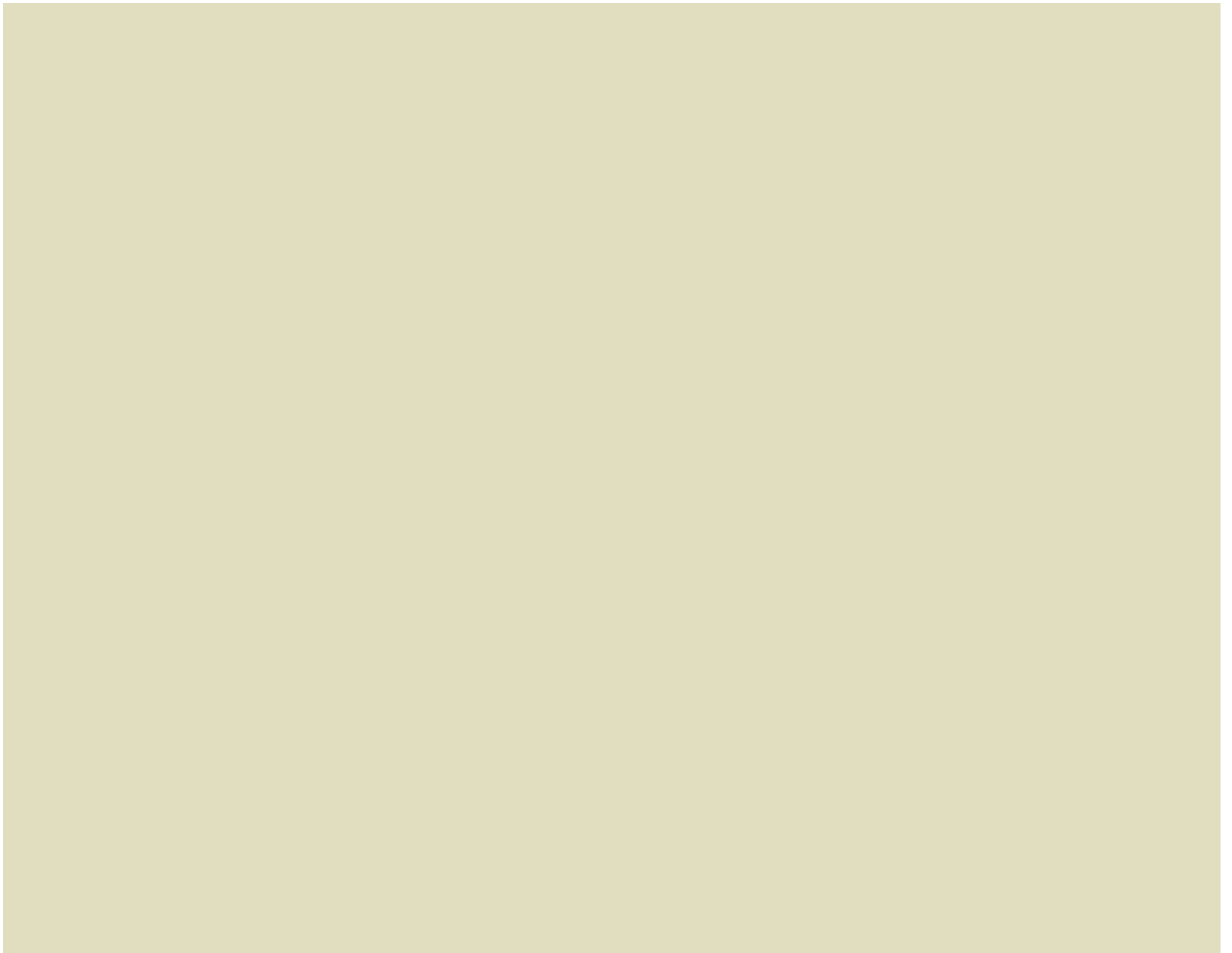




3 DETAILED TABLES FROM THE MEDICARE CURRENT BENEFICIARY SURVEY DATA



3.1 Who is in the Medicare Population?

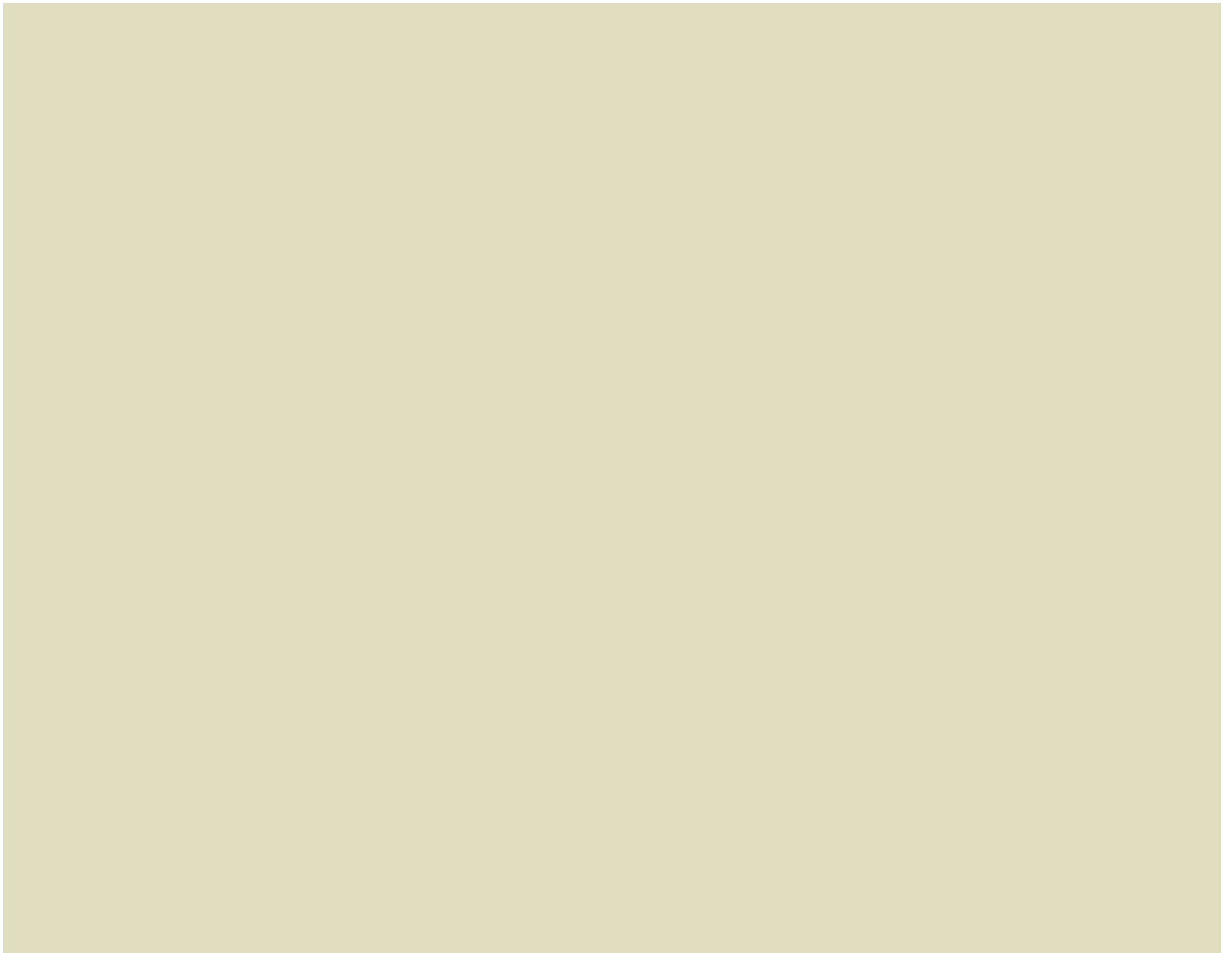


Table 1.1 Age, Gender, and Race/Ethnicity of Medicare Beneficiaries, by Residence Status, 1998

All Medicare Beneficiaries

1 of 4

Beneficiary Characteristic	Total	Residence		
		Community Only	Long-Term Care Facility Only	Part-Year Community/ Part-Year Facility
Beneficiaries (in 000s)	40,057	37,379	1,948	730
	100	132	66	41
Beneficiaries as a Percentage of Column Total				
Medicare Status¹				
Aged				
65 - 74 years	46.35	48.85	11.68	10.97
	0.37	0.38	1.16	2.32
75 - 84 years	30.02	29.95	29.82	34.03
	0.30	0.33	1.35	3.10
85 years and older	10.79	8.28	46.00	45.16
	0.21	0.20	1.45	3.19
Disabled				
Under 45 years	4.10	4.07	4.77	3.99
	0.10	0.11	0.59	1.17
45 - 64 years	8.74	8.85	7.73	5.85
	0.19	0.20	0.90	1.83
Gender by Age				
Male				
	43.67	44.55	28.98	37.76
	0.30	0.34	1.45	3.55
Aged				
65 - 74 years	21.30	22.45	5.35	4.99
	0.27	0.30	0.95	1.61
75 - 84 years	11.89	11.98	8.98	15.01
	0.23	0.25	0.89	2.31
85 years and older	3.13	2.72	7.64	12.27
	0.12	0.12	0.69	1.92
Disabled				
Under 45 years	2.37	2.36	2.49	2.53
	0.09	0.09	0.41	0.94
45 - 64 years	4.97	5.03	4.51	2.95
	0.16	0.17	0.68	1.32

Table 1.1 Age, Gender, and Race/Ethnicity of Medicare Beneficiaries, by Residence Status, 1998

All Medicare Beneficiaries

2 of 4

Beneficiary Characteristic	Total	Residence		
		Community Only	Long-Term Care Facility Only	Part-Year Community/ Part-Year Facility
Beneficiaries (in 000s)	40,057	37,379	1,948	730
	100	132	66	41
Beneficiaries as a Percentage of Column Total				
Female	56.33	55.45	71.02	62.24
	0.30	0.34	1.45	3.55
Aged				
65 - 74 years	25.05	26.40	6.33	5.98
	0.30	0.32	0.95	1.62
75 - 84 years	18.13	17.97	20.84	19.02
	0.25	0.28	1.33	2.81
85 years and older	7.65	5.56	38.35	32.89
	0.16	0.15	1.32	2.63
Disabled				
Under 45 years	1.73	1.71	2.28	1.46
	0.07	0.08	0.47	0.64
45 - 64 years	3.77	3.81	3.22	2.90
	0.13	0.14	0.59	1.25
Race/Ethnicity by Age²				
White non-Hispanic	81.60	81.35	86.29	82.26
	0.42	0.44	0.96	2.16
Aged				
65 - 74 years	37.79	39.79	9.71	8.64
	0.41	0.44	1.19	1.97
75 - 84 years	25.74	25.70	26.01	27.28
	0.28	0.31	1.37	2.84
85 years and older	9.27	7.10	40.21	39.16
	0.20	0.19	1.38	2.97
Disabled				
Under 45 years	2.71	2.64	3.73	3.53
	0.10	0.11	0.50	1.16
45 - 64 years	6.10	6.12	6.62	3.65
	0.19	0.20	0.83	1.29

Table 1.1 Age, Gender, and Race/Ethnicity of Medicare Beneficiaries, by Residence Status, 1998

All Medicare Beneficiaries

3 of 4

Beneficiary Characteristic	Total	Residence		
		Community Only	Long-Term Care Facility Only	Part-Year Community/ Part-Year Facility
Beneficiaries (in 000s)	40,057	37,379	1,948	730
	<i>100</i>	<i>132</i>	<i>66</i>	<i>41</i>
Beneficiaries as a Percentage of Column Total				
Black non-Hispanic	8.93	8.82	9.63	13.24
	<i>0.17</i>	<i>0.17</i>	<i>0.89</i>	<i>2.01</i>
Aged				
65 - 74 years	3.79	3.93	1.62	2.49
	<i>0.13</i>	<i>0.14</i>	<i>0.49</i>	<i>1.10</i>
75 - 84 years	2.14	2.08	2.70	4.03
	<i>0.10</i>	<i>0.10</i>	<i>0.57</i>	<i>0.98</i>
85 years and older	0.84	0.59	4.35	4.39
	<i>0.06</i>	<i>0.05</i>	<i>0.58</i>	<i>1.11</i>
Disabled				
Under 45 years	0.87	0.89	0.51	0.39
	<i>0.06</i>	<i>0.07</i>	<i>0.29</i>	<i>0.24</i>
45 - 64 years	1.30	1.33	0.46	1.94
	<i>0.08</i>	<i>0.09</i>	<i>0.21</i>	<i>1.09</i>
Hispanic	6.82	7.13	2.37	2.79
	<i>0.39</i>	<i>0.41</i>	<i>0.38</i>	<i>0.89</i>
Aged				
65 - 74 years	3.32	3.55	0.11	0.00
	<i>0.25</i>	<i>0.27</i>	<i>0.11</i>	<i>0.00</i>
75 - 84 years	1.58	1.61	0.75	1.95
	<i>0.13</i>	<i>0.13</i>	<i>0.32</i>	<i>0.92</i>
85 years and older	0.50	0.47	0.94	0.85
	<i>0.06</i>	<i>0.06</i>	<i>0.30</i>	<i>0.44</i>

Table 1.1 Age, Gender, and Race/Ethnicity of Medicare Beneficiaries, by Residence Status, 1998

All Medicare Beneficiaries

4 of 4

Beneficiary Characteristic	Total	Residence		
		Community Only	Long-Term Care Facility Only	Part-Year Community/ Part-Year Facility
Beneficiaries (in 000s)	40,057	37,379	1,948	730
	<i>100</i>	<i>132</i>	<i>66</i>	<i>41</i>
Beneficiaries as a Percentage of Column Total				
Disabled				
Under 45 years	0.36	0.38	0.18	0.00
	<i>0.04</i>	<i>0.04</i>	<i>0.10</i>	<i>0.00</i>
45 - 64 years	1.07	1.12	0.39	0.00
	<i>0.10</i>	<i>0.11</i>	<i>0.18</i>	<i>0.00</i>

Source: Medicare Current Beneficiary Survey, CY 1998 Cost and Use Public Use File.

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

- 1 Medicare beneficiaries with end-stage renal disease (ESRD) are included within the subgroups of *aged* and *disabled*.
- 2 *Race/ethnicity* percentages do not add to 100 percent because the category *other race/ethnicity* is not included as a category in the table, although it is included in the total.

Table 1.2 Demographic and Socioeconomic Characteristics of Medicare Beneficiaries, by Age and by Gender and Age, 1998

All Medicare Beneficiaries

1 of 3

Beneficiary Characteristic	Total	All Medicare Beneficiaries				Male				Total	Female				Total
		< 65	65 - 74	75 - 84	85 +	< 65	65 - 74	75 - 84	85 +		< 65	65 - 74	75 - 84	85 +	
Beneficiaries (in 000s)	40,057	5,143	18,568	12,025	4,321	2,941	8,533	4,763	1,255	17,492	2,202	10,035	7,262	3,066	22,565
	100	83	167	117	85	73	113	93	48	128	51	130	97	65	129
Beneficiaries as a Percentage of Column Total															
Marital Status															
Married	51.63	42.61	64.17	46.83	21.84	46.31	78.13	70.49	51.39	68.79	37.67	52.30	31.30	9.77	38.34
	0.42	1.29	0.62	0.78	1.08	1.46	0.84	1.07	2.04	0.62	2.16	0.99	1.00	0.97	0.59
Widowed	32.28	6.72	22.53	44.34	71.09	2.47	8.59	21.20	41.64	13.36	12.38	34.37	59.52	83.12	46.94
	0.40	0.73	0.62	0.78	1.10	0.57	0.61	0.97	2.04	0.45	1.62	0.97	1.08	0.97	0.57
Divorced/separated	9.05	22.83	9.23	5.15	2.75	19.63	8.59	4.84	3.07	9.03	27.10	9.77	5.36	2.61	9.07
	0.31	1.24	0.43	0.41	0.36	1.40	0.63	0.52	0.70	0.43	1.85	0.59	0.53	0.42	0.37
Never married	7.03	27.84	4.08	3.68	4.32	31.59	4.69	3.47	3.91	8.82	22.85	3.56	3.81	4.50	5.65
	0.24	0.97	0.31	0.26	0.43	1.43	0.52	0.45	0.82	0.40	1.46	0.35	0.33	0.50	0.26
Living Arrangement															
Community															
Alone	29.20	22.55	23.65	36.38	40.96	19.79	14.34	21.09	29.47	18.18	26.23	31.57	46.41	45.66	37.74
	0.36	1.20	0.52	0.74	1.05	1.18	0.68	1.00	2.02	0.47	2.17	0.92	1.02	1.28	0.58
With spouse	49.83	41.00	63.00	44.46	18.63	44.87	77.06	67.05	45.70	66.68	35.84	51.05	29.65	7.55	36.78
	0.39	1.25	0.61	0.76	0.91	1.48	0.87	1.02	1.91	0.66	1.96	1.03	1.00	0.78	0.56
With children	8.89	9.02	7.18	9.45	14.55	3.86	3.13	4.58	9.60	4.11	15.90	10.61	12.64	16.58	12.59
	0.25	0.69	0.42	0.43	0.87	0.67	0.40	0.56	1.12	0.29	1.36	0.68	0.61	1.09	0.39
With others	7.21	22.69	4.94	4.87	5.09	26.83	4.24	3.60	3.35	7.80	17.16	5.54	5.70	5.80	6.76
	0.22	0.94	0.31	0.33	0.43	1.30	0.47	0.41	0.77	0.34	1.47	0.47	0.47	0.56	0.32
Long-Term Care Facility	4.87	4.74	1.23	4.83	20.77	4.65	1.22	3.67	11.88	3.23	4.87	1.23	5.59	24.41	6.13
	0.17	0.42	0.14	0.28	0.71	0.55	0.22	0.40	1.00	0.20	0.60	0.20	0.41	0.89	0.24
Race/Ethnicity															
White non-Hispanic	81.60	68.69	81.42	85.81	86.04	69.89	82.21	86.78	84.45	81.54	67.08	80.75	85.17	86.70	81.65
	0.42	1.20	0.59	0.59	0.71	1.43	0.96	0.87	1.32	0.66	1.68	0.68	0.73	0.82	0.46
Black non-Hispanic	8.93	16.87	8.17	7.15	7.79	15.14	7.43	6.45	7.71	8.48	19.19	8.79	7.61	7.82	9.29
	0.17	0.79	0.28	0.30	0.51	0.87	0.49	0.55	0.91	0.32	1.39	0.45	0.37	0.61	0.22
Hispanic	6.82	11.15	7.15	5.25	4.63	11.53	7.46	4.97	6.53	7.40	10.63	6.88	5.44	3.85	6.37
	0.39	0.83	0.53	0.43	0.52	1.04	0.75	0.53	0.96	0.53	1.12	0.62	0.51	0.52	0.41
Other ¹	2.64	3.30	3.26	1.79	1.54	3.44	2.89	1.80	1.32	2.58	3.10	3.58	1.78	1.62	2.69
	0.18	0.51	0.31	0.24	0.28	0.60	0.45	0.36	0.40	0.27	0.81	0.39	0.30	0.35	0.22

Table 1.2 Demographic and Socioeconomic Characteristics of Medicare Beneficiaries, by Age and by Gender and Age, 1998

All Medicare Beneficiaries

2 of 3

Beneficiary Characteristic	Total	All Medicare Beneficiaries				Male				Total	Female				Total
		< 65	65 - 74	75 - 84	85 +	< 65	65 - 74	75 - 84	85 +		< 65	65 - 74	75 - 84	85 +	
Beneficiaries (in 000s)	40,057	5,143	18,568	12,025	4,321	2,941	8,533	4,763	1,255	17,492	2,202	10,035	7,262	3,066	22,565
	100	83	167	117	85	73	113	93	48	128	51	130	97	65	129
Beneficiaries as a Percentage of Column Total															
Schooling															
0 - 8 years	18.21	18.77	13.86	20.03	33.16	22.19	15.26	21.59	35.80	19.52	14.22	12.66	19.00	31.98	17.17
	0.59	1.02	0.66	0.87	1.39	1.40	0.96	1.24	2.40	0.75	1.39	0.77	1.11	1.49	0.64
9 - 11 years	17.15	20.74	15.96	16.99	18.66	20.96	13.87	16.25	17.15	15.91	20.45	17.74	17.49	19.35	18.12
	0.40	1.12	0.59	0.67	1.05	1.28	0.94	1.06	1.64	0.53	1.62	0.80	0.79	1.33	0.54
12 years	30.20	33.75	31.71	29.27	20.93	33.03	27.99	24.32	18.58	27.20	34.70	34.88	32.55	21.99	32.57
	0.46	1.33	0.74	0.80	1.01	1.59	1.06	1.02	1.82	0.70	1.88	1.04	1.06	1.24	0.58
13 - 15 years	20.04	19.81	21.00	19.77	16.48	17.32	19.86	18.81	14.80	18.81	23.13	21.98	20.41	17.23	21.02
	0.51	1.22	0.67	0.74	1.08	1.50	0.91	1.08	1.69	0.72	1.86	0.88	0.80	1.29	0.54
16 or more years	14.40	6.92	17.47	13.93	10.76	6.50	23.02	19.02	13.68	18.56	7.49	12.74	10.55	9.46	11.12
	0.42	0.67	0.66	0.53	0.82	0.88	0.97	0.87	1.55	0.57	1.16	0.77	0.65	0.98	0.48
Income															
Less than \$2,500	1.74	2.87	1.39	1.51	2.52	3.07	1.09	1.36	3.36	1.66	2.61	1.64	1.60	2.17	1.80
	0.13	0.43	0.17	0.19	0.40	0.62	0.21	0.28	0.80	0.19	0.56	0.27	0.23	0.39	0.15
\$2,500 - \$4,999	2.18	3.10	1.35	2.15	4.74	3.20	0.96	1.05	4.03	1.58	2.97	1.68	2.87	5.04	2.64
	0.14	0.43	0.19	0.19	0.51	0.52	0.23	0.24	0.74	0.19	0.62	0.32	0.32	0.61	0.21
\$5,000 - \$7,499	9.79	19.76	6.51	8.38	15.98	18.40	3.94	4.44	9.78	6.93	21.58	8.69	10.96	18.51	12.01
	0.25	0.78	0.34	0.42	0.80	1.17	0.47	0.53	1.17	0.39	1.49	0.58	0.56	0.97	0.40
\$7,500 - \$9,999	10.82	17.92	7.64	10.39	17.22	17.06	5.58	6.54	9.48	8.05	19.06	9.39	12.91	20.39	12.96
	0.30	1.01	0.45	0.43	0.83	1.09	0.54	0.54	1.15	0.38	1.85	0.63	0.68	1.11	0.43
\$10,000 - \$14,999	17.18	18.67	14.88	18.30	22.12	19.26	12.03	13.87	21.07	14.40	17.89	17.31	21.20	22.55	19.33
	0.39	1.06	0.59	0.64	1.04	1.64	0.73	0.93	1.88	0.56	1.49	0.82	0.83	1.25	0.56
\$15,000 - \$19,999	12.75	10.04	12.42	15.17	10.72	10.57	10.74	17.18	15.37	12.80	9.33	13.84	13.85	8.82	12.72
	0.31	0.82	0.46	0.62	0.66	1.22	0.64	1.07	1.52	0.50	1.07	0.65	0.67	0.72	0.38
\$20,000 - \$24,999	10.64	7.28	12.19	10.86	7.32	8.35	12.09	12.57	9.84	11.43	5.85	12.28	9.73	6.29	10.02
	0.34	0.84	0.58	0.50	0.70	1.27	0.80	0.88	1.42	0.55	1.09	0.74	0.64	0.75	0.41
\$25,000 - \$29,999	7.14	3.60	7.96	8.38	4.32	4.34	8.82	10.45	6.59	8.35	2.62	7.23	7.03	3.39	6.19
	0.25	0.51	0.39	0.48	0.44	0.71	0.62	0.71	0.98	0.38	0.65	0.52	0.58	0.51	0.29
\$30,000 or more	27.77	16.76	35.66	24.87	15.06	15.75	44.72	32.53	20.49	34.79	18.10	27.95	19.84	12.84	22.32
	0.60	1.04	0.86	0.73	0.93	1.44	1.31	1.10	1.68	0.87	1.63	0.93	0.84	0.99	0.60

Table 1.2 Demographic and Socioeconomic Characteristics of Medicare Beneficiaries, by Age and by Gender and Age, 1998

All Medicare Beneficiaries

3 of 3

Beneficiary Characteristic	Total	All Medicare Beneficiaries				Male				Total	Female				Total
		< 65	65 - 74	75 - 84	85 +	< 65	65 - 74	75 - 84	85 +		< 65	65 - 74	75 - 84	85 +	
Beneficiaries (in 000s)	40,057	5,143	18,568	12,025	4,321	2,941	8,533	4,763	1,255	17,492	2,202	10,035	7,262	3,066	22,565
	<i>100</i>	<i>83</i>	<i>167</i>	<i>117</i>	<i>85</i>	<i>73</i>	<i>113</i>	<i>93</i>	<i>48</i>	<i>128</i>	<i>51</i>	<i>130</i>	<i>97</i>	<i>65</i>	<i>129</i>
Beneficiaries as a Percentage of Column Total															
Metropolitan Area Resident															
Yes	74.97	71.38	75.87	75.22	74.72	70.51	76.37	75.14	75.95	75.02	72.55	75.44	75.26	74.22	74.94
	<i>0.27</i>	<i>0.75</i>	<i>0.44</i>	<i>0.45</i>	<i>0.91</i>	<i>1.07</i>	<i>0.77</i>	<i>0.75</i>	<i>1.46</i>	<i>0.43</i>	<i>1.17</i>	<i>0.56</i>	<i>0.70</i>	<i>0.97</i>	<i>0.43</i>
No	25.03	28.62	24.13	24.78	25.28	29.49	23.63	24.86	24.05	24.98	27.45	24.56	24.74	25.78	25.06
	<i>0.27</i>	<i>0.75</i>	<i>0.44</i>	<i>0.45</i>	<i>0.91</i>	<i>1.07</i>	<i>0.77</i>	<i>0.75</i>	<i>1.46</i>	<i>0.43</i>	<i>1.17</i>	<i>0.56</i>	<i>0.70</i>	<i>0.97</i>	<i>0.43</i>

Source: Medicare Current Beneficiary Survey, CY 1998 Cost and Use Public Use File.

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

- 1 In the 1998 Cost and Use Public Use File (PUF), CMS refined its coding for *race* by adding the category of *more than one race* to capture data on multiracial Medicare beneficiaries. This led to a 0.25 percent increase in 1998 in the subgroup of *other race/ethnic minorities*.

Table 1.3 Demographic and Socioeconomic Characteristics of Medicare Beneficiaries, by Race/Ethnicity and Age, 1998

All Medicare Beneficiaries

1 of 3

Beneficiary Characteristic	Total ¹	White non-Hispanic					Black non-Hispanic					Hispanic				
		< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total
Beneficiaries (in 000s)	40,057	3,517	15,096	10,285	3,703	32,601	864	1,514	857	335	3,569	571	1,326	630	199	2,726
	100	88	176	112	81	188	42	54	38	23	69	42	99	53	22	156
Beneficiaries as a Percentage of Column Total																
Gender																
Male	43.67	58.30	46.35	40.11	28.53	43.65	51.42	41.79	35.77	28.76	41.45	59.28	47.92	37.51	40.98	47.39
	0.30	1.06	0.66	0.74	0.91	0.42	2.47	2.31	2.30	3.12	1.17	3.13	2.94	2.63	4.27	1.76
Female	56.33	41.70	53.65	59.89	71.47	56.35	48.58	58.21	64.23	71.24	58.55	40.72	52.08	62.49	59.02	52.61
	0.30	1.06	0.66	0.74	0.91	0.42	2.47	2.31	2.30	3.12	1.17	3.13	2.94	2.63	4.27	1.76
Marital Status																
Married	51.63	44.86	66.90	48.11	21.84	53.48	28.49	41.39	32.39	18.13	33.94	47.65	58.13	47.01	31.84	51.45
	0.42	1.83	0.77	0.82	1.19	0.51	2.51	2.10	2.57	3.03	1.10	4.24	3.11	3.62	4.35	1.89
Widowed	32.28	6.26	20.90	43.73	70.86	32.20	10.69	38.29	53.98	76.24	38.90	3.59	21.86	39.39	65.14	25.25
	0.40	0.90	0.74	0.87	1.26	0.51	2.09	2.38	3.41	3.14	1.49	1.12	2.51	3.14	4.40	1.36
Divorced/separated	9.05	21.98	8.34	4.20	2.77	7.87	23.52	15.33	11.02	2.26	15.06	27.04	13.86	12.08	1.06	15.27
	0.31	1.51	0.50	0.42	0.41	0.34	2.60	2.12	1.99	1.10	1.15	3.83	1.92	2.56	1.07	1.32
Never married	7.03	26.90	3.87	3.96	4.53	6.46	37.30	4.99	2.61	3.36	12.09	21.72	6.15	1.51	1.96	8.03
	0.24	1.13	0.29	0.29	0.46	0.22	2.49	1.32	0.85	1.50	0.95	2.87	2.06	0.93	1.66	1.24
Living Arrangement																
Community																
Alone	29.20	22.75	23.23	37.03	42.71	29.74	23.05	32.01	38.22	34.34	31.55	20.95	21.32	28.22	20.14	22.75
	0.36	1.49	0.61	0.78	1.18	0.44	2.57	2.26	2.36	3.22	1.34	3.76	2.35	3.06	4.12	1.42
With spouse	49.83	43.26	65.98	45.83	18.74	51.81	26.65	39.20	30.05	12.57	31.47	47.54	56.31	44.67	30.11	49.87
	0.39	1.79	0.76	0.81	1.01	0.48	2.53	2.05	2.72	2.56	1.13	4.19	3.20	3.72	4.03	1.88
With children	8.89	6.94	5.34	7.96	13.11	7.22	17.19	16.04	15.61	19.14	16.51	10.98	14.09	18.33	32.14	15.74
	0.25	0.84	0.41	0.43	0.94	0.24	2.24	1.64	1.89	3.09	1.08	2.03	2.27	2.25	3.96	1.31
With others	7.21	21.38	4.22	4.33	4.57	6.14	30.97	10.70	10.06	8.91	15.28	18.61	8.12	6.48	8.59	9.97
	0.22	1.02	0.30	0.35	0.44	0.22	2.37	1.48	1.53	2.25	1.07	3.09	1.86	1.85	3.12	1.17
Long-Term Care Facility	4.87	5.66	1.24	4.86	20.87	5.08	2.14	2.05	6.05	25.05	5.19	1.92	0.16	2.30	9.02	1.67
	0.17	0.53	0.17	0.32	0.81	0.20	0.81	0.61	1.26	3.23	0.46	0.68	0.17	0.90	2.96	0.28

Table 1.3 Demographic and Socioeconomic Characteristics of Medicare Beneficiaries, by Race/Ethnicity and Age, 1998

All Medicare Beneficiaries

2 of 3

Beneficiary Characteristic	Total ¹	White non-Hispanic					Black non-Hispanic					Hispanic				
		< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total
Beneficiaries (in 000s)	40,057	3,517	15,096	10,285	3,703	32,601	864	1,514	857	335	3,569	571	1,326	630	199	2,726
	100	88	176	112	81	188	42	54	38	23	69	42	99	53	22	156
Beneficiaries as a Percentage of Column Total																
Schooling																
0 - 8 years	18.21	17.68	9.02	15.56	28.17	13.98	15.41	27.24	41.35	60.31	30.42	32.89	47.50	58.51	72.34	48.71
	0.59	1.27	0.59	0.94	1.43	0.58	2.44	2.08	2.70	4.37	1.35	3.82	3.33	4.22	4.10	2.25
9 - 11 years	17.15	18.97	15.16	16.64	18.92	16.42	28.78	26.90	25.46	19.48	26.40	20.73	13.57	10.04	13.35	14.25
	0.40	1.18	0.68	0.75	1.20	0.45	3.04	2.03	2.23	2.99	1.34	3.34	2.19	2.27	3.41	1.52
12 years	30.20	35.30	34.37	31.51	22.57	32.36	34.03	25.70	17.90	12.62	24.81	25.26	14.66	12.79	8.35	16.02
	0.46	1.60	0.84	0.88	1.07	0.48	3.20	1.82	1.94	2.98	1.23	3.34	2.06	2.16	3.10	1.33
13 - 15 years	20.04	20.33	22.55	21.47	18.28	21.53	17.78	12.74	7.89	3.72	12.08	17.75	11.60	10.79	5.96	12.31
	0.51	1.44	0.73	0.84	1.21	0.59	2.62	1.63	1.66	1.25	0.96	3.84	1.80	2.20	2.60	1.24
16 or more years	14.40	7.72	18.90	14.83	12.05	15.71	3.99	7.43	7.40	3.87	6.29	3.37	12.66	7.87	0.00	8.71
	0.42	0.86	0.77	0.60	0.92	0.50	1.54	1.35	1.51	1.44	0.68	1.11	2.53	2.28	0.00	1.39
Income																
Less than \$2,500	1.74	3.19	1.04	1.33	2.49	1.53	1.08	3.04	3.35	3.13	2.65	4.63	2.64	1.16	1.74	2.65
	0.13	0.55	0.17	0.19	0.44	0.13	0.41	0.75	1.10	1.52	0.45	1.88	0.99	1.11	1.21	0.66
\$2,500 - \$4,999	2.18	2.54	0.94	1.40	3.77	1.58	4.47	2.94	4.08	6.84	3.95	5.13	3.92	10.06	18.16	6.64
	0.14	0.44	0.17	0.18	0.49	0.14	1.15	0.81	1.11	1.99	0.57	1.68	1.10	1.03	2.61	0.68
\$5,000 - \$7,499	9.79	17.33	4.27	6.26	13.89	7.40	27.51	17.32	21.75	31.00	22.14	23.79	17.03	19.45	29.38	19.91
	0.25	0.86	0.31	0.41	0.80	0.24	2.78	1.62	1.84	4.00	1.27	3.20	2.19	2.89	3.61	1.65
\$7,500 - \$9,999	10.82	16.26	5.72	8.58	16.13	8.94	24.30	14.85	21.11	23.83	19.49	17.49	18.01	19.83	21.79	18.60
	0.30	1.07	0.45	0.42	0.88	0.30	2.61	1.66	2.56	3.52	1.08	3.78	2.13	3.09	3.50	1.24
\$10,000 - \$14,999	17.18	17.82	13.56	18.08	22.90	16.51	19.58	21.90	20.45	18.53	20.67	19.81	18.91	19.60	19.00	19.26
	0.39	1.23	0.63	0.68	1.16	0.41	2.13	2.24	2.54	3.03	1.18	3.23	2.58	2.96	2.75	1.60
\$15,000 - \$19,999	12.75	10.37	12.64	15.74	11.29	13.22	8.27	12.90	10.73	8.69	10.86	9.59	11.52	14.27	2.01	11.06
	0.31	1.04	0.50	0.66	0.73	0.36	1.78	1.64	1.63	2.08	0.99	1.82	2.14	2.15	1.25	1.31
\$20,000 - \$24,999	10.64	8.92	13.12	11.79	8.03	11.67	3.29	11.63	5.36	3.66	7.36	4.25	7.19	5.22	0.97	5.67
	0.34	1.15	0.67	0.57	0.77	0.39	1.10	1.64	1.36	1.32	0.87	1.47	1.53	1.66	0.93	0.88
\$25,000 - \$29,999	7.14	3.47	8.69	9.10	4.74	7.81	3.05	2.94	3.74	1.08	2.98	5.63	5.70	4.32	1.76	5.08
	0.25	0.60	0.44	0.55	0.47	0.29	1.21	1.13	1.05	0.78	0.63	2.27	1.29	1.40	1.44	0.80
\$30,000 or more	27.77	20.12	40.03	27.71	16.76	31.35	8.44	12.48	9.42	3.24	9.90	9.68	15.07	6.09	5.17	11.14
	0.60	1.39	1.02	0.77	1.06	0.69	1.80	1.83	1.57	1.36	0.97	2.69	2.17	1.86	2.43	1.32

Table 1.3 Demographic and Socioeconomic Characteristics of Medicare Beneficiaries, by Race/Ethnicity and Age, 1998

All Medicare Beneficiaries

3 of 3

Beneficiary Characteristic	Total ¹	White non-Hispanic					Black non-Hispanic					Hispanic				
		< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total
Beneficiaries (in 000s)	40,057	3,517	15,096	10,285	3,703	32,601	864	1,514	857	335	3,569	571	1,326	630	199	2,726
	<i>100</i>	<i>88</i>	<i>176</i>	<i>112</i>	<i>81</i>	<i>188</i>	<i>42</i>	<i>54</i>	<i>38</i>	<i>23</i>	<i>69</i>	<i>42</i>	<i>99</i>	<i>53</i>	<i>22</i>	<i>156</i>
Beneficiaries as a Percentage of Column Total																
Metropolitan Area Resident																
Yes	74.97	68.01	73.74	74.43	73.89	73.36	74.67	82.98	78.02	75.63	79.09	88.10	86.23	81.20	87.10	85.52
	<i>0.27</i>	<i>1.24</i>	<i>0.57</i>	<i>0.56</i>	<i>1.01</i>	<i>0.45</i>	<i>3.02</i>	<i>1.58</i>	<i>2.53</i>	<i>3.38</i>	<i>1.79</i>	<i>3.69</i>	<i>3.11</i>	<i>4.62</i>	<i>3.41</i>	<i>3.35</i>
No	25.03	31.99	26.26	25.57	26.11	26.64	25.33	17.02	21.98	24.37	20.91	11.90	13.77	18.80	12.90	14.48
	<i>0.27</i>	<i>1.24</i>	<i>0.57</i>	<i>0.56</i>	<i>1.01</i>	<i>0.45</i>	<i>3.02</i>	<i>1.58</i>	<i>2.53</i>	<i>3.38</i>	<i>1.79</i>	<i>3.69</i>	<i>3.11</i>	<i>4.62</i>	<i>3.41</i>	<i>3.35</i>

Source: Medicare Current Beneficiary Survey, CY 1998 Cost and Use Public Use File.

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

¹ Total includes persons reported as 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, 1998

Community Residents¹

1 of 2

Beneficiary Characteristic	Total	Lives Alone					Lives with Spouse					Lives with Children/Others				
		< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total
Beneficiaries (in 000s)	38,109	1,159	4,392	4,374	1,767	11,692	2,107	11,696	5,346	804	19,953	1,629	2,250	1,722	848	6,449
	124	66	106	97	52	139	69	159	102	45	179	63	83	66	46	129
Beneficiaries as a Percentage of Column Total																
Marital Status																
Married	53.52	1.60	1.83	2.19	2.43	2.03	99.62	99.89	99.84	99.49	99.83	3.12	4.94	3.19	1.79	3.60
	0.42	0.73	0.49	0.35	0.51	0.27	0.27	0.08	0.10	0.50	0.07	0.66	1.06	0.73	0.66	0.50
Widowed	30.93	17.32	62.86	82.36	88.81	69.57	0.00	0.04	0.16	0.51	0.09	8.67	59.20	80.52	90.90	56.30
	0.41	2.48	1.59	0.98	1.07	0.79	0.00	0.04	0.10	0.50	0.04	1.16	2.29	1.68	1.41	1.09
Divorced/separated	9.12	49.37	24.68	9.40	4.12	18.30	0.38	0.07	0.00	0.00	0.08	34.29	26.18	8.72	2.62	20.47
	0.31	3.37	1.39	0.84	0.77	0.70	0.27	0.07	0.00	0.00	0.05	2.02	1.95	1.15	0.85	1.01
Never married	6.44	31.71	10.62	6.06	4.64	10.10	0.00	0.00	0.00	0.00	0.00	53.92	9.68	7.58	4.69	19.63
	0.23	2.64	0.95	0.57	0.71	0.53	0.00	0.00	0.00	0.00	0.00	2.12	1.43	1.10	1.13	0.87
Race/Ethnicity																
White non-Hispanic	81.37	69.63	79.90	87.21	89.44	83.07	72.27	85.29	88.39	86.47	84.79	61.37	64.23	73.67	77.19	67.73
	0.44	2.86	1.13	0.78	1.05	0.62	1.83	0.77	0.74	1.75	0.53	2.05	2.05	2.08	1.97	1.13
Black non-Hispanic	8.90	17.32	11.02	7.50	6.48	9.64	10.93	5.07	4.83	5.23	5.63	25.61	17.98	12.83	11.04	17.62
	0.17	1.90	0.90	0.50	0.82	0.45	1.17	0.33	0.47	1.08	0.23	1.68	1.35	1.17	1.53	0.64
Hispanic	7.05	10.42	6.44	4.07	2.27	5.31	12.90	6.39	5.28	7.49	6.83	10.42	13.10	9.11	9.58	10.90
	0.41	1.97	0.83	0.57	0.56	0.43	1.45	0.67	0.54	1.40	0.50	1.53	1.54	1.33	1.31	0.90
Other ²	2.69	2.63	2.64	1.22	1.81	1.98	3.89	3.24	1.51	0.81	2.75	2.60	4.69	4.39	2.19	3.75
	0.18	1.13	0.53	0.27	0.46	0.27	0.87	0.42	0.32	0.47	0.27	0.62	1.08	0.96	0.78	0.56
Schooling																
0 - 8 years	17.82	12.32	13.70	19.12	28.99	17.90	18.56	11.84	17.05	29.05	14.64	21.92	24.45	30.12	42.64	27.68
	0.60	1.76	1.14	1.07	1.88	0.70	1.70	0.78	1.09	2.57	0.71	1.92	2.00	2.04	2.47	1.17
9 - 11 years	16.95	24.42	19.90	17.08	17.77	18.97	18.48	13.72	14.55	19.04	14.66	20.47	19.28	22.99	18.06	20.41
	0.40	2.17	1.18	0.90	1.45	0.69	1.78	0.82	0.93	2.34	0.59	1.68	1.38	1.87	2.35	0.94
12 years	30.45	29.71	31.07	32.74	21.07	30.06	36.29	32.35	27.92	23.33	31.22	34.95	29.67	25.64	20.50	28.74
	0.47	3.12	1.38	1.38	1.54	0.75	1.91	0.92	1.11	2.44	0.67	1.96	2.10	2.07	2.04	1.18
13 - 15 years	20.22	24.59	22.11	19.46	19.39	20.95	20.48	21.83	22.60	17.62	21.72	15.96	14.94	13.20	10.85	14.20
	0.51	2.79	1.32	1.09	1.53	0.70	1.95	0.93	1.19	2.01	0.77	1.82	1.90	1.42	1.62	0.84
16 or more years	14.56	8.96	13.22	11.60	12.77	12.13	6.18	20.26	17.88	10.97	17.76	6.70	11.66	8.05	7.96	8.97
	0.43	1.78	1.03	0.81	1.44	0.63	1.12	0.84	0.87	1.54	0.62	1.19	1.48	1.31	1.43	0.77

Table 1.4a Demographic and Socioeconomic Characteristics of Noninstitutionalized Medicare Beneficiaries, by Living Arrangement and Age, 1998

Community Residents¹

2 of 2

Beneficiary Characteristic	Total	Lives Alone					Lives with Spouse					Lives with Children/Others				
		< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total
Beneficiaries (in 000s)	38,109	1,159	4,392	4,374	1,767	11,692	2,107	11,696	5,346	804	19,953	1,629	2,250	1,722	848	6,449
	<i>124</i>	<i>66</i>	<i>106</i>	<i>97</i>	<i>52</i>	<i>139</i>	<i>69</i>	<i>159</i>	<i>102</i>	<i>45</i>	<i>179</i>	<i>63</i>	<i>83</i>	<i>66</i>	<i>46</i>	<i>129</i>
Beneficiaries as a Percentage of Column Total																
Income																
Less than \$2,500	1.64	2.79	1.94	2.19	2.51	2.21	1.48	1.09	0.85	2.33	1.12	3.53	1.35	1.46	3.57	2.22
	<i>0.13</i>	<i>0.84</i>	<i>0.43</i>	<i>0.37</i>	<i>0.52</i>	<i>0.25</i>	<i>0.52</i>	<i>0.20</i>	<i>0.22</i>	<i>0.80</i>	<i>0.16</i>	<i>0.84</i>	<i>0.46</i>	<i>0.42</i>	<i>1.02</i>	<i>0.29</i>
\$2,500 - \$4,999	1.78	1.00	1.47	1.83	3.30	1.83	0.10	0.76	0.71	1.38	0.70	7.15	3.32	4.52	6.35	5.01
	<i>0.14</i>	<i>0.44</i>	<i>0.39</i>	<i>0.36</i>	<i>0.72</i>	<i>0.25</i>	<i>0.10</i>	<i>0.18</i>	<i>0.17</i>	<i>0.63</i>	<i>0.12</i>	<i>1.21</i>	<i>0.72</i>	<i>0.92</i>	<i>1.17</i>	<i>0.53</i>
\$5,000 - \$7,499	9.09	27.56	12.72	11.50	14.87	14.06	4.73	1.62	1.48	3.40	1.98	32.01	18.52	17.37	21.67	22.04
	<i>0.26</i>	<i>2.25</i>	<i>0.99</i>	<i>0.74</i>	<i>1.20</i>	<i>0.58</i>	<i>1.05</i>	<i>0.31</i>	<i>0.23</i>	<i>1.04</i>	<i>0.24</i>	<i>1.81</i>	<i>1.42</i>	<i>1.58</i>	<i>2.20</i>	<i>0.82</i>
\$7,500 - \$9,999	10.33	27.66	14.15	14.76	17.72	16.26	5.37	3.16	2.41	4.38	3.24	25.76	16.93	21.97	24.49	21.50
	<i>0.31</i>	<i>2.60</i>	<i>1.16</i>	<i>1.06</i>	<i>1.25</i>	<i>0.75</i>	<i>0.97</i>	<i>0.40</i>	<i>0.38</i>	<i>0.97</i>	<i>0.27</i>	<i>1.92</i>	<i>1.57</i>	<i>1.91</i>	<i>2.29</i>	<i>0.88</i>
\$10,000 - \$14,999	17.21	25.16	22.70	24.37	24.19	23.79	15.62	10.10	12.03	20.93	11.64	19.17	23.56	24.00	22.73	22.46
	<i>0.41</i>	<i>2.48</i>	<i>1.34</i>	<i>1.11</i>	<i>1.58</i>	<i>0.81</i>	<i>1.64</i>	<i>0.58</i>	<i>0.86</i>	<i>2.52</i>	<i>0.42</i>	<i>1.47</i>	<i>2.02</i>	<i>1.82</i>	<i>2.41</i>	<i>0.97</i>
\$15,000 - \$19,999	12.99	6.39	13.70	15.34	11.47	13.25	16.34	12.10	16.78	16.83	13.99	5.69	12.42	10.77	5.87	9.42
	<i>0.35</i>	<i>1.59</i>	<i>1.04</i>	<i>1.15</i>	<i>1.12</i>	<i>0.54</i>	<i>1.71</i>	<i>0.54</i>	<i>1.04</i>	<i>2.12</i>	<i>0.51</i>	<i>1.15</i>	<i>1.72</i>	<i>1.23</i>	<i>1.21</i>	<i>0.78</i>
\$20,000 - \$24,999	10.91	4.11	10.52	8.99	7.13	8.80	13.11	13.77	14.21	14.09	13.83	2.44	7.76	6.74	4.52	5.72
	<i>0.37</i>	<i>1.41</i>	<i>1.01</i>	<i>0.69</i>	<i>1.09</i>	<i>0.48</i>	<i>1.73</i>	<i>0.86</i>	<i>0.97</i>	<i>1.93</i>	<i>0.63</i>	<i>0.81</i>	<i>1.13</i>	<i>0.98</i>	<i>1.13</i>	<i>0.53</i>
\$25,000 - \$29,999	7.31	2.00	6.01	6.84	4.80	5.74	6.37	9.32	11.46	6.40	9.46	1.40	5.05	3.99	2.53	3.52
	<i>0.25</i>	<i>0.92</i>	<i>0.65</i>	<i>0.65</i>	<i>0.76</i>	<i>0.35</i>	<i>0.98</i>	<i>0.54</i>	<i>0.74</i>	<i>1.17</i>	<i>0.40</i>	<i>0.55</i>	<i>1.19</i>	<i>0.90</i>	<i>0.77</i>	<i>0.53</i>
\$30,000 or more	28.74	3.32	16.78	14.17	14.01	14.05	36.87	48.08	40.06	30.26	44.03	2.85	11.09	9.19	8.28	8.13
	<i>0.62</i>	<i>1.06</i>	<i>1.26</i>	<i>1.05</i>	<i>1.26</i>	<i>0.70</i>	<i>2.37</i>	<i>1.14</i>	<i>1.22</i>	<i>2.44</i>	<i>0.92</i>	<i>0.62</i>	<i>1.45</i>	<i>1.31</i>	<i>1.60</i>	<i>0.71</i>
Metropolitan Area Resident																
Yes	75.15	71.15	76.34	75.07	73.06	74.85	68.44	74.92	74.77	76.61	74.26	75.06	80.21	79.25	78.62	78.45
	<i>0.30</i>	<i>2.76</i>	<i>1.09</i>	<i>0.87</i>	<i>1.36</i>	<i>0.57</i>	<i>1.80</i>	<i>0.55</i>	<i>0.92</i>	<i>1.78</i>	<i>0.47</i>	<i>1.43</i>	<i>1.36</i>	<i>1.53</i>	<i>2.42</i>	<i>0.76</i>
No	24.85	28.85	23.66	24.93	26.94	25.15	31.56	25.08	25.23	23.39	25.74	24.94	19.79	20.75	21.38	21.55
	<i>0.30</i>	<i>2.76</i>	<i>1.09</i>	<i>0.87</i>	<i>1.36</i>	<i>0.57</i>	<i>1.80</i>	<i>0.55</i>	<i>0.92</i>	<i>1.78</i>	<i>0.47</i>	<i>1.43</i>	<i>1.36</i>	<i>1.53</i>	<i>2.42</i>	<i>0.76</i>

Source: Medicare Current Beneficiary Survey, CY 1998 Cost and Use Public Use File.

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

- 1 The term *community residents* includes beneficiaries who resided only in the community during the year, and 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 In the 1998 Cost and Use Public Use File (PUF), CMS refined its coding for *race* by adding the category of *more than one race* to capture data on multiracial Medicare beneficiaries. This led to a 0.25 percent increase in 1998 in the subgroup of *other race/ethnic minorities*.

Table 1.4b Demographic and Socioeconomic Characteristics of Noninstitutionalized Male Medicare Beneficiaries, by Living Arrangement and Age, 1998
Male Community Residents¹ 1 of 2

Beneficiary Characteristic	Total	Lives Alone					Lives with Spouse					Lives with Children/Others				
		< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total
Beneficiaries (in 000s)	16,928	581	1,224	1,004	369	3,178	1,318	6,573	3,192	573	11,656	901	629	390	162	2,083
	128	38	61	51	29	84	52	119	78	33	148	48	48	37	17	81
Beneficiaries as a Percentage of Column Total																
Marital Status																
Married	70.10	1.59	1.53	6.07	5.50	3.44	99.68	99.87	99.91	99.66	99.85	2.36	9.04	5.31	6.54	5.26
	0.63	0.80	0.64	1.37	1.83	0.62	0.32	0.13	0.09	0.34	0.09	0.71	2.35	1.96	2.88	0.95
Widowed	12.92	5.72	37.57	68.61	83.94	46.96	0.00	0.00	0.09	0.34	0.04	4.39	40.21	68.60	80.86	33.17
	0.44	1.68	2.65	2.60	2.76	1.62	0.00	0.00	0.09	0.34	0.03	1.29	4.39	3.85	4.76	1.69
Divorced/separated	8.94	49.79	39.65	15.06	4.36	29.63	0.32	0.13	0.00	0.00	0.11	29.39	34.97	16.41	7.18	26.93
	0.43	4.22	2.71	1.86	1.59	1.46	0.32	0.13	0.00	0.00	0.08	2.64	4.10	2.88	3.40	1.87
Never married	8.04	42.90	21.24	10.25	6.20	19.97	0.00	0.00	0.00	0.00	0.00	63.86	15.78	9.68	5.41	34.64
	0.39	3.75	2.54	1.69	1.87	1.29	0.00	0.00	0.00	0.00	0.00	3.01	2.99	2.78	2.94	1.76
Race/Ethnicity																
White non-Hispanic	81.46	71.68	80.02	85.90	89.42	81.46	70.88	84.36	87.86	85.18	83.84	65.38	63.99	78.80	76.59	68.33
	0.69	3.55	2.04	1.96	2.10	1.37	2.22	1.12	0.93	2.04	0.75	2.60	3.96	4.20	4.68	1.94
Black non-Hispanic	8.39	15.07	11.40	7.71	5.49	10.21	11.61	5.30	5.49	5.47	6.08	21.28	20.99	10.39	11.79	18.42
	0.32	2.17	1.42	1.35	1.61	0.92	1.59	0.52	0.57	1.22	0.36	1.71	2.91	2.71	3.63	1.24
Hispanic	7.57	10.31	6.95	5.52	3.33	6.69	13.87	7.32	5.13	8.54	7.52	10.34	10.88	3.82	9.33	9.21
	0.55	2.83	1.40	1.41	1.33	0.82	1.65	0.95	0.65	1.67	0.65	2.08	2.97	1.59	2.43	1.41
Other ²	2.58	2.93	1.63	0.87	1.76	1.64	3.64	3.02	1.52	0.80	2.57	3.01	4.15	6.99	2.29	4.04
	0.28	1.51	0.78	0.46	1.03	0.48	0.86	0.54	0.38	0.56	0.33	0.94	1.64	2.77	1.62	0.94
Schooling																
0 - 8 years	19.32	14.59	16.61	25.29	33.30	20.96	24.62	14.18	19.31	33.63	17.71	22.49	23.62	29.90	44.44	25.88
	0.76	2.66	2.14	2.22	3.51	1.24	2.59	1.06	1.36	3.25	0.92	2.31	3.40	3.37	5.48	1.74
9 - 11 years	15.80	26.57	16.93	16.26	15.70	18.29	18.91	12.82	15.18	18.42	14.43	19.21	18.79	24.87	13.93	19.72
	0.55	3.25	1.96	2.08	2.55	1.25	1.92	1.04	1.27	2.57	0.67	2.18	2.71	3.69	4.55	1.61
12 years	27.27	29.72	28.23	30.55	17.46	27.98	31.74	27.93	22.38	19.89	26.45	38.18	27.55	22.95	21.73	30.85
	0.69	4.09	2.63	2.75	3.35	1.39	2.32	1.25	1.21	2.53	0.89	2.44	3.38	4.06	4.89	1.80
13 - 15 years	18.94	21.81	18.80	13.88	16.47	17.50	18.06	20.59	21.46	16.21	20.33	14.39	14.47	11.10	7.68	13.30
	0.73	3.79	2.43	1.97	3.20	1.35	2.42	1.11	1.39	2.41	0.97	2.39	3.01	2.88	3.16	1.43
16 or more years	18.67	7.31	19.43	14.02	17.08	15.27	6.67	24.48	21.67	11.85	21.07	5.72	15.57	11.18	12.22	10.26
	0.57	2.17	2.23	1.90	2.77	1.17	1.51	1.12	1.04	2.04	0.76	1.40	3.55	2.85	4.24	1.43

Table 1.4b Demographic and Socioeconomic Characteristics of Noninstitutionalized Male Medicare Beneficiaries, by Living Arrangement and Age, 1998

Male Community Residents¹

2 of 2

Beneficiary Characteristic	Total	Lives Alone					Lives with Spouse					Lives with Children/Others				
		< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total
Beneficiaries (in 000s)	16,928	581	1,224	1,004	369	3,178	1,318	6,573	3,192	573	11,656	901	629	390	162	2,083
	<i>128</i>	<i>38</i>	<i>61</i>	<i>51</i>	<i>29</i>	<i>84</i>	<i>52</i>	<i>119</i>	<i>78</i>	<i>33</i>	<i>148</i>	<i>48</i>	<i>48</i>	<i>37</i>	<i>17</i>	<i>81</i>
Beneficiaries as a Percentage of Column Total																
Income																
Less than \$2,500	1.59	4.14	1.53	1.81	3.97	2.38	1.44	0.97	1.11	3.01	1.16	3.93	0.80	2.01	6.30	2.81
	<i>0.18</i>	<i>1.56</i>	<i>0.84</i>	<i>0.71</i>	<i>1.62</i>	<i>0.50</i>	<i>0.66</i>	<i>0.22</i>	<i>0.31</i>	<i>1.07</i>	<i>0.18</i>	<i>1.31</i>	<i>0.48</i>	<i>1.20</i>	<i>2.97</i>	<i>0.66</i>
\$2,500 - \$4,999	1.27	1.09	1.06	1.93	3.34	1.60	0.16	0.61	0.36	1.94	0.55	7.42	2.23	1.26	7.89	4.74
	<i>0.17</i>	<i>0.49</i>	<i>0.54</i>	<i>0.71</i>	<i>1.31</i>	<i>0.40</i>	<i>0.16</i>	<i>0.21</i>	<i>0.19</i>	<i>0.86</i>	<i>0.14</i>	<i>1.45</i>	<i>1.33</i>	<i>0.86</i>	<i>2.78</i>	<i>0.79</i>
\$5,000 - \$7,499	6.48	27.03	11.79	9.19	11.07	13.67	4.94	1.46	1.26	3.20	1.89	31.50	12.89	11.23	19.28	21.13
	<i>0.39</i>	<i>3.09</i>	<i>2.33</i>	<i>1.44</i>	<i>2.42</i>	<i>1.24</i>	<i>1.26</i>	<i>0.35</i>	<i>0.30</i>	<i>1.16</i>	<i>0.28</i>	<i>2.52</i>	<i>2.43</i>	<i>3.06</i>	<i>4.22</i>	<i>1.54</i>
\$7,500 - \$9,999	7.58	26.90	10.11	12.35	8.04	13.65	6.46	3.61	2.49	4.13	3.65	24.10	14.63	20.91	19.68	20.30
	<i>0.38</i>	<i>3.03</i>	<i>1.63</i>	<i>1.98</i>	<i>2.26</i>	<i>1.06</i>	<i>1.50</i>	<i>0.52</i>	<i>0.50</i>	<i>1.02</i>	<i>0.38</i>	<i>2.31</i>	<i>2.62</i>	<i>4.11</i>	<i>4.73</i>	<i>1.54</i>
\$10,000 - \$14,999	14.49	29.17	23.89	20.24	22.39	23.53	15.94	8.91	11.15	21.24	10.93	18.96	19.86	22.76	25.65	20.47
	<i>0.57</i>	<i>3.30</i>	<i>2.64</i>	<i>2.41</i>	<i>3.37</i>	<i>1.59</i>	<i>2.19</i>	<i>0.77</i>	<i>1.08</i>	<i>2.80</i>	<i>0.64</i>	<i>2.51</i>	<i>3.10</i>	<i>3.98</i>	<i>4.98</i>	<i>1.56</i>
\$15,000 - \$19,999	12.91	4.68	13.03	19.81	15.16	13.89	16.71	10.32	16.62	18.64	13.17	6.45	11.92	15.29	9.18	9.97
	<i>0.51</i>	<i>2.11</i>	<i>1.75</i>	<i>2.44</i>	<i>2.59</i>	<i>1.14</i>	<i>2.15</i>	<i>0.72</i>	<i>1.21</i>	<i>2.40</i>	<i>0.55</i>	<i>1.79</i>	<i>2.51</i>	<i>3.38</i>	<i>3.39</i>	<i>1.14</i>
\$20,000 - \$24,999	11.59	4.66	10.03	9.89	9.60	8.95	14.17	12.77	14.26	12.83	13.34	2.87	9.84	7.77	2.70	5.88
	<i>0.56</i>	<i>1.62</i>	<i>1.83</i>	<i>1.45</i>	<i>2.23</i>	<i>0.87</i>	<i>2.23</i>	<i>1.00</i>	<i>1.28</i>	<i>2.33</i>	<i>0.78</i>	<i>1.34</i>	<i>2.43</i>	<i>2.71</i>	<i>1.90</i>	<i>1.03</i>
\$25,000 - \$29,999	8.49	1.40	6.86	7.95	9.32	6.49	7.48	9.54	12.10	6.34	9.85	1.76	5.37	6.08	5.33	3.94
	<i>0.38</i>	<i>0.83</i>	<i>1.61</i>	<i>1.57</i>	<i>2.12</i>	<i>0.85</i>	<i>1.37</i>	<i>0.71</i>	<i>0.92</i>	<i>1.35</i>	<i>0.48</i>	<i>0.83</i>	<i>1.95</i>	<i>2.20</i>	<i>2.43</i>	<i>0.86</i>
\$30,000 or more	35.60	0.92	21.71	16.83	17.11	15.83	32.69	51.82	40.66	28.67	45.46	3.01	22.45	12.69	3.99	10.77
	<i>0.88</i>	<i>0.64</i>	<i>2.45</i>	<i>2.11</i>	<i>2.77</i>	<i>1.15</i>	<i>2.89</i>	<i>1.46</i>	<i>1.35</i>	<i>2.89</i>	<i>1.13</i>	<i>0.85</i>	<i>3.84</i>	<i>3.19</i>	<i>2.26</i>	<i>1.39</i>
Metropolitan Area Resident																
Yes	75.11	74.68	77.78	74.96	76.20	76.13	67.45	75.74	75.02	75.05	74.57	72.74	81.25	77.87	78.53	76.72
	<i>0.44</i>	<i>2.42</i>	<i>2.14</i>	<i>1.92</i>	<i>3.37</i>	<i>1.06</i>	<i>2.06</i>	<i>0.86</i>	<i>1.09</i>	<i>2.05</i>	<i>0.65</i>	<i>2.02</i>	<i>2.21</i>	<i>3.13</i>	<i>4.74</i>	<i>1.11</i>
No	24.89	25.32	22.22	25.04	23.80	23.87	32.55	24.26	24.98	24.95	25.43	27.26	18.75	22.13	21.47	23.28
	<i>0.44</i>	<i>2.42</i>	<i>2.14</i>	<i>1.92</i>	<i>3.37</i>	<i>1.06</i>	<i>2.06</i>	<i>0.86</i>	<i>1.09</i>	<i>2.05</i>	<i>0.65</i>	<i>2.02</i>	<i>2.21</i>	<i>3.13</i>	<i>4.74</i>	<i>1.11</i>

Source: Medicare Current Beneficiary Survey, CY 1998 Cost and Use Public Use File.

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

- 1 The term *community residents* includes beneficiaries who resided only in the community during the year, and 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 In the 1998 Cost and Use Public Use File (PUF), CMS refined its coding for *race* by adding the category of *more than one race* to capture data on multiracial Medicare beneficiaries. This led to a 0.25 percent increase in 1998 in the subgroup of *other race/ethnic minorities*.

Table 1.4c Demographic and Socioeconomic Characteristics of Noninstitutionalized Female Medicare Beneficiaries, by Living Arrangement and Age, 1998
Female Community Residents¹ 1 of 2

Beneficiary Characteristic	Total	Lives Alone					Lives with Spouse					Lives with Children/Others				
		< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total
Beneficiaries (in 000s)	21,181	577	3,168	3,370	1,398	8,513	789	5,123	2,154	231	8,297	728	1,621	1,332	685	4,366
	152	52	98	83	47	135	48	122	81	25	143	44	82	52	41	117
Beneficiaries as a Percentage of Column Total																
Marital Status																
Married	40.27	1.60	1.95	1.03	1.61	1.51	99.53	99.90	99.73	99.06	99.80	4.05	3.34	2.58	0.66	2.80
	0.60	1.22	0.65	0.29	0.54	0.32	0.50	0.10	0.20	0.92	0.10	1.18	1.03	0.82	0.40	0.54
Widowed	45.31	28.96	72.63	86.45	90.10	78.01	0.00	0.10	0.27	0.94	0.16	13.96	66.58	83.98	93.27	67.31
	0.57	4.15	1.60	1.12	1.13	0.74	0.00	0.10	0.20	0.92	0.08	2.05	2.64	1.86	1.33	1.34
Divorced/separated	9.26	48.96	18.90	7.71	4.06	14.07	0.47	0.00	0.00	0.00	0.05	40.35	22.77	6.48	1.54	17.40
	0.38	4.33	1.42	0.95	0.84	0.65	0.50	0.00	0.00	0.00	0.05	3.10	2.11	1.23	0.69	1.14
Never married	5.15	20.48	6.53	4.81	4.23	6.41	0.00	0.00	0.00	0.00	0.00	41.64	7.31	6.96	4.52	12.49
	0.26	2.97	0.85	0.57	0.78	0.48	0.00	0.00	0.00	0.00	0.00	3.21	1.56	1.11	1.22	0.93
Race/Ethnicity																
White non-Hispanic	81.29	67.56	79.85	87.60	89.44	83.67	74.60	86.48	89.16	89.67	86.14	56.37	64.33	72.17	77.33	67.45
	0.49	4.30	1.28	0.87	1.18	0.65	2.85	0.89	1.06	3.17	0.66	2.97	2.55	2.12	2.08	1.31
Black non-Hispanic	9.30	19.60	10.87	7.44	6.75	9.42	9.78	4.78	3.84	4.63	5.01	31.03	16.81	13.54	10.86	17.23
	0.23	3.15	1.03	0.55	0.91	0.46	1.85	0.49	0.70	1.93	0.41	2.66	1.61	1.28	1.65	0.82
Hispanic	6.63	10.52	6.25	3.64	1.99	4.80	11.29	5.21	5.49	4.88	5.85	10.51	13.96	10.66	9.64	11.70
	0.43	2.64	0.98	0.55	0.61	0.50	2.00	0.68	0.80	2.47	0.51	1.81	2.02	1.54	1.51	1.07
Other ²	2.77	2.32	3.03	1.33	1.82	2.11	4.33	3.53	1.50	0.82	3.00	2.09	4.90	3.63	2.17	3.62
	0.24	1.64	0.63	0.31	0.52	0.31	1.80	0.58	0.53	0.81	0.42	0.84	1.31	0.93	0.88	0.64
Schooling																
0 - 8 years	16.62	10.11	12.59	17.27	27.84	16.76	8.37	8.84	13.72	17.85	10.32	21.21	24.77	30.18	42.22	28.54
	0.65	2.49	1.33	1.29	2.14	0.87	1.49	0.99	1.54	3.85	0.77	2.83	2.24	2.28	2.77	1.33
9 - 11 years	17.87	22.33	21.04	17.33	18.32	19.22	17.76	14.88	13.62	20.55	14.98	22.01	19.48	22.44	19.03	20.74
	0.56	3.36	1.37	1.05	1.66	0.80	2.80	1.24	1.25	4.47	0.97	2.45	1.90	2.21	2.49	1.09
12 years	32.99	29.71	32.16	33.40	22.04	30.84	43.94	38.04	36.10	31.73	37.92	30.98	30.51	26.42	20.21	27.74
	0.59	4.43	1.77	1.43	1.70	0.88	3.23	1.63	1.76	4.89	1.12	2.97	2.46	2.20	2.13	1.38
13 - 15 years	21.25	27.29	23.39	21.13	20.17	22.24	24.55	23.41	24.27	21.06	23.68	17.90	15.13	13.80	11.59	14.64
	0.55	4.27	1.56	1.21	1.89	0.79	2.84	1.40	1.80	3.96	1.04	2.72	2.21	1.62	1.86	0.99
16 or more years	11.27	10.56	10.82	10.87	11.63	10.95	5.37	14.83	12.29	8.81	13.10	7.90	10.11	7.15	6.96	8.35
	0.49	2.76	1.21	0.94	1.56	0.75	1.50	1.22	1.47	2.37	0.91	1.87	1.62	1.37	1.50	0.84

Table 1.4c Demographic and Socioeconomic Characteristics of Noninstitutionalized Female Medicare Beneficiaries, by Living Arrangement and Age, 1998

Female Community Residents¹

2 of 2

Beneficiary Characteristic	Total	Lives Alone					Lives with Spouse					Lives with Children/Others				
		< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total
Beneficiaries (in 000s)	21,181	577	3,168	3,370	1,398	8,513	789	5,123	2,154	231	8,297	728	1,621	1,332	685	4,366
	<i>152</i>	<i>52</i>	<i>98</i>	<i>83</i>	<i>47</i>	<i>135</i>	<i>48</i>	<i>122</i>	<i>81</i>	<i>25</i>	<i>143</i>	<i>44</i>	<i>82</i>	<i>52</i>	<i>41</i>	<i>117</i>
Beneficiaries as a Percentage of Column Total																
Income																
Less than \$2,500	1.68	1.44	2.10	2.31	2.12	2.14	1.55	1.25	0.48	0.63	1.06	3.05	1.56	1.29	2.92	1.94
	<i>0.16</i>	<i>0.74</i>	<i>0.54</i>	<i>0.39</i>	<i>0.49</i>	<i>0.26</i>	<i>0.78</i>	<i>0.36</i>	<i>0.28</i>	<i>0.61</i>	<i>0.25</i>	<i>1.03</i>	<i>0.61</i>	<i>0.40</i>	<i>1.03</i>	<i>0.34</i>
\$2,500 - \$4,999	2.19	0.91	1.63	1.80	3.29	1.92	0.00	0.96	1.23	0.00	0.91	6.81	3.74	5.47	5.98	5.13
	<i>0.20</i>	<i>0.61</i>	<i>0.56</i>	<i>0.42</i>	<i>0.80</i>	<i>0.31</i>	<i>0.00</i>	<i>0.33</i>	<i>0.35</i>	<i>0.00</i>	<i>0.23</i>	<i>1.75</i>	<i>0.85</i>	<i>1.18</i>	<i>1.34</i>	<i>0.69</i>
\$5,000 - \$7,499	11.17	28.10	13.08	12.19	15.88	14.21	4.39	1.82	1.80	3.91	2.12	32.65	20.71	19.16	22.23	22.47
	<i>0.41</i>	<i>3.48</i>	<i>1.26</i>	<i>0.81</i>	<i>1.24</i>	<i>0.68</i>	<i>1.64</i>	<i>0.51</i>	<i>0.44</i>	<i>1.84</i>	<i>0.37</i>	<i>2.72</i>	<i>1.91</i>	<i>1.77</i>	<i>2.54</i>	<i>1.02</i>
\$7,500 - \$9,999	12.53	28.44	15.72	15.49	20.28	17.24	3.54	2.59	2.30	5.01	2.67	27.81	17.82	22.29	25.63	22.07
	<i>0.46</i>	<i>3.88</i>	<i>1.42</i>	<i>1.12</i>	<i>1.47</i>	<i>0.87</i>	<i>1.11</i>	<i>0.54</i>	<i>0.49</i>	<i>2.23</i>	<i>0.40</i>	<i>3.12</i>	<i>1.94</i>	<i>2.07</i>	<i>2.58</i>	<i>1.11</i>
\$10,000 - \$14,999	19.38	21.12	22.24	25.60	24.66	23.89	15.09	11.63	13.34	20.18	12.64	19.42	25.00	24.36	22.04	23.41
	<i>0.58</i>	<i>3.45</i>	<i>1.47</i>	<i>1.18</i>	<i>1.74</i>	<i>0.89</i>	<i>2.41</i>	<i>0.97</i>	<i>1.29</i>	<i>4.56</i>	<i>0.72</i>	<i>2.41</i>	<i>2.30</i>	<i>2.05</i>	<i>2.52</i>	<i>1.20</i>
\$15,000 - \$19,999	13.05	8.11	13.96	14.01	10.49	13.01	15.71	14.39	17.03	12.33	15.14	4.75	12.61	9.45	5.08	9.15
	<i>0.43</i>	<i>2.59</i>	<i>1.25</i>	<i>1.06</i>	<i>1.21</i>	<i>0.60</i>	<i>2.47</i>	<i>0.88</i>	<i>1.68</i>	<i>3.50</i>	<i>0.79</i>	<i>1.25</i>	<i>1.93</i>	<i>1.35</i>	<i>1.17</i>	<i>0.94</i>
\$20,000 - \$24,999	10.36	3.56	10.71	8.72	6.48	8.74	11.35	15.05	14.14	17.19	14.52	1.90	6.95	6.44	4.95	5.64
	<i>0.44</i>	<i>2.24</i>	<i>1.27</i>	<i>0.74</i>	<i>1.23</i>	<i>0.57</i>	<i>2.50</i>	<i>1.13</i>	<i>1.54</i>	<i>4.07</i>	<i>0.86</i>	<i>0.74</i>	<i>1.33</i>	<i>1.17</i>	<i>1.32</i>	<i>0.62</i>
\$25,000 - \$29,999	6.37	2.59	5.69	6.51	3.61	5.46	4.52	9.02	10.52	6.55	8.91	0.96	4.93	3.38	1.87	3.32
	<i>0.30</i>	<i>1.61</i>	<i>0.84</i>	<i>0.71</i>	<i>0.79</i>	<i>0.42</i>	<i>1.19</i>	<i>0.73</i>	<i>1.22</i>	<i>2.93</i>	<i>0.57</i>	<i>0.60</i>	<i>1.33</i>	<i>0.95</i>	<i>0.75</i>	<i>0.58</i>
\$30,000 or more	23.26	5.74	14.88	13.37	13.20	13.39	43.85	43.29	39.17	34.20	42.02	2.66	6.68	8.16	9.29	6.87
	<i>0.64</i>	<i>2.34</i>	<i>1.47</i>	<i>1.05</i>	<i>1.39</i>	<i>0.82</i>	<i>3.79</i>	<i>1.49</i>	<i>1.83</i>	<i>4.73</i>	<i>1.15</i>	<i>1.04</i>	<i>1.32</i>	<i>1.53</i>	<i>1.95</i>	<i>0.82</i>
Metropolitan Area Resident																
Yes	75.17	67.55	75.78	75.10	72.23	74.38	70.09	73.88	74.41	80.47	73.84	77.96	79.81	79.65	78.64	79.27
	<i>0.46</i>	<i>4.76</i>	<i>1.55</i>	<i>1.11</i>	<i>1.44</i>	<i>0.91</i>	<i>3.10</i>	<i>1.03</i>	<i>1.78</i>	<i>4.03</i>	<i>0.88</i>	<i>2.58</i>	<i>1.80</i>	<i>1.55</i>	<i>2.52</i>	<i>1.10</i>
No	24.83	32.45	24.22	24.90	27.77	25.62	29.91	26.12	25.59	19.53	26.16	22.04	20.19	20.35	21.36	20.73
	<i>0.46</i>	<i>4.76</i>	<i>1.55</i>	<i>1.11</i>	<i>1.44</i>	<i>0.91</i>	<i>3.10</i>	<i>1.03</i>	<i>1.78</i>	<i>4.03</i>	<i>0.88</i>	<i>2.58</i>	<i>1.80</i>	<i>1.55</i>	<i>2.52</i>	<i>1.10</i>

Source: Medicare Current Beneficiary Survey, CY 1998 Cost and Use Public Use File.

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

1 The term *community residents* includes beneficiaries who resided only in the community during the year, and 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 In the 1998 Cost and Use Public Use File (PUF), CMS refined its coding for *race* by adding the category of *more than one race* to capture data on multiracial Medicare beneficiaries. This led to a 0.25 percent increase in 1998 in the subgroup of *other race/ethnic minorities*.

Table 1.5 Demographic and Socioeconomic Characteristics of Institutionalized Medicare Beneficiaries, by Age, 1998

Long-Term Care Facility-Only Residents¹

1 of 2

Beneficiary Characteristic	Total	Age			
		< 65	65 - 74	75 - 84	85 +
Beneficiaries (in 000s)	1,948	244	228	581	896
	66	21	26	34	33
Beneficiaries as a Percentage of Column Total					
Marital Status					
Married	14.40	9.07	15.56	24.08	9.36
	1.16	2.99	4.41	2.69	1.37
Widowed	59.01	1.53	37.66	57.91	80.74
	1.48	1.08	5.59	3.16	1.92
Divorced/separated	7.74	14.68	14.34	10.17	2.63
	1.05	4.32	4.08	2.28	0.68
Never married	18.86	74.72	32.44	7.85	7.27
	1.22	4.83	5.41	1.83	0.95
Race/Ethnicity					
White non-Hispanic	86.29	81.86	82.87	87.44	87.64
	0.96	3.35	4.07	2.13	1.39
Black non-Hispanic	9.63	7.62	13.78	9.07	9.48
	0.89	2.77	4.18	1.89	1.20
Hispanic	2.37	4.52	0.96	2.53	2.04
	0.38	1.53	0.98	1.09	0.65
Other ²	1.71	6.01	2.39	0.96	0.84
	0.37	2.15	0.32	0.71	0.27
Schooling					
0 - 8 years	35.85	40.88	17.58	32.15	40.71
	2.61	6.06	6.99	4.61	3.59
9 - 11 years	26.20	29.11	33.38	27.87	22.56
	2.28	6.32	9.97	4.27	2.82
12 years	18.72	11.90	31.41	21.32	16.40
	2.18	5.63	9.14	3.67	2.77
13 - 15 years	11.84	14.30	11.06	8.91	13.04
	1.48	5.56	7.11	2.96	2.25
16 or more years	7.40	3.80	6.58	9.74	7.30
	1.49	2.59	4.70	2.97	1.89

Table 1.5 Demographic and Socioeconomic Characteristics of Institutionalized Medicare Beneficiaries, by Age, 1998

Long-Term Care Facility-Only Residents¹

2 of 2

Beneficiary Characteristic	Total	Age			
		< 65	65 - 74	75 - 84	85 +
Beneficiaries (in 000s)	1,948	244	228	581	896
	<i>66</i>	<i>21</i>	<i>26</i>	<i>34</i>	<i>33</i>
Beneficiaries as a Percentage of Column Total					
Income					
Less than \$2,500	3.59	10.96	6.47	2.53	1.54
	<i>0.66</i>	<i>3.26</i>	<i>2.85</i>	<i>0.99</i>	<i>0.61</i>
\$2,500 - \$4,999	10.03	11.63	10.07	10.76	9.12
	<i>0.95</i>	<i>2.87</i>	<i>3.69</i>	<i>1.89</i>	<i>1.35</i>
\$5,000 - \$7,499	23.56	30.13	18.99	21.67	24.17
	<i>1.41</i>	<i>4.36</i>	<i>4.69</i>	<i>2.67</i>	<i>1.83</i>
\$7,500 - \$9,999	20.31	27.94	20.46	16.51	20.65
	<i>1.30</i>	<i>5.02</i>	<i>5.13</i>	<i>2.15</i>	<i>1.74</i>
\$10,000 - \$14,999	16.52	10.66	22.70	13.19	18.70
	<i>1.25</i>	<i>3.12</i>	<i>4.29</i>	<i>2.26</i>	<i>1.69</i>
\$15,000 - \$19,999	8.24	2.15	4.06	12.12	8.44
	<i>1.13</i>	<i>1.31</i>	<i>2.11</i>	<i>2.28</i>	<i>1.39</i>
\$20,000 - \$24,999	5.33	4.46	7.64	6.31	4.35
	<i>0.90</i>	<i>2.58</i>	<i>3.50</i>	<i>1.52</i>	<i>1.02</i>
\$25,000 - \$29,999	3.72	2.07	4.95	4.71	3.21
	<i>0.64</i>	<i>1.41</i>	<i>2.90</i>	<i>1.31</i>	<i>0.82</i>
\$30,000 or more	8.71	0.00	4.66	12.19	9.85
	<i>1.04</i>	<i>0.00</i>	<i>2.65</i>	<i>2.30</i>	<i>1.58</i>
Metropolitan Area Resident					
Yes	71.58	73.37	72.21	68.69	72.81
	<i>1.68</i>	<i>4.09</i>	<i>5.42</i>	<i>2.85</i>	<i>1.84</i>
No	28.42	26.63	27.79	31.31	27.19
	<i>1.68</i>	<i>4.09</i>	<i>5.42</i>	<i>2.85</i>	<i>1.84</i>

Source: Medicare Current Beneficiary Survey, CY 1998 Cost and Use Public Use File.

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

- 1 The term *long-term care facility-only residents* includes beneficiaries who resided only in a long-term care facility during the year. It excludes beneficiaries who resided part of the year in the community and part of the year in a long-term care facility, and beneficiaries who resided only in the community during the year.
- 2 In the 1998 Cost and Use Public Use File (PUF), CMS refined its coding for *race* by adding the category of *more than one race* to capture data on multiracial Medicare beneficiaries. This led to a 0.25 percent increase in 1998 in the subgroup of *other race/ethnic minorities*.

Table 1.6 Demographic and Socioeconomic Characteristics of Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, 1998

Community Residents¹

1 of 3

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 000s)	38,109	3,567	5,504	8,509	12,362	1,609	6,558
	124	118	146	195	202	70	188
Beneficiaries as a Percentage of Column Total							
Medicare Status³							
Aged							
65 - 74 years	48.13	40.46	34.17	46.94	53.50	52.10	54.46
	0.38	1.40	1.04	1.03	0.92	2.19	1.12
75 - 84 years	30.03	20.53	21.53	38.55	29.26	35.89	31.29
	0.32	1.29	1.00	0.91	0.75	1.93	0.97
85 years and older	8.99	8.33	9.84	12.08	7.24	8.63	7.99
	0.20	0.72	0.59	0.51	0.39	1.09	0.53
Disabled							
Under 45 years	4.07	7.55	16.24	0.45	2.35	0.55	0.76
	0.10	0.67	0.70	0.11	0.23	0.25	0.18
45 - 64 years	8.79	23.13	18.23	1.99	7.65	2.83	5.50
	0.20	1.25	0.95	0.30	0.51	0.95	0.55
Gender							
Male	44.42	56.26	37.74	38.79	47.93	43.85	44.41
	0.33	1.48	1.09	1.12	0.86	2.71	1.16
Female	55.58	43.74	62.26	61.21	52.07	56.15	55.59
	0.33	1.48	1.09	1.12	0.86	2.71	1.16
Marital Status							
Married	53.52	40.23	24.08	55.10	66.73	62.12	56.37
	0.42	2.01	1.02	0.98	0.77	2.41	0.99
Widowed	30.93	30.54	38.28	36.45	24.69	29.37	29.94
	0.41	1.66	1.22	0.98	0.75	2.13	1.03
Divorced/separated	9.12	17.74	19.30	4.94	5.58	4.00	9.25
	0.31	1.34	0.93	0.44	0.43	0.96	0.76
Never married	6.44	11.48	18.35	3.51	3.00	4.50	4.45
	0.23	0.94	0.88	0.38	0.27	0.96	0.50

Table 1.6 Demographic and Socioeconomic Characteristics of Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, 1998

Community Residents¹

2 of 3

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 000s)	38,109	3,567	5,504	8,509	12,362	1,609	6,558
	124	118	146	195	202	70	188
Beneficiaries as a Percentage of Column Total							
Living Arrangement							
Alone	30.69	32.71	40.68	33.20	24.51	31.74	29.38
	0.37	1.32	1.11	0.92	0.59	2.02	1.03
With spouse	52.38	39.38	21.53	54.05	65.95	60.33	55.57
	0.42	2.00	0.99	0.97	0.74	2.40	0.97
With children	9.35	14.24	18.94	7.74	5.76	4.63	8.65
	0.26	1.19	0.81	0.53	0.40	1.04	0.69
With others	7.58	13.67	18.84	5.01	3.79	3.30	6.40
	0.23	1.00	0.90	0.37	0.34	0.81	0.54
Race/Ethnicity							
White non-Hispanic	81.37	68.37	52.62	92.46	88.53	95.29	81.12
	0.44	2.15	1.31	0.50	0.57	0.81	0.99
Black non-Hispanic	8.90	18.24	22.07	2.44	5.84	2.77	8.46
	0.17	1.31	1.04	0.26	0.38	0.61	0.71
Hispanic	7.05	9.82	18.05	3.75	3.93	1.22	7.94
	0.41	1.67	1.18	0.43	0.38	0.36	0.79
Other ⁴	2.69	3.57	7.26	1.35	1.69	0.72	2.48
	0.18	0.67	0.83	0.24	0.27	0.52	0.40
Schooling							
0 - 8 years	17.82	28.13	40.57	16.97	9.83	6.71	12.40
	0.60	2.09	1.37	1.00	0.56	0.94	0.84
9 - 11 years	16.95	21.84	24.37	15.99	13.56	11.28	17.20
	0.40	1.17	1.09	0.72	0.71	1.54	0.93
12 years	30.45	27.43	20.25	32.22	33.09	29.19	33.54
	0.47	1.55	1.12	1.06	0.81	2.27	1.25
13 - 15 years	20.22	15.01	10.67	21.53	23.34	24.40	22.33
	0.51	1.38	0.77	0.93	0.84	2.53	1.09
16 or more years	14.56	7.59	4.14	13.28	20.19	28.42	14.53
	0.43	0.89	0.60	0.62	0.89	2.28	1.00

Table 1.6 Demographic and Socioeconomic Characteristics of Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, 1998

Community Residents¹

3 of 3

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 000s)	38,109	3,567	5,504	8,509	12,362	1,609	6,558
	<i>124</i>	<i>118</i>	<i>146</i>	<i>195</i>	<i>202</i>	<i>70</i>	<i>188</i>
Income							
Beneficiaries as a Percentage of Column Total							
Less than \$2,500	1.64	3.09	3.27	1.27	0.87	0.63	1.68
	<i>0.13</i>	<i>0.42</i>	<i>0.43</i>	<i>0.25</i>	<i>0.16</i>	<i>0.36</i>	<i>0.28</i>
\$2,500 - \$4,999	1.78	3.43	5.77	1.21	0.77	0.33	0.54
	<i>0.14</i>	<i>0.47</i>	<i>0.55</i>	<i>0.20</i>	<i>0.19</i>	<i>0.24</i>	<i>0.14</i>
\$5,000 - \$7,499	9.09	12.45	40.14	4.60	1.29	2.09	3.42
	<i>0.26</i>	<i>1.41</i>	<i>1.11</i>	<i>0.37</i>	<i>0.17</i>	<i>0.59</i>	<i>0.39</i>
\$7,500 - \$9,999	10.33	18.38	26.79	9.20	3.20	1.39	9.26
	<i>0.31</i>	<i>1.27</i>	<i>1.05</i>	<i>0.65</i>	<i>0.34</i>	<i>0.59</i>	<i>0.69</i>
\$10,000 - \$14,999	17.21	27.32	15.26	18.19	14.06	9.96	19.78
	<i>0.41</i>	<i>1.48</i>	<i>0.95</i>	<i>0.76</i>	<i>0.64</i>	<i>1.56</i>	<i>1.03</i>
\$15,000 - \$19,999	12.99	14.49	4.99	15.42	13.45	12.25	15.02
	<i>0.35</i>	<i>1.00</i>	<i>0.55</i>	<i>0.85</i>	<i>0.54</i>	<i>1.75</i>	<i>0.85</i>
\$20,000 - \$24,999	10.91	7.45	1.39	12.19	14.17	13.74	12.26
	<i>0.37</i>	<i>0.79</i>	<i>0.30</i>	<i>0.72</i>	<i>0.70</i>	<i>1.63</i>	<i>0.82</i>
\$25,000 - \$29,999	7.31	2.84	1.02	8.43	9.34	11.70	8.68
	<i>0.25</i>	<i>0.57</i>	<i>0.29</i>	<i>0.58</i>	<i>0.58</i>	<i>1.60</i>	<i>0.69</i>
\$30,000 or more	28.74	10.54	1.37	29.50	42.83	47.91	29.37
	<i>0.62</i>	<i>0.99</i>	<i>0.26</i>	<i>1.13</i>	<i>1.07</i>	<i>2.97</i>	<i>1.35</i>
Metropolitan Area Resident							
Yes	75.15	63.04	72.26	62.82	78.53	74.09	93.96
	<i>0.30</i>	<i>1.59</i>	<i>1.17</i>	<i>1.33</i>	<i>0.77</i>	<i>1.90</i>	<i>1.14</i>
No	24.85	36.96	27.74	37.18	21.47	25.91	6.04
	<i>0.30</i>	<i>1.59</i>	<i>1.17</i>	<i>1.33</i>	<i>0.77</i>	<i>1.90</i>	<i>1.14</i>

Source: Medicare Current Beneficiary Survey, CY 1998 Cost and Use Public Use File.

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

- 1 The term *community residents* includes beneficiaries who resided only in the community during the year, and 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*.
- 4 In the 1998 Cost and Use Public Use File (PUF), CMS refined its coding for *race* by adding the category of *more than one race* to capture data on multiracial Medicare beneficiaries. This led to a 0.25 percent increase in 1998 in the subgroup of *other race/ethnic minorities*.

