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DETAILED TABLES
FROM THE
MEDICARE
CURRENT
BENEFICIARY
SURVEY DATA

Table 1.1 Age, Gender, and Race/Ethnicity of Medicare Beneficiaries, by Residence Status, 1995 (1 of 4)

All Medicare Beneficiaries

Beneficiary Characteristic	Total	Residence		
		Community Only	Long-Term Care Facility Only	Part-Year Community/ Part-Year Facility
Beneficiaries (in 000s)	38,781	35,971	2,065	745
	117	151	65	44
Beneficiaries as a Percent of Column Total				
Medicare Status¹				
Aged				
65 - 74 years	48.77	51.59	10.93	17.51
	0.33	0.38	1.09	2.95
75 - 84 years	29.04	29.03	26.69	36.42
	0.32	0.36	1.35	2.87
85 years and older	10.55	7.87	46.71	39.29
	0.17	0.19	1.57	2.64
Disabled				
Under 45 years	4.01	3.87	7.17	1.94
	0.07	0.09	0.67	0.61
45 - 64 years	7.63	7.64	8.50	4.83
	0.14	0.15	0.91	1.12
Gender by Age				
Male				
	43.35	44.26	31.10	33.31
	0.23	0.25	1.72	2.70
Aged				
65 - 74 years	21.91	23.22	4.33	7.44
	0.28	0.30	0.88	2.08
75 - 84 years	11.60	11.85	7.57	10.69
	0.18	0.19	0.95	1.76
85 years and older	2.99	2.54	8.33	10.05
	0.09	0.09	0.80	1.63
Disabled				
Under 45 years	2.51	2.40	4.90	1.60
	0.07	0.08	0.51	0.56
45 - 64 years	4.33	4.26	5.97	3.53
	0.12	0.14	0.81	1.01

Table 1.1 Age, Gender, and Race/Ethnicity of Medicare Beneficiaries, by Residence Status, 1995 (2 of 4)

All Medicare Beneficiaries

Beneficiary Characteristic	Total	Residence		
		Community Only	Long-Term Care Facility Only	Part-Year Community/ Part-Year Facility
Beneficiaries (in 000s)	38,781	35,971	2,065	745
	117	151	65	44
Beneficiaries as a Percent of Column Total				
Female	56.65	55.74	68.90	66.69
	0.23	0.25	1.72	2.70
Aged				
65 - 74 years	26.86	28.37	6.60	10.07
	0.30	0.33	0.89	2.55
75 - 84 years	17.45	17.18	19.12	25.73
	0.24	0.27	1.17	2.73
85 years and older	7.55	5.34	38.38	29.24
	0.13	0.14	1.46	2.29
Disabled				
Under 45 years	1.50	1.47	2.27	0.34
	0.06	0.07	0.44	0.25
45 - 64 years	3.29	3.38	2.53	1.30
	0.09	0.10	0.50	0.59
Race/Ethnicity by Age²				
White non-Hispanic	83.06	82.69	87.54	88.50
	0.66	0.70	1.10	2.15
Aged				
65 - 74 years	40.97	43.32	8.63	16.09
	0.47	0.50	1.04	2.98
75 - 84 years	24.99	24.92	23.68	31.79
	0.37	0.40	1.32	2.70
85 years and older	9.12	6.66	42.63	36.03
	0.17	0.18	1.55	2.44
Disabled				
Under 45 years	2.81	2.67	5.86	1.37
	0.08	0.09	0.64	0.53
45 - 64 years	5.16	5.11	6.73	3.22
	0.18	0.19	0.82	0.99

Table 1.1 Age, Gender, and Race/Ethnicity of Medicare Beneficiaries, by Residence Status, 1995 (3 of 4)

All Medicare Beneficiaries

Beneficiary Characteristic	Total	Residence		
		Community Only	Long-Term Care Facility Only	Part-Year Community/ Part-Year Facility
Beneficiaries (in 000s)	38,781	35,971	2,065	745
	117	151	65	44
Beneficiaries as a Percent of Column Total				
Black non-Hispanic	9.09	9.20	7.97	7.05
	0.18	0.20	0.95	1.71
Aged				
65 - 74 years	4.11	4.31	1.49	1.45
	0.18	0.19	0.56	1.08
75 - 84 years	2.10	2.08	2.36	2.28
	0.10	0.11	0.48	0.94
85 years and older	0.78	0.69	2.12	1.54
	0.05	0.05	0.40	0.56
Disabled				
Under 45 years	0.81	0.82	0.73	0.46
	0.04	0.05	0.19	0.28
45 - 64 years	1.30	1.30	1.27	1.32
	0.08	0.08	0.40	0.58
Hispanic	5.76	6.04	2.56	1.19
	0.66	0.69	0.52	0.92
Aged				
65 - 74 years	2.70	2.88	0.55	0.00
	0.32	0.34	0.27	0.00
75 - 84 years	1.42	1.50	0.27	0.70
	0.19	0.19	0.30	0.71
85 years and older	0.46	0.43	1.10	0.38
	0.08	0.08	0.24	0.53

Table 1.1 Age, Gender, and Race/Ethnicity of Medicare Beneficiaries, by Residence Status, 1995 (4 of 4)

All Medicare Beneficiaries

Beneficiary Characteristic	Total	Residence		
		Community Only	Long-Term Care Facility Only	Part-Year Community/ Part-Year Facility
Beneficiaries (in 000s)	38,781	35,971	2,065	745
	<i>117</i>	<i>151</i>	<i>65</i>	<i>44</i>
Beneficiaries as a Percent of Column Total				
Disabled				
Under 45 years	0.27	0.27	0.37	0.11
	<i>0.06</i>	<i>0.06</i>	<i>0.15</i>	<i>0.12</i>
45 - 64 years	0.90	0.95	0.27	0.00
	<i>0.12</i>	<i>0.13</i>	<i>0.14</i>	<i>0.00</i>

Source: Medicare Current Beneficiary Survey, CY 1995 Cost and Use Public-Use File.

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

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

Table 1.2 Demographic and Socioeconomic Characteristics of Medicare Beneficiaries, by Age and by Gender and Age, 1995 (1 of 3)

All Medicare Beneficiaries

Beneficiary Characteristic	Total	All Medicare Beneficiaries				Male					Female				
		< 65	65 - 74	75 - 84	85 +	< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total
Beneficiaries (in 000s)	38,781	4,514	18,914	11,264	4,089	2,656	8,498	4,497	1,160	16,811	1,858	10,416	6,766	2,930	21,970
	117	54	151	127	63	43	110	68	34	97	33	127	95	48	118
Beneficiaries as a Percent of Column Total															
Marital Status															
Married	51.64	38.36	64.33	46.76	20.98	41.25	78.36	71.57	52.38	68.90	34.24	52.88	30.28	8.58	38.44
	0.53	1.42	0.80	0.90	1.06	2.03	1.03	1.26	2.45	0.76	1.88	1.28	1.24	0.82	0.73
Widowed	32.13	7.29	22.56	44.17	70.71	2.67	8.95	20.00	39.95	13.04	13.90	33.68	60.23	82.86	46.73
	0.49	0.70	0.78	0.84	1.12	0.55	0.75	1.11	2.26	0.55	1.54	1.22	1.22	1.10	0.71
Divorced/separated	8.82	22.87	9.27	4.56	3.00	21.91	8.70	4.06	4.27	9.24	24.23	9.73	4.89	2.50	8.50
	0.34	1.13	0.55	0.43	0.38	1.59	0.75	0.57	0.84	0.53	1.74	0.73	0.54	0.44	0.42
Never married	7.40	31.48	3.84	4.50	5.31	34.17	3.99	4.36	3.40	8.82	27.63	3.71	4.60	6.06	6.32
	0.29	1.41	0.31	0.40	0.54	1.79	0.43	0.57	0.95	0.39	1.83	0.43	0.48	0.68	0.34
Living Arrangement															
Community															
Alone	28.84	23.01	23.65	36.68	37.66	22.92	14.92	18.62	26.03	17.94	23.14	30.78	48.69	42.27	37.18
	0.49	1.14	0.76	0.87	1.19	1.60	0.90	1.10	1.93	0.64	1.94	1.20	1.27	1.47	0.77
With spouse	50.06	37.42	63.36	44.51	17.71	40.77	77.17	69.09	44.38	67.00	32.62	52.10	28.17	7.14	37.09
	0.54	1.40	0.84	0.85	0.88	2.12	1.05	1.26	2.24	0.77	1.78	1.29	1.20	0.75	0.74
With children	8.80	9.72	7.25	8.84	14.82	4.65	2.96	4.12	9.82	4.01	16.97	10.76	11.98	16.81	12.47
	0.32	0.75	0.47	0.51	0.92	0.76	0.47	0.51	1.31	0.30	1.50	0.75	0.74	1.11	0.48
With others	6.98	22.68	4.54	5.07	6.19	23.20	3.89	4.69	4.94	7.23	21.94	5.06	5.32	6.69	6.78
	0.23	1.22	0.37	0.39	0.52	1.44	0.45	0.63	0.93	0.35	2.00	0.55	0.48	0.58	0.32
Long-Term Care Facility	5.33	7.17	1.19	4.89	23.61	8.45	1.05	3.48	14.83	3.82	5.33	1.31	5.83	27.09	6.48
	0.17	0.59	0.14	0.29	0.93	0.79	0.23	0.45	1.45	0.27	0.80	0.18	0.41	1.11	0.22
Race/Ethnicity															
White non-Hispanic	83.06	68.67	83.93	86.07	86.59	68.87	84.50	86.05	83.39	82.37	68.38	83.47	86.08	87.85	83.59
	0.66	1.32	0.78	0.76	0.90	1.44	0.95	1.30	1.47	0.78	2.31	0.90	0.70	0.87	0.66
Black non-Hispanic	9.09	18.12	8.42	7.22	7.42	17.33	7.88	6.33	7.16	8.91	19.26	8.86	7.80	7.52	9.23
	0.18	0.68	0.37	0.36	0.45	0.89	0.46	0.60	0.86	0.26	1.36	0.55	0.40	0.48	0.29
Hispanic	5.76	10.09	5.54	4.90	4.39	10.66	5.58	5.96	7.07	6.59	9.27	5.50	4.20	3.33	5.13
	0.66	1.40	0.65	0.65	0.76	1.25	0.77	1.16	1.28	0.77	2.25	0.69	0.50	0.73	0.62
Other	2.09	3.12	2.12	1.81	1.60	3.14	2.05	1.66	2.38	2.14	3.09	2.17	1.92	1.30	2.05
	0.20	0.53	0.28	0.25	0.31	0.66	0.48	0.34	0.70	0.29	0.85	0.35	0.32	0.31	0.24

Table 1.2 Demographic and Socioeconomic Characteristics of Medicare Beneficiaries, by Age and by Gender and Age, 1995 (2 of 3)

All Medicare Beneficiaries

Beneficiary Characteristic	Total	All Medicare Beneficiaries				Male				Total	Female				Total
		< 65	65 - 74	75 - 84	85 +	< 65	65 - 74	75 - 84	85 +		< 65	65 - 74	75 - 84	85 +	
Beneficiaries (in 000s)	38,781	4,514	18,914	11,264	4,089	2,656	8,498	4,497	1,160	16,811	1,858	10,416	6,766	2,930	21,970
	117	54	151	127	63	43	110	68	34	97	33	127	95	48	118
Beneficiaries as a Percent of Column Total															
Schooling															
0 - 8 years	24.12	24.40	18.46	28.02	40.64	24.68	20.41	31.88	45.45	25.82	24.01	16.86	25.41	38.65	22.80
	0.79	1.28	0.91	1.12	1.44	1.56	1.06	1.56	2.37	0.87	2.14	1.17	1.30	1.59	0.92
9 - 11 years	16.49	21.00	15.42	17.36	14.07	21.94	13.75	14.94	12.47	15.25	19.65	16.78	18.99	14.74	17.45
	0.46	1.23	0.70	0.72	0.80	1.52	0.95	1.07	1.52	0.61	1.90	0.94	0.97	1.00	0.61
12 years	32.45	34.87	35.40	29.80	22.63	34.11	30.45	25.55	17.86	28.86	35.97	39.43	32.66	24.61	35.22
	0.63	1.68	0.92	1.00	1.09	1.81	1.45	1.34	1.64	0.79	2.53	1.16	1.31	1.20	0.86
13 - 15 years	14.34	12.55	15.82	13.42	11.72	12.66	14.82	12.77	11.93	13.74	12.39	16.63	13.86	11.63	14.80
	0.41	1.00	0.59	0.59	0.88	1.21	0.95	0.97	1.62	0.61	1.48	0.78	0.88	1.03	0.51
16 or more years	12.61	7.17	14.90	11.41	10.93	6.62	20.57	14.87	12.29	16.32	7.98	10.29	9.08	10.37	9.73
	0.42	0.71	0.68	0.61	0.79	0.88	1.02	1.07	1.42	0.65	1.41	0.71	0.77	0.97	0.48
Income															
Less than \$2,500	2.17	3.91	1.64	2.10	2.85	3.93	1.44	1.76	2.60	2.00	3.88	1.81	2.32	2.95	2.29
	0.14	0.52	0.20	0.22	0.42	0.66	0.29	0.36	0.62	0.20	0.81	0.29	0.30	0.53	0.19
\$2,500 - \$4,999	2.41	4.10	1.58	2.54	4.09	3.54	0.95	1.54	3.56	1.70	4.89	2.08	3.20	4.30	2.96
	0.19	0.46	0.20	0.29	0.51	0.49	0.20	0.44	0.75	0.17	0.81	0.33	0.39	0.61	0.26
\$5,000 - \$7,499	13.90	28.23	9.03	12.54	24.37	25.47	5.55	5.78	11.45	9.16	32.18	11.87	17.03	29.48	17.52
	0.38	1.21	0.52	0.57	0.95	1.28	0.59	0.64	1.42	0.46	2.19	0.72	0.83	1.09	0.49
\$7,500 - \$9,999	12.74	18.04	10.17	12.26	20.05	18.60	7.93	7.66	12.19	9.84	17.26	12.01	15.32	23.17	14.96
	0.33	0.82	0.52	0.54	0.91	1.20	0.60	0.66	1.38	0.45	1.43	0.77	0.82	1.23	0.46
\$10,000 - \$14,999	17.10	14.53	15.37	19.91	20.22	15.72	13.64	18.74	24.86	16.11	12.83	16.78	20.69	18.39	17.87
	0.46	0.99	0.61	0.79	1.08	1.12	0.90	1.09	2.07	0.65	1.50	0.83	0.96	1.15	0.57
\$15,000 - \$19,999	12.26	8.21	13.20	13.65	8.55	9.39	14.02	16.49	12.28	13.83	6.53	12.54	11.77	7.07	11.06
	0.35	0.83	0.52	0.56	0.65	1.11	0.80	1.06	1.52	0.60	1.21	0.72	0.67	0.79	0.44
\$20,000 - \$24,999	11.38	7.03	13.73	11.07	6.13	8.17	14.67	13.20	7.76	12.77	5.39	12.96	9.66	5.48	10.31
	0.39	0.76	0.67	0.55	0.58	1.14	0.94	0.86	1.07	0.59	1.05	0.82	0.68	0.65	0.46
\$25,000 - \$29,999	6.26	2.52	7.32	6.81	3.94	2.87	8.28	8.64	5.56	7.34	2.03	6.54	5.58	3.29	5.43
	0.29	0.42	0.53	0.46	0.42	0.63	0.79	0.74	0.93	0.46	0.51	0.64	0.61	0.50	0.38
\$30,000 or more	21.78	13.42	27.95	19.12	9.80	12.30	33.52	26.19	19.75	27.26	15.02	23.41	14.42	5.87	17.59
	0.56	0.96	0.83	0.84	0.72	1.13	1.19	1.39	1.89	0.86	1.59	1.10	0.79	0.61	0.63

Table 1.2 Demographic and Socioeconomic Characteristics of Medicare Beneficiaries, by Age and by Gender and Age, 1995 (3 of 3)

All Medicare Beneficiaries

Beneficiary Characteristic	Total	All Medicare Beneficiaries				Male					Female				
		< 65	65 - 74	75 - 84	85 +	< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total
Beneficiaries (in 000s)	38,781	4,514	18,914	11,264	4,089	2,656	8,498	4,497	1,160	16,811	1,858	10,416	6,766	2,930	21,970
	<i>117</i>	<i>54</i>	<i>151</i>	<i>127</i>	<i>63</i>	<i>43</i>	<i>110</i>	<i>68</i>	<i>34</i>	<i>97</i>	<i>33</i>	<i>127</i>	<i>95</i>	<i>48</i>	<i>118</i>
Beneficiaries as a Percent of Column Total															
Metropolitan Area Resident															
Yes	73.70	71.87	73.95	74.02	73.69	69.90	72.63	72.53	73.83	72.25	74.71	75.03	75.02	73.63	74.81
	<i>0.40</i>	<i>1.27</i>	<i>0.57</i>	<i>0.52</i>	<i>0.98</i>	<i>1.38</i>	<i>0.76</i>	<i>0.81</i>	<i>1.28</i>	<i>0.49</i>	<i>2.00</i>	<i>0.75</i>	<i>0.85</i>	<i>1.13</i>	<i>0.58</i>
No	26.30	28.13	26.05	25.98	26.31	30.10	27.37	27.47	26.17	27.75	25.29	24.97	24.98	26.37	25.19
	<i>0.40</i>	<i>1.27</i>	<i>0.57</i>	<i>0.52</i>	<i>0.98</i>	<i>1.38</i>	<i>0.76</i>	<i>0.81</i>	<i>1.28</i>	<i>0.49</i>	<i>2.00</i>	<i>0.75</i>	<i>0.85</i>	<i>1.13</i>	<i>0.58</i>

Source: Medicare Current Beneficiary Survey, CY 1995 Cost and Use Public-Use File.

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 1.3 Demographic and Socioeconomic Characteristics of Medicare Beneficiaries, by Race/Ethnicity and Age, 1995 (1 of 3)

All Medicare Beneficiaries

Beneficiary Characteristic	Total ¹	White non-Hispanic					Black non-Hispanic					Hispanic				
		< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total
Beneficiaries (in 000s)	38,781	3,085	15,845	9,664	3,526	32,120	814	1,589	810	302	3,516	453	1,045	551	179	2,228
	117	74	199	147	65	288	32	72	40	18	71	62	122	72	31	253
Beneficiaries as a Percent of Column Total																
Gender																
Male	43.35	59.13	45.21	39.96	27.30	43.00	56.39	42.02	35.08	27.36	42.49	62.30	45.25	48.57	45.63	49.57
	0.23	1.21	0.57	0.58	0.70	0.28	2.44	2.12	2.40	2.61	1.24	4.89	2.76	4.25	5.26	1.65
Female	56.65	40.87	54.79	60.04	72.70	57.00	43.61	57.98	64.92	72.64	57.51	37.70	54.75	51.43	54.37	50.43
	0.23	1.21	0.57	0.58	0.70	0.28	2.44	2.12	2.40	2.61	1.24	4.89	2.76	4.25	5.26	1.65
Marital Status																
Married	51.64	40.02	66.77	48.30	20.63	53.58	22.73	48.42	32.51	16.81	36.12	51.66	52.84	41.43	32.07	48.12
	0.53	1.65	0.86	0.93	1.12	0.58	2.95	2.70	2.82	2.82	1.50	4.70	3.60	4.68	5.32	1.78
Widowed	32.13	6.93	21.41	43.23	71.29	32.05	9.89	31.26	56.24	76.77	35.93	4.99	26.07	42.92	54.63	28.22
	0.49	0.90	0.82	0.91	1.23	0.54	1.61	2.47	2.69	2.96	1.50	1.71	2.76	3.33	4.57	1.68
Divorced/separated	8.82	21.94	8.16	3.89	2.62	7.59	27.08	13.92	6.19	3.27	14.29	20.88	17.43	12.45	7.10	16.08
	0.34	1.31	0.58	0.41	0.40	0.36	3.13	2.03	1.58	1.44	1.17	3.10	2.85	3.11	2.96	1.71
Never married	7.40	31.10	3.66	4.59	5.47	6.77	40.29	6.40	5.05	3.15	13.67	22.48	3.65	3.19	6.19	7.58
	0.29	1.41	0.33	0.43	0.58	0.29	3.42	1.37	1.35	1.39	1.00	4.21	1.16	0.97	2.43	1.15
Living Arrangement																
Community																
Alone	28.84	23.00	23.52	37.34	39.13	29.34	30.35	27.13	35.71	29.18	30.03	11.01	23.88	29.77	31.22	23.31
	0.49	1.39	0.84	0.89	1.32	0.55	2.78	2.54	3.45	4.00	1.37	3.13	2.67	3.44	3.63	1.59
With spouse	50.06	39.29	65.89	46.15	17.40	52.07	22.46	46.91	28.81	16.07	34.44	48.93	51.82	38.72	25.19	45.86
	0.54	1.67	0.90	0.87	0.94	0.60	2.94	2.77	2.69	3.15	1.56	4.64	4.03	4.65	5.58	1.77
With children	8.80	7.37	5.75	7.37	13.62	7.26	15.64	13.73	14.76	23.76	15.27	15.91	16.14	23.24	21.91	18.31
	0.32	0.73	0.44	0.56	0.96	0.30	2.36	2.06	1.87	3.08	1.31	2.77	2.43	3.36	4.32	1.39
With others	6.98	22.02	3.73	4.14	5.20	5.77	26.54	10.32	14.79	16.63	15.65	21.27	7.08	7.25	9.16	10.18
	0.23	1.46	0.39	0.35	0.59	0.25	2.60	1.68	2.56	2.53	1.04	3.40	2.03	1.44	2.87	1.21
Long-Term Care Facility	5.33	8.32	1.11	4.99	24.66	5.56	5.02	1.91	5.93	14.37	4.62	2.88	1.07	1.02	12.52	2.34
	0.17	0.79	0.15	0.31	0.97	0.20	1.08	0.71	1.26	2.73	0.59	0.96	0.52	0.99	3.00	0.38

Table 1.3 Demographic and Socioeconomic Characteristics of Medicare Beneficiaries, by Race/Ethnicity and Age, 1995 (2 of 3)

All Medicare Beneficiaries

Beneficiary Characteristic	Total ¹	White non-Hispanic					Black non-Hispanic					Hispanic				
		< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total
Beneficiaries (in 000s)	38,781	3,085	15,845	9,664	3,526	32,120	814	1,589	810	302	3,516	453	1,045	551	179	2,228
	117	74	199	147	65	288	32	72	40	18	71	62	122	72	31	253
Beneficiaries as a Percent of Column Total																
Schooling																
0 - 8 years	24.12	22.13	13.87	23.10	36.02	19.72	21.56	36.21	51.06	70.87	38.88	44.70	56.74	67.87	76.49	58.53
	0.79	1.37	0.71	1.01	1.48	0.58	2.16	2.56	3.61	4.78	1.57	3.49	3.75	3.06	4.45	2.53
9 - 11 years	16.49	18.40	14.86	17.34	14.36	15.89	31.36	23.82	22.51	16.21	24.69	21.48	11.46	12.63	5.55	13.34
	0.46	1.21	0.70	0.71	0.85	0.43	3.89	2.76	2.60	2.99	1.68	4.17	2.21	2.42	2.35	1.49
12 years	32.45	37.71	38.25	32.70	24.85	35.14	33.47	21.98	14.64	7.30	21.84	20.54	15.34	7.97	6.67	13.92
	0.63	1.81	0.94	1.12	1.17	0.63	3.11	2.69	2.06	2.21	1.47	5.57	2.73	1.50	2.91	1.75
13 - 15 years	14.34	13.73	16.83	14.61	12.79	15.45	9.63	9.72	6.33	2.29	8.35	10.18	7.68	3.91	8.16	7.29
	0.41	1.17	0.72	0.61	0.95	0.45	1.73	1.56	1.31	1.13	0.93	2.77	1.97	1.74	2.97	1.22
16 or more years	12.61	8.03	16.19	12.25	11.98	13.80	3.99	8.27	5.46	3.32	6.25	3.10	8.79	7.62	3.13	6.92
	0.42	0.91	0.77	0.70	0.92	0.49	1.33	1.74	1.61	1.62	0.87	1.35	1.90	1.71	1.86	1.05
Income																
Less than \$2,500	2.17	3.11	1.50	2.00	2.51	1.92	7.62	3.18	2.15	4.36	4.07	3.32	0.69	2.74	4.17	2.01
	0.14	0.50	0.21	0.24	0.41	0.14	1.70	1.08	0.84	1.31	0.71	1.66	0.78	0.93	2.53	0.82
\$2,500 - \$4,999	2.41	2.83	1.08	1.60	3.44	1.66	8.43	3.37	7.29	8.84	5.92	6.11	5.05	11.36	10.15	7.23
	0.19	0.46	0.20	0.22	0.45	0.16	1.44	0.95	1.62	2.35	0.64	1.87	1.25	1.88	5.01	0.88
\$5,000 - \$7,499	13.90	25.94	6.38	10.04	21.53	11.02	40.56	24.24	29.69	45.68	31.12	22.13	23.43	28.35	43.50	25.99
	0.38	1.28	0.44	0.56	0.96	0.34	2.62	2.31	2.07	4.95	1.40	3.59	2.88	3.62	4.26	1.63
\$7,500 - \$9,999	12.74	18.86	9.24	11.43	20.12	12.01	15.52	12.73	16.55	16.24	14.56	19.65	20.66	20.18	21.01	20.36
	0.33	1.02	0.55	0.57	0.96	0.35	2.03	1.77	1.61	3.12	0.92	3.31	2.76	2.72	4.30	1.64
\$10,000 - \$14,999	17.10	13.25	14.49	19.64	21.51	16.69	13.84	20.76	20.13	15.69	18.58	20.00	19.14	18.21	3.79	17.85
	0.46	0.96	0.63	0.90	1.20	0.52	2.17	2.50	2.43	2.59	1.35	3.78	3.07	2.88	2.82	1.55
\$15,000 - \$19,999	12.26	8.28	13.52	14.30	9.19	12.77	5.10	13.46	13.35	3.31	10.63	13.26	8.27	6.60	5.30	8.63
	0.35	1.03	0.55	0.62	0.69	0.38	1.29	2.03	2.11	1.32	1.09	2.69	2.23	1.61	2.42	1.10
\$20,000 - \$24,999	11.38	8.59	14.68	12.13	6.68	12.45	1.76	8.26	4.89	1.41	5.39	5.86	8.93	4.31	4.85	6.84
	0.39	0.99	0.70	0.61	0.66	0.41	0.71	1.95	1.33	0.82	0.98	2.78	2.00	1.52	2.44	1.31
\$25,000 - \$29,999	6.26	3.02	7.68	7.49	4.17	6.79	0.94	5.76	2.48	2.09	3.57	2.57	5.68	3.49	2.03	4.21
	0.29	0.52	0.57	0.52	0.45	0.33	0.45	1.36	1.05	1.17	0.68	1.93	1.64	1.09	1.52	0.89
\$30,000 or more	21.78	16.13	31.45	21.38	10.84	24.68	6.22	8.25	3.47	2.39	6.18	7.12	8.14	4.76	5.21	6.86
	0.56	1.17	0.96	0.95	0.80	0.63	2.01	1.51	1.05	1.18	0.96	2.47	1.86	1.46	2.32	1.17

Table 1.3 Demographic and Socioeconomic Characteristics of Medicare Beneficiaries, by Race/Ethnicity and Age, 1995 (3 of 3)

All Medicare Beneficiaries

Beneficiary Characteristic	Total ¹	White non-Hispanic					Black non-Hispanic					Hispanic				
		< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total
Beneficiaries (in 000s)	38,781	3,085	15,845	9,664	3,526	32,120	814	1,589	810	302	3,516	453	1,045	551	179	2,228
	<i>117</i>	<i>74</i>	<i>199</i>	<i>147</i>	<i>65</i>	<i>288</i>	<i>32</i>	<i>72</i>	<i>40</i>	<i>18</i>	<i>71</i>	<i>62</i>	<i>122</i>	<i>72</i>	<i>31</i>	<i>253</i>

Beneficiaries as a Percent of Column Total

Metropolitan Area

Resident

Yes	76.24	68.40	76.34	89.33	87.12	80.21	76.15	84.98	80.52	64.12	76.94	90.19	86.74	84.34	78.98	86.16
	<i>2.16</i>	<i>3.56</i>	<i>1.97</i>	<i>3.14</i>	<i>3.86</i>	<i>4.80</i>	<i>9.12</i>	<i>4.12</i>	<i>1.37</i>	<i>2.56</i>	<i>1.02</i>	<i>3.24</i>	<i>2.42</i>	<i>4.74</i>	<i>5.10</i>	<i>3.41</i>
No	23.76	31.60	23.66	10.67	12.88	19.79	23.85	15.02	19.48	35.88	23.06	9.81	13.26	15.66	21.02	13.84
	<i>2.16</i>	<i>3.56</i>	<i>1.97</i>	<i>3.14</i>	<i>3.86</i>	<i>4.80</i>	<i>9.12</i>	<i>4.12</i>	<i>1.37</i>	<i>2.56</i>	<i>1.02</i>	<i>3.24</i>	<i>2.42</i>	<i>4.74</i>	<i>5.10</i>	<i>3.41</i>

Source: Medicare Current Beneficiary Survey, CY 1995 Cost and Use Public-Use File.

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 1.4a Demographic and Socioeconomic Characteristics of Noninstitutionalized Medicare Beneficiaries, by Living Arrangement and Age, 1995 (1 of 2)

Community Residents¹

Beneficiary Characteristic	Total	Lives Alone					Lives with Spouse					Lives with Children/Others				
		< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total
Beneficiaries (in 000s)	36,716	1,038	4,473	4,132	1,539	11,182	1,688	11,983	5,014	724	19,409	1,462	2,230	1,567	859	6,118
	141	52	152	108	57	193	69	178	113	40	221	59	116	78	40	156
Beneficiaries as a Percent of Column Total																
Marital Status																
Married	53.71	0.89	2.20	2.69	1.84	2.21	99.30	99.62	99.67	98.08	99.55	1.87	2.44	3.34	1.60	2.42
	0.56	0.43	0.51	0.48	0.52	0.29	0.36	0.15	0.11	0.86	0.11	0.84	0.74	0.88	0.71	0.41
Widowed	30.93	13.35	62.82	83.18	88.68	69.30	0.40	0.29	0.28	1.92	0.36	12.30	61.06	78.43	89.49	57.84
	0.50	2.06	1.82	1.10	1.19	0.98	0.30	0.13	0.13	0.86	0.10	1.42	2.73	2.32	1.42	1.35
Divorced/separated	8.88	48.35	24.99	7.89	3.00	17.82	0.23	0.09	0.05	0.00	0.09	32.68	26.49	9.23	4.23	20.43
	0.35	2.97	1.64	0.92	0.62	0.85	0.20	0.06	0.05	0.00	0.04	2.23	2.52	1.60	1.01	1.14
Never married	6.48	37.41	10.00	6.23	6.48	10.67	0.06	0.00	0.00	0.00	0.01	53.14	10.01	8.99	4.68	19.31
	0.29	2.81	1.02	0.70	1.01	0.58	0.07	0.00	0.00	0.00	0.01	2.59	1.53	1.39	1.17	1.14
Race/Ethnicity																
White non-Hispanic	82.81	68.58	83.45	87.54	89.69	84.45	72.22	87.22	89.17	84.99	86.34	62.02	67.74	71.10	77.56	68.61
	0.69	2.70	1.22	0.97	1.08	0.72	2.27	0.89	0.95	2.81	0.77	2.38	2.41	2.03	2.10	1.29
Black non-Hispanic	9.15	23.90	9.65	7.02	5.70	9.46	10.90	6.23	4.67	6.69	6.25	23.50	17.24	15.30	14.18	17.81
	0.20	2.23	0.90	0.63	0.74	0.48	1.58	0.46	0.49	1.43	0.28	1.72	1.92	1.63	1.50	0.87
Hispanic	5.94	4.83	5.59	3.98	3.63	4.65	13.22	4.52	4.26	6.25	5.27	11.54	10.95	10.73	6.50	10.41
	0.68	1.61	0.88	0.75	0.76	0.62	1.96	0.68	0.84	2.21	0.70	2.20	1.86	1.35	1.32	1.17
Other	2.10	2.69	1.30	1.46	0.98	1.45	3.66	2.03	1.90	2.07	2.14	2.95	4.06	2.87	1.76	3.17
	0.20	1.01	0.43	0.33	0.41	0.26	1.00	0.32	0.40	0.85	0.28	0.81	0.97	0.78	0.68	0.45
Schooling																
0 - 8 years	23.66	18.29	20.90	25.19	36.38	24.36	22.93	15.21	26.22	41.55	19.69	27.31	30.92	40.75	49.21	35.13
	0.81	2.06	1.64	1.50	1.96	1.07	2.08	0.96	1.42	3.33	0.83	2.60	2.44	2.36	2.35	1.54
9 - 11 years	16.46	22.03	16.98	19.78	12.96	17.93	22.20	14.20	14.79	9.88	14.89	20.85	17.91	18.79	17.71	18.80
	0.48	2.88	1.41	1.12	1.29	0.83	1.92	0.76	0.93	1.72	0.57	1.92	2.22	2.00	1.79	1.11
12 years	32.53	34.74	35.21	30.79	22.65	31.82	35.52	36.06	30.81	22.43	34.15	34.23	31.94	23.97	18.97	28.63
	0.65	2.22	1.68	1.54	1.53	0.92	2.33	1.03	1.15	2.48	0.75	2.80	2.27	1.96	1.77	1.23
13 - 15 years	14.57	13.85	17.01	13.86	14.60	15.22	12.27	16.30	14.17	12.75	15.27	12.21	11.77	10.75	8.26	11.13
	0.42	2.02	1.39	0.97	1.38	0.69	1.67	0.75	0.84	2.04	0.55	1.42	1.55	1.46	1.45	0.84
16 or more years	12.78	11.09	9.90	10.39	13.41	10.67	7.07	18.24	14.00	13.39	16.00	5.40	7.46	5.74	5.85	6.31
	0.44	1.92	1.14	0.98	1.36	0.67	1.14	0.92	0.97	1.79	0.70	1.32	1.45	1.09	1.14	0.68

Table 1.4a Demographic and Socioeconomic Characteristics of Noninstitutionalized Medicare Beneficiaries, by Living Arrangement and Age, 1995 (2 of 2)

Community Residents¹

Beneficiary Characteristic	Total	Lives Alone					Lives with Spouse					Lives with Children/Others				
		< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total
Beneficiaries (in 000s)	36,716	1,038	4,473	4,132	1,539	11,182	1,688	11,983	5,014	724	19,409	1,462	2,230	1,567	859	6,118
	<i>141</i>	<i>52</i>	<i>152</i>	<i>108</i>	<i>57</i>	<i>193</i>	<i>69</i>	<i>178</i>	<i>113</i>	<i>40</i>	<i>221</i>	<i>59</i>	<i>116</i>	<i>78</i>	<i>40</i>	<i>156</i>
Beneficiaries as a Percent of Column Total																
Income																
Less than \$2,500	2.12	4.39	2.22	2.62	2.79	2.64	2.10	1.06	1.58	3.83	1.39	5.07	3.77	2.07	2.65	3.49
	<i>0.14</i>	<i>1.36</i>	<i>0.43</i>	<i>0.45</i>	<i>0.59</i>	<i>0.28</i>	<i>0.76</i>	<i>0.23</i>	<i>0.32</i>	<i>1.02</i>	<i>0.18</i>	<i>1.06</i>	<i>0.97</i>	<i>0.59</i>	<i>0.98</i>	<i>0.54</i>
\$2,500 - \$4,999	2.23	3.06	2.33	2.31	3.81	2.59	0.91	0.79	1.00	1.57	0.89	7.82	4.06	6.10	6.66	5.85
	<i>0.19</i>	<i>0.58</i>	<i>0.50</i>	<i>0.43</i>	<i>0.82</i>	<i>0.30</i>	<i>0.49</i>	<i>0.19</i>	<i>0.25</i>	<i>0.64</i>	<i>0.16</i>	<i>1.39</i>	<i>0.99</i>	<i>1.12</i>	<i>1.37</i>	<i>0.59</i>
\$5,000 - \$7,499	12.56	39.10	17.22	17.73	19.84	19.80	6.86	2.59	1.68	4.15	2.79	41.03	24.27	26.61	34.18	30.27
	<i>0.39</i>	<i>2.75</i>	<i>1.26</i>	<i>1.12</i>	<i>1.67</i>	<i>0.79</i>	<i>1.29</i>	<i>0.36</i>	<i>0.35</i>	<i>0.97</i>	<i>0.30</i>	<i>1.97</i>	<i>2.03</i>	<i>1.88</i>	<i>2.39</i>	<i>1.16</i>
\$7,500 - \$9,999	12.17	27.73	18.41	17.79	22.61	19.62	9.26	5.37	4.44	8.53	5.59	20.65	17.84	18.67	22.77	19.42
	<i>0.34</i>	<i>2.44</i>	<i>1.46</i>	<i>1.10</i>	<i>1.65</i>	<i>0.75</i>	<i>1.35</i>	<i>0.46</i>	<i>0.59</i>	<i>1.48</i>	<i>0.38</i>	<i>1.69</i>	<i>1.94</i>	<i>1.94</i>	<i>2.38</i>	<i>0.83</i>
\$10,000 - \$14,999	17.33	12.72	22.22	25.77	23.63	22.84	16.53	12.24	15.59	22.72	13.87	13.76	18.18	22.75	18.08	18.28
	<i>0.48</i>	<i>1.98</i>	<i>1.42</i>	<i>1.38</i>	<i>1.82</i>	<i>0.84</i>	<i>1.62</i>	<i>0.62</i>	<i>1.03</i>	<i>2.84</i>	<i>0.52</i>	<i>1.56</i>	<i>1.72</i>	<i>1.74</i>	<i>2.22</i>	<i>0.92</i>
\$15,000 - \$19,999	12.65	5.21	11.00	11.66	9.22	10.46	15.06	15.00	16.82	13.93	15.43	3.62	9.13	10.66	6.37	7.82
	<i>0.35</i>	<i>1.28</i>	<i>1.22</i>	<i>0.89</i>	<i>1.18</i>	<i>0.63</i>	<i>1.96</i>	<i>0.76</i>	<i>0.96</i>	<i>1.82</i>	<i>0.60</i>	<i>0.79</i>	<i>1.42</i>	<i>1.43</i>	<i>1.23</i>	<i>0.68</i>
\$20,000 - \$24,999	11.79	2.30	11.16	7.86	6.28	8.45	13.79	15.90	16.13	10.96	15.59	4.01	8.05	5.16	4.59	5.86
	<i>0.41</i>	<i>0.81</i>	<i>1.26</i>	<i>0.78</i>	<i>0.96</i>	<i>0.57</i>	<i>1.49</i>	<i>0.87</i>	<i>0.98</i>	<i>1.58</i>	<i>0.65</i>	<i>1.10</i>	<i>1.55</i>	<i>1.17</i>	<i>1.18</i>	<i>0.70</i>
\$25,000 - \$29,999	6.46	0.94	3.68	4.41	4.41	3.79	5.79	8.85	9.95	7.75	8.82	0.43	6.91	3.85	1.75	3.85
	<i>0.31</i>	<i>0.37</i>	<i>0.69</i>	<i>0.62</i>	<i>0.73</i>	<i>0.41</i>	<i>1.08</i>	<i>0.65</i>	<i>0.83</i>	<i>1.49</i>	<i>0.47</i>	<i>0.23</i>	<i>1.76</i>	<i>0.81</i>	<i>0.66</i>	<i>0.68</i>
\$30,000 or more	22.69	4.56	11.77	9.86	7.43	9.80	29.69	38.21	32.81	26.57	35.64	3.61	7.78	4.13	2.94	5.17
	<i>0.58</i>	<i>1.36</i>	<i>1.29</i>	<i>0.98</i>	<i>0.98</i>	<i>0.72</i>	<i>2.31</i>	<i>1.15</i>	<i>1.41</i>	<i>2.42</i>	<i>0.93</i>	<i>0.85</i>	<i>1.34</i>	<i>1.05</i>	<i>0.72</i>	<i>0.61</i>
Metropolitan Area Resident																
Yes	73.77	71.21	71.14	73.78	73.36	72.43	67.66	74.55	73.25	70.50	73.46	74.60	77.79	79.13	76.40	77.18
	<i>0.42</i>	<i>2.88</i>	<i>1.54</i>	<i>1.27</i>	<i>1.53</i>	<i>0.79</i>	<i>2.22</i>	<i>0.85</i>	<i>0.92</i>	<i>2.52</i>	<i>0.57</i>	<i>1.45</i>	<i>2.33</i>	<i>2.19</i>	<i>2.26</i>	<i>1.26</i>
No	26.23	28.79	28.86	26.22	26.64	27.57	32.34	25.45	26.75	29.50	26.54	25.40	22.21	20.87	23.60	22.82
	<i>0.42</i>	<i>2.88</i>	<i>1.54</i>	<i>1.27</i>	<i>1.53</i>	<i>0.79</i>	<i>2.22</i>	<i>0.85</i>	<i>0.92</i>	<i>2.52</i>	<i>0.57</i>	<i>1.45</i>	<i>2.33</i>	<i>2.19</i>	<i>2.26</i>	<i>1.26</i>

Source: Medicare Current Beneficiary Survey, CY 1995 Cost and Use Public-Use File.

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

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

Table 1.4b Demographic and Socioeconomic Characteristics of Noninstitutionalized Male Medicare Beneficiaries, by Living Arrangement and Age, 1995 (1 of 2)

Male Community Residents¹

Beneficiary Characteristic	Total	Lives Alone					Lives with Spouse					Lives with Children/Others				
		< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total
Beneficiaries (in 000s)	16,169	608	1,268	837	302	3,016	1,082	6,558	3,107	515	11,262	740	583	396	171	1,890
	103	43	77	50	23	107	63	120	80	32	154	43	59	37	19	80
Beneficiaries as a Percent of Column Total																
Marital Status																
Married	70.55	0.82	2.83	5.28	5.61	3.38	99.02	99.88	99.56	98.92	99.67	0.98	5.12	7.13	7.04	4.09
	0.78	0.40	1.06	1.38	2.04	0.64	0.56	0.07	0.16	0.63	0.08	0.57	2.11	2.27	3.16	0.83
Widowed	12.74	5.11	41.03	71.59	82.02	46.33	0.63	0.07	0.37	1.08	0.25	4.29	37.09	62.34	82.58	33.67
	0.55	1.74	3.13	2.47	3.47	1.93	0.47	0.05	0.19	0.63	0.08	1.15	4.71	5.33	3.62	2.14
Divorced/separated	9.13	47.50	36.37	14.14	6.20	29.45	0.36	0.04	0.08	0.00	0.08	33.75	45.30	12.89	9.21	30.71
	0.54	4.11	2.97	2.18	2.20	1.84	0.31	0.04	0.09	0.00	0.04	3.03	4.89	3.22	3.16	2.36
Never married	7.58	46.58	19.77	9.00	6.16	20.85	0.00	0.00	0.00	0.00	0.00	60.98	12.49	17.64	1.17	31.52
	0.39	3.99	2.27	1.83	2.17	1.35	0.00	0.00	0.00	0.00	0.00	3.04	2.79	3.97	1.33	2.13
Race/Ethnicity																
White non-Hispanic	82.23	66.71	81.45	86.30	87.15	80.41	69.85	86.88	88.39	83.05	85.48	64.93	63.93	66.45	73.45	65.72
	0.82	3.17	2.10	2.61	2.28	1.18	2.78	1.09	1.17	2.79	0.84	2.97	4.46	3.87	3.94	2.16
Black non-Hispanic	8.94	25.04	12.89	6.85	5.30	12.89	10.84	6.07	4.64	8.19	6.23	22.48	17.45	17.07	11.73	18.82
	0.28	2.53	1.92	1.43	1.57	1.06	1.69	0.54	0.62	1.67	0.32	2.23	2.88	2.88	2.64	1.28
Hispanic	6.69	4.38	5.65	5.87	6.99	5.59	15.65	5.01	5.25	6.22	6.16	10.27	12.19	13.18	12.41	11.66
	0.81	1.92	1.46	2.14	1.87	1.00	2.16	0.89	1.03	2.19	0.77	2.03	3.30	3.47	3.30	1.97
Other	2.13	3.87	0.00	0.99	0.56	1.11	3.66	2.04	1.72	2.55	2.13	2.33	6.44	3.31	2.41	3.80
	0.30	1.63	0.00	0.65	0.56	0.40	1.25	0.53	0.49	1.14	0.37	0.85	2.45	1.68	1.74	0.94
Schooling																
0 - 8 years	25.51	16.55	28.00	33.03	42.64	28.56	25.23	17.64	29.70	43.04	22.84	27.03	35.29	47.87	57.82	36.75
	0.88	2.88	2.80	3.10	3.86	1.63	2.87	1.10	1.55	3.82	0.92	2.95	4.37	4.88	5.27	2.12
9 - 11 years	15.28	21.92	16.34	19.89	14.49	18.26	23.98	13.09	13.85	10.41	14.23	21.77	13.60	13.40	14.63	16.81
	0.61	3.20	2.87	2.61	3.00	1.74	2.81	0.95	1.23	2.09	0.66	2.44	3.01	2.74	4.29	1.51
12 years	28.83	35.14	24.93	23.47	18.17	25.90	32.06	31.57	26.65	18.06	29.65	36.20	29.73	19.10	14.46	28.63
	0.82	2.93	2.90	2.89	3.04	1.48	2.77	1.57	1.48	2.54	0.94	3.23	4.22	3.16	4.01	1.95
13 - 15 years	13.91	15.37	16.67	10.92	14.12	14.55	12.33	15.01	13.58	13.74	14.30	10.61	9.76	12.16	8.14	10.46
	0.62	2.56	2.53	1.74	3.28	1.37	2.13	1.09	1.07	2.38	0.74	1.62	2.82	3.16	3.44	1.25
16 or more years	16.48	11.02	14.07	12.69	10.57	12.72	6.40	22.70	16.21	14.75	18.98	4.38	11.63	7.47	4.94	7.35
	0.66	2.64	2.34	2.29	2.30	1.36	1.47	1.25	1.34	2.10	0.87	1.16	3.56	2.19	2.45	1.26

Table 1.4b Demographic and Socioeconomic Characteristics of Noninstitutionalized Male Medicare Beneficiaries, by Living Arrangement and Age, 1995 (2 of 2)

Male Community Residents¹

Beneficiary Characteristic	Total	Lives Alone					Lives with Spouse					Lives with Children/Others				
		< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total
Beneficiaries (in 000s)	16,169	608	1,268	837	302	3,016	1,082	6,558	3,107	515	11,262	740	583	396	171	1,890
	<i>103</i>	<i>43</i>	<i>77</i>	<i>50</i>	<i>23</i>	<i>107</i>	<i>63</i>	<i>120</i>	<i>80</i>	<i>32</i>	<i>154</i>	<i>43</i>	<i>59</i>	<i>37</i>	<i>19</i>	<i>80</i>
Beneficiaries as a Percent of Column Total																
Income																
Less than \$2,500	1.97	4.11	1.84	3.26	4.08	2.91	2.45	1.12	1.43	2.07	1.38	5.84	4.40	1.48	0.75	4.02
	<i>0.20</i>	<i>1.54</i>	<i>0.77</i>	<i>1.17</i>	<i>1.68</i>	<i>0.61</i>	<i>1.06</i>	<i>0.30</i>	<i>0.39</i>	<i>0.78</i>	<i>0.24</i>	<i>1.41</i>	<i>2.16</i>	<i>1.02</i>	<i>0.77</i>	<i>1.03</i>
\$2,500 - \$4,999	1.53	1.70	2.38	1.37	4.38	2.16	0.59	0.53	0.78	1.86	0.67	8.51	2.12	5.55	5.74	5.67
	<i>0.16</i>	<i>0.77</i>	<i>0.93</i>	<i>1.15</i>	<i>1.31</i>	<i>0.47</i>	<i>0.37</i>	<i>0.19</i>	<i>0.28</i>	<i>0.83</i>	<i>0.12</i>	<i>1.77</i>	<i>1.32</i>	<i>2.56</i>	<i>2.49</i>	<i>0.96</i>
\$5,000 - \$7,499	8.16	34.96	14.96	10.15	11.79	17.34	7.24	2.32	1.64	2.64	2.62	38.12	19.48	18.58	19.06	26.55
	<i>0.44</i>	<i>3.26</i>	<i>2.35</i>	<i>1.61</i>	<i>2.80</i>	<i>1.27</i>	<i>1.52</i>	<i>0.47</i>	<i>0.42</i>	<i>0.98</i>	<i>0.37</i>	<i>2.49</i>	<i>3.17</i>	<i>4.01</i>	<i>3.88</i>	<i>1.84</i>
\$7,500 - \$9,999	9.38	27.35	16.15	13.49	14.65	17.52	10.84	5.43	4.76	7.17	5.85	20.67	15.69	11.83	22.12	17.41
	<i>0.47</i>	<i>3.02</i>	<i>2.65</i>	<i>2.09</i>	<i>3.06</i>	<i>1.52</i>	<i>1.81</i>	<i>0.63</i>	<i>0.70</i>	<i>1.52</i>	<i>0.49</i>	<i>2.49</i>	<i>3.46</i>	<i>3.40</i>	<i>5.91</i>	<i>1.46</i>
\$10,000 - \$14,999	16.15	16.82	20.75	26.81	27.02	22.27	17.46	11.90	16.04	26.41	14.24	13.45	14.95	27.30	24.23	17.79
	<i>0.66</i>	<i>2.88</i>	<i>3.07</i>	<i>2.94</i>	<i>3.94</i>	<i>1.72</i>	<i>2.14</i>	<i>0.86</i>	<i>1.19</i>	<i>3.04</i>	<i>0.72</i>	<i>1.76</i>	<i>2.85</i>	<i>3.93</i>	<i>4.57</i>	<i>1.41</i>
\$15,000 - \$19,999	14.06	6.25	15.72	16.05	9.32	13.26	15.92	13.96	17.01	14.38	15.01	4.00	12.34	14.11	14.68	9.66
	<i>0.61</i>	<i>1.80</i>	<i>2.68</i>	<i>2.32</i>	<i>2.42</i>	<i>1.49</i>	<i>2.28</i>	<i>0.90</i>	<i>1.31</i>	<i>2.20</i>	<i>0.70</i>	<i>1.11</i>	<i>3.50</i>	<i>2.82</i>	<i>3.40</i>	<i>1.34</i>
\$20,000 - \$24,999	13.12	2.18	8.37	10.08	6.68	7.43	15.33	16.30	15.04	10.39	15.59	5.13	11.00	7.67	5.33	7.49
	<i>0.60</i>	<i>0.84</i>	<i>2.09</i>	<i>1.53</i>	<i>2.02</i>	<i>0.97</i>	<i>2.25</i>	<i>1.11</i>	<i>1.13</i>	<i>1.78</i>	<i>0.79</i>	<i>1.84</i>	<i>3.42</i>	<i>2.58</i>	<i>2.65</i>	<i>1.48</i>
\$25,000 - \$29,999	7.52	1.60	4.72	6.80	4.73	4.67	5.86	9.15	9.67	7.94	8.92	0.42	6.81	7.10	0.00	3.75
	<i>0.48</i>	<i>0.64</i>	<i>1.32</i>	<i>1.46</i>	<i>1.43</i>	<i>0.81</i>	<i>1.49</i>	<i>0.94</i>	<i>1.00</i>	<i>1.75</i>	<i>0.65</i>	<i>0.32</i>	<i>2.30</i>	<i>2.46</i>	<i>0.00</i>	<i>0.90</i>
\$30,000 or more	28.10	5.03	15.12	11.99	17.35	12.44	24.31	39.28	33.62	27.13	35.73	3.86	13.22	6.38	8.08	7.66
	<i>0.89</i>	<i>1.90</i>	<i>2.63</i>	<i>1.96</i>	<i>3.61</i>	<i>1.36</i>	<i>2.69</i>	<i>1.55</i>	<i>1.72</i>	<i>2.97</i>	<i>1.16</i>	<i>1.16</i>	<i>3.17</i>	<i>2.67</i>	<i>2.42</i>	<i>1.28</i>
Metropolitan Area Resident																
Yes	72.25	70.92	70.51	70.98	76.85	71.36	64.72	72.45	72.33	70.37	71.58	72.49	80.03	80.96	84.09	77.64
	<i>0.53</i>	<i>3.43</i>	<i>2.90</i>	<i>3.29</i>	<i>3.71</i>	<i>1.87</i>	<i>2.80</i>	<i>0.96</i>	<i>1.14</i>	<i>2.45</i>	<i>0.66</i>	<i>2.13</i>	<i>3.53</i>	<i>4.30</i>	<i>5.11</i>	<i>1.57</i>
No	27.75	29.08	29.49	29.02	23.15	28.64	35.28	27.55	27.67	29.63	28.42	27.51	19.97	19.04	15.91	22.36
	<i>0.53</i>	<i>3.43</i>	<i>2.90</i>	<i>3.29</i>	<i>3.71</i>	<i>1.87</i>	<i>2.80</i>	<i>0.96</i>	<i>1.14</i>	<i>2.45</i>	<i>0.66</i>	<i>2.13</i>	<i>3.53</i>	<i>4.30</i>	<i>5.11</i>	<i>1.57</i>

Source: Medicare Current Beneficiary Survey, CY 1995 Cost and Use Public-Use File.

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

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

Table 1.4c Demographic and Socioeconomic Characteristics of Noninstitutionalized Female Medicare Beneficiaries, by Living Arrangement and Age, 1995 (1 of 2)

Female Community Residents¹

Beneficiary Characteristic	Total	Lives Alone					Lives with Spouse					Lives with Children/Others				
		< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total
Beneficiaries (in 000s)	20,547	430	3,205	3,294	1,237	8,166	606	5,425	1,906	209	8,147	723	1,647	1,171	688	4,228
	129	37	127	94	51	167	33	156	87	23	173	42	103	64	36	132
Beneficiaries as a Percent of Column Total																
Marital Status																
Married	40.47	0.98	1.95	2.03	0.92	1.78	99.82	99.30	99.85	96.02	99.39	2.79	1.49	2.06	0.24	1.67
	0.79	0.69	0.58	0.52	0.38	0.33	0.20	0.29	0.16	2.09	0.21	1.35	0.75	0.76	0.36	0.43
Widowed	45.25	25.01	71.43	86.11	90.31	77.77	0.00	0.55	0.15	3.98	0.50	20.51	69.54	83.88	91.21	68.65
	0.74	4.01	1.78	1.22	1.26	0.97	0.00	0.26	0.16	2.09	0.19	2.65	3.23	2.34	1.47	1.65
Divorced/separated	8.67	49.57	20.48	6.31	2.22	13.53	0.00	0.15	0.00	0.00	0.10	31.58	19.84	8.00	2.99	15.83
	0.44	4.02	1.74	0.88	0.57	0.81	0.00	0.12	0.00	0.00	0.08	3.17	2.58	1.80	1.13	1.16
Never married	5.61	24.43	6.13	5.54	6.56	6.92	0.18	0.00	0.00	0.00	0.01	45.12	9.13	6.06	5.55	13.85
	0.34	4.04	0.89	0.70	1.19	0.52	0.20	0.00	0.00	0.00	0.01	3.31	1.87	1.19	1.43	1.12
Race/Ethnicity																
White non-Hispanic	83.26	71.21	84.24	87.86	90.31	85.93	76.54	87.62	90.43	89.76	87.52	59.03	69.09	72.68	78.59	69.91
	0.69	4.33	1.60	1.02	1.15	0.85	4.30	1.08	1.30	3.97	0.98	3.25	2.60	2.32	2.24	1.35
Black non-Hispanic	9.32	22.30	8.38	7.06	5.80	8.19	11.01	6.42	4.71	3.00	6.27	24.54	17.17	14.70	14.80	17.36
	0.32	4.02	0.99	0.69	0.78	0.53	3.15	0.76	0.78	1.82	0.58	2.48	2.27	1.82	1.75	1.06
Hispanic	5.34	5.45	5.56	3.49	2.81	4.31	8.81	3.94	2.66	6.32	4.06	12.84	10.51	9.90	5.02	9.85
	0.63	2.10	1.13	0.66	0.74	0.63	3.38	0.64	0.84	3.57	0.73	3.01	2.02	1.45	1.28	1.03
Other	2.07	1.03	1.82	1.59	1.08	1.57	3.64	2.02	2.21	0.92	2.15	3.59	3.23	2.73	1.59	2.89
	0.23	0.70	0.60	0.40	0.49	0.30	1.62	0.48	0.71	0.91	0.39	1.40	0.93	0.85	0.75	0.52
Schooling																
0 - 8 years	22.20	20.76	18.10	23.18	34.84	22.81	18.76	12.30	20.56	37.91	15.36	27.60	29.39	38.32	47.13	34.41
	0.94	3.72	1.79	1.64	2.21	1.17	3.40	1.18	1.91	4.88	1.07	3.28	2.70	2.53	2.68	1.73
9 - 11 years	17.39	22.19	17.23	19.75	12.58	17.80	18.98	15.53	16.33	8.59	15.79	19.91	19.42	20.63	18.46	19.69
	0.63	4.45	1.56	1.15	1.47	0.87	3.55	1.13	1.59	3.07	0.87	2.81	2.80	2.47	2.01	1.36
12 years	35.45	34.18	39.27	32.66	23.76	34.01	41.80	41.46	37.58	33.13	40.36	32.19	32.71	25.63	20.06	28.63
	0.89	3.54	2.13	1.73	1.73	1.16	4.58	1.42	2.13	5.03	1.29	3.53	2.81	2.41	1.94	1.47
13 - 15 years	15.10	11.68	17.14	14.61	14.71	15.47	12.16	17.84	15.13	10.31	16.60	13.85	12.47	10.27	8.29	11.42
	0.51	2.97	1.63	1.19	1.64	0.75	2.60	1.03	1.68	3.47	0.84	2.27	2.01	1.63	1.67	1.05
16 or more years	9.87	11.18	8.26	9.80	14.11	9.91	8.29	12.87	10.40	10.06	11.88	6.45	6.00	5.15	6.06	5.85
	0.50	3.26	1.28	1.06	1.63	0.72	2.38	1.04	1.38	3.14	0.89	2.32	1.45	1.29	1.31	0.81

Table 1.4c Demographic and Socioeconomic Characteristics of Noninstitutionalized Female Medicare Beneficiaries, by Living Arrangement and Age, 1995 (2 of 2)

Female Community Residents¹

Beneficiary Characteristic	Total	Lives Alone					Lives with Spouse					Lives with Children/Others				
		< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total
Beneficiaries (in 000s)	20,547	430	3,205	3,294	1,237	8,166	606	5,425	1,906	209	8,147	723	1,647	1,171	688	4,228
	<i>129</i>	<i>37</i>	<i>127</i>	<i>94</i>	<i>51</i>	<i>167</i>	<i>33</i>	<i>156</i>	<i>87</i>	<i>23</i>	<i>173</i>	<i>42</i>	<i>103</i>	<i>64</i>	<i>36</i>	<i>132</i>
Beneficiaries as a Percent of Column Total																
Income																
Less than \$2,500	2.24	4.79	2.37	2.45	2.47	2.54	1.47	0.99	1.83	8.16	1.41	4.28	3.55	2.26	3.13	3.25
	<i>0.20</i>	<i>2.37</i>	<i>0.53</i>	<i>0.47</i>	<i>0.62</i>	<i>0.31</i>	<i>0.92</i>	<i>0.37</i>	<i>0.57</i>	<i>2.88</i>	<i>0.29</i>	<i>1.32</i>	<i>1.10</i>	<i>0.70</i>	<i>1.21</i>	<i>0.61</i>
\$2,500 - \$4,999	2.78	4.98	2.31	2.54	3.67	2.75	1.49	1.11	1.36	0.86	1.19	7.10	4.75	6.29	6.89	5.93
	<i>0.27</i>	<i>1.27</i>	<i>0.65</i>	<i>0.50</i>	<i>0.97</i>	<i>0.38</i>	<i>1.21</i>	<i>0.35</i>	<i>0.48</i>	<i>0.85</i>	<i>0.31</i>	<i>1.70</i>	<i>1.20</i>	<i>1.26</i>	<i>1.39</i>	<i>0.71</i>
\$5,000 - \$7,499	16.02	44.97	18.12	19.66	21.80	20.71	6.20	2.92	1.76	7.88	3.02	44.00	25.97	29.33	37.94	31.93
	<i>0.53</i>	<i>4.80</i>	<i>1.39</i>	<i>1.32</i>	<i>1.79</i>	<i>0.96</i>	<i>1.89</i>	<i>0.52</i>	<i>0.49</i>	<i>3.01</i>	<i>0.41</i>	<i>3.13</i>	<i>2.58</i>	<i>2.23</i>	<i>2.84</i>	<i>1.41</i>
\$7,500 - \$9,999	14.36	28.26	19.30	18.88	24.56	20.40	6.45	5.30	3.91	11.86	5.23	20.64	18.61	20.99	22.93	20.32
	<i>0.51</i>	<i>4.23</i>	<i>1.69</i>	<i>1.34</i>	<i>1.93</i>	<i>0.89</i>	<i>1.92</i>	<i>0.75</i>	<i>0.90</i>	<i>3.28</i>	<i>0.62</i>	<i>2.38</i>	<i>2.30</i>	<i>2.36</i>	<i>2.50</i>	<i>1.07</i>
\$10,000 - \$14,999	18.27	6.92	22.80	25.50	22.80	23.05	14.87	12.65	14.85	13.60	13.36	14.08	19.32	21.21	16.55	18.50
	<i>0.60</i>	<i>2.33</i>	<i>1.80</i>	<i>1.47</i>	<i>2.04</i>	<i>0.98</i>	<i>2.46</i>	<i>0.97</i>	<i>1.57</i>	<i>4.62</i>	<i>0.78</i>	<i>2.51</i>	<i>2.04</i>	<i>1.84</i>	<i>2.69</i>	<i>1.16</i>
\$15,000 - \$19,999	11.53	3.73	9.13	10.54	9.19	9.42	13.51	16.24	16.50	12.83	16.01	3.24	7.99	9.49	4.30	6.99
	<i>0.46</i>	<i>1.90</i>	<i>1.37</i>	<i>0.89</i>	<i>1.45</i>	<i>0.62</i>	<i>3.15</i>	<i>1.19</i>	<i>1.40</i>	<i>3.85</i>	<i>0.99</i>	<i>0.99</i>	<i>1.57</i>	<i>1.86</i>	<i>1.22</i>	<i>0.81</i>
\$20,000 - \$24,999	10.74	2.47	12.27	7.30	6.18	8.82	11.03	15.41	17.91	12.35	15.59	2.86	7.01	4.31	4.41	5.13
	<i>0.48</i>	<i>1.50</i>	<i>1.42</i>	<i>0.87</i>	<i>1.03</i>	<i>0.63</i>	<i>2.54</i>	<i>1.24</i>	<i>1.84</i>	<i>3.45</i>	<i>0.91</i>	<i>1.12</i>	<i>1.77</i>	<i>1.21</i>	<i>1.33</i>	<i>0.77</i>
\$25,000 - \$29,999	5.63	0.00	3.26	3.80	4.33	3.47	5.68	8.48	10.40	7.27	8.69	0.45	6.94	2.74	2.19	3.90
	<i>0.40</i>	<i>0.00</i>	<i>0.74</i>	<i>0.71</i>	<i>0.91</i>	<i>0.45</i>	<i>1.46</i>	<i>0.87</i>	<i>1.43</i>	<i>2.58</i>	<i>0.69</i>	<i>0.34</i>	<i>1.95</i>	<i>0.74</i>	<i>0.82</i>	<i>0.85</i>
\$30,000 or more	18.43	3.88	10.44	9.32	5.01	8.82	39.30	36.91	31.48	25.19	35.52	3.35	5.86	3.37	1.66	4.06
	<i>0.66</i>	<i>2.18</i>	<i>1.46</i>	<i>1.06</i>	<i>0.91</i>	<i>0.77</i>	<i>4.02</i>	<i>1.58</i>	<i>1.98</i>	<i>4.53</i>	<i>1.27</i>	<i>1.26</i>	<i>1.33</i>	<i>0.95</i>	<i>0.66</i>	<i>0.63</i>
Metropolitan Area Resident																
Yes	74.97	71.63	71.39	74.49	72.50	72.82	72.99	77.07	74.76	70.82	76.07	76.76	77.01	78.52	74.49	76.97
	<i>0.61</i>	<i>4.29</i>	<i>1.93</i>	<i>1.44</i>	<i>1.73</i>	<i>0.98</i>	<i>2.93</i>	<i>1.51</i>	<i>1.80</i>	<i>5.39</i>	<i>1.08</i>	<i>2.49</i>	<i>2.75</i>	<i>2.23</i>	<i>2.62</i>	<i>1.39</i>
No	25.03	28.37	28.61	25.51	27.50	27.18	27.01	22.93	25.24	29.18	23.93	23.24	22.99	21.48	25.51	23.03
	<i>0.61</i>	<i>4.29</i>	<i>1.93</i>	<i>1.44</i>	<i>1.73</i>	<i>0.98</i>	<i>2.93</i>	<i>1.51</i>	<i>1.80</i>	<i>5.39</i>	<i>1.08</i>	<i>2.49</i>	<i>2.75</i>	<i>2.23</i>	<i>2.62</i>	<i>1.39</i>

Source: Medicare Current Beneficiary Survey, CY 1995 Cost and Use Public-Use File.

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

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

Table 1.5 Demographic and Socioeconomic Characteristics of Institutionalized Medicare Beneficiaries, by Age, 1995 (1 of 2)

Long-Term Care Facility-Only Residents¹

Beneficiary Characteristic	Total	Age			
		< 65	65 - 74	75 - 84	85 +
Beneficiaries (in 000s)	2,065	324	226	551	965
	65	27	26	33	37
Beneficiaries as a Percent of Column Total					
Marital Status					
Married	14.54	5.45	33.67	18.53	10.87
	1.23	2.10	6.55	2.45	1.49
Widowed	53.57	1.19	27.47	54.17	76.94
	1.68	0.64	5.36	2.81	1.80
Divorced/separated	7.90	14.92	14.85	7.44	4.18
	0.87	3.27	4.71	1.95	0.80
Never married	23.99	78.43	24.01	19.86	8.01
	1.42	3.10	5.41	2.86	1.21
Race/Ethnicity					
White non-Hispanic	87.54	80.64	77.98	89.46	91.01
	1.10	2.76	5.90	2.12	1.31
Black non-Hispanic	7.97	12.83	13.48	8.90	4.52
	0.95	2.49	4.90	1.78	0.83
Hispanic	2.56	4.10	4.96	1.04	2.35
	0.52	1.41	2.43	1.12	0.51
Other	1.93	2.43	3.58	0.60	2.13
	0.53	1.12	2.63	0.43	0.77
Schooling					
0 - 8 years	35.43	43.77	20.42	30.14	38.87
	1.79	4.60	5.43	3.60	2.69
9 - 11 years	17.32	8.87	29.28	19.21	16.51
	1.41	2.60	7.29	2.65	1.94
12 years	30.36	34.91	40.00	29.54	27.16
	1.89	4.01	7.96	3.65	2.79
13 - 15 years	8.58	11.03	2.42	9.75	8.44
	1.07	3.42	1.74	2.14	1.61
16 or more years	8.31	1.42	7.88	11.37	9.02
	1.05	0.87	4.26	2.65	1.64

Table 1.5 Demographic and Socioeconomic Characteristics of Institutionalized Medicare Beneficiaries, by Age, 1995 (2 of 2)

Long-Term Care Facility-Only Residents¹

Beneficiary Characteristic	Total	Age			
		< 65	65 - 74	75 - 84	85 +
Beneficiaries (in 000s)	2,065	324	226	551	965
	<i>65</i>	<i>27</i>	<i>26</i>	<i>33</i>	<i>37</i>
Beneficiaries as a Percent of Column Total					
Income					
Less than \$2,500	2.95	6.61	0.00	2.97	2.39
	<i>0.47</i>	<i>1.86</i>	<i>0.00</i>	<i>1.09</i>	<i>0.68</i>
\$2,500 - \$4,999	5.64	7.24	3.86	8.06	4.15
	<i>0.80</i>	<i>1.97</i>	<i>2.29</i>	<i>2.18</i>	<i>0.81</i>
\$5,000 - \$7,499	37.76	47.13	37.05	32.25	37.94
	<i>1.66</i>	<i>3.67</i>	<i>6.52</i>	<i>3.24</i>	<i>2.26</i>
\$7,500 - \$9,999	22.87	20.66	26.36	23.76	22.28
	<i>1.55</i>	<i>3.01</i>	<i>5.40</i>	<i>3.26</i>	<i>2.07</i>
\$10,000 - \$14,999	13.02	13.49	18.22	7.28	14.92
	<i>1.27</i>	<i>3.33</i>	<i>5.58</i>	<i>1.54</i>	<i>1.84</i>
\$15,000 - \$19,999	5.44	2.92	1.92	8.39	5.41
	<i>0.64</i>	<i>1.10</i>	<i>1.99</i>	<i>1.54</i>	<i>0.94</i>
\$20,000 - \$24,999	4.04	0.59	5.92	5.97	3.65
	<i>0.58</i>	<i>0.62</i>	<i>3.17</i>	<i>1.59</i>	<i>0.79</i>
\$25,000 - \$29,999	2.61	0.00	2.82	4.60	2.29
	<i>0.53</i>	<i>0.00</i>	<i>2.21</i>	<i>1.48</i>	<i>0.72</i>
\$30,000 or more	5.68	1.36	3.85	6.70	6.97
	<i>0.68</i>	<i>0.82</i>	<i>2.74</i>	<i>1.76</i>	<i>1.17</i>
Metropolitan Area Resident					
Yes	72.46	83.42	59.88	68.31	74.10
	<i>1.47</i>	<i>3.75</i>	<i>5.19</i>	<i>2.58</i>	<i>1.72</i>
No	27.54	16.58	40.12	31.69	25.90
	<i>1.47</i>	<i>3.75</i>	<i>5.19</i>	<i>2.58</i>	<i>1.72</i>

Source: Medicare Current Beneficiary Survey, CY 1995 Cost and Use Public-Use File.

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

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

**Table 1.6 Demographic and Socioeconomic Characteristics of Noninstitutionalized Medicare Beneficiaries,
by Insurance Coverage, 1995 (1 of 4)**

Community Residents¹

Beneficiary Characteristic	Total	Medicare Fee-for-Service Only	Supplemental Health Insurance				Medicare HMO ²
			Medicaid	Individually Purchased Private Insurance	Employer-Sponsored Private Insurance	Both Types of Private Insurance	
Beneficiaries (in 000s)	36,716	4,126	5,458	9,968	11,659	1,796	3,709
	141	136	170	221	219	117	132
Beneficiaries as a Percent of Column Total							
Medicare Status³							
Aged							
65 - 74 years	50.90	46.89	33.72	51.17	57.26	60.31	55.36
	0.36	1.56	1.27	0.97	0.71	2.32	1.59
75 - 84 years	29.18	19.92	23.31	35.53	28.08	30.98	33.62
	0.35	1.04	1.00	0.87	0.71	1.86	1.37
85 years and older	8.51	6.58	11.10	10.48	7.14	5.98	7.11
	0.18	0.63	0.66	0.48	0.33	0.84	0.64
Disabled							
Under 45 years	3.83	7.67	15.44	0.47	1.49	0.07	0.72
	0.08	0.56	0.73	0.09	0.17	0.07	0.23
45 - 64 years	7.58	18.95	16.43	2.35	6.04	2.66	3.19
	0.15	1.23	0.86	0.31	0.41	0.71	0.63
Gender							
Male	44.04	58.13	37.08	38.57	46.47	45.72	44.83
	0.25	1.53	1.15	0.95	0.97	2.36	1.96
Female	55.96	41.87	62.92	61.43	53.53	54.28	55.17
	0.25	1.53	1.15	0.95	0.97	2.36	1.96
Marital Status							
Married	53.71	48.86	23.44	54.00	66.12	63.14	59.33
	0.56	1.32	1.14	1.11	0.99	2.64	1.79
Widowed	30.93	25.38	38.86	36.80	24.67	27.63	30.93
	0.50	1.35	1.15	1.12	0.81	2.25	1.68
Divorced/separated	8.88	16.60	18.88	5.65	5.59	3.40	7.19
	0.35	1.15	0.96	0.61	0.59	0.98	0.92
Never married	6.48	9.16	18.82	3.55	3.61	5.82	2.55
	0.29	0.79	0.93	0.39	0.44	1.11	0.43

Table 1.6 Demographic and Socioeconomic Characteristics of Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, 1995 (2 of 4)

Community Residents¹

Beneficiary Characteristic	Total	Medicare Fee-for-Service Only	Supplemental Health Insurance				Medicare HMO ²
			Medicaid	Individually Purchased Private Insurance	Employer-Sponsored Private Insurance	Both Types of Private Insurance	
Beneficiaries (in 000s)	36,716	4,126	5,458	9,968	11,659	1,796	3,709
	141	136	170	221	219	117	132
Beneficiaries as a Percent of Column Total							
Living Arrangement							
Alone	30.46	29.57	40.14	33.83	24.26	28.94	28.39
	0.52	1.37	1.17	1.00	0.81	2.34	1.71
With spouse	52.87	47.74	22.17	53.45	65.47	62.01	58.17
	0.56	1.32	1.10	1.12	0.95	2.65	1.84
With children	9.30	10.57	18.92	7.67	6.58	4.92	8.76
	0.34	0.88	1.08	0.58	0.46	1.17	0.90
With others	7.37	12.11	18.77	5.05	3.70	4.12	4.68
	0.24	0.96	1.08	0.44	0.37	1.10	0.55
Race/Ethnicity							
White non-Hispanic	82.81	69.06	54.53	94.33	89.83	92.51	81.89
	0.69	1.95	1.41	0.52	0.89	1.32	1.43
Black non-Hispanic	9.15	18.60	23.18	2.88	6.06	4.20	7.05
	0.20	1.12	1.18	0.33	0.47	1.01	0.97
Hispanic	5.94	9.59	17.53	1.53	2.99	2.02	7.86
	0.68	1.68	1.59	0.26	0.81	0.72	1.05
Other	2.10	2.75	4.76	1.26	1.12	1.27	3.20
	0.20	0.61	0.58	0.27	0.27	0.59	0.66
Schooling							
0 - 8 years	23.66	31.35	49.08	21.67	14.72	10.56	18.12
	0.81	1.81	1.85	0.86	0.84	1.44	1.45
9 - 11 years	16.46	21.26	21.21	14.40	15.69	12.49	14.13
	0.48	1.22	1.51	0.70	0.75	1.65	1.13
12 years	32.53	29.02	19.89	36.16	34.59	37.58	36.05
	0.65	1.60	1.05	0.97	1.04	2.50	1.72
13 - 15 years	14.57	10.96	6.63	15.97	17.30	13.77	18.12
	0.42	1.15	0.67	0.90	0.78	1.71	1.41
16 or more years	12.78	7.41	3.20	11.80	17.70	25.60	13.58
	0.44	0.79	0.53	0.79	0.86	2.31	1.43

**Table 1.6 Demographic and Socioeconomic Characteristics of Noninstitutionalized Medicare Beneficiaries,
by Insurance Coverage, 1995 (3 of 4)**

Community Residents¹

Beneficiary Characteristic	Total	Medicare	Supplemental Health Insurance				Medicare HMO ²
		Fee-for-Service Only	Medicaid	Individually Purchased Private Insurance	Employer-Sponsored Private Insurance	Both Types of Private Insurance	
Beneficiaries (in 000s)	36,716	4,126	5,458	9,968	11,659	1,796	3,709
	141	136	170	221	219	117	132
Beneficiaries as a Percent of Column Total							
Income							
Less than \$2,500	2.12	3.71	4.19	1.86	1.07	1.16	1.80
	0.14	0.60	0.52	0.25	0.22	0.46	0.45
\$2,500 - \$4,999	2.23	3.34	6.65	1.75	0.74	0.74	1.19
	0.19	0.49	0.69	0.29	0.17	0.48	0.33
\$5,000 - \$7,499	12.56	14.84	50.51	6.91	2.84	1.19	5.39
	0.39	1.16	1.28	0.51	0.31	0.54	0.75
\$7,500 - \$9,999	12.17	19.89	22.85	12.89	5.59	4.57	10.29
	0.34	1.39	1.04	0.77	0.48	0.97	0.94
\$10,000 - \$14,999	17.33	24.20	10.38	20.51	15.57	15.45	17.83
	0.48	1.41	0.91	0.93	0.70	1.76	1.38
\$15,000 - \$19,999	12.65	12.54	2.59	15.18	14.37	15.05	14.16
	0.35	0.96	0.40	0.81	0.74	1.69	1.39
\$20,000 - \$24,999	11.79	7.04	0.94	12.26	16.80	14.12	14.92
	0.41	0.82	0.23	0.63	0.81	1.47	1.36
\$25,000 - \$29,999	6.46	3.57	0.71	6.18	9.17	9.95	8.71
	0.31	0.58	0.27	0.49	0.61	1.70	1.03
\$30,000 or more	22.69	10.88	1.17	22.46	33.85	37.77	25.72
	0.58	0.96	0.27	0.99	1.10	2.75	1.30

Table 1.6 Demographic and Socioeconomic Characteristics of Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, 1995 (4 of 4)

Community Residents¹

Beneficiary Characteristic	Total	Medicare	Supplemental Health Insurance				Medicare HMO ²
		Fee-for-Service Only	Medicaid	Individually Purchased Private Insurance	Employer-Sponsored Private Insurance	Both Types of Private Insurance	
Beneficiaries (in 000s)	36,716	4,126	5,458	9,968	11,659	1,796	3,709
	<i>141</i>	<i>136</i>	<i>170</i>	<i>221</i>	<i>219</i>	<i>117</i>	<i>132</i>
Beneficiaries as a Percent of Column Total							
Metropolitan Area Resident							
Yes	73.77	67.97	69.17	64.78	78.54	74.98	95.59
	<i>0.42</i>	<i>1.67</i>	<i>1.84</i>	<i>1.10</i>	<i>0.90</i>	<i>2.94</i>	<i>0.96</i>
No	26.23	32.03	30.83	35.22	21.46	25.02	4.41
	<i>0.42</i>	<i>1.67</i>	<i>1.84</i>	<i>1.10</i>	<i>0.90</i>	<i>2.94</i>	<i>0.96</i>

Source: Medicare Current Beneficiary Survey, CY 1995 Cost and Use Public-Use File.

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

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