

Table 4.1 Benefit Payments of Medicare Beneficiaries by Age, Gender, and Race/Ethnicity, and by Residence Status, 1999

All Medicare Beneficiaries

Beneficiary Characteristic	Total	Residence	
		Community Only	Long-Term Care Facility Only
Benefit Payments (in Millions)	206,024	184,540	21,484
	3,942	3,778	1,396
Benefit Payments (in Millions of Dollars)			
Medicare Status¹			
Aged			
65 - 74 years	75,751	72,595	3,155
	2,500	2,387	695
75 - 84 years	72,538	66,117	6,421
	1,951	1,855	908
85 years and older	33,274	23,987	9,287
	1,275	1,081	877
Disabled			
Under 45 years	5,286	4,808	478
	455	466	87
45 - 64 years	19,177	17,033	2,144
	1,703	1,637	433
Gender by Age			
Male			
	92,370	85,576	6,794
	2,663	2,492	925
Aged			
65 - 74 years	36,114	34,925	1,189
	1,678	1,714	300
75 - 84 years	32,748	30,302	2,446
	1,599	1,374	760
85 years and older	9,995	8,106	1,889
	727	686	283
Disabled			
Under 45 years	2,901	2,646	255
	309	305	61
45 - 64 years	10,612	9,598	1,014
	1,192	1,159	252

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All Medicare Beneficiaries

Beneficiary Characteristic	Total	Residence	
		Community Only	Long-Term Care Facility Only
Benefit Payments (in Millions)	206,024	184,540	21,484
	3,942	3,778	1,396
Benefit Payments (in Millions of Dollars)			
Female	113,177	98,949	14,228
	2,613	2,406	1,004
Aged			
65 - 74 years	39,219	37,671	1,548
	1,796	1,654	463
75 - 84 years	39,775	35,800	3,975
	1,287	1,270	492
85 years and older	23,234	15,881	7,353
	1,131	813	882
Disabled			
Under 45 years	2,385	2,162	223
	298	305	65
45 - 64 years	8,565	7,435	1,130
	1,216	1,164	358
Race/Ethnicity by Age²			
White non-Hispanic	160,912	143,351	17,561
	3,198	3,006	1,282
Aged			
65 - 74 years	58,487	56,434	2,053
	2,154	2,041	461
75 - 84 years	61,163	55,599	5,564
	1,685	1,508	875
85 years and older	27,380	19,233	8,147
	1,154	957	852
Disabled			
Under 45 years	2,988	2,638	350
	324	330	75
45 - 64 years	10,894	9,448	1,446
	890	842	330

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All Medicare Beneficiaries

Beneficiary Characteristic	Total	Residence	
		Community Only	Long-Term Care Facility Only
Benefit Payments (in Millions)	206,024	184,540	21,484
	3,942	3,778	1,396
Benefit Payments (in Millions of Dollars)			
Black non-Hispanic	24,989	22,619	2,371
	2,248	2,197	477
Aged			
65 - 74 years	8,918	8,466	452
	974	928	269
75 - 84 years	5,684	5,116	568
	828	796	183
85 years and older	3,162	2,426	736
	383	300	219
Disabled			
Under 45 years	1,556	1,522	35
	280	279	14
45 - 64 years	5,669	5,089	580
	1,381	1,351	289
Hispanic	13,179	12,397	782
	1,110	1,109	183
Aged			
65 - 74 years	4,982	4,827	155
	684	663	96
75 - 84 years	3,651	3,401	251
	407	342	183
85 years and older	1,896	1,680	216
	295	289	62

Table 4.1 Benefit Payments of Medicare Beneficiaries by Age, Gender, and Race/Ethnicity, and by Residence Status, 1999

All Medicare Beneficiaries

Beneficiary Characteristic	Total	Residence	
		Community Only	Long-Term Care Facility Only
Benefit Payments (in Millions)	206,024	184,540	21,484
	3,942	3,778	1,396
Benefit Payments (in Millions of Dollars)			
Disabled			
Under 45 years	559	514	46
	137	134	26
45 - 64 years	2,091	1,976	115
	371	392	70

Source: Medicare Current Beneficiary Survey

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

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

Table 4.2 Benefit Payments of Medicare Beneficiaries by Demographic and Socioeconomic Characteristics, by Age, and by Gender and Age, 1999

All Medicare Beneficiaries

Beneficiary Characteristic	Total	All Medicare Beneficiaries				Male				Total	Female				Total
		< 65	65 - 74	75 - 84	85 +	< 65	65 - 74	75 - 84	85 +		< 65	65 - 74	75 - 84	85 +	
Benefit Payments (in Millions)	206,024	24,462	75,751	72,538	33,274	13,512	36,114	32,748	9,995	92,370	10,950	39,219	39,775	23,234	113,177
	3,942	1,772	2,500	1,951	1,275	1,209	1,678	1,599	727	2,663	1,249	1,796	1,287	1,131	2,613
Benefit Payments (in Millions of Dollars)															
Marital Status															
Married	95,467	8,532	44,715	34,949	7,271	5,715	27,039	23,338	5,332	61,423	2,817	17,676	11,611	1,939	34,043
	2,640	812	1,890	1,524	613	750	1,445	1,360	540	2,095	382	1,163	618	299	1,414
Widowed	73,789	2,042	18,000	30,794	22,953	220	3,180	6,570	3,730	13,701	1,821	14,820	24,224	19,223	60,089
	2,053	498	1,062	1,314	1,052	91	456	635	325	758	492	993	1,160	1,036	1,836
Divorced/separated	20,409	5,930	9,119	4,413	948	3,011	4,049	1,704	212	8,976	2,919	5,070	2,709	735	11,433
	1,509	1,126	893	575	178	460	600	364	86	750	1,030	737	441	153	1,347
Never married	15,520	7,871	3,374	2,342	1,933	4,479	1,761	1,131	699	8,069	3,392	1,613	1,211	1,234	7,450
	1,262	1,061	429	326	436	912	358	265	366	1,061	507	277	214	257	671
Living Arrangement															
Community															
Lives alone	59,796	6,697	18,758	22,898	11,443	3,879	6,328	6,619	2,424	19,251	2,818	12,430	16,279	9,018	40,546
	2,143	1,043	1,099	979	648	931	730	687	266	1,386	390	872	813	598	1,527
With spouse	89,429	7,922	43,658	32,198	5,651	5,257	26,305	21,419	4,301	57,282	2,665	17,353	10,779	1,350	32,147
	2,269	795	1,848	1,183	527	719	1,443	1,073	519	1,801	381	1,121	600	203	1,386
With children	20,957	2,351	6,348	7,446	4,812	578	1,197	1,315	728	3,819	1,773	5,151	6,130	4,084	17,138
	1,268	454	843	839	413	139	382	229	147	526	446	749	827	408	1,213
With others	14,344	4,870	3,831	3,561	2,081	2,529	1,095	949	652	5,225	2,341	2,736	2,612	1,430	9,119
	1,383	1,108	534	431	366	424	146	217	360	624	1,010	508	373	209	1,246
Long-Term Care Facility															
	21,484	2,621	3,155	6,421	9,287	1,269	1,189	2,446	1,889	6,794	1,352	1,548	3,975	7,353	14,228
	1,396	444	695	908	877	263	300	760	283	925	368	463	492	882	1,004
Race/Ethnicity															
White non-Hispanic	160,912	13,882	58,487	61,163	27,380	8,068	28,519	28,114	8,260	72,961	5,814	29,968	33,050	19,119	87,951
	3,198	940	2,154	1,685	1,154	816	1,554	1,476	670	2,258	506	1,503	1,201	1,030	2,105
Black non-Hispanic	24,989	7,225	8,918	5,684	3,162	3,889	3,567	2,041	937	10,435	3,336	5,351	3,643	2,225	14,554
	2,248	1,407	974	828	383	933	746	298	193	1,318	1,102	670	599	286	1,448
Hispanic	13,179	2,650	4,982	3,651	1,896	1,249	2,593	1,611	593	6,045	1,401	2,390	2,040	1,303	7,134
	1,110	398	684	407	295	244	507	285	119	677	304	345	309	274	755
Other	5,860	698	2,534	1,911	717	302	1,338	982	174	2,795	396	1,196	929	543	3,065
	611	186	347	352	205	140	258	265	62	408	98	209	198	188	357

Table 4.2 Benefit Payments of Medicare Beneficiaries by Demographic and Socioeconomic Characteristics, by Age, and by Gender and Age, 1999

All Medicare Beneficiaries

Beneficiary Characteristic	Total	All Medicare Beneficiaries				Male				Total	Female				Total
		< 65	65 - 74	75 - 84	85 +	< 65	65 - 74	75 - 84	85 +		< 65	65 - 74	75 - 84	85 +	
Benefit Payments (in Millions)	206,024	24,462	75,751	72,538	33,274	13,512	36,114	32,748	9,995	92,370	10,950	39,219	39,775	23,234	113,177
	3,942	1,772	2,500	1,951	1,275	1,209	1,678	1,599	727	2,663	1,249	1,796	1,287	1,131	2,613
Benefit Payments (in Millions of Dollars)															
Schooling															
0 - 8 years	31,510	3,978	9,901	11,032	6,599	2,746	4,281	4,965	2,202	14,194	1,232	5,620	6,067	4,397	17,316
	1,459	658	915	718	538	610	479	538	263	962	263	707	523	441	987
9 - 12 years (no diploma)	33,020	5,046	12,333	10,470	5,171	3,118	5,174	3,769	1,218	13,279	1,928	7,159	6,701	3,953	19,741
	1,250	668	805	564	452	558	504	366	198	897	364	597	455	429	836
High school graduate	49,248	6,633	19,521	17,820	5,274	3,343	8,208	7,202	1,091	19,845	3,290	11,313	10,617	4,183	29,403
	1,884	1,141	1,207	778	635	494	738	531	156	1,026	1,020	869	550	627	1,582
Voc/tech/bus/etc.	10,312	1,059	3,517	4,412	1,325	636	1,176	1,809	178	3,798	423	2,341	2,602	1,147	6,514
	847	284	444	520	187	278	209	440	41	549	121	379	280	184	579
Some college	22,255	2,781	9,113	8,205	2,156	1,113	5,152	3,363	784	10,412	1,668	3,960	4,843	1,371	11,843
	1,248	439	719	676	302	244	619	344	174	828	360	358	535	283	804
Any college degree	28,269	3,148	11,891	9,648	3,582	1,689	6,621	6,627	1,458	16,395	1,459	5,271	3,021	2,124	11,875
	1,673	921	911	878	319	843	698	845	263	1,442	317	649	373	248	862
Income															
\$5,000 or Less	12,666	2,476	3,732	3,824	2,635	768	1,263	1,179	464	3,673	1,708	2,469	2,645	2,171	8,993
	1,347	1,031	563	397	358	125	258	310	114	463	1,021	457	323	325	1,269
\$5,001 - \$10,000	46,904	9,222	12,179	14,834	10,669	4,520	3,701	4,421	1,919	14,561	4,702	8,478	10,399	8,733	32,313
	1,754	826	927	981	880	458	471	824	245	1,096	595	791	719	846	1,389
\$10,001 - \$15,000	41,081	5,586	13,740	14,331	7,423	3,550	6,164	4,942	2,585	17,241	2,036	7,158	9,390	4,838	23,422
	2,073	1,061	1,040	1,090	495	982	757	601	379	1,376	429	653	900	418	1,148
\$15,001 - \$20,000	25,415	1,690	10,377	9,742	3,605	990	4,517	5,155	1,524	12,186	700	5,860	4,588	2,081	13,229
	1,368	317	1,142	579	525	265	752	491	417	938	161	768	395	302	838
\$20,001 - \$25,000	20,796	2,466	8,853	7,266	2,211	1,697	4,849	3,506	754	10,805	769	4,004	3,760	1,458	9,991
	1,321	567	994	598	267	503	791	401	138	1,044	200	570	381	221	759
\$25,001 - \$30,000	15,934	1,058	7,248	5,962	1,666	658	4,082	3,150	594	8,485	400	3,165	2,812	1,072	7,449
	1,169	349	899	700	252	318	713	647	130	849	141	480	324	213	651
\$30,001 - \$35,000	11,849	588	4,696	5,470	1,095	445	2,665	3,682	387	7,180	143	2,031	1,788	708	4,669
	835	234	482	568	215	241	353	517	102	692	44	352	245	166	493
\$35,001 - \$40,000	8,463	424	3,492	3,014	1,533	224	2,365	1,679	515	4,782	201	1,127	1,336	990	3,653
	689	71	499	309	281	83	471	244	181	617	77	137	207	219	384
More than \$40,000	22,913	949	11,434	8,094	2,436	658	6,507	5,035	1,254	13,454	291	4,927	3,059	1,182	9,459
	1,166	176	911	627	337	158	523	449	236	845	86	719	442	249	836

Table 4.2 Benefit Payments of Medicare Beneficiaries by Demographic and Socioeconomic Characteristics, by Age, and by Gender and Age, 1999

All Medicare Beneficiaries

Beneficiary Characteristic	Total	All Medicare Beneficiaries				Male				Total	Female				Total
		< 65	65 - 74	75 - 84	85 +	< 65	65 - 74	75 - 84	85 +		< 65	65 - 74	75 - 84	85 +	
Benefit Payments (in Millions)	206,024	24,462	75,751	72,538	33,274	13,512	36,114	32,748	9,995	92,370	10,950	39,219	39,775	23,234	113,177
	3,942	1,772	2,500	1,951	1,275	1,209	1,678	1,599	727	2,663	1,249	1,796	1,287	1,131	2,613
Benefit Payments (in Millions of Dollars)															
Metropolitan Area Resident															
Yes	161,917	19,222	57,394	58,617	26,684	10,316	26,551	26,299	7,780	70,947	8,905	30,425	32,304	18,876	90,510
	3,549	1,707	2,193	1,815	1,147	1,144	1,347	1,487	664	2,396	1,232	1,597	1,219	1,078	2,390
No	44,108	5,240	18,357	13,921	6,590	3,196	9,563	6,450	2,215	21,423	2,044	8,794	7,471	4,358	22,668
	1,753	589	1,056	831	612	409	1,026	658	330	1,325	354	784	460	343	1,071

Source: Medicare Current Beneficiary Survey

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

Table 4.3 Benefit Payments of Medicare Beneficiaries by Demographic and Socioeconomic Characteristics and by Race/Ethnicity and Age, 1999

All Medicare Beneficiaries

Beneficiary Characteristic	Total ¹	White non-Hispanic					Black non-Hispanic					Hispanic				
		< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total
Benefit Payments (in Millions)	206,024	13,882	58,487	61,163	27,380	160,912	7,225	8,918	5,684	3,162	24,989	2,650	4,982	3,651	1,896	13,179
	3,942	940	2,154	1,685	1,154	3,198	1,407	974	828	383	2,248	398	684	407	295	1,110
Benefit Payments (in Millions of Dollars)																
Gender																
Male	92,370	8,068	28,519	28,114	8,260	72,961	3,889	3,567	2,041	937	10,435	1,249	2,593	1,611	593	6,045
	2,663	816	1,554	1,476	670	2,258	933	746	298	193	1,318	244	507	285	119	677
Female	113,177	5,814	29,968	33,050	19,119	87,951	3,336	5,351	3,643	2,225	14,554	1,401	2,390	2,040	1,303	7,134
	2,613	506	1,503	1,201	1,030	2,105	1,102	670	599	286	1,448	304	345	309	274	755
Marital Status																
Married	95,467	5,346	37,218	30,840	6,045	79,450	2,046	3,215	1,565	416	7,242	701	2,715	1,588	638	5,642
	2,640	619	1,716	1,516	561	2,454	571	496	182	101	649	183	505	273	174	706
Widowed	73,789	1,150	13,280	24,818	18,632	57,880	746	3,386	3,604	2,567	10,303	125	902	1,566	1,163	3,756
	2,053	329	921	1,041	975	1,869	376	598	805	349	1,071	54	132	257	229	398
Divorced/ separated	20,409	3,194	5,277	3,444	813	12,727	1,814	1,844	370	32	4,060	796	1,098	392	81	2,367
	1,509	345	650	530	172	881	994	457	101	19	1,072	277	370	80	43	475
Never married	15,520	4,105	2,598	2,045	1,809	10,556	2,619	464	146	104	3,334	1,029	263	96	13	1,401
	1,262	444	402	316	433	801	906	195	55	49	935	247	94	54	10	276
Living Arrangement																
Community																
Lives alone	59,796	3,574	14,680	19,472	9,954	47,680	1,887	2,676	1,782	778	7,122	1,061	785	975	494	3,316
	2,143	414	980	906	581	1,701	858	409	333	171	1,254	315	171	155	149	486
With spouse	89,429	5,003	36,505	28,362	4,558	74,428	1,852	3,066	1,379	412	6,710	683	2,550	1,575	523	5,331
	2,269	598	1,683	1,189	478	2,135	563	498	159	101	639	185	496	273	165	700
With children	20,957	685	2,886	5,220	3,272	12,063	1,325	1,945	1,352	700	5,322	291	945	511	581	2,328
	1,268	106	430	644	317	805	419	465	514	154	786	157	358	112	177	431
With others	14,344	2,824	2,362	2,545	1,448	9,180	1,547	778	602	537	3,465	455	547	340	81	1,422
	1,383	442	395	372	351	814	986	315	163	154	1,051	105	147	102	53	219
Long-Term Care Facility	21,484	1,796	2,053	5,564	8,147	17,561	614	452	568	736	2,371	160	155	251	216	782
	1,396	343	461	875	852	1,282	289	269	183	219	477	75	96	183	62	183

Table 4.3 Benefit Payments of Medicare Beneficiaries by Demographic and Socioeconomic Characteristics and by Race/Ethnicity and Age, 1999

All Medicare Beneficiaries

Beneficiary Characteristic	Total ¹	White non-Hispanic					Black non-Hispanic					Hispanic				
		< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total
Benefit Payments (in Millions)	206,024	13,882	58,487	61,163	27,380	160,912	7,225	8,918	5,684	3,162	24,989	2,650	4,982	3,651	1,896	13,179
	3,942	940	2,154	1,685	1,154	3,198	1,407	974	828	383	2,248	398	684	407	295	1,110
Benefit Payments (in Millions of Dollars)																
Schooling																
0 - 8 years	31,510	2,221	5,375	6,910	4,459	18,965	688	1,945	2,004	1,048	5,684	1,022	2,039	1,724	851	5,636
	1,459	581	632	475	414	948	161	359	338	203	537	290	396	327	186	749
9 - 12 years (no diploma)	33,020	2,701	8,743	8,809	4,189	24,441	1,702	2,550	853	558	5,663	430	647	492	245	1,814
	1,250	440	633	514	352	993	480	458	112	202	698	109	126	110	94	255
High school graduate	49,248	3,918	16,710	16,025	4,646	41,299	1,975	1,685	1,025	369	5,054	456	711	399	107	1,673
	1,884	485	1,102	787	622	1,543	1,020	374	221	136	1,096	127	192	90	51	203
Voc/tech/bus/etc.	10,312	618	3,187	4,005	1,232	9,042	365	103	223	0	692	55	76	116	78	325
	847	170	451	505	173	773	253	41	99	0	282	39	24	67	66	104
Some college	22,255	1,758	6,967	7,283	1,901	17,910	684	955	431	107	2,177	307	633	170	129	1,238
	1,248	269	602	626	286	1,033	284	399	117	50	545	161	164	38	81	243
Any college degree	28,269	1,675	10,245	8,804	3,398	24,121	1,149	894	149	104	2,297	259	293	437	77	1,067
	1,673	343	841	832	309	1,377	824	317	47	54	889	131	72	157	43	213
Income																
\$5,000 or Less	12,666	667	2,133	2,705	1,917	7,422	1,357	1,054	454	363	3,228	369	368	442	273	1,452
	1,347	107	402	344	332	683	1,016	283	137	101	1,076	129	128	79	87	210
\$5,001 - \$10,000	46,904	5,139	6,567	11,246	7,756	30,708	2,448	2,826	1,794	1,700	8,768	1,340	2,222	1,378	818	5,758
	1,754	478	617	902	733	1,400	472	547	300	310	833	328	489	305	212	786
\$10,001 - \$15,000	41,081	2,873	10,125	11,297	6,312	30,607	2,128	1,586	1,765	656	6,135	383	745	792	323	2,243
	2,073	437	915	836	514	1,416	945	238	548	170	1,433	126	173	125	81	304
\$15,001 - \$20,000	25,415	1,039	7,903	8,370	3,238	20,550	416	1,736	648	183	2,984	218	440	423	76	1,157
	1,368	203	935	533	522	1,175	219	716	131	89	744	77	96	132	29	188
\$20,001 - \$25,000	20,796	1,842	7,607	6,499	2,019	17,967	513	747	405	93	1,758	68	258	185	73	585
	1,321	492	976	583	252	1,289	269	257	113	49	370	35	58	50	72	117
\$25,001 - \$30,000	15,934	769	6,596	5,706	1,458	14,529	179	196	150	24	549	96	330	46	185	657
	1,169	332	891	693	202	1,130	93	56	47	19	118	77	82	18	146	174
\$30,001 - \$35,000	11,849	535	3,960	5,202	965	10,662	29	405	45	105	584	23	181	23	15	242
	835	232	453	557	201	794	18	229	23	78	245	14	112	13	12	115
\$35,001 - \$40,000	8,463	325	3,234	2,613	1,418	7,589	15	87	172	11	285	84	80	222	76	462
	689	93	498	268	273	660	9	23	83	9	97	64	37	146	61	182
More than \$40,000	22,913	690	10,363	7,526	2,296	20,874	140	280	252	27	699	68	358	141	56	623
	1,166	151	887	573	331	1,096	78	127	153	19	210	35	103	38	41	116

Table 4.3 Benefit Payments of Medicare Beneficiaries by Demographic and Socioeconomic Characteristics and by Race/Ethnicity and Age, 1999

All Medicare Beneficiaries

Beneficiary Characteristic	Total ¹	White non-Hispanic					Black non-Hispanic					Hispanic				
		< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total
Benefit Payments (in Millions)	206,024	13,882	58,487	61,163	27,380	160,912	7,225	8,918	5,684	3,162	24,989	2,650	4,982	3,651	1,896	13,179
	3,942	940	2,154	1,685	1,154	3,198	1,407	974	828	383	2,248	398	684	407	295	1,110
Benefit Payments (in Millions of Dollars)																
Metropolitan Area Resident																
Yes	161,917	10,221	42,453	48,569	21,966	123,209	6,141	7,837	4,993	2,464	21,435	2,408	4,243	3,291	1,595	11,537
	3,549	810	1,831	1,591	1,056	2,708	1,415	962	819	301	2,276	379	529	378	263	813
No	44,108	3,661	16,034	12,594	5,414	37,703	1,084	1,081	692	698	3,555	242	739	361	300	1,642
	1,753	572	1,129	701	494	1,804	259	234	130	253	503	112	408	143	133	709

Source: Medicare Current Beneficiary Survey

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

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

Table 4.4a Benefit Payments of Noninstitutionalized Medicare Beneficiaries by Demographic and Socioeconomic Characteristics and by Living Arrangement and Age, 1999

Community Residents¹

Beneficiary Characteristic	Total	Lives Alone					Lives with Spouse					Lives with Children/Others				
		< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total
Benefit Payments (in Millions)	184,540	6,697	18,758	22,898	11,443	59,796	7,922	43,658	32,198	5,651	89,429	7,221	10,179	11,006	6,893	35,300
	3,778	1,043	1,099	979	648	2,143	795	1,848	1,183	527	2,269	1,204	1,004	957	578	2,004
Benefit Payments (in Millions of Dollars)																
Marital Status																
Married	91,805	31	471	770	355	1,626	7,834	43,652	32,188	5,651	89,325	137	209	403	106	854
	2,350	13	145	154	113	253	797	1,850	1,183	527	2,241	44	67	133	59	170
Widowed	61,296	1,022	10,815	18,131	9,898	39,865	0	0	0	0	0	780	5,707	8,975	5,968	21,430
	1,839	272	808	815	596	1,449	0	0	0	0	0	373	650	931	464	1,278
Divorced/ separated	18,813	2,653	5,424	2,691	473	11,240	88	6	0	0	94	2,909	3,342	954	274	7,479
	1,435	356	696	467	128	981	78	6	0	0	78	1,043	648	216	125	1,200
Never married	12,503	2,988	1,966	1,303	717	6,974	0	0	0	0	0	3,395	914	674	546	5,529
	1,153	893	341	271	193	965	0	0	0	0	0	454	234	159	357	682
Race/Ethnicity																
White non-Hispanic	143,351	3,574	14,680	19,472	9,954	47,680	5,003	36,505	28,362	4,558	74,428	3,509	5,248	7,765	4,720	21,243
	3,006	414	980	906	581	1,701	598	1,683	1,189	478	2,135	476	561	727	501	1,177
Black non-Hispanic	22,619	1,887	2,676	1,782	778	7,122	1,852	3,066	1,379	412	6,710	2,872	2,724	1,954	1,237	8,787
	2,197	858	409	333	171	1,254	563	498	159	101	639	1,052	566	525	226	1,324
Hispanic	12,397	1,061	785	975	494	3,316	683	2,550	1,575	523	5,331	745	1,492	851	662	3,751
	1,109	315	171	155	149	486	185	496	273	165	700	187	394	158	179	503
Other	5,693	172	613	584	206	1,575	384	1,511	878	143	2,916	93	400	435	274	1,202
	588	49	153	128	135	296	156	281	252	59	388	35	163	156	96	263
Schooling																
0 - 8 years	28,968	898	1,863	4,197	2,391	9,349	1,478	5,162	3,896	1,137	11,673	1,188	2,579	2,283	1,896	7,945
	1,439	259	256	411	311	658	509	672	407	217	923	296	456	302	246	628
9 - 12 years (no diploma)	28,964	1,333	3,880	3,061	1,891	10,165	1,935	6,019	4,196	724	12,875	1,137	1,988	1,636	1,163	5,924
	1,179	187	526	281	272	683	591	470	445	177	966	165	391	287	255	546
High school graduate	46,213	1,053	4,732	6,072	1,815	13,672	2,537	12,011	8,484	781	23,814	2,788	2,337	2,467	1,135	8,727
	1,786	244	490	434	205	733	417	891	584	124	1,077	1,048	311	353	177	1,183
Voc/tech/bus/etc.	10,153	194	1,496	1,333	865	3,888	670	1,892	2,337	156	5,055	195	114	624	277	1,210
	837	67	337	223	177	501	289	295	431	33	637	54	42	163	95	212
Some college	21,114	974	2,321	3,519	921	7,735	585	5,740	3,622	535	10,482	787	956	933	221	2,897
	1,162	237	356	502	132	691	159	565	344	134	737	163	231	176	70	336
Any college degree	25,947	1,912	2,610	2,239	1,586	8,347	460	7,839	5,581	724	14,604	683	1,161	719	432	2,996
	1,548	864	498	284	266	906	93	644	502	136	896	261	365	232	137	525

Table 4.4a Benefit Payments of Noninstitutionalized Medicare Beneficiaries by Demographic and Socioeconomic Characteristics and by Living Arrangement and Age, 1999

Community Residents¹

Beneficiary Characteristic	Total	Lives Alone					Lives with Spouse					Lives with Children/Others				
		< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total
Benefit Payments (in Millions)	184,540	6,697	18,758	22,898	11,443	59,796	7,922	43,658	32,198	5,651	89,429	7,221	10,179	11,006	6,893	35,300
	<i>3,778</i>	<i>1,043</i>	<i>1,099</i>	<i>979</i>	<i>648</i>	<i>2,143</i>	<i>795</i>	<i>1,848</i>	<i>1,183</i>	<i>527</i>	<i>2,269</i>	<i>1,204</i>	<i>1,004</i>	<i>957</i>	<i>578</i>	<i>2,004</i>
Benefit Payments (in Millions of Dollars)																
Income																
\$5,000 or Less	9,663	384	1,110	1,021	672	3,187	285	835	974	168	2,262	1,291	1,310	951	662	4,214
	<i>1,260</i>	<i>120</i>	<i>295</i>	<i>146</i>	<i>167</i>	<i>399</i>	<i>81</i>	<i>174</i>	<i>239</i>	<i>54</i>	<i>320</i>	<i>979</i>	<i>363</i>	<i>220</i>	<i>164</i>	<i>1,088</i>
\$5,001 - \$10,000	37,837	3,445	3,834	6,343	3,350	16,973	835	2,964	2,585	481	6,865	3,625	3,998	3,411	2,951	13,985
	<i>1,504</i>	<i>472</i>	<i>381</i>	<i>665</i>	<i>358</i>	<i>1,013</i>	<i>184</i>	<i>492</i>	<i>370</i>	<i>88</i>	<i>655</i>	<i>541</i>	<i>618</i>	<i>401</i>	<i>345</i>	<i>933</i>
\$10,001 - \$15,000	36,936	1,858	4,646	5,735	2,485	14,724	2,013	6,037	4,130	1,444	13,624	1,456	2,155	3,592	1,384	8,587
	<i>2,052</i>	<i>875</i>	<i>572</i>	<i>584</i>	<i>272</i>	<i>1,241</i>	<i>520</i>	<i>603</i>	<i>520</i>	<i>320</i>	<i>881</i>	<i>402</i>	<i>456</i>	<i>691</i>	<i>219</i>	<i>960</i>
\$15,001 - \$20,000	23,451	323	2,683	3,082	1,335	7,423	850	6,432	4,636	1,005	12,923	313	1,062	1,051	680	3,105
	<i>1,269</i>	<i>119</i>	<i>470</i>	<i>324</i>	<i>223</i>	<i>657</i>	<i>209</i>	<i>781</i>	<i>473</i>	<i>202</i>	<i>913</i>	<i>134</i>	<i>304</i>	<i>172</i>	<i>359</i>	<i>524</i>
\$20,001 - \$25,000	19,909	69	2,661	2,385	775	5,891	1,958	5,767	3,829	570	12,124	296	382	780	437	1,894
	<i>1,287</i>	<i>28</i>	<i>531</i>	<i>377</i>	<i>156</i>	<i>709</i>	<i>514</i>	<i>800</i>	<i>340</i>	<i>128</i>	<i>976</i>	<i>111</i>	<i>108</i>	<i>229</i>	<i>148</i>	<i>321</i>
\$25,001 - \$30,000	15,285	173	1,093	1,277	684	3,227	700	5,769	4,276	470	11,215	86	311	233	212	843
	<i>1,121</i>	<i>108</i>	<i>280</i>	<i>172</i>	<i>171</i>	<i>407</i>	<i>325</i>	<i>841</i>	<i>666</i>	<i>165</i>	<i>971</i>	<i>52</i>	<i>70</i>	<i>96</i>	<i>72</i>	<i>147</i>
\$30,001 - \$35,000	11,381	185	676	865	412	2,138	375	3,666	4,084	252	8,376	23	354	231	259	867
	<i>804</i>	<i>165</i>	<i>161</i>	<i>234</i>	<i>130</i>	<i>363</i>	<i>177</i>	<i>453</i>	<i>509</i>	<i>75</i>	<i>692</i>	<i>10</i>	<i>131</i>	<i>79</i>	<i>115</i>	<i>194</i>
\$35,001 - \$40,000	8,063	155	393	585	686	1,819	238	2,996	2,197	436	5,867	24	101	146	106	377
	<i>682</i>	<i>24</i>	<i>111</i>	<i>147</i>	<i>206</i>	<i>292</i>	<i>62</i>	<i>490</i>	<i>261</i>	<i>170</i>	<i>615</i>	<i>14</i>	<i>31</i>	<i>69</i>	<i>53</i>	<i>92</i>
More than \$40,000	22,012	102	1,663	1,605	1,044	4,413	668	9,192	5,486	825	16,171	107	507	611	203	1,428
	<i>1,120</i>	<i>67</i>	<i>528</i>	<i>284</i>	<i>233</i>	<i>693</i>	<i>154</i>	<i>703</i>	<i>462</i>	<i>167</i>	<i>916</i>	<i>45</i>	<i>234</i>	<i>223</i>	<i>120</i>	<i>349</i>
Metropolitan Area Resident																
Yes	144,656	5,499	13,963	18,713	9,070	47,245	5,695	32,103	25,497	4,253	67,549	6,118	8,672	9,281	5,776	29,848
	<i>3,378</i>	<i>1,007</i>	<i>928</i>	<i>941</i>	<i>610</i>	<i>2,011</i>	<i>758</i>	<i>1,604</i>	<i>1,104</i>	<i>443</i>	<i>1,994</i>	<i>1,184</i>	<i>933</i>	<i>939</i>	<i>558</i>	<i>1,956</i>
No	39,884	1,198	4,795	4,186	2,373	12,551	2,227	11,555	6,700	1,398	21,880	1,103	1,507	1,725	1,117	5,453
	<i>1,758</i>	<i>232</i>	<i>561</i>	<i>351</i>	<i>204</i>	<i>749</i>	<i>275</i>	<i>936</i>	<i>521</i>	<i>301</i>	<i>1,248</i>	<i>266</i>	<i>358</i>	<i>195</i>	<i>178</i>	<i>504</i>

Source: Medicare Current Beneficiary Survey

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

¹ The term *community residents* includes beneficiaries who resided in the community at the time of the round 25 interview (fall 1999), and beneficiaries who resided in the community at the time of the round 22 interview (fall 1998) who died prior to the round 25 interview

Table 4.4b Benefit Payments of Noninstitutionalized Male Medicare Beneficiaries by Demographic and Socioeconomic Characteristics and by Living Arrangement and Age, 1999

Male Community Residents¹

Beneficiary Characteristic	Total	Lives Alone					Lives with Spouse					Lives with Children/Others				
		< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total
Benefit Payments (in Millions)	85,576	3,879	6,328	6,619	2,424	19,251	5,257	26,305	21,419	4,301	57,282	3,107	2,292	2,264	1,380	9,044
	2,492	931	730	687	266	1,386	719	1,443	1,073	519	1,801	449	410	290	389	789
Benefit Payments (in Millions of Dollars)																
Marital Status																
Married	58,773	29	263	495	248	1,035	5,245	26,299	21,419	4,301	57,264	81	145	213	36	475
	1,853	13	109	144	101	227	720	1,445	1,073	519	1,801	39	60	112	19	135
Widowed	11,879	181	2,398	4,482	1,892	8,953	0	0	0	0	0	40	615	1,394	877	2,926
	752	96	440	560	228	723	0	0	0	0	0	15	106	203	152	265
Divorced/ separated	8,190	1,583	2,426	1,007	66	5,082	12	6	0	0	18	1,334	1,287	367	103	3,090
	702	298	501	293	29	631	12	6	0	0	13	328	392	147	76	543
Never married	6,647	2,082	1,159	636	219	4,096	0	0	0	0	0	1,652	246	291	364	2,552
	1,022	861	305	222	68	893	0	0	0	0	0	302	69	116	350	497
Race/Ethnicity																
White non-Hispanic	67,355	1,836	4,579	5,379	2,236	14,031	3,331	22,012	18,632	3,449	47,423	1,912	1,099	1,852	1,038	5,901
	2,113	287	626	620	270	1,045	572	1,375	1,094	491	1,775	356	189	266	373	596
Black non-Hispanic	9,829	1,524	1,071	729	107	3,432	1,419	1,914	947	368	4,648	821	441	232	254	1,749
	1,321	848	360	285	45	1,138	509	444	121	93	580	243	145	73	106	313
Hispanic	5,566	425	348	243	80	1,096	347	1,393	1,228	349	3,317	337	700	81	35	1,153
	666	216	100	61	44	253	89	251	265	98	433	87	342	37	19	354
Other	2,778	90	326	268	0	685	161	959	612	121	1,853	37	52	99	52	240
	407	35	142	89	0	165	132	234	225	57	353	23	35	85	25	105
Schooling																
0 - 8 years	13,188	511	598	1,465	421	2,995	1,235	3,111	2,837	1,024	8,208	731	416	500	337	1,985
	938	205	124	355	81	426	498	462	326	204	749	267	122	103	77	295
9 - 12 years (no diploma)	12,057	821	1,294	534	237	2,887	1,418	3,318	2,428	544	7,709	643	309	351	158	1,461
	892	146	376	88	68	434	524	300	354	166	758	152	74	76	65	193
High school graduate	19,086	570	1,658	1,535	441	4,204	1,515	6,215	4,861	399	12,990	1,040	334	397	121	1,892
	959	125	333	226	101	402	379	654	486	67	882	283	80	101	38	321
Voc/tech/bus/etc.	3,704	32	181	162	52	428	501	964	1,427	73	2,964	103	17	161	31	312
	545	16	76	66	25	102	275	188	409	20	517	37	9	86	19	96
Some college	10,253	430	865	765	308	2,369	266	3,738	2,228	367	6,600	349	549	351	35	1,283
	815	175	290	158	105	399	97	493	261	121	596	105	198	136	22	265
Any college degree	14,950	1,276	960	975	551	3,763	230	5,154	4,515	547	10,446	172	229	264	78	742
	1,242	833	326	137	166	794	52	593	473	121	807	101	64	96	52	166

Table 4.4b Benefit Payments of Noninstitutionalized Male Medicare Beneficiaries by Demographic and Socioeconomic Characteristics and by Living Arrangement and Age, 1999

Male Community Residents¹

Beneficiary Characteristic	Total	Lives Alone					Lives with Spouse					Lives with Children/Others				
		< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total
Benefit Payments (in Millions)	85,576	3,879	6,328	6,619	2,424	19,251	5,257	26,305	21,419	4,301	57,282	3,107	2,292	2,264	1,380	9,044
	<i>2,492</i>	<i>931</i>	<i>730</i>	<i>687</i>	<i>266</i>	<i>1,386</i>	<i>719</i>	<i>1,443</i>	<i>1,073</i>	<i>519</i>	<i>1,801</i>	<i>449</i>	<i>410</i>	<i>290</i>	<i>389</i>	<i>789</i>
Benefit Payments (in Millions of Dollars)																
Income																
\$5,000 or Less	2,996	153	303	281	216	953	231	490	620	89	1,431	243	229	73	67	612
	<i>422</i>	<i>44</i>	<i>96</i>	<i>82</i>	<i>91</i>	<i>162</i>	<i>79</i>	<i>148</i>	<i>258</i>	<i>34</i>	<i>297</i>	<i>90</i>	<i>133</i>	<i>33</i>	<i>28</i>	<i>169</i>
\$5,001 - \$10,000	11,519	1,994	780	1,192	370	4,335	398	1,439	1,552	341	3,731	1,571	910	595	378	3,454
	<i>818</i>	<i>328</i>	<i>150</i>	<i>345</i>	<i>67</i>	<i>488</i>	<i>118</i>	<i>279</i>	<i>321</i>	<i>82</i>	<i>492</i>	<i>276</i>	<i>342</i>	<i>132</i>	<i>116</i>	<i>511</i>
\$10,001 - \$15,000	15,848	1,240	1,653	1,466	437	4,795	1,286	3,986	2,549	1,226	9,047	781	338	617	270	2,006
	<i>1,344</i>	<i>837</i>	<i>405</i>	<i>395</i>	<i>118</i>	<i>1,029</i>	<i>438</i>	<i>576</i>	<i>413</i>	<i>307</i>	<i>754</i>	<i>303</i>	<i>119</i>	<i>164</i>	<i>87</i>	<i>390</i>
\$15,001 - \$20,000	11,471	39	857	1,185	264	2,345	536	3,270	3,231	818	7,855	217	282	367	405	1,271
	<i>901</i>	<i>15</i>	<i>291</i>	<i>197</i>	<i>91</i>	<i>385</i>	<i>170</i>	<i>551</i>	<i>458</i>	<i>197</i>	<i>753</i>	<i>129</i>	<i>91</i>	<i>106</i>	<i>351</i>	<i>401</i>
\$20,001 - \$25,000	10,576	12	1,196	942	209	2,358	1,525	3,586	2,252	479	7,842	142	65	157	12	375
	<i>1,036</i>	<i>7</i>	<i>408</i>	<i>279</i>	<i>73</i>	<i>523</i>	<i>499</i>	<i>664</i>	<i>238</i>	<i>121</i>	<i>860</i>	<i>77</i>	<i>24</i>	<i>72</i>	<i>10</i>	<i>110</i>
\$25,001 - \$30,000	8,177	65	564	416	228	1,273	469	3,324	2,609	186	6,587	35	119	97	65	317
	<i>810</i>	<i>35</i>	<i>262</i>	<i>128</i>	<i>93</i>	<i>311</i>	<i>315</i>	<i>658</i>	<i>619</i>	<i>68</i>	<i>730</i>	<i>15</i>	<i>32</i>	<i>88</i>	<i>30</i>	<i>101</i>
\$30,001 - \$35,000	6,897	182	193	314	65	754	255	2,231	3,056	198	5,740	7	241	33	122	403
	<i>670</i>	<i>165</i>	<i>76</i>	<i>119</i>	<i>48</i>	<i>255</i>	<i>170</i>	<i>316</i>	<i>480</i>	<i>58</i>	<i>590</i>	<i>5</i>	<i>120</i>	<i>17</i>	<i>74</i>	<i>140</i>
\$35,001 - \$40,000	4,757	98	177	197	115	587	111	2,159	1,437	330	4,038	9	29	34	60	132
	<i>611</i>	<i>71</i>	<i>98</i>	<i>95</i>	<i>55</i>	<i>178</i>	<i>42</i>	<i>466</i>	<i>219</i>	<i>162</i>	<i>575</i>	<i>8</i>	<i>16</i>	<i>13</i>	<i>44</i>	<i>50</i>
More than \$40,000	13,334	95	605	627	521	1,848	446	5,818	4,111	635	11,011	102	80	292	2	475
	<i>843</i>	<i>67</i>	<i>141</i>	<i>170</i>	<i>162</i>	<i>302</i>	<i>135</i>	<i>525</i>	<i>401</i>	<i>158</i>	<i>777</i>	<i>45</i>	<i>25</i>	<i>115</i>	<i>1</i>	<i>128</i>
Metropolitan Area Resident																
Yes	65,777	3,140	4,752	5,456	2,015	15,363	3,882	18,961	16,865	3,137	42,845	2,408	1,953	1,979	1,229	7,569
	<i>2,232</i>	<i>913</i>	<i>577</i>	<i>635</i>	<i>256</i>	<i>1,259</i>	<i>687</i>	<i>1,173</i>	<i>998</i>	<i>444</i>	<i>1,601</i>	<i>424</i>	<i>390</i>	<i>283</i>	<i>385</i>	<i>757</i>
No	19,799	739	1,576	1,163	410	3,887	1,375	7,344	4,553	1,164	14,437	699	339	286	151	1,475
	<i>1,258</i>	<i>186</i>	<i>456</i>	<i>250</i>	<i>65</i>	<i>536</i>	<i>218</i>	<i>886</i>	<i>510</i>	<i>289</i>	<i>1,052</i>	<i>152</i>	<i>141</i>	<i>84</i>	<i>52</i>	<i>224</i>

Source: Medicare Current Beneficiary Survey

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

¹ The term *community residents* includes beneficiaries who resided in the community at the time of the round 25 interview (fall 1999), and beneficiaries who resided in the community at the time of the round 22 interview (fall 1998) who died prior to the round 25 interview

Table 4.4c Benefit Payments of Noninstitutionalized Female Medicare Beneficiaries by Demographic and Socioeconomic Characteristics and by Living Arrangement and Age, 1999

Female Community Residents¹

Beneficiary Characteristic	Total	Lives Alone					Lives with Spouse					Lives with Children/Others				
		< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total
Benefit Payments (in 000s)	98,949	2,818	12,430	16,279	9,018	40,546	2,665	17,353	10,779	1,350	32,147	4,115	7,887	8,742	5,513	26,257
	2,406	390	872	813	598	1,527	381	1,121	600	203	1,386	1,103	909	944	460	1,854
Benefit Payments (in 000s)																
Marital Status																
Married	33,032	1	208	275	107	591	2,588	17,353	10,770	1,350	32,061	56	64	190	69	379
	1,366	1	90	55	50	126	370	1,121	601	203	1,351	20	30	87	56	111
Widowed	49,417	841	8,417	13,649	8,006	30,912	0	0	0	0	0	741	5,092	7,581	5,091	18,504
	1,611	254	724	706	542	1,220	0	0	0	0	0	373	650	936	448	1,266
Divorced/ separated	10,623	1,070	2,999	1,684	407	6,159	76	0	0	0	76	1,575	2,055	587	171	4,388
	1,312	198	547	371	125	761	77	0	0	0	77	979	489	150	95	1,080
Never married	5,855	906	806	667	499	2,879	0	0	0	0	0	1,743	668	384	182	2,977
	541	226	181	169	192	395	0	0	0	0	0	332	226	106	71	436
Race/Ethnicity																
White non-Hispanic	75,996	1,737	10,101	14,093	7,718	33,650	1,672	14,493	9,730	1,110	27,005	1,597	4,150	5,913	3,682	15,342
	1,908	296	801	807	521	1,363	266	1,059	578	151	1,319	307	533	696	361	981
Black non-Hispanic	12,790	363	1,604	1,053	670	3,691	434	1,152	432	43	2,061	2,051	2,283	1,722	982	7,038
	1,386	114	236	162	165	374	232	231	90	32	354	1,036	545	522	198	1,306
Hispanic	6,831	637	437	732	414	2,220	336	1,157	346	175	2,013	409	792	770	627	2,598
	712	224	124	138	144	354	125	320	91	139	405	162	192	158	178	350
Other	2,915	81	287	316	206	890	223	552	267	22	1,063	56	347	336	222	962
	337	33	53	99	135	189	84	125	91	13	148	26	161	146	92	247
Schooling																
0 - 8 years	15,780	387	1,266	2,732	1,969	6,353	243	2,051	1,059	113	3,466	457	2,162	1,782	1,560	5,961
	954	154	222	305	298	516	94	417	195	32	489	177	438	299	232	582
9 - 12 years (no diploma)	16,907	512	2,586	2,527	1,654	7,278	517	2,701	1,768	180	5,166	494	1,679	1,285	1,005	4,463
	749	113	379	278	268	534	249	377	307	67	584	83	387	286	248	506
High school graduate	27,127	483	3,074	4,538	1,373	9,468	1,022	5,795	3,623	383	10,823	1,749	2,003	2,070	1,014	6,836
	1,473	214	368	398	169	647	176	583	354	111	706	998	312	343	179	1,136
Voc/tech/bus/etc.	6,449	162	1,315	1,171	812	3,460	169	928	911	83	2,091	92	98	462	246	898
	576	66	330	210	178	498	79	194	132	27	274	40	41	136	94	174
Some college	10,861	544	1,456	2,753	613	5,366	318	2,002	1,394	168	3,882	437	407	583	186	1,613
	702	173	220	462	95	533	122	214	200	56	353	107	117	114	66	199
Any college degree	10,997	636	1,650	1,264	1,034	4,584	230	2,685	1,066	177	4,159	512	933	455	354	2,254
	862	187	384	227	199	527	66	340	172	60	431	227	362	202	129	493

Table 4.4c Benefit Payments of Noninstitutionalized Female Medicare Beneficiaries by Demographic and Socioeconomic Characteristics and by Living Arrangement and Age, 1999

Female Community Residents¹

Beneficiary Characteristic	Total	Lives Alone					Lives with Spouse					Lives with Children/Others				
		< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total
Benefit Payments (in 000s)	98,949	2,818	12,430	16,279	9,018	40,546	2,665	17,353	10,779	1,350	32,147	4,115	7,887	8,742	5,513	26,257
	<i>2,406</i>	<i>390</i>	<i>872</i>	<i>813</i>	<i>598</i>	<i>1,527</i>	<i>381</i>	<i>1,121</i>	<i>600</i>	<i>203</i>	<i>1,386</i>	<i>1,103</i>	<i>909</i>	<i>944</i>	<i>460</i>	<i>1,854</i>
Benefit Payments (in 000s)																
Income																
\$5,000 or Less	6,667	231	806	740	457	2,234	54	344	354	79	831	1,049	1,080	878	595	3,602
	<i>1,149</i>	<i>112</i>	<i>273</i>	<i>108</i>	<i>119</i>	<i>355</i>	<i>15</i>	<i>99</i>	<i>136</i>	<i>42</i>	<i>177</i>	<i>974</i>	<i>309</i>	<i>223</i>	<i>160</i>	<i>1,060</i>
\$5,001 - \$10,000	26,303	1,452	3,055	5,151	2,980	12,638	436	1,525	1,033	140	3,134	2,054	3,089	2,816	2,572	10,531
	<i>1,181</i>	<i>278</i>	<i>351</i>	<i>553</i>	<i>345</i>	<i>780</i>	<i>137</i>	<i>350</i>	<i>193</i>	<i>51</i>	<i>433</i>	<i>430</i>	<i>518</i>	<i>384</i>	<i>335</i>	<i>815</i>
\$10,001 - \$15,000	21,088	619	2,993	4,269	2,048	9,929	726	2,051	1,581	218	4,577	675	1,817	2,975	1,114	6,582
	<i>1,122</i>	<i>225</i>	<i>400</i>	<i>439</i>	<i>233</i>	<i>682</i>	<i>264</i>	<i>245</i>	<i>269</i>	<i>72</i>	<i>437</i>	<i>260</i>	<i>446</i>	<i>669</i>	<i>199</i>	<i>862</i>
\$15,001 - \$20,000	11,981	285	1,826	1,896	1,071	5,078	315	3,161	1,405	187	5,069	95	780	684	275	1,834
	<i>794</i>	<i>119</i>	<i>432</i>	<i>229</i>	<i>207</i>	<i>550</i>	<i>91</i>	<i>498</i>	<i>194</i>	<i>83</i>	<i>525</i>	<i>28</i>	<i>300</i>	<i>146</i>	<i>78</i>	<i>349</i>
\$20,001 - \$25,000	9,333	58	1,465	1,444	566	3,532	433	2,181	1,577	91	4,282	154	317	623	425	1,519
	<i>745</i>	<i>27</i>	<i>340</i>	<i>255</i>	<i>139</i>	<i>444</i>	<i>159</i>	<i>442</i>	<i>219</i>	<i>44</i>	<i>527</i>	<i>79</i>	<i>103</i>	<i>214</i>	<i>148</i>	<i>294</i>
\$25,001 - \$30,000	7,108	108	528	861	457	1,954	232	2,445	1,667	285	4,628	51	192	137	147	526
	<i>642</i>	<i>102</i>	<i>104</i>	<i>101</i>	<i>136</i>	<i>195</i>	<i>87</i>	<i>444</i>	<i>305</i>	<i>149</i>	<i>587</i>	<i>51</i>	<i>63</i>	<i>40</i>	<i>60</i>	<i>108</i>
\$30,001 - \$35,000	4,484	3	483	551	347	1,384	120	1,434	1,028	54	2,636	16	113	198	137	464
	<i>480</i>	<i>3</i>	<i>140</i>	<i>204</i>	<i>120</i>	<i>270</i>	<i>42</i>	<i>326</i>	<i>206</i>	<i>29</i>	<i>398</i>	<i>10</i>	<i>56</i>	<i>78</i>	<i>87</i>	<i>140</i>
\$35,001 - \$40,000	3,307	57	216	389	570	1,232	127	837	760	106	1,829	16	72	112	46	245
	<i>364</i>	<i>59</i>	<i>53</i>	<i>106</i>	<i>201</i>	<i>267</i>	<i>46</i>	<i>124</i>	<i>144</i>	<i>59</i>	<i>203</i>	<i>12</i>	<i>26</i>	<i>69</i>	<i>29</i>	<i>79</i>
More than \$40,000	8,679	7	1,057	978	523	2,565	222	3,374	1,375	190	5,161	5	427	320	202	953
	<i>793</i>	<i>6</i>	<i>512</i>	<i>230</i>	<i>173</i>	<i>613</i>	<i>77</i>	<i>457</i>	<i>242</i>	<i>52</i>	<i>500</i>	<i>4</i>	<i>232</i>	<i>191</i>	<i>120</i>	<i>322</i>
Metropolitan Area Resident																
Yes	78,864	2,359	9,211	13,257	7,055	31,882	1,813	13,142	8,632	1,116	24,703	3,710	6,719	7,303	4,547	22,279
	<i>2,178</i>	<i>376</i>	<i>733</i>	<i>765</i>	<i>563</i>	<i>1,407</i>	<i>357</i>	<i>938</i>	<i>540</i>	<i>194</i>	<i>1,187</i>	<i>1,098</i>	<i>860</i>	<i>923</i>	<i>424</i>	<i>1,828</i>
No	20,085	459	3,219	3,022	1,963	8,664	852	4,211	2,147	234	7,443	405	1,168	1,439	966	3,978
	<i>1,106</i>	<i>114</i>	<i>428</i>	<i>322</i>	<i>192</i>	<i>578</i>	<i>147</i>	<i>617</i>	<i>275</i>	<i>54</i>	<i>674</i>	<i>146</i>	<i>279</i>	<i>219</i>	<i>191</i>	<i>384</i>

Source: Medicare Current Beneficiary Survey

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

¹ The term *community residents* includes beneficiaries who resided in the community at the time of the round 25 interview (fall 1999), and beneficiaries who resided in the community at the time of the round 22 interview (fall 1998) who died prior to the round 25 interview

Table 4.5 Benefit Payments institutionalized Medicare Beneficiaries by Demographic and Socioeconomic Characteristics and by Age, 1999

Long-Term Care Facility-Only Residents¹

Beneficiary Characteristic	Total	Age			
		< 65	65 - 74	75 - 84	85 +
Benefit Payments (in Millions)	21,484	2,621	3,155	6,421	9,287
	1,396	444	695	908	877
Benefit Payments (in Millions of Dollars)					
Marital Status					
Married	3,662	531	382	1,589	1,160
	765	231	168	674	260
Widowed	12,494	240	1,479	3,688	7,087
	1,027	207	430	523	834
Divorced/separated	1,596	280	346	768	201
	348	108	198	261	71
Never married	3,017	1,488	495	364	670
	420	310	165	110	219
Race/Ethnicity					
White non-Hispanic	17,561	1,796	2,053	5,564	8,147
	1,282	343	461	875	852
Black non-Hispanic	2,371	614	452	568	736
	477	289	269	183	219
Hispanic	782	160	155	251	216
	183	75	96	183	62
Other	167	50	10	14	93
	76	34	8	11	68
Schooling					
0 - 8 years	2,543	413	298	657	1,175
	299	121	119	215	219
9 - 12 years (no diploma)	4,056	640	446	1,577	1,393
	434	259	180	332	203
High school graduate	3,035	254	442	796	1,543
	680	174	252	251	581
Voc/tech/bus/etc.	159	0	14	117	28
	74	0	14	71	16
Some college	1,141	436	95	131	478
	377	273	135	44	226
Any college degree	2,322	93	281	1,109	840
	708	76	188	658	151

Table 4.5 Benefit Payments institutionalized Medicare Beneficiaries by Demographic and Socioeconomic Characteristics and by Age, 1999

Long-Term Care Facility-Only Residents¹

Beneficiary Characteristic	Total	Age			
		< 65	65 - 74	75 - 84	85 +
Benefit Payments (in Millions)	21,484	2,621	3,155	6,421	9,287
	<i>1,396</i>	<i>444</i>	<i>695</i>	<i>908</i>	<i>877</i>
Benefit Payments (in Millions of Dollars)					
Income					
\$5,000 or Less	3,003	514	478	877	1,133
	<i>482</i>	<i>265</i>	<i>198</i>	<i>243</i>	<i>263</i>
\$5,001 - \$10,000	9,068	1,317	1,382	2,482	3,887
	<i>1,095</i>	<i>331</i>	<i>408</i>	<i>762</i>	<i>691</i>
\$10,001 - \$15,000	4,145	259	902	874	2,110
	<i>590</i>	<i>98</i>	<i>500</i>	<i>182</i>	<i>292</i>
\$15,001 - \$20,000	1,963	204	201	973	585
	<i>404</i>	<i>135</i>	<i>95</i>	<i>296</i>	<i>174</i>
\$20,001 - \$25,000	887	143	42	272	430
	<i>182</i>	<i>83</i>	<i>40</i>	<i>115</i>	<i>153</i>
\$25,001 - \$30,000	649	99	75	176	300
	<i>136</i>	<i>78</i>	<i>52</i>	<i>65</i>	<i>85</i>
\$30,001 - \$35,000	468	6	0	290	172
	<i>176</i>	<i>3</i>	<i>0</i>	<i>162</i>	<i>63</i>
\$35,001 - \$40,000	400	7	2	86	305
	<i>99</i>	<i>6</i>	<i>2</i>	<i>37</i>	<i>88</i>
More than \$40,000	901	73	72	392	364
	<i>213</i>	<i>28</i>	<i>64</i>	<i>180</i>	<i>93</i>
Metropolitan Area Resident					
Yes	17,261	1,909	2,655	5,111	7,585
	<i>1,346</i>	<i>355</i>	<i>674</i>	<i>857</i>	<i>854</i>
No	4,224	712	500	1,310	1,702
	<i>422</i>	<i>295</i>	<i>175</i>	<i>277</i>	<i>213</i>

Source: Medicare Current Beneficiary Survey

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

¹ The term *long-term care facility residents* includes beneficiaries who resided in a long-term care facility at the time of the round 25 interview (fall 1999), and beneficiaries who resided in a long term care facility at the time of the round 22 interview (fall 1998) who died prior to the round 25 interview.

Table 4.6 Benefit Payments of Noninstitutionalized Medicare beneficiaries by Demographic and Socioeconomic Characteristics and by Insurance Coverage, 1999

Community Residents¹

Beneficiary Characteristic	Total	Medicare Risk HMO ²	Supplemental Health Insurance			Medicare Fee-For-Service Only	Other
			Medicaid	Individually-Purchased Private Insurance	Employer-Sponsored Private Insurance		
Benefit Payments (in Millions)	184,540	38,772	30,675	41,958	49,699	6,062	3,139
	3,778	746	2,366	1,852	2,025	562	602
Benefit Payments (in Millions of Dollars)							
Medicare Status³							
Aged							
65 - 74 years	72,595	17,686	9,143	15,144	21,500	2,228	1,581
	2,387	492	1,000	1,148	1,361	318	456
75 - 84 years	66,117	14,294	7,452	18,520	18,680	2,779	749
	1,855	397	990	1,125	1,012	384	297
85 years and older	23,987	4,116	3,408	6,910	6,267	982	368
	1,081	200	435	644	682	193	118
Disabled							
Under 45 years	4,808	304	3,146	183	307	0	104
	466	44	334	76	102	0	38
45 - 64 years	17,033	2,372	7,527	1,202	2,945	72	338
	1,637	204	1,468	333	604	31	127
Gender							
Male	85,576	18,241	10,545	18,831	25,866	3,261	1,483
	2,492	528	1,350	1,386	1,534	423	333
Female	98,949	20,530	20,131	23,126	23,832	2,801	1,641
	2,406	457	1,658	1,261	1,227	347	433
Marital Status							
Married	91,805	20,479	6,040	22,349	31,128	3,747	1,453
	2,350	524	710	1,421	1,560	461	356
Widowed	61,296	12,239	11,844	15,178	14,154	1,713	1,473
	1,839	391	1,192	970	887	262	447
Divorced/separated	18,813	4,247	7,492	2,855	2,109	332	59
	1,435	285	1,236	580	458	118	24
Never married	12,503	1,783	5,295	1,574	2,228	269	139
	1,153	170	983	380	499	95	75

Table 4.6 Benefit Payments of Noninstitutionalized Medicare beneficiaries by Demographic and Socioeconomic Characteristics and by Insurance Coverage, 1999

Community Residents¹

Beneficiary Characteristic	Total	Medicare Risk HMO ²	Supplemental Health Insurance			Both Types of Private Insurance	Medicare Fee-For-Service Only	Other
			Medicaid	Individually-Purchased Private Insurance	Employer-Sponsored Private Insurance			
Benefit Payments (in Millions)	184,540	38,772	30,675	41,958	49,699	6,062	14,236	3,139
	3,778	746	2,366	1,852	2,025	562	1,012	602
Benefit Payments (in Millions of Dollars)								
Living Arrangement								
Lives alone	59,796	12,021	11,667	14,317	13,926	1,656	4,954	1,255
	2,143	383	1,391	970	895	244	653	422
With spouse	89,429	20,053	5,630	21,859	30,516	3,542	6,440	1,389
	2,269	516	704	1,376	1,561	442	601	346
With children	20,957	3,989	7,525	3,432	3,305	583	1,700	422
	1,268	262	881	476	490	178	313	139
With others	14,344	2,708	5,853	2,350	1,951	281	1,141	60
	1,383	199	1,127	434	497	96	270	25
Race/Ethnicity								
White non-Hispanic	143,351	29,274	13,734	38,947	43,495	5,519	10,275	2,106
	3,006	618	951	1,733	1,915	539	1,043	521
Black non-Hispanic	22,619	4,161	10,003	935	4,097	286	2,710	427
	2,197	280	1,949	203	729	145	540	173
Hispanic	12,397	3,875	4,892	1,238	1,155	177	648	413
	1,109	329	771	300	254	110	143	80
Other	5,693	1,434	1,718	827	858	76	601	179
	588	164	360	235	181	44	212	116
Schooling								
0 - 8 years	28,968	5,578	10,247	5,621	4,100	301	2,476	644
	1,439	295	915	549	608	101	374	260
9 - 12 years (no diploma)	28,964	7,330	6,278	5,133	6,464	409	2,983	366
	1,179	319	620	520	766	111	536	129
High school graduate	46,213	11,447	5,177	11,434	12,885	1,433	3,318	521
	1,786	373	1,090	907	1,032	238	373	110
Voc/tech/bus/etc.	10,153	2,391	466	2,180	4,122	240	586	169
	837	162	110	355	649	62	154	79
Some college	21,114	5,778	1,895	3,975	6,600	1,140	1,266	461
	1,162	285	433	399	692	222	269	261
Any college degree	25,947	5,205	1,756	6,632	8,696	1,982	1,318	359
	1,548	219	838	809	876	325	321	187

Table 4.6 Benefit Payments of Noninstitutionalized Medicare beneficiaries by Demographic and Socioeconomic Characteristics and by Insurance Coverage, 1999

Community Residents¹

Beneficiary Characteristic	Total	Medicare Risk HMO ²	Supplemental Health Insurance				Medicare Fee-For-Service Only	Other
			Medicaid	Individually-Purchased Private Insurance	Employer-Sponsored Private Insurance	Both Types of Private Insurance		
Benefit Payments (in Millions)	184,540	38,772	30,675	41,958	49,699	6,062	14,236	3,139
	<i>3,778</i>	<i>746</i>	<i>2,366</i>	<i>1,852</i>	<i>2,025</i>	<i>562</i>	<i>1,012</i>	<i>602</i>
Benefit Payments (in Millions of Dollars)								
Income								
\$5,000 or Less	9,663	1,631	5,146	995	956	91	618	227
	<i>1,260</i>	<i>137</i>	<i>1,172</i>	<i>237</i>	<i>224</i>	<i>45</i>	<i>179</i>	<i>77</i>
\$5,001 - \$10,000	37,837	7,145	17,466	6,425	2,611	218	3,518	453
	<i>1,504</i>	<i>299</i>	<i>1,123</i>	<i>660</i>	<i>458</i>	<i>58</i>	<i>458</i>	<i>106</i>
\$10,001 - \$15,000	36,936	8,364	6,689	8,467	7,219	331	4,687	1,179
	<i>2,052</i>	<i>374</i>	<i>1,531</i>	<i>889</i>	<i>722</i>	<i>75</i>	<i>661</i>	<i>334</i>
\$15,001 - \$20,000	23,451	5,514	571	5,877	8,214	930	1,826	520
	<i>1,269</i>	<i>271</i>	<i>183</i>	<i>759</i>	<i>925</i>	<i>230</i>	<i>310</i>	<i>277</i>
\$20,001 - \$25,000	19,909	4,356	374	5,632	7,794	589	1,004	160
	<i>1,287</i>	<i>264</i>	<i>139</i>	<i>855</i>	<i>982</i>	<i>146</i>	<i>200</i>	<i>89</i>
\$25,001 - \$30,000	15,285	3,554	146	4,006	6,034	590	615	340
	<i>1,121</i>	<i>211</i>	<i>61</i>	<i>737</i>	<i>853</i>	<i>138</i>	<i>268</i>	<i>301</i>
\$30,001 - \$35,000	11,381	2,414	99	2,749	4,288	952	825	55
	<i>804</i>	<i>157</i>	<i>65</i>	<i>422</i>	<i>586</i>	<i>289</i>	<i>311</i>	<i>41</i>
\$35,001 - \$40,000	8,063	1,820	9	2,064	3,272	576	301	22
	<i>682</i>	<i>148</i>	<i>8</i>	<i>469</i>	<i>460</i>	<i>143</i>	<i>100</i>	<i>11</i>
More than \$40,000	22,012	3,974	173	5,743	9,311	1,785	843	184
	<i>1,120</i>	<i>217</i>	<i>86</i>	<i>626</i>	<i>888</i>	<i>273</i>	<i>227</i>	<i>93</i>
Metropolitan Area Resident								
Yes	144,656	37,356	23,077	27,616	39,623	4,625	9,788	2,570
	<i>3,378</i>	<i>755</i>	<i>2,249</i>	<i>1,604</i>	<i>1,801</i>	<i>480</i>	<i>881</i>	<i>534</i>
No	39,884	1,416	7,598	14,342	10,076	1,436	4,447	569
	<i>1,758</i>	<i>226</i>	<i>829</i>	<i>994</i>	<i>842</i>	<i>296</i>	<i>542</i>	<i>286</i>

Source: Medicare Current Beneficiary Survey

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

- ¹ The term *community residents* includes beneficiaries who resided in the community at the time of the round 25 interview (fall 1999), and beneficiaries who resided in the community at the time of the round 22 interview (fall 1998) who died prior to the round 25 interview
- ² HMO stands for Health Maintenance Organization.
- ³ Medicare beneficiaries with end-stage renal disease (ESRD) are included within the subgroups of "Aged" and "Disabled."