	3.42
85 years and older	8.10	6.66	34.78	31.17
	0.17	0.19	1.69	3.37
Disabled				
Under 45 years	1.77	1.81	1.35*	0.30*
	0.07	0.08	0.36	0.31
45 - 64 years	5.76	5.74	7.73*	0.00
	0.23	0.24	1.29	0.00
Race/Ethnicity by Age²				
White non-Hispanic	78.13	77.91	80.51	87.73
	0.45	0.46	1.52	2.59
Aged				
65 - 74 years	35.03	36.43	8.27	15.51*
	0.45	0.49	1.18	3.06
75 - 84 years	22.41	22.44	20.20	27.94*
	0.27	0.29	1.52	4.15
85 years and older	10.06	8.49	37.27	40.72
	0.23	0.24	1.66	3.56
Disabled				
Under 45 years	2.35	2.35	2.83*	0.84*
	0.10	0.10	0.57	0.48
45 - 64 years	8.28	8.19	11.92	2.72*
	0.28	0.30	1.47	1.56

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Beneficiary Characteristic	Total	Residence		
		Community Only	Long-Term Care Facility Only	Part-Year Community/ Part-Year Facility
Beneficiaries (in 1,000s)	46,048	43,616	1,896	536
	150	154	68	42
Beneficiaries as a Percentage of Column Total				
Black non-Hispanic	9.36	9.27	11.97	7.33*
	0.26	0.28	1.14	2.05
Aged				
65 - 74 years	3.62	3.69	2.96*	0.44*
	0.19	0.20	0.63	0.45
75 - 84 years	2.01	1.96	3.29*	1.55*
	0.09	0.10	0.66	0.95
85 years and older	0.79	0.64	3.50*	3.70*
	0.05	0.06	0.65	1.63
Disabled				
Under 45 years	0.76	0.78	0.51*	0.47*
	0.05	0.06	0.23	0.35
45 - 64 years	2.18	2.21	1.71*	1.17*
	0.13	0.14	0.57	1.17
Hispanic	8.00	8.16	5.85*	2.53*
	0.33	0.34	0.91	1.29
Aged				
65 - 74 years	3.73	3.86	1.78*	0.00
	0.20	0.21	0.55	0.00
75 - 84 years	1.73	1.73	1.88*	0.61*
	0.12	0.12	0.50	0.60
85 years and older	0.73	0.69	1.39*	1.92*
	0.08	0.09	0.44	1.16

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All Medicare Beneficiaries

Beneficiary Characteristic	Total	Residence		
		Community Only	Long-Term Care Facility Only	Part-Year Community/ Part-Year Facility
Beneficiaries (in 1,000s)	46,048	43,616	1,896	536
	<i>150</i>	<i>154</i>	<i>68</i>	<i>42</i>
Beneficiaries as a Percentage of Column Total				
Disabled				
Under 45 years	0.48	0.50	0.25*	0.00
	<i>0.05</i>	<i>0.06</i>	<i>0.12</i>	<i>0.00</i>
45 - 64 years	1.33	1.38	0.55*	0.00
	<i>0.16</i>	<i>0.17</i>	<i>0.29</i>	<i>0.00</i>

Source: Medicare Current Beneficiary Survey, CY 2008 Cost and Use Public Use File.

Notes: Standard errors are shaded and italic. See Appendix A for additional information on standard errors. See Appendix B for definitions of terms and variables.
 Values followed by an asterisk (*) indicate that the estimates are based on cell counts of less than 50 sample persons.

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 1,000s)	46,048	7,390	20,595	12,579	5,484	3,926	9,663	5,357	1,753	20,699	3,465	10,931	7,221	3,731	25,349
	150	147	203	137	104	116	159	89	61	169	103	160	105	81	176
Beneficiaries as a Percentage of Column Total															
Marital Status															
Married	51.92	39.28	65.00	49.31	25.97	40.29	76.24	69.65	53.36	65.77	38.13	55.10	34.23	13.10	40.63
	0.56	1.53	0.84	0.82	1.12	2.03	1.07	1.23	2.30	0.79	2.23	1.07	1.10	1.05	0.66
Widowed	27.45	5.54	16.67	40.51	67.24	2.42*	7.19	19.95	39.65	12.35	9.07	25.03	55.74	80.21	39.75
	0.42	0.69	0.63	0.76	1.03	0.66	0.67	1.07	2.15	0.50	1.28	0.98	1.13	1.05	0.60
Divorced/separated	13.63	28.78	14.42	7.82	3.68	26.91	12.46	8.05	4.43*	13.37	30.90	16.14	7.65	3.32*	13.84
	0.43	1.40	0.59	0.48	0.41	1.66	0.79	0.70	0.82	0.60	2.22	0.88	0.63	0.47	0.54
Never married	7.00	26.40	3.91	2.37	3.11	30.37	4.11	2.35*	2.56*	8.50	21.90	3.74	2.38	3.37	5.78
	0.25	1.01	0.33	0.27	0.44	1.63	0.48	0.42	0.64	0.39	1.26	0.42	0.34	0.56	0.30
Living Arrangement															
Community															
Alone	28.96	26.23	23.72	34.05	40.52	26.52	15.62	21.05	29.72	20.29	25.91	30.89	43.69	45.61	36.03
	0.55	1.41	0.70	0.83	1.20	2.08	0.91	1.05	2.07	0.66	1.84	0.97	1.14	1.48	0.68
With spouse	49.13	36.51	63.09	45.74	21.69	37.45	73.95	65.87	46.22	62.59	35.45	53.48	30.79	10.16	38.15
	0.54	1.42	0.83	0.81	1.01	1.95	1.11	1.24	2.12	0.77	2.05	1.05	1.11	0.92	0.62
With children	10.02	10.17	6.69	11.59	18.66	6.33	3.88	5.54	10.68	5.35	14.49	9.17	16.07	22.41	13.82
	0.32	0.80	0.43	0.52	0.95	0.96	0.45	0.61	1.39	0.37	1.25	0.66	0.81	1.24	0.44
With others	7.77	22.35	5.28	4.76	4.38	25.14	5.23	4.87	4.88*	8.88	19.19	5.32	4.68	4.14	6.86
	0.34	1.32	0.38	0.41	0.50	1.73	0.53	0.60	0.89	0.46	1.63	0.55	0.58	0.63	0.41
Long-Term Care Facility	4.13	4.75	1.22	3.87	14.75	4.56	1.32*	2.67	8.50	2.89	4.96	1.13*	4.77	17.69	5.13
	0.15	0.47	0.14	0.30	0.66	0.63	0.23	0.41	0.90	0.22	0.71	0.17	0.47	0.87	0.21
Race/Ethnicity															
White non-Hispanic	78.13	66.14	78.46	81.92	84.40	64.12	78.91	83.10	85.02	77.70	68.44	78.07	81.05	84.11	78.49
	0.45	1.20	0.70	0.60	0.86	1.61	1.00	0.95	1.43	0.68	1.85	0.98	0.79	1.00	0.56
Black non-Hispanic	9.36	18.28	8.10	7.36	6.62	19.03	7.38	7.07	6.26*	9.42	17.44	8.75	7.58	6.80	9.32
	0.26	0.75	0.40	0.31	0.45	1.05	0.56	0.51	0.83	0.39	1.05	0.57	0.43	0.54	0.32
Hispanic	8.00	11.24	8.36	6.32	6.13	11.91	8.60	6.17	6.41*	8.41	10.48	8.14	6.42	6.01	7.66
	0.33	0.98	0.46	0.42	0.66	1.16	0.72	0.63	1.04	0.48	1.67	0.62	0.55	0.74	0.38
Other	4.51	4.34	5.08	4.40	2.84	4.95	5.11	3.66	2.32*	4.47	3.65*	5.05	4.95	3.09*	4.54
	0.30	0.72	0.44	0.36	0.41	0.99	0.63	0.54	0.67	0.39	0.67	0.63	0.51	0.48	0.39

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 1,000s)	46,048	7,390	20,595	12,579	5,484	3,926	9,663	5,357	1,753	20,699	3,465	10,931	7,221	3,731	25,349
	150	147	203	137	104	116	159	89	61	169	103	160	105	81	176
Beneficiaries as a Percentage of Column Total															
Schooling															
Did not graduate HS	24.89	29.18	19.86	27.39	32.40	33.04	19.80	28.25	29.59	25.32	24.80	19.91	26.75	33.73	24.53
	0.47	1.08	0.71	0.80	1.42	1.81	1.04	1.16	1.98	0.70	1.51	0.96	1.10	1.64	0.66
High school graduate	30.64	33.10	29.42	31.47	29.98	31.76	26.10	24.22	27.41	26.79	34.62	32.36	36.86	31.20	33.79
	0.51	1.25	0.72	0.85	1.26	1.99	1.11	1.14	2.04	0.73	1.71	1.04	1.18	1.48	0.69
Some college/vocational school	27.01	29.87	28.47	24.43	23.59	29.00	27.11	24.31	22.17	26.32	30.85	29.67	24.52	24.26	27.58
	0.47	1.32	0.81	0.71	1.05	1.67	1.15	1.04	1.50	0.64	1.95	1.13	1.01	1.34	0.70
Bachelor's degree and beyond	17.46	7.86	22.26	16.71	14.03	6.20*	27.00	23.22	20.83	21.56	9.74	18.06	11.87	10.81	14.10
	0.47	0.94	0.81	0.72	0.86	1.08	1.23	1.16	1.86	0.67	1.55	1.02	0.79	0.81	0.64
Income															
Less than \$5,000	2.05	2.40	2.09	1.55	2.59	2.61*	1.85*	1.70*	1.71*	1.95	2.17*	2.31*	1.44*	3.00*	2.14
	0.17	0.36	0.32	0.23	0.42	0.45	0.41	0.33	0.58	0.23	0.54	0.38	0.30	0.49	0.20
\$5,000 - \$9,999	11.56	24.60	7.56	9.64	13.42	22.18	5.55	5.37	7.04*	8.78	27.33	9.34	12.81	16.42	13.83
	0.31	1.07	0.43	0.54	0.83	1.42	0.49	0.66	1.13	0.35	1.78	0.68	0.77	1.08	0.48
\$10,000 - \$14,999	15.21	24.53	10.68	15.36	19.31	24.12	8.82	9.75	12.54	12.28	24.99	12.31	19.52	22.49	17.60
	0.38	1.26	0.55	0.66	1.02	1.54	0.68	0.68	1.44	0.44	1.73	0.79	1.00	1.27	0.56
\$15,000 - \$19,999	10.77	13.13	8.39	11.55	14.76	13.66	7.07	9.59	12.90	9.46	12.54	9.56	13.01	15.64	11.85
	0.30	1.15	0.46	0.55	0.77	1.55	0.62	0.86	1.58	0.49	1.69	0.71	0.70	1.00	0.48
\$20,000 - \$24,999	10.40	7.25	9.92	12.37	11.97	7.98	9.94	11.61	12.33	10.20	6.42	9.90	12.93	11.80	10.57
	0.28	0.71	0.46	0.56	0.77	1.13	0.66	0.79	1.48	0.46	1.03	0.65	0.78	0.93	0.40
\$25,000 - \$29,999	8.32	5.84	8.31	9.27	9.55	6.19	7.69	9.87	12.28	8.36	5.44*	8.87	8.82	8.26	8.30
	0.34	0.73	0.54	0.56	0.64	0.97	0.73	0.87	1.31	0.52	0.97	0.70	0.66	0.72	0.39
\$30,000 - \$39,999	13.70	9.15	15.35	14.66	11.40	11.29	15.37	17.84	14.45	15.16	6.73*	15.34	12.30	9.97	12.51
	0.37	1.02	0.65	0.53	0.84	1.66	0.92	0.99	1.49	0.66	1.26	0.85	0.60	0.98	0.49
\$40,000 - \$49,999	9.05	5.25	11.10	9.02	6.52	5.07*	12.21	10.46	10.01	10.22	5.46*	10.12	7.96	4.88	8.10
	0.31	0.65	0.61	0.49	0.62	0.85	0.78	0.84	1.29	0.44	1.20	0.80	0.60	0.65	0.38
\$50,000 or more	18.93	7.85	26.59	16.57	10.48	6.90	31.51	23.80	16.75	23.60	8.92	22.24	11.21	7.53	15.11
	0.47	0.85	0.84	0.67	0.80	1.15	1.21	1.17	1.95	0.76	1.29	1.07	0.69	0.68	0.54

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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 +	
Beneficiaries (in 1,000s)	46,048	7,390	20,595	12,579	5,484	3,926	9,663	5,357	1,753	20,699	3,465	10,931	7,221	3,731	25,349
	<i>150</i>	<i>147</i>	<i>203</i>	<i>137</i>	<i>104</i>	<i>116</i>	<i>159</i>	<i>89</i>	<i>61</i>	<i>169</i>	<i>103</i>	<i>160</i>	<i>105</i>	<i>81</i>	<i>176</i>
Beneficiaries as a Percentage of Column Total															
Metropolitan Area Resident															
Yes	76.45	73.64	76.60	76.95	78.47	74.60	75.14	76.92	80.95	75.99	72.55	77.90	76.97	77.31	76.82
	<i>0.25</i>	<i>1.14</i>	<i>0.51</i>	<i>0.45</i>	<i>0.80</i>	<i>1.68</i>	<i>0.95</i>	<i>0.81</i>	<i>1.57</i>	<i>0.42</i>	<i>1.51</i>	<i>1.04</i>	<i>0.74</i>	<i>0.89</i>	<i>0.45</i>
No	23.55	26.36	23.40	23.05	21.53	25.40	24.86	23.08	19.05	24.01	27.45	22.10	23.03	22.69	23.18
	<i>0.25</i>	<i>1.14</i>	<i>0.51</i>	<i>0.45</i>	<i>0.80</i>	<i>1.68</i>	<i>0.95</i>	<i>0.81</i>	<i>1.57</i>	<i>0.42</i>	<i>1.51</i>	<i>1.04</i>	<i>0.74</i>	<i>0.89</i>	<i>0.45</i>

Source: Medicare Current Beneficiary Survey, CY 2008 Cost and Use Public Use File.

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

Values followed by an asterisk (*) indicate that the estimates are based on cell counts of less than 50 sample persons.

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 1,000s)	46,048	4,885	16,089	10,294	4,619	35,887	1,350	1,662	925	362	4,300	830	1,714	794	336	3,673
	150	137	210	129	108	223	58	88	41	24	124	78	94	53	36	151
Beneficiaries as a Percentage of Column Total																
Gender																
Male	44.95	51.50	47.14	43.14	32.21	44.67	55.30	42.66	40.84	30.21*	45.19	56.30	48.24	41.55	33.40*	47.26
	0.34	1.50	0.77	0.63	0.99	0.45	2.28	2.38	2.33	3.45	1.25	4.96	3.00	3.27	3.90	1.77
Female	55.05	48.50	52.86	56.86	67.79	55.33	44.70	57.34	59.16	69.79	54.81	43.70	51.76	58.45	66.60	52.74
	0.34	1.50	0.77	0.63	0.99	0.45	2.28	2.38	2.33	3.45	1.25	4.96	3.00	3.27	3.90	1.77
Marital Status																
Married	51.92	41.35	68.04	51.17	28.04	54.40	30.15	42.86	31.40	9.80*	33.61	42.48	60.68	47.24	16.15*	49.57
	0.56	1.90	0.94	0.92	1.23	0.68	2.81	2.60	2.99	2.79	1.53	4.99	3.54	3.19	3.09	2.13
Widowed	27.45	5.98	15.57	39.69	66.09	27.72	5.59*	27.13	50.69	79.43	29.84	3.12*	15.78	34.54	72.28	22.15
	0.42	0.84	0.72	0.85	1.13	0.50	1.57	2.70	2.71	4.03	1.33	1.94	1.85	2.95	4.41	1.25
Divorced/separated	13.63	26.93	12.90	6.99	3.02	11.83	33.58	21.65	13.09*	5.50*	22.20	31.15	18.89	14.65*	7.97*	19.75
	0.43	1.66	0.63	0.49	0.41	0.47	2.82	2.10	2.36	2.40	1.39	4.74	2.27	2.43	2.36	1.35
Never married	7.00	25.74	3.49	2.16	2.85	6.04	30.68	8.36*	4.81*	5.27*	14.36	23.25	4.65*	3.57*	3.60*	8.53
	0.25	1.27	0.35	0.30	0.48	0.26	2.52	1.54	1.36	2.16	1.10	2.90	1.54	0.86	1.74	1.06
Living Arrangement																
Community																
Alone	28.96	26.20	23.68	35.13	42.30	29.71	31.61	31.16	33.89	28.41*	31.65	19.18*	20.39	26.77	31.64*	22.53
	0.55	1.66	0.77	0.91	1.34	0.61	3.20	2.90	2.89	4.37	1.54	3.12	2.58	3.11	3.74	1.67
With spouse	49.13	38.90	66.02	47.38	23.40	51.48	26.14	40.61	30.04	8.04*	31.03	39.40	58.15	45.19	14.55*	47.11
	0.54	1.75	0.90	0.92	1.13	0.63	2.77	2.86	2.93	2.59	1.58	5.11	3.49	3.31	2.99	2.11
With children	10.02	8.82	4.89	9.57	15.39	8.12	13.55	14.68	21.37	35.59*	17.53	11.29*	12.04*	18.10*	35.55*	15.34
	0.32	0.96	0.41	0.49	0.90	0.29	2.13	1.90	2.27	5.30	1.33	2.68	1.90	2.77	5.37	1.24
With others	7.77	20.34	4.44	4.20	3.61	6.42	25.59	10.17*	7.96*	9.69*	14.51	28.31	7.44*	5.44*	10.43*	12.01
	0.34	1.49	0.38	0.43	0.46	0.35	2.41	1.56	1.93	3.16	1.06	4.29	1.40	1.88	2.73	1.22
Long-Term Care Facility	4.13	5.74	0.98	3.72	15.29	4.26	3.11*	3.39*	6.73*	18.27*	5.28	1.82*	1.98*	4.49*	7.83*	3.02*
	0.15	0.64	0.14	0.33	0.76	0.16	0.81	0.74	1.42	3.41	0.56	0.72	0.59	1.19	2.56	0.47

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 1,000s)	46,048	4,885	16,089	10,294	4,619	35,887	1,350	1,662	925	362	4,300	830	1,714	794	336	3,673
	150	137	210	129	108	223	58	88	41	24	124	78	94	53	36	151
Beneficiaries as a Percentage of Column Total																
Schooling																
Did not graduate HS	24.89	26.66	14.71	22.16	27.15	20.05	29.74	37.56	52.64	61.93	40.36	40.30	45.31	58.07	66.08	48.77
	0.47	1.49	0.62	0.81	1.38	0.46	2.81	2.79	3.44	5.23	1.72	4.41	3.93	2.93	3.83	2.13
High school graduate	30.64	33.76	30.43	33.79	31.88	32.03	36.65	26.10	23.89	22.13*	28.61	29.68	24.29	17.44*	15.45*	23.26
	0.51	1.72	0.75	0.96	1.32	0.56	3.20	2.12	2.52	4.23	1.42	4.96	3.15	2.63	3.60	2.01
Some college/vocational school	27.01	31.10	30.57	26.30	25.77	28.80	26.67	24.06	14.72*	11.98*	21.88	25.40	18.52	16.29*	9.91*	18.84
	0.47	1.79	0.98	0.74	1.17	0.57	2.81	2.80	2.77	3.44	1.43	4.84	1.98	3.24	2.64	1.69
Bachelor's degree and beyond	17.46	8.48	24.29	17.75	15.21	19.11	6.94*	12.28*	8.75*	3.96*	9.16	4.61*	11.89*	8.20*	8.55*	9.13
	0.47	1.28	0.92	0.83	1.02	0.55	1.61	1.88	1.74	1.57	1.01	1.68	2.05	2.09	2.32	1.15
Income																
Less than \$5,000	2.05	2.26*	1.57*	1.44*	1.93*	1.67	2.41*	3.78*	2.56*	6.60*	3.32*	3.06*	4.35*	0.96*	8.59*	3.71*
	0.17	0.42	0.35	0.24	0.34	0.19	0.84	1.24	0.96	2.60	0.65	0.75	1.22	0.71	2.48	0.66
\$5,000 - \$9,999	11.56	22.05	4.51	6.25	9.82	8.08	31.93	18.52	24.92	38.89	25.82	25.79	18.45	29.07	28.90*	23.36
	0.31	1.35	0.42	0.45	0.71	0.31	2.26	2.18	3.26	4.77	1.41	3.41	1.64	3.05	3.11	1.22
\$10,000 - \$14,999	15.21	22.20	9.09	13.44	17.98	13.27	28.84	15.87	22.99	26.81*	22.40	27.84	18.67	26.96	27.13*	23.31
	0.38	1.50	0.54	0.73	1.10	0.42	2.77	2.03	2.49	4.34	1.43	5.23	2.36	2.74	3.80	1.89
\$15,000 - \$19,999	10.77	14.26	8.19	11.19	14.91	10.74	12.43*	8.04*	12.83*	10.64*	10.67	11.17*	11.65*	11.40*	17.86*	12.06
	0.30	1.47	0.55	0.61	0.88	0.36	2.25	1.50	1.95	2.64	0.99	3.05	2.07	2.07	3.94	1.41
\$20,000 - \$24,999	10.40	6.80	9.69	13.07	13.49	10.76	8.74*	12.25*	8.56*	4.33*	9.68	6.32*	12.22*	10.82*	2.62*	9.71
	0.28	0.95	0.50	0.63	0.87	0.31	1.70	1.86	1.80	1.66	0.90	2.18	2.42	2.15	1.37	1.52
\$25,000 - \$29,999	8.32	6.34	8.51	9.73	10.24	8.79	3.48*	8.65*	11.79*	5.35*	7.42	7.47*	7.59*	2.67*	6.36*	6.39*
	0.34	0.90	0.56	0.61	0.73	0.34	1.17	1.86	2.33	2.00	0.95	2.61	1.64	1.12	2.16	1.07
\$30,000 - \$39,999	13.70	10.39	16.26	16.18	12.77	14.99	6.66*	12.23*	6.55*	3.75*	8.54	7.61*	9.62*	8.50*	2.35*	8.26
	0.37	1.37	0.80	0.58	0.96	0.42	1.86	2.55	1.64	1.83	1.09	2.94	1.42	1.80	1.38	1.02
\$40,000 - \$49,999	9.05	5.75*	12.27	10.09	7.25	10.11	2.20*	8.80*	5.14*	0.75*	5.26*	7.59*	2.71*	2.87*	1.79*	3.77*
	0.31	0.90	0.66	0.56	0.69	0.34	0.89	1.91	1.54	0.77	0.91	2.69	0.96	0.91	1.22	0.77
\$50,000 or more	18.93	9.95	29.91	18.61	11.62	21.59	3.31*	11.87*	4.67*	2.87*	6.87	3.15*	14.73*	6.74*	4.40*	9.44
	0.47	1.11	1.04	0.81	0.90	0.59	1.45	1.93	1.54	1.54	0.99	1.67	1.96	1.72	2.09	1.10

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 1,000s)	46,048	4,885	16,089	10,294	4,619	35,887	1,350	1,662	925	362	4,300	830	1,714	794	336	3,673
	<i>150</i>	<i>137</i>	<i>210</i>	<i>129</i>	<i>108</i>	<i>223</i>	<i>58</i>	<i>88</i>	<i>41</i>	<i>24</i>	<i>124</i>	<i>78</i>	<i>94</i>	<i>53</i>	<i>36</i>	<i>151</i>
Beneficiaries as a Percentage of Column Total																
Metropolitan Area Resident																
Yes	76.45	69.22	73.75	74.74	76.76	73.81	82.67	84.98	85.57	82.62	84.18	89.19	93.00	92.77	93.68	92.15
	<i>0.25</i>	<i>1.63</i>	<i>0.66</i>	<i>0.53</i>	<i>1.00</i>	<i>0.40</i>	<i>1.69</i>	<i>3.08</i>	<i>2.45</i>	<i>2.80</i>	<i>1.81</i>	<i>3.31</i>	<i>1.46</i>	<i>1.49</i>	<i>1.03</i>	<i>1.27</i>
No	23.55	30.78	26.25	25.26	23.24	26.19	17.33	15.02	14.43*	17.38*	15.82	10.81*	7.00*	7.23*	6.32*	7.85
	<i>0.25</i>	<i>1.63</i>	<i>0.66</i>	<i>0.53</i>	<i>1.00</i>	<i>0.40</i>	<i>1.69</i>	<i>3.08</i>	<i>2.45</i>	<i>2.80</i>	<i>1.81</i>	<i>3.31</i>	<i>1.46</i>	<i>1.49</i>	<i>1.03</i>	<i>1.27</i>

Source: Medicare Current Beneficiary Survey, CY 2008 Cost and Use Public Use File.

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

Values followed by an asterisk (*) indicate that the estimates are based on cell counts of less than 50 sample persons.

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

Table 1.4a Demographic and Socioeconomic Characteristics of Noninstitutionalized Medicare Beneficiaries, by Living Arrangement and Age, 2008Community 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 1,000s)	44,152	1,934	4,864	4,282	2,221	13,300	2,692	12,935	5,752	1,189	22,567	2,397	2,454	2,056	1,262	8,169
	151	117	150	115	76	253	124	208	116	63	260	99	129	88	60	198
Beneficiaries as a Percentage of Column Total																
Marital Status																
Married	53.46	6.25*	5.32*	6.30	4.07*	5.56	98.59	99.50	99.54	99.30	99.39	3.75*	5.51*	4.03*	3.13*	4.25
	0.59	1.66	0.79	0.68	0.86	0.45	0.51	0.21	0.17	0.40	0.12	0.84	1.22	0.77	0.79	0.47
Widowed	26.46	11.47*	45.75	75.67	87.55	57.36	0.00	0.12*	0.23*	0.49*	0.15*	7.16*	45.25	76.97	90.16	48.98
	0.43	1.92	1.57	1.26	1.14	1.05	0.00	0.06	0.12	0.35	0.05	1.53	2.54	1.66	1.41	1.14
Divorced/separated	13.76	52.66	38.71	13.90	4.84*	27.11	0.98*	0.38*	0.23*	0.21*	0.40*	43.04	39.67	15.17	4.21*	29.00
	0.44	3.00	1.51	1.09	0.68	0.98	0.45	0.19	0.13	0.21	0.11	2.38	2.69	1.55	0.96	1.16
Never married	6.32	29.61	10.23	4.13	3.54*	9.97	0.43*	0.00	0.00	0.00	0.05*	46.05	9.58*	3.83*	2.50*	17.77
	0.25	2.30	1.18	0.52	0.67	0.61	0.25	0.00	0.00	0.00	0.03	2.26	1.35	0.83	0.74	0.82
Race/Ethnicity																
White non-Hispanic	78.03	65.95	78.50	84.50	88.05	80.20	70.45	82.19	84.79	91.09	81.92	59.22	61.07	69.26	69.62	63.90
	0.46	2.15	1.46	1.01	1.28	0.72	1.92	0.87	0.95	1.43	0.65	2.37	2.70	1.76	2.48	1.34
Black non-Hispanic	9.25	22.07	10.65	7.33	4.64*	10.24	13.13	5.21	4.83	2.46*	5.92	22.05	16.77	13.27	13.03	16.87
	0.27	2.09	1.02	0.72	0.78	0.52	1.48	0.45	0.51	0.81	0.35	1.85	1.70	1.17	1.71	0.95
Hispanic	8.09	8.23*	7.19	4.97	4.79*	6.22	12.17	7.70	6.24	4.12*	7.67	13.71	13.57	9.13	12.25	12.29
	0.33	1.40	0.96	0.65	0.78	0.50	1.65	0.53	0.63	0.96	0.46	2.05	1.97	1.17	1.86	0.81
Other	4.63	3.75*	3.66*	3.20*	2.52*	3.33	4.24*	4.89	4.15	2.33*	4.49	5.02*	8.59*	8.34*	5.10*	6.94
	0.31	0.92	0.67	0.55	0.58	0.44	0.81	0.55	0.50	0.77	0.39	1.12	1.42	1.29	1.24	0.78
Schooling																
Did not graduate HS	24.11	29.03	18.99	25.97	27.38	24.10	21.98	16.58	23.05	24.06	19.26	33.72	35.30	40.43	45.16	37.62
	0.47	2.34	1.50	1.43	1.83	0.86	1.96	0.75	1.07	2.04	0.56	2.48	2.16	2.14	2.70	1.01
High school graduate	30.64	29.13	28.43	34.69	30.67	30.93	33.98	30.38	29.33	29.20	30.48	36.10	27.06	30.35	27.48	30.60
	0.53	2.72	1.36	1.67	1.91	0.96	2.09	1.02	1.26	2.31	0.66	2.30	2.12	2.09	2.37	1.22
Some college/vocational school	27.52	34.29	31.50	24.69	27.76	29.08	33.78	28.01	27.01	26.08	28.34	24.11	26.02	18.49	20.26	22.70
	0.49	2.33	1.70	1.33	1.74	0.96	2.81	1.05	0.94	2.05	0.67	2.00	2.03	1.89	2.19	1.08
Bachelor's degree and beyond	17.73	7.54*	21.09	14.65	14.19	15.89	10.27	25.03	20.62	20.66	21.91	6.07*	11.62	10.73	7.10*	9.08
	0.48	1.26	1.59	0.99	1.37	0.77	1.96	1.02	1.15	1.82	0.73	1.34	1.64	1.35	1.26	0.69

Table 1.4a Demographic and Socioeconomic Characteristics of Noninstitutionalized Medicare Beneficiaries, by Living Arrangement and Age, 2008Community 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 1,000s)	44,152	1,934	4,864	4,282	2,221	13,300	2,692	12,935	5,752	1,189	22,567	2,397	2,454	2,056	1,262	8,169
	<i>151</i>	<i>117</i>	<i>150</i>	<i>115</i>	<i>76</i>	<i>253</i>	<i>124</i>	<i>208</i>	<i>116</i>	<i>63</i>	<i>260</i>	<i>99</i>	<i>129</i>	<i>88</i>	<i>60</i>	<i>198</i>
Beneficiaries as a Percentage of Column Total																
Income																
Less than \$5,000	1.96	2.44*	2.91*	1.73*	1.28*	2.19	0.99*	1.42*	1.25*	1.43*	1.33	3.42*	3.63*	2.19*	4.79*	3.39
	<i>0.18</i>	<i>0.73</i>	<i>0.70</i>	<i>0.36</i>	<i>0.46</i>	<i>0.33</i>	<i>0.40</i>	<i>0.29</i>	<i>0.30</i>	<i>0.59</i>	<i>0.18</i>	<i>0.63</i>	<i>0.87</i>	<i>0.62</i>	<i>1.21</i>	<i>0.39</i>
\$5,000 - \$9,999	10.69	31.15	12.04	11.78	11.99	14.73	6.04*	2.76	2.46*	2.89*	3.08	37.54	19.91	21.90	17.46	25.21
	<i>0.32</i>	<i>2.65</i>	<i>1.08</i>	<i>1.00</i>	<i>1.36</i>	<i>0.69</i>	<i>1.19</i>	<i>0.43</i>	<i>0.42</i>	<i>0.86</i>	<i>0.35</i>	<i>2.59</i>	<i>1.76</i>	<i>1.73</i>	<i>1.54</i>	<i>1.02</i>
\$10,000 - \$14,999	14.78	33.19	16.43	19.41	20.54	20.51	11.45	5.68	6.79	5.99*	6.67	31.88	24.27	27.11	28.00	27.79
	<i>0.40</i>	<i>2.48</i>	<i>1.41</i>	<i>1.20</i>	<i>1.53</i>	<i>0.83</i>	<i>1.62</i>	<i>0.53</i>	<i>0.56</i>	<i>1.21</i>	<i>0.42</i>	<i>2.40</i>	<i>1.92</i>	<i>1.89</i>	<i>2.42</i>	<i>1.16</i>
\$15,000 - \$19,999	10.67	13.10	11.94	14.14	17.12	13.68	12.89	6.65	8.03	10.82*	7.97	13.72	10.27	15.88	13.81	13.24
	<i>0.32</i>	<i>1.95</i>	<i>1.08</i>	<i>1.09</i>	<i>1.32</i>	<i>0.68</i>	<i>2.04</i>	<i>0.59</i>	<i>0.65</i>	<i>1.80</i>	<i>0.44</i>	<i>1.69</i>	<i>1.67</i>	<i>1.58</i>	<i>1.68</i>	<i>0.83</i>
\$20,000 - \$24,999	10.54	6.16*	12.55	15.39	13.74	12.73	10.52	8.83	10.55	11.01*	9.58	5.18*	11.24	11.21	13.14	9.75
	<i>0.27</i>	<i>1.53</i>	<i>1.03</i>	<i>1.09</i>	<i>1.41</i>	<i>0.58</i>	<i>1.18</i>	<i>0.59</i>	<i>0.72</i>	<i>1.59</i>	<i>0.40</i>	<i>1.16</i>	<i>1.65</i>	<i>1.47</i>	<i>1.70</i>	<i>0.72</i>
\$25,000 - \$29,999	8.51	6.57*	9.30	10.02	10.66	9.36	9.14	7.99	10.19	13.60	8.98	2.19*	7.92*	6.52*	6.47*	5.66
	<i>0.36</i>	<i>2.05</i>	<i>1.05</i>	<i>0.84</i>	<i>1.14</i>	<i>0.61</i>	<i>1.30</i>	<i>0.59</i>	<i>0.88</i>	<i>1.60</i>	<i>0.48</i>	<i>0.60</i>	<i>1.57</i>	<i>1.11</i>	<i>1.16</i>	<i>0.69</i>
\$30,000 - \$39,999	14.06	4.74*	14.85	11.85	11.67	11.88	19.11	16.68	19.68	17.02	17.76	2.49*	10.56	8.02*	8.48*	7.23
	<i>0.39</i>	<i>1.61</i>	<i>1.20</i>	<i>0.79</i>	<i>1.23</i>	<i>0.62</i>	<i>2.37</i>	<i>0.82</i>	<i>0.92</i>	<i>2.00</i>	<i>0.59</i>	<i>0.65</i>	<i>1.46</i>	<i>1.02</i>	<i>1.41</i>	<i>0.68</i>
\$40,000 - \$49,999	9.27	1.30*	7.54	6.38	4.36*	5.73	11.74	13.96	13.82	13.55	13.64	1.96*	4.09*	2.64*	4.12*	3.10
	<i>0.33</i>	<i>0.63</i>	<i>0.99</i>	<i>0.57</i>	<i>0.73</i>	<i>0.45</i>	<i>1.54</i>	<i>0.93</i>	<i>0.98</i>	<i>1.62</i>	<i>0.62</i>	<i>0.84</i>	<i>0.85</i>	<i>0.68</i>	<i>1.08</i>	<i>0.43</i>
\$50,000 or more	19.51	1.36*	12.45	9.31	8.63	9.19	18.12	36.03	27.22	23.70	31.00	1.63*	8.11*	4.54*	3.72*	4.63
	<i>0.48</i>	<i>0.60</i>	<i>1.09</i>	<i>0.96</i>	<i>1.09</i>	<i>0.56</i>	<i>2.31</i>	<i>1.10</i>	<i>1.09</i>	<i>2.40</i>	<i>0.73</i>	<i>0.60</i>	<i>1.56</i>	<i>0.80</i>	<i>0.94</i>	<i>0.56</i>
Metropolitan Area Resident																
Yes	76.43	72.35	77.80	76.01	76.40	76.20	72.53	75.96	76.80	80.54	76.01	74.61	77.64	78.61	82.59	77.76
	<i>0.26</i>	<i>2.39</i>	<i>1.64</i>	<i>1.29</i>	<i>1.42</i>	<i>1.00</i>	<i>2.31</i>	<i>0.72</i>	<i>0.88</i>	<i>2.04</i>	<i>0.57</i>	<i>2.10</i>	<i>2.00</i>	<i>1.85</i>	<i>1.92</i>	<i>1.00</i>
No	23.57	27.65	22.20	23.99	23.60	23.80	27.47	24.04	23.20	19.46	23.99	25.39	22.36	21.39	17.41	22.24
	<i>0.26</i>	<i>2.39</i>	<i>1.64</i>	<i>1.29</i>	<i>1.42</i>	<i>1.00</i>	<i>2.31</i>	<i>0.72</i>	<i>0.88</i>	<i>2.04</i>	<i>0.57</i>	<i>2.10</i>	<i>2.00</i>	<i>1.85</i>	<i>1.92</i>	<i>1.00</i>

Source: Medicare Current Beneficiary Survey, CY 2008 Cost and Use Public Use File.

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

Values followed by an asterisk (*) indicate that the estimates are based on cell counts of less than 50 sample persons.

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

Table 1.4b Demographic and Socioeconomic Characteristics of Noninstitutionalized Male Medicare Beneficiaries, by Living Arrangement and Age, 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 1,000s)	20,102	1,036	1,502	1,127	521	4,187	1,464	7,115	3,529	810	12,918	1,230	877	558	273	2,937
	169	90	92	60	42	141	98	149	84	45	184	70	71	47	26	122
Beneficiaries as a Percentage of Column Total																
Marital Status																
Married	66.95	7.87*	8.55*	10.67*	9.76*	9.10	98.59	99.44	99.37	99.69	99.34	3.48*	8.93*	6.84*	8.02*	6.15*
	0.81	2.56	1.81	1.82	2.25	1.03	0.85	0.27	0.26	0.31	0.18	1.19	2.85	1.69	2.95	1.02
Widowed	12.09	3.48*	26.87	60.94	81.76	37.03	0.00	0.16*	0.26*	0.00	0.16*	4.76*	29.23	60.92	76.23	29.33
	0.52	1.46	2.57	2.97	3.13	1.76	0.00	0.09	0.15	0.00	0.06	1.74	3.63	3.80	4.78	1.93
Divorced/separated	13.31	52.55	46.98	20.75	5.57*	36.17	0.82*	0.40*	0.37*	0.31*	0.44*	38.43	51.60	27.91*	10.03*	37.64
	0.61	3.76	2.88	2.02	1.72	1.69	0.72	0.25	0.22	0.31	0.17	2.98	4.87	3.89	3.39	2.10
Never married	7.65	36.10	17.61	7.63*	2.92*	17.70	0.59*	0.00	0.00	0.00	0.07*	53.33	10.24*	4.33*	5.73*	26.88
	0.38	3.20	2.67	1.54	1.31	1.30	0.44	0.00	0.00	0.00	0.05	3.02	2.48	1.71	2.40	1.61
Race/Ethnicity																
White non-Hispanic	77.76	66.87	80.63	80.94	85.88	77.96	62.36	80.67	85.19	89.11	80.36	61.91	63.68	77.54	66.97	65.84
	0.67	3.58	2.39	2.11	2.48	1.30	3.07	1.25	1.28	1.97	0.92	3.16	3.76	3.78	5.40	2.23
Black non-Hispanic	9.22	21.98	9.83*	10.24*	6.20*	12.50	16.73*	5.71	5.39*	3.01*	6.70	19.93	14.58*	7.63*	17.02*	15.75
	0.41	3.07	1.80	1.77	1.81	0.93	2.54	0.64	0.68	1.17	0.58	2.21	2.53	2.62	3.81	1.52
Hispanic	8.50	9.74*	7.20*	6.09*	5.60*	7.33	13.93*	8.02	5.72	5.51*	7.90	12.62	14.78*	9.30*	13.39*	12.71
	0.49	1.85	1.80	1.38	1.45	0.83	2.49	0.80	0.72	1.38	0.60	1.93	3.11	2.45	3.48	1.42
Other	4.52	1.40*	2.33*	2.73*	2.33*	2.21*	6.98*	5.60	3.70*	2.37*	5.04	5.54*	6.95*	5.53*	2.63*	5.69*
	0.39	0.76	0.95	0.98	1.27	0.53	1.44	0.78	0.67	0.95	0.52	1.64	1.99	2.08	1.88	0.99
Schooling																
Did not graduate HS	24.68	32.30	23.79	28.94	27.97*	27.81	27.27	16.59	25.11	26.91	20.77	37.05	33.82	44.09	38.30*	37.49
	0.72	3.48	2.89	2.83	3.36	1.41	2.97	0.97	1.32	2.56	0.79	2.79	3.91	3.53	6.16	1.95
High school graduate	26.74	27.51	23.07	29.49	24.58*	26.09	32.79	26.11	22.44	26.75	25.90	35.36	32.22	22.59*	28.09*	31.37
	0.75	4.16	2.85	2.52	3.18	1.75	3.61	1.22	1.43	2.87	0.79	2.62	3.73	3.69	5.42	1.70
Some college/vocational school	26.60	33.24	26.62	21.77	24.33*	26.67	33.70	28.12	26.79	23.12	28.08	21.36	20.49*	15.80*	20.09*	19.95
	0.66	3.55	2.55	2.10	2.91	1.52	3.41	1.38	1.32	2.30	0.91	2.48	3.13	3.00	4.20	1.65
Bachelor's degree and beyond	21.98	6.95*	26.51	19.80	23.12*	19.43	6.24*	29.18	25.66	23.21	25.25	6.24*	13.48*	17.52*	13.52*	11.19
	0.68	2.04	2.77	2.24	3.42	1.44	1.53	1.52	1.44	2.37	1.01	1.95	2.83	3.05	3.48	1.24

Table 1.4b Demographic and Socioeconomic Characteristics of Noninstitutionalized Male Medicare Beneficiaries, by Living Arrangement and Age, 2008Male 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 1,000s)	20,102	1,036	1,502	1,127	521	4,187	1,464	7,115	3,529	810	12,918	1,230	877	558	273	2,937
	169	90	92	60	42	141	98	149	84	45	184	70	71	47	26	122
Beneficiaries as a Percentage of Column Total																
Income																
Less than \$5,000	1.88	3.38*	2.93*	1.97*	1.21*	2.57*	1.04*	1.30*	1.56*	0.92*	1.32*	3.21*	3.58*	2.55*	5.98*	3.45*
	0.24	1.19	1.24	0.84	0.81	0.62	0.52	0.39	0.39	0.52	0.25	0.91	1.61	1.28	2.63	0.62
\$5,000 - \$9,999	8.11	25.16	12.57	9.70*	6.96*	14.22	5.34*	2.50*	2.16*	2.37*	2.72	37.08	13.38*	13.04*	13.79*	23.28
	0.35	2.97	1.69	1.66	2.09	0.96	1.42	0.45	0.42	0.91	0.31	2.91	2.51	3.05	3.95	1.53
\$10,000 - \$14,999	11.81	35.02	13.63*	13.69*	14.19*	19.01	9.27*	5.71	6.06	6.82*	6.28	31.49	22.77*	20.46*	18.44*	25.58
	0.45	3.61	2.31	1.92	2.44	1.48	1.73	0.70	0.63	1.59	0.50	3.00	3.28	3.41	4.76	1.64
\$15,000 - \$19,999	9.42	15.08*	9.52*	11.24*	13.06*	11.80	12.74*	5.97	7.57	11.40*	7.52	14.87*	10.36*	18.09*	14.62*	14.11
	0.50	2.62	1.47	2.25	2.60	1.06	2.75	0.71	0.81	2.07	0.56	2.42	2.65	3.44	3.79	1.37
\$20,000 - \$24,999	10.29	6.98*	13.81*	14.97	14.10*	12.47	11.85*	8.79	10.15	11.47*	9.68	5.11*	13.63*	12.98*	15.53*	10.12
	0.47	2.63	1.96	1.90	3.07	1.08	2.10	0.68	0.88	1.96	0.55	1.53	2.46	2.55	4.47	1.07
\$25,000 - \$29,999	8.50	4.82*	9.43*	13.45*	15.84*	10.17	11.34*	7.33	9.72	13.88*	8.85	1.71*	7.10*	6.15*	5.22*	4.49*
	0.54	2.06	1.86	1.81	2.76	1.08	2.24	0.79	1.10	2.17	0.69	0.79	2.25	2.33	2.25	0.94
\$30,000 - \$39,999	15.48	6.41*	13.81*	13.58*	12.49*	11.75	23.20	16.35	20.26	17.34*	18.25	2.37*	12.36*	13.69*	11.93*	8.39
	0.68	2.58	2.43	1.95	2.37	1.25	3.66	1.09	1.28	2.34	0.86	0.80	2.27	2.60	3.35	1.02
\$40,000 - \$49,999	10.41	1.95*	8.86*	6.99*	7.72*	6.50	9.80*	13.93	12.80	13.03*	13.10	2.88*	5.66*	4.07*	7.68*	4.38*
	0.45	1.10	2.05	1.45	2.08	0.97	1.84	1.04	1.12	1.79	0.68	1.51	2.12	1.60	2.83	0.96
\$50,000 or more	24.10	1.20*	15.45*	14.42*	14.41*	11.52	15.42*	38.10	29.73	22.77	32.28	1.28*	11.17*	8.98*	6.82*	6.21*
	0.77	0.76	2.17	2.21	2.71	1.11	2.78	1.50	1.46	3.10	1.01	0.59	2.70	2.30	2.79	1.07
Metropolitan Area Resident																
Yes	75.88	74.09	72.42	78.38	80.12	75.41	73.04	75.50	76.13	80.98	75.74	75.20	75.94	79.31	82.49	76.88
	0.42	3.58	2.69	2.72	3.27	1.43	2.72	1.28	1.04	2.21	0.82	2.66	3.05	4.06	4.01	1.74
No	24.12	25.91	27.58	21.62	19.88*	24.59	26.96	24.50	23.87	19.02	24.26	24.80	24.06*	20.69*	17.51*	23.12
	0.42	3.58	2.69	2.72	3.27	1.43	2.72	1.28	1.04	2.21	0.82	2.66	3.05	4.06	4.01	1.74

Source: Medicare Current Beneficiary Survey, CY 2008 Cost and Use Public Use File.

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

Values followed by an asterisk (*) indicate that the estimates are based on cell counts of less than 50 sample persons.

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

Table 1.4c Demographic and Socioeconomic Characteristics of Noninstitutionalized Female Medicare Beneficiaries, by Living Arrangement and Age, 2008Female 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 1,000s)	24,051	898	3,361	3,154	1,700	9,113	1,228	5,820	2,223	379	9,650	1,167	1,577	1,498	989	5,231
	180	72	111	98	66	189	79	147	88	36	174	65	98	70	56	138
Beneficiaries as a Percentage of Column Total																
Marital Status																
Married	42.20	4.38*	3.88*	4.74*	2.34*	3.94	98.59	99.57	99.81	98.47	99.46	4.04*	3.65*	2.98*	1.77*	3.19
	0.70	2.11	0.75	0.67	0.70	0.43	0.53	0.28	0.19	1.07	0.19	1.26	1.01	0.84	0.72	0.48
Widowed	38.44	20.70*	54.13	80.90	89.31	66.66	0.00	0.08*	0.19*	1.53*	0.15*	9.68*	53.96	82.91	94.02	59.94
	0.63	3.68	2.09	1.52	1.14	1.25	0.00	0.08	0.19	1.07	0.08	2.52	3.37	1.99	1.14	1.46
Divorced/separated	14.13	52.78	35.04	11.47	4.62*	22.96	1.18*	0.35*	0.00	0.00	0.36*	47.90	33.19	10.46*	2.60*	24.18
	0.56	4.33	1.90	1.21	0.80	1.08	0.50	0.27	0.00	0.00	0.17	3.70	3.11	1.60	0.73	1.45
Never married	5.22	22.13	6.95*	2.89*	3.73*	6.44	0.24*	0.00	0.00	0.00	0.03*	38.38	9.21*	3.65*	1.61*	12.69
	0.31	2.99	1.16	0.52	0.82	0.59	0.17	0.00	0.00	0.00	0.02	3.40	1.72	1.01	0.67	1.04
Race/Ethnicity																
White non-Hispanic	78.26	64.89	77.54	85.77	88.72	81.24	80.11	84.05	84.14	95.32	84.01	56.38	59.63	66.23	70.35	62.82
	0.60	3.26	1.69	1.21	1.36	0.81	3.58	1.19	1.47	1.73	0.92	3.19	3.65	1.96	2.77	1.46
Black non-Hispanic	9.28	22.17	11.02	6.29	4.17*	9.20	8.84*	4.61	3.95*	1.29*	4.86	24.28	17.98	15.33	11.93*	17.49
	0.32	2.85	1.16	0.77	0.89	0.59	2.25	0.65	0.75	0.93	0.49	2.73	2.18	1.34	1.82	1.04
Hispanic	7.74	6.49*	7.18	4.57*	4.54*	5.71	10.07*	7.31	7.06*	1.16*	7.36	14.86*	12.89*	9.07*	11.94*	12.06
	0.40	2.23	0.99	0.83	0.88	0.55	2.94	0.80	1.11	0.70	0.71	3.16	2.36	1.24	1.96	0.92
Other	4.72	6.45*	4.26*	3.37*	2.57*	3.85	0.98*	4.03*	4.85*	2.23*	3.76	4.47*	9.49*	9.37*	5.78*	7.64
	0.41	1.40	0.89	0.62	0.65	0.54	0.43	0.72	0.87	1.32	0.50	1.12	1.99	1.42	1.52	0.95
Schooling																
Did not graduate HS	23.64	25.21*	16.83	24.91	27.19	22.39	15.69*	16.56	19.78	18.01*	17.25	30.21	36.12	39.11	47.07	37.69
	0.65	3.60	1.51	1.73	2.11	0.99	2.74	1.27	1.74	3.55	0.90	3.27	2.61	2.61	2.83	1.30
High school graduate	33.89	31.02	30.83	36.55	32.54	33.15	35.39	35.60	40.24	34.38*	36.60	36.87	24.20	33.16	27.31	30.17
	0.71	3.17	1.91	1.96	2.14	1.08	3.34	1.59	2.15	4.13	1.09	3.78	2.44	2.56	2.57	1.59
Some college/vocational school	28.29	35.53	33.68	25.74	28.82	30.20	33.87	27.89	27.34	32.35*	28.70	27.02	29.09	19.47	20.31	24.23
	0.73	3.53	2.06	1.71	2.12	1.10	3.72	1.39	1.82	4.30	1.01	2.94	2.56	2.32	2.45	1.38
Bachelor's degree and beyond	14.17	8.24*	18.66	12.80	11.45	14.26	15.04*	19.96	12.64	15.26*	17.46	5.89*	10.59*	8.27*	5.32*	7.90
	0.65	2.42	1.89	1.22	1.25	1.01	3.45	1.34	1.51	2.70	1.06	1.47	1.93	1.28	1.30	0.77

Table 1.4c Demographic and Socioeconomic Characteristics of Noninstitutionalized Female Medicare Beneficiaries, by Living Arrangement and Age, 2008Female 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 1,000s)	24,051	898	3,361	3,154	1,700	9,113	1,228	5,820	2,223	379	9,650	1,167	1,577	1,498	989	5,231
	<i>180</i>	<i>72</i>	<i>111</i>	<i>98</i>	<i>66</i>	<i>189</i>	<i>79</i>	<i>147</i>	<i>88</i>	<i>36</i>	<i>174</i>	<i>65</i>	<i>98</i>	<i>70</i>	<i>56</i>	<i>138</i>
Beneficiaries as a Percentage of Column Total																
Income																
Less than \$5,000	2.03	1.36*	2.90*	1.64*	1.30*	2.01*	0.93*	1.57*	0.78*	2.52*	1.34*	3.65*	3.67*	2.05*	4.46*	3.35
	<i>0.21</i>	<i>0.85</i>	<i>0.83</i>	<i>0.44</i>	<i>0.47</i>	<i>0.37</i>	<i>0.57</i>	<i>0.43</i>	<i>0.35</i>	<i>1.48</i>	<i>0.25</i>	<i>1.17</i>	<i>1.09</i>	<i>0.68</i>	<i>1.22</i>	<i>0.50</i>
\$5,000 - \$9,999	12.84	38.05	11.80	12.52	13.54	14.96	6.88*	3.07*	2.93*	3.99*	3.56	38.03	23.53	25.20	18.48	26.29
	<i>0.48</i>	<i>4.38</i>	<i>1.37</i>	<i>1.18</i>	<i>1.63</i>	<i>0.89</i>	<i>1.85</i>	<i>0.70</i>	<i>0.69</i>	<i>1.92</i>	<i>0.60</i>	<i>3.75</i>	<i>2.59</i>	<i>1.94</i>	<i>1.88</i>	<i>1.28</i>
\$10,000 - \$14,999	17.27	31.07	17.68	21.45	22.49	21.20	14.04*	5.63	7.95	4.21*	7.18	32.28	25.10	29.59	30.64	29.04
	<i>0.57</i>	<i>3.83</i>	<i>1.68</i>	<i>1.41</i>	<i>1.86</i>	<i>1.03</i>	<i>2.84</i>	<i>0.82</i>	<i>1.08</i>	<i>1.69</i>	<i>0.69</i>	<i>3.49</i>	<i>2.34</i>	<i>2.33</i>	<i>2.78</i>	<i>1.40</i>
\$15,000 - \$19,999	11.72	10.81*	13.02	15.18	18.37	14.55	13.06*	7.48	8.77	9.56*	8.57	12.51*	10.22*	15.05	13.59*	12.75
	<i>0.49</i>	<i>2.75</i>	<i>1.42</i>	<i>1.14</i>	<i>1.59</i>	<i>0.82</i>	<i>3.10</i>	<i>0.99</i>	<i>1.02</i>	<i>2.74</i>	<i>0.76</i>	<i>2.38</i>	<i>2.07</i>	<i>1.63</i>	<i>1.90</i>	<i>0.96</i>
\$20,000 - \$24,999	10.75	5.21*	11.99	15.54	13.63	12.85	8.94*	8.87	11.20	10.02*	9.46	5.25*	9.91*	10.55*	12.49*	9.54
	<i>0.41</i>	<i>1.24</i>	<i>1.20</i>	<i>1.24</i>	<i>1.64</i>	<i>0.66</i>	<i>1.86</i>	<i>1.03</i>	<i>1.27</i>	<i>2.52</i>	<i>0.73</i>	<i>1.77</i>	<i>1.91</i>	<i>1.75</i>	<i>1.83</i>	<i>0.84</i>
\$25,000 - \$29,999	8.51	8.60*	9.25	8.80	9.07	8.99	6.51*	8.79	10.92	13.00*	9.16	2.69*	8.37*	6.66*	6.81*	6.32
	<i>0.42</i>	<i>3.17</i>	<i>1.32</i>	<i>0.92</i>	<i>1.28</i>	<i>0.66</i>	<i>1.53</i>	<i>0.88</i>	<i>1.22</i>	<i>2.88</i>	<i>0.61</i>	<i>0.94</i>	<i>1.73</i>	<i>1.26</i>	<i>1.39</i>	<i>0.84</i>
\$30,000 - \$39,999	12.88	2.81*	15.31	11.23	11.42	11.94	14.24*	17.10	18.77	16.35*	17.09	2.62*	9.56*	5.91*	7.53*	6.58
	<i>0.52</i>	<i>1.84</i>	<i>1.31</i>	<i>0.92</i>	<i>1.39</i>	<i>0.73</i>	<i>3.16</i>	<i>1.19</i>	<i>1.54</i>	<i>3.66</i>	<i>0.91</i>	<i>1.07</i>	<i>1.81</i>	<i>0.99</i>	<i>1.53</i>	<i>0.84</i>
\$40,000 - \$49,999	8.32	0.55*	6.94*	6.16	3.32*	5.37	14.05*	13.99	15.44	14.66*	14.36	0.99*	3.22*	2.11*	3.14*	2.39*
	<i>0.41</i>	<i>0.55</i>	<i>1.07</i>	<i>0.75</i>	<i>0.74</i>	<i>0.47</i>	<i>3.23</i>	<i>1.43</i>	<i>1.59</i>	<i>3.36</i>	<i>0.95</i>	<i>0.63</i>	<i>1.09</i>	<i>0.80</i>	<i>1.07</i>	<i>0.41</i>
\$50,000 or more	15.67	1.54*	11.11	7.48	6.86*	8.12	21.34	33.50	23.24	25.70*	29.28	2.00*	6.41*	2.88*	2.86*	3.74*
	<i>0.56</i>	<i>0.96</i>	<i>1.34</i>	<i>0.99</i>	<i>1.03</i>	<i>0.67</i>	<i>3.52</i>	<i>1.58</i>	<i>1.57</i>	<i>3.73</i>	<i>1.08</i>	<i>1.09</i>	<i>1.54</i>	<i>0.69</i>	<i>0.83</i>	<i>0.58</i>
Metropolitan Area Resident																
Yes	76.88	70.36	80.19	75.16	75.26	76.56	71.92	76.53	77.87	79.61	76.38	73.98	78.59	78.35	82.62	78.25
	<i>0.48</i>	<i>3.23</i>	<i>1.80</i>	<i>1.34</i>	<i>1.67</i>	<i>1.06</i>	<i>3.73</i>	<i>1.05</i>	<i>1.32</i>	<i>3.94</i>	<i>0.69</i>	<i>2.87</i>	<i>2.55</i>	<i>2.10</i>	<i>2.26</i>	<i>1.16</i>
No	23.12	29.64	19.81	24.84	24.74	23.44	28.08	23.47	22.13	20.39*	23.62	26.02	21.41	21.65	17.38	21.75
	<i>0.48</i>	<i>3.23</i>	<i>1.80</i>	<i>1.34</i>	<i>1.67</i>	<i>1.06</i>	<i>3.73</i>	<i>1.05</i>	<i>1.32</i>	<i>3.94</i>	<i>0.69</i>	<i>2.87</i>	<i>2.55</i>	<i>2.10</i>	<i>2.26</i>	<i>1.16</i>

Source: Medicare Current Beneficiary Survey, CY 2008 Cost and Use Public Use File.

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

Values followed by an asterisk (*) indicate that the estimates are based on cell counts of less than 50 sample persons.

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

Table 1.5 Demographic and Socioeconomic Characteristics of Institutionalized Medicare Beneficiaries, by Age, 2008Long-Term Care Facility-Only Residents¹

Beneficiary Characteristic	Total	Age			
		< 65	65 - 74	75 - 84	85 +
Beneficiaries (in 1,000s)	1,896	350	250	487	808
	68	34	29	38	38
Beneficiaries as a Percentage of Column Total					
Marital Status					
Married	15.65	6.95*	18.10*	23.83*	13.58*
	1.29	3.13	4.31	3.23	1.66
Widowed	50.76	4.30*	30.04*	54.12	74.16
	1.82	2.02	5.91	3.99	1.95
Divorced/separated	10.69	12.17*	23.08*	13.22*	4.77*
	1.34	4.52	4.86	2.61	1.08
Never married	22.91	76.59	28.79*	8.83*	7.49*
	1.51	5.86	4.49	2.26	1.46
Race/Ethnicity					
White non-Hispanic	80.51	79.80	62.69	78.52	87.53
	1.52	3.80	4.83	3.31	1.89
Black non-Hispanic	11.97	12.00*	22.44*	12.79*	8.21*
	1.14	3.09	4.23	2.47	1.48
Hispanic	5.85*	4.31*	13.49*	7.32*	3.26*
	0.91	1.72	3.91	1.91	1.01
Other	1.68*	3.89*	1.37*	1.37*	1.00*
	0.51	1.90	1.39	1.01	0.50
Schooling					
Did not graduate HS	45.49	57.75	60.51*	38.13	39.97
	2.01	5.41	6.07	3.53	2.86
High school graduate	30.76	27.07*	21.04*	33.60	33.62
	1.84	5.15	5.38	3.91	2.59
Some college/vocational school	13.45	12.59*	15.28*	15.28*	12.19*
	1.46	4.24	5.12	2.89	1.86
Bachelor's degree and beyond	10.30	2.59*	3.17*	13.00*	14.22*
	1.09	1.66	2.41	2.93	1.76

Table 1.5 Demographic and Socioeconomic Characteristics of Institutionalized Medicare Beneficiaries, by Age, 2008Long-Term Care Facility-Only Residents¹

Beneficiary Characteristic	Total	Age			
		< 65	65 - 74	75 - 84	85 +
Beneficiaries (in 1,000s)	1,896	350	250	487	808
	<i>68</i>	<i>34</i>	<i>29</i>	<i>38</i>	<i>38</i>
Beneficiaries as a Percentage of Column Total					
Income					
Less than \$5,000	4.17*	6.16*	6.80*	0.94*	4.45*
	<i>0.80</i>	<i>2.40</i>	<i>3.57</i>	<i>0.67</i>	<i>1.03</i>
\$5,000 - \$9,999	31.87	43.71	47.69*	23.97*	26.61
	<i>1.97</i>	<i>5.27</i>	<i>6.32</i>	<i>3.24</i>	<i>2.21</i>
\$10,000 - \$14,999	25.13	28.17*	19.24*	31.46	21.82
	<i>1.83</i>	<i>4.52</i>	<i>4.41</i>	<i>3.51</i>	<i>2.06</i>
\$15,000 - \$19,999	13.15	11.89*	8.92*	12.05*	15.66
	<i>1.09</i>	<i>3.60</i>	<i>3.48</i>	<i>2.30</i>	<i>2.00</i>
\$20,000 - \$24,999	7.17	2.62*	5.79*	11.83*	6.76*
	<i>1.18</i>	<i>1.82</i>	<i>3.81</i>	<i>2.70</i>	<i>1.41</i>
\$25,000 - \$29,999	4.09*	1.68*	4.52*	3.44*	5.40*
	<i>0.73</i>	<i>1.36</i>	<i>2.80</i>	<i>1.39</i>	<i>1.08</i>
\$30,000 - \$39,999	5.20*	0.70*	0.00	8.13*	6.99*
	<i>0.88</i>	<i>0.80</i>	<i>0.00</i>	<i>2.24</i>	<i>1.31</i>
\$40,000 - \$49,999	3.79*	0.00	5.52*	2.59*	5.62*
	<i>0.77</i>	<i>0.00</i>	<i>2.85</i>	<i>1.32</i>	<i>1.22</i>
\$50,000 or more	5.43*	5.07*	1.51*	5.59*	6.70*
	<i>0.99</i>	<i>3.01</i>	<i>1.53</i>	<i>2.05</i>	<i>1.39</i>
Metropolitan Area Resident					
Yes	76.95	81.22	72.92	79.87	74.58
	<i>1.43</i>	<i>3.71</i>	<i>4.53</i>	<i>2.63</i>	<i>2.32</i>
No	23.05	18.78*	27.08*	20.13*	25.42
	<i>1.43</i>	<i>3.71</i>	<i>4.53</i>	<i>2.63</i>	<i>2.32</i>

Source: Medicare Current Beneficiary Survey, CY 2008 Cost and Use Public Use File.

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

Values followed by an asterisk (*) indicate that the estimates are based on cell counts of less than 50 sample persons.

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

Table 1.6 Demographic and Socioeconomic Characteristics of Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, 2008Community Residents¹

Beneficiary Characteristic	Total	Medicare Fee-for-Service Only	Supplemental Health Insurance				Medicare HMO ²
			Medicaid	Individually-Purchased Private Insurance	Employer-Sponsored Private Insurance	Both Types of Private Insurance	
Beneficiaries (in 1,000s)	44,152	3,492	7,956	6,654	14,957	1,990	9,103
	151	140	178	174	276	113	208
Beneficiaries as a Percentage of Column Total							
Medicare Status³							
Aged							
65 - 74 years	46.08	43.61	30.00	47.09	52.58	49.62	48.88
	0.43	2.14	1.02	1.47	0.87	2.28	1.09
75 - 84 years	27.39	15.69	19.86	34.50	27.06	37.45	31.59
	0.29	1.20	0.84	1.21	0.79	2.19	1.02
85 years and older	10.59	5.71	8.91	15.04	10.57	11.32	10.56
	0.22	0.67	0.52	0.71	0.44	1.15	0.50
Disabled							
Under 45 years	3.81	6.39	14.70	0.29*	1.42	0.27*	0.58*
	0.10	0.68	0.62	0.12	0.15	0.21	0.13
45 - 64 years	12.14	28.60	26.52	3.08*	8.38	1.33*	8.39
	0.34	1.92	1.23	0.62	0.60	0.60	0.88
Gender							
Male	45.53	57.48	39.38	39.94	48.47	43.54	46.01
	0.36	2.24	1.09	1.05	0.84	2.11	0.97
Female	54.47	42.52	60.62	60.06	51.53	56.46	53.99
	0.36	2.24	1.09	1.05	0.84	2.11	0.97
Marital Status							
Married	53.46	46.50	23.48	55.13	65.09	61.00	60.27
	0.59	1.94	1.26	1.31	0.84	2.37	1.10
Widowed	26.46	18.73	28.36	32.15	24.01	31.97	26.46
	0.43	1.40	1.12	1.06	0.74	2.26	0.97
Divorced/separated	13.76	25.50	28.08	9.70	8.03	3.89*	11.28
	0.44	2.01	1.34	0.80	0.60	1.01	0.76
Never married	6.32	9.28	20.08	3.03	2.87	3.14*	2.00*
	0.25	1.06	0.95	0.44	0.35	0.79	0.27

Table 1.6 Demographic and Socioeconomic Characteristics of Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, 2008Community Residents¹

Beneficiary Characteristic	Total	Medicare Fee-for-Service Only	Supplemental Health Insurance				Medicare HMO ²
			Medicaid	Individually-Purchased Private Insurance	Employer-Sponsored Private Insurance	Both Types of Private Insurance	
Beneficiaries (in 1,000s)	44,152	3,492	7,956	6,654	14,957	1,990	9,103
	151	140	178	174	276	113	208
Beneficiaries as a Percentage of Column Total							
Living Arrangement							
Lives alone	30.20	29.96	37.72	34.11	26.24	31.59	27.08
	0.56	1.71	1.30	1.14	0.87	2.40	1.08
With spouse	51.25	44.51	21.27	52.17	63.03	59.74	58.10
	0.58	1.99	1.21	1.36	0.84	2.37	1.08
With children	10.45	12.35	19.10	9.13	7.21	7.03*	9.20
	0.33	1.38	0.87	0.68	0.52	1.14	0.70
With others	8.10	13.17	21.91	4.59	3.52	1.64*	5.62
	0.35	1.51	1.15	0.59	0.29	0.54	0.52
Race/Ethnicity							
White non-Hispanic	78.03	68.61	51.41	92.85	84.70	94.01	79.69
	0.46	2.17	1.29	0.76	0.67	1.27	1.00
Black non-Hispanic	9.25	15.79	20.80	2.26*	6.56	2.43*	7.63
	0.27	1.57	0.86	0.38	0.40	0.90	0.50
Hispanic	8.09	9.25	18.29	2.30*	5.22	0.94*	9.23
	0.33	1.41	1.11	0.37	0.43	0.44	0.74
Other	4.63	6.35*	9.50	2.59*	3.52	2.63*	3.45
	0.31	1.07	1.08	0.54	0.41	0.71	0.46
Schooling							
Did not graduate HS	24.11	30.13	51.10	18.91	14.70	8.03*	21.21
	0.47	2.38	1.33	0.86	0.60	1.25	0.88
High school graduate	30.64	30.59	26.26	34.80	30.02	27.12	33.18
	0.53	1.83	1.38	1.38	0.84	2.10	1.12
Some college/vocational school	27.52	26.93	18.09	28.44	31.28	28.87	28.77
	0.49	2.36	0.97	1.19	0.96	2.20	1.17
Bachelor's degree and beyond	17.73	12.35	4.55	17.84	24.00	35.97	16.84
	0.48	1.34	0.47	1.17	1.04	2.16	0.84

Table 1.6 Demographic and Socioeconomic Characteristics of Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, 2008Community Residents¹

Beneficiary Characteristic	Total	Medicare Fee-for-Service Only	Supplemental Health Insurance				Medicare HMO ²
			Medicaid	Individually-Purchased Private Insurance	Employer-Sponsored Private Insurance	Both Types of Private Insurance	
Beneficiaries (in 1,000s)	44,152	3,492	7,956	6,654	14,957	1,990	9,103
	<i>151</i>	<i>140</i>	<i>178</i>	<i>174</i>	<i>276</i>	<i>113</i>	<i>208</i>
Beneficiaries as a Percentage of Column Total							
Income							
Less than \$5,000	1.96	2.70*	3.77	1.70*	1.13*	0.51*	1.98*
	<i>0.18</i>	<i>0.63</i>	<i>0.42</i>	<i>0.33</i>	<i>0.27</i>	<i>0.38</i>	<i>0.35</i>
\$5,000 - \$9,999	10.69	10.15	42.16	4.25	2.30	1.04*	3.99
	<i>0.32</i>	<i>1.28</i>	<i>1.23</i>	<i>0.45</i>	<i>0.28</i>	<i>0.42</i>	<i>0.50</i>
\$10,000 - \$14,999	14.78	22.92	35.83	13.67	5.64	3.72*	11.51
	<i>0.40</i>	<i>1.68</i>	<i>1.21</i>	<i>0.86</i>	<i>0.39</i>	<i>1.00</i>	<i>0.84</i>
\$15,000 - \$19,999	10.67	20.15	9.20	12.23	7.71	7.78*	12.68
	<i>0.32</i>	<i>1.65</i>	<i>0.80</i>	<i>0.94</i>	<i>0.52</i>	<i>1.16</i>	<i>0.87</i>
\$20,000 - \$24,999	10.54	13.32	2.97	12.12	11.54	9.21*	13.59
	<i>0.27</i>	<i>1.67</i>	<i>0.39</i>	<i>0.74</i>	<i>0.59</i>	<i>1.55</i>	<i>0.72</i>
\$25,000 - \$29,999	8.51	7.34	2.52*	10.36	9.30	10.78	11.03
	<i>0.36</i>	<i>1.01</i>	<i>0.47</i>	<i>0.98</i>	<i>0.63</i>	<i>1.52</i>	<i>0.83</i>
\$30,000 - \$39,999	14.06	12.59	2.11*	15.25	17.84	16.88	17.39
	<i>0.39</i>	<i>1.49</i>	<i>0.40</i>	<i>0.98</i>	<i>0.74</i>	<i>1.79</i>	<i>0.81</i>
\$40,000 - \$49,999	9.27	4.18*	0.43*	10.55	14.07	12.02	9.55
	<i>0.33</i>	<i>0.97</i>	<i>0.16</i>	<i>0.95</i>	<i>0.72</i>	<i>1.69</i>	<i>0.70</i>
\$50,000 or more	19.51	6.65*	1.00*	19.89	30.47	38.07	18.27
	<i>0.48</i>	<i>1.32</i>	<i>0.23</i>	<i>1.17</i>	<i>0.91</i>	<i>2.74</i>	<i>0.80</i>
Metropolitan Area Resident							
Yes	76.43	65.55	74.06	65.57	77.56	80.99	87.71
	<i>0.26</i>	<i>1.83</i>	<i>1.10</i>	<i>1.42</i>	<i>0.72</i>	<i>1.81</i>	<i>0.86</i>
No	23.57	34.45	25.94	34.43	22.44	19.01	12.29
	<i>0.26</i>	<i>1.83</i>	<i>1.10</i>	<i>1.42</i>	<i>0.72</i>	<i>1.81</i>	<i>0.86</i>

Source: Medicare Current Beneficiary Survey, CY 2008 Cost and Use Public Use File.

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

Values followed by an asterisk (*) indicate that the estimates are based on cell counts of less than 50 sample persons.

- 1 The term *community residents* includes beneficiaries who resided only in the community during the year, and it includes 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*.