

Table 1.1 Age, Gender, and Race/Ethnicity of Medicare Beneficiaries, by Residence Status, 1996

All Medicare Beneficiaries

Beneficiary Characteristic	Total	Residence	
		Community Only	Long-Term Care Facility Only
Beneficiaries (in 000s)	39,385	37,013	2,372
	105	118	66
Beneficiaries as a Percent of Column Total			
Medicare Status¹			
Aged			
65 - 74 years	46.66	48.89	11.87
	0.31	0.32	1.11
75 - 84 years	30.56	30.57	30.32
	0.28	0.28	1.35
85 years and older	10.70	8.54	44.32
	0.15	0.16	1.16
Disabled			
Under 45 years	4.20	4.05	6.55
	0.09	0.10	0.55
45 - 64 years	7.89	7.95	6.95
	0.20	0.21	0.77
Gender by Age			
Male			
	43.88	44.65	31.82
	0.26	0.29	1.35
Aged			
65 - 74 years	21.62	22.69	4.73
	0.30	0.33	0.87
75 - 84 years	12.00	12.18	9.11
	0.18	0.19	0.76
85 years and older	3.13	2.77	8.80
	0.09	0.10	0.78
Disabled			
Under 45 years	2.59	2.48	4.24
	0.08	0.08	0.42
45 - 64 years	4.55	4.52	4.95
	0.16	0.17	0.73

Table 1.1 Age, Gender, and Race/Ethnicity of Medicare Beneficiaries, by Residence Status, 1996

All Medicare Beneficiaries

Beneficiary Characteristic	Total	Residence	
		Community Only	Long-Term Care Facility Only
Beneficiaries (in 000s)	39,385	37,013	2,372
	105	118	66
Beneficiaries as a Percent of Column Total			
Female	56.12	55.35	68.18
	0.26	0.29	1.35
Aged			
65 - 74 years	25.03	26.20	6.69
	0.30	0.31	0.86
75 - 84 years	18.57	18.39	21.37
	0.21	0.22	1.22
85 years and older	7.57	5.77	35.75
	0.14	0.14	1.12
Disabled			
Under 45 years	1.62	1.57	2.35
	0.05	0.06	0.32
45 - 64 years	3.34	3.42	2.03
	0.11	0.12	0.41
Race/Ethnicity by Age²			
White non-Hispanic	82.72	82.39	88.04
	0.40	0.42	1.05
Aged			
65 - 74 years	38.82	40.67	9.47
	0.35	0.37	1.00
75 - 84 years	26.38	26.37	26.54
	0.30	0.31	1.32
85 years and older	9.27	7.29	40.70
	0.14	0.15	1.16
Disabled			
Under 45 years	2.90	2.74	5.47
	0.08	0.08	0.49
45 - 64 years	5.35	5.31	5.86
	0.18	0.20	0.71

Table 1.1 Age, Gender, and Race/Ethnicity of Medicare Beneficiaries, by Residence Status, 1996

All Medicare Beneficiaries

Beneficiary Characteristic	Total	Residence	
		Community Only	Long-Term Care Facility Only
Beneficiaries (in 000s)	39,385	37,013	2,372
	105	118	66
Beneficiaries as a Percent of Column Total			
Black non-Hispanic	8.91	8.96	8.10
	0.17	0.17	0.99
Aged			
65 - 74 years	3.79	3.93	1.52
	0.16	0.16	0.57
75 - 84 years	2.17	2.17	2.29
	0.09	0.09	0.43
85 years and older	0.79	0.68	2.59
	0.05	0.04	0.39
Disabled			
Under 45 years	0.83	0.84	0.70
	0.04	0.04	0.18
45 - 64 years	1.33	1.35	1.00
	0.07	0.07	0.29
Hispanic	6.19	6.41	2.57
	0.33	0.34	0.45
Aged			
65 - 74 years	2.95	3.12	0.34
	0.21	0.22	0.20
75 - 84 years	1.43	1.45	1.09
	0.09	0.10	0.30
85 years and older	0.43	0.41	0.76
	0.03	0.03	0.25

Table 1.1 Age, Gender, and Race/Ethnicity of Medicare Beneficiaries, by Residence Status, 1996

All Medicare Beneficiaries

Beneficiary Characteristic	Total	Residence	
		Community Only	Long-Term Care Facility Only
Beneficiaries (in 000s)	39,385	37,013	2,372
	<i>105</i>	<i>118</i>	<i>66</i>
Beneficiaries as a Percent of Column Total			
Disabled			
Under 45 years	0.36	0.36	0.39
	<i>0.03</i>	<i>0.04</i>	<i>0.13</i>
45 - 64 years	1.01	1.07	0.00
	<i>0.08</i>	<i>0.08</i>	<i>0.00</i>

Source: Medicare Current Beneficiary Survey

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

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

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

Table 1.2 Demographic and Socioeconomic Characteristics of Medicare Beneficiaries, by Age and by Gender and Age, 1996

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)	39,385	4,760	18,376	12,035	4,214	2,807	8,510	4,723	1,234	17,274	1,951	9,853	7,309	2,980	22,093
	105	78	144	106	59	69	124	69	36	114	44	125	83	56	116
Beneficiaries as a Percent of Column Total															
Marital Status															
Married	53.88	38.95	66.21	51.40	23.97	42.57	78.59	75.17	55.59	70.17	33.74	55.51	36.02	10.86	41.13
	0.42	1.22	0.68	0.75	0.81	1.69	0.85	0.97	1.84	0.55	1.37	1.07	0.99	0.68	0.62
Widowed	29.30	7.01	20.08	39.16	66.60	2.80	8.33	17.40	36.77	11.94	13.06	30.23	53.23	78.98	42.88
	0.38	0.68	0.61	0.72	0.93	0.50	0.61	0.84	1.64	0.41	1.32	1.06	1.00	1.02	0.60
Divorced/separated	9.49	23.78	9.73	5.54	3.60	23.18	8.94	4.36	3.96	9.64	24.63	10.42	6.30	3.45	9.37
	0.30	1.13	0.46	0.35	0.35	1.36	0.62	0.43	0.65	0.39	1.47	0.64	0.51	0.42	0.38
Never married	7.33	30.27	3.98	3.90	5.83	31.45	4.13	3.06	3.69	8.24	28.57	3.84	4.44	6.71	6.61
	0.20	1.17	0.28	0.30	0.50	1.32	0.47	0.44	0.76	0.30	1.71	0.35	0.40	0.65	0.26
Living Arrangement															
Community															
Lives alone	28.77	23.52	24.19	34.55	38.14	21.62	15.88	18.58	26.27	18.29	26.24	31.41	44.87	43.05	36.97
	0.39	0.89	0.56	0.74	0.89	1.26	0.69	0.92	1.50	0.49	1.47	0.80	0.98	1.03	0.52
With spouse	49.92	37.25	62.88	46.56	17.29	41.26	75.97	69.86	43.10	66.31	31.48	51.65	31.50	6.59	37.12
	0.45	1.27	0.70	0.73	0.66	1.74	0.85	1.18	1.72	0.58	1.42	1.04	0.91	0.50	0.59
With children	8.34	8.91	6.79	8.49	14.02	4.33	3.10	3.41	9.44	3.84	15.49	9.98	11.77	15.91	11.86
	0.25	0.66	0.38	0.45	0.67	0.56	0.37	0.44	0.96	0.24	1.38	0.65	0.70	0.84	0.41
With others	6.96	23.60	4.61	4.43	5.62	25.06	3.73	3.60	4.36	7.21	21.50	5.37	4.97	6.14	6.76
	0.20	0.90	0.32	0.32	0.39	1.29	0.41	0.45	0.70	0.31	1.52	0.46	0.38	0.50	0.28
Long-Term Care Facility															
	6.02	6.73	1.53	5.98	24.94	7.72	1.31	4.55	16.83	4.35	5.30	1.60	6.90	28.31	7.28
	0.17	0.48	0.16	0.30	0.78	0.72	0.25	0.40	1.48	0.23	0.60	0.22	0.42	0.95	0.23
Race/Ethnicity															
White non-Hispanic	82.72	68.34	83.16	86.31	86.79	68.56	83.78	86.96	84.60	82.24	68.01	82.62	85.89	87.70	83.10
	0.40	0.97	0.55	0.51	0.64	1.32	0.76	0.80	1.09	0.54	1.71	0.69	0.64	0.73	0.45
Black non-Hispanic	8.91	17.92	8.11	7.11	7.39	17.27	7.63	6.15	7.94	8.82	18.85	8.52	7.73	7.15	8.99
	0.17	0.59	0.34	0.28	0.40	0.74	0.45	0.50	0.78	0.27	1.09	0.44	0.36	0.50	0.21
Hispanic	6.19	11.35	6.33	4.69	4.01	11.78	6.31	5.06	5.31	6.79	10.73	6.35	4.44	3.48	5.72
	0.33	0.72	0.44	0.31	0.30	1.08	0.53	0.41	0.60	0.37	1.18	0.53	0.47	0.31	0.37
Other	2.18	2.40	2.40	1.89	1.81	2.39	2.27	1.82	2.15	2.16	2.42	2.51	1.93	1.67	2.20
	0.15	0.39	0.23	0.22	0.31	0.51	0.32	0.37	0.61	0.22	0.64	0.32	0.28	0.35	0.17

Table 1.2 Demographic and Socioeconomic Characteristics of Medicare Beneficiaries, by Age and by Gender and Age, 1996

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)	39,385	4,760	18,376	12,035	4,214	2,807	8,510	4,723	1,234	17,274	1,951	9,853	7,309	2,980	22,093
	105	78	144	106	59	69	124	69	36	114	44	125	83	56	116
Beneficiaries as a Percent of Column Total															
Schooling															
0 - 8 years	22.32	23.42	17.32	24.52	38.07	24.42	19.27	26.95	40.82	23.66	22.00	15.63	22.95	36.87	21.26
	0.51	1.00	0.73	0.77	1.06	1.41	0.94	0.96	1.80	0.62	1.59	0.82	1.04	1.21	0.62
9 - 11 years	16.07	20.98	15.40	15.78	14.27	21.74	12.95	15.39	12.77	15.00	19.90	17.51	16.03	14.92	16.91
	0.39	0.98	0.64	0.58	0.68	1.30	0.71	0.82	1.22	0.47	1.72	0.86	0.70	0.89	0.51
12 years	33.08	34.88	35.26	32.26	23.02	34.58	30.69	27.62	19.67	29.71	35.30	39.21	35.27	24.47	35.72
	0.51	1.17	0.77	0.72	0.83	1.46	1.08	0.93	1.49	0.70	2.07	1.02	0.95	1.02	0.63
13 - 15 years	14.88	13.95	15.75	14.57	12.76	12.54	14.62	13.49	12.73	13.85	15.96	16.73	15.28	12.77	15.69
	0.36	0.92	0.58	0.55	0.78	1.18	0.78	0.85	1.40	0.49	1.30	0.73	0.74	0.88	0.42
16 or more years	13.66	6.76	16.27	12.86	11.89	6.71	22.47	16.56	14.02	17.77	6.84	10.92	10.47	10.96	10.42
	0.46	0.65	0.69	0.51	0.65	0.81	1.00	0.82	1.17	0.67	1.11	0.70	0.54	0.78	0.43
Income															
\$5,000 of less	6.95	14.42	4.19	6.43	12.02	14.96	2.90	4.94	6.88	5.70	13.65	5.32	7.40	14.15	7.93
	0.20	0.70	0.24	0.34	0.58	1.10	0.37	0.49	0.97	0.32	1.02	0.36	0.47	0.83	0.27
\$5,001 - \$10,000	23.16	40.63	16.82	21.94	34.60	37.18	12.35	12.41	20.44	16.98	45.53	20.70	28.11	40.46	28.01
	0.39	1.16	0.60	0.56	0.94	1.64	0.66	0.62	1.45	0.53	1.61	0.86	0.87	1.25	0.52
\$10,001 - \$15,000	17.01	16.05	15.36	18.35	21.45	17.77	13.11	17.28	23.41	15.74	13.59	17.33	19.04	20.65	18.01
	0.32	0.99	0.57	0.61	0.88	1.35	0.80	0.81	1.52	0.49	1.48	0.74	0.77	1.05	0.43
\$15,001 - \$20,000	12.01	8.12	11.98	14.46	9.52	8.95	11.34	17.18	13.92	12.73	6.92	12.43	12.71	7.69	11.40
	0.30	0.71	0.51	0.50	0.59	1.01	0.67	0.85	1.22	0.41	0.87	0.64	0.65	0.60	0.37
\$20,001 - \$25,000	10.38	6.09	11.73	11.30	6.66	7.27	12.06	12.87	10.53	11.40	4.40	11.46	10.30	5.06	9.59
	0.29	0.57	0.48	0.45	0.52	0.84	0.74	0.73	0.91	0.45	0.84	0.69	0.57	0.60	0.38
\$25,001 - \$30,000	8.55	3.95	10.71	8.37	4.89	4.23	11.99	10.68	6.74	9.99	3.56	9.62	6.88	4.12	7.43
	0.27	0.53	0.43	0.44	0.45	0.78	0.72	0.82	0.98	0.41	0.76	0.66	0.47	0.45	0.35
\$30,001 - \$35,000	6.02	3.18	8.09	5.30	2.26	3.13	9.10	6.62	2.72	6.99	3.24	7.23	4.46	2.06	5.26
	0.22	0.45	0.44	0.29	0.30	0.55	0.72	0.53	0.59	0.37	0.78	0.54	0.33	0.34	0.27
\$35,001 - \$40,000	4.50	1.97	6.01	3.87	2.54	1.57	7.48	4.55	4.52	5.51	2.55	4.76	3.38	1.73	3.70
	0.22	0.33	0.42	0.28	0.29	0.31	0.64	0.51	0.81	0.37	0.69	0.44	0.30	0.30	0.21
More than \$40,000	11.42	5.60	15.10	9.97	6.07	4.93	19.69	13.46	10.83	14.95	6.57	11.16	7.72	4.09	8.67
	0.34	0.53	0.61	0.43	0.56	0.70	0.95	0.70	1.26	0.53	0.99	0.65	0.45	0.49	0.38

Table 1.2 Demographic and Socioeconomic Characteristics of Medicare Beneficiaries, by Age and by Gender and Age, 1996

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)	39,385	4,760	18,376	12,035	4,214	2,807	8,510	4,723	1,234	17,274	1,951	9,853	7,309	2,980	22,093
	<i>105</i>	<i>78</i>	<i>144</i>	<i>106</i>	<i>59</i>	<i>69</i>	<i>124</i>	<i>69</i>	<i>36</i>	<i>114</i>	<i>44</i>	<i>125</i>	<i>83</i>	<i>56</i>	<i>116</i>

Beneficiaries as a Percent of Column Total

Metropolitan Area Resident															
Yes	74.11	72.19	74.66	74.19	73.59	70.60	73.98	73.36	75.41	73.35	74.45	75.24	74.71	72.84	74.70
	<i>0.26</i>	<i>0.92</i>	<i>0.39</i>	<i>0.49</i>	<i>0.77</i>	<i>1.29</i>	<i>0.67</i>	<i>0.72</i>	<i>1.22</i>	<i>0.40</i>	<i>1.27</i>	<i>0.64</i>	<i>0.54</i>	<i>1.02</i>	<i>0.38</i>
No	25.89	27.81	25.34	25.81	26.41	29.40	26.02	26.64	24.59	26.65	25.55	24.76	25.29	27.16	25.30
	<i>0.26</i>	<i>0.92</i>	<i>0.39</i>	<i>0.49</i>	<i>0.77</i>	<i>1.29</i>	<i>0.67</i>	<i>0.72</i>	<i>1.22</i>	<i>0.40</i>	<i>1.27</i>	<i>0.64</i>	<i>0.54</i>	<i>1.02</i>	<i>0.38</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.

Table 1.3 Demographic and Socioeconomic Characteristics of Medicare Beneficiaries, by Race/Ethnicity and Age, 1996

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)	39,385	3,237	15,230	10,350	3,637	32,453	849	1,485	853	310	3,496	537	1,159	562	168	2,427
	105	71	150	117	54	172	32	63	35	18	68	33	82	37	13	128
Beneficiaries as a Percent of Column Total																
Gender																
Male	43.88	59.30	46.69	39.62	28.60	43.67	56.98	43.62	34.00	31.56	43.45	61.34	46.20	42.47	38.82	48.18
	0.26	1.20	0.64	0.49	0.87	0.32	2.05	1.94	2.31	2.82	0.97	3.78	2.29	3.51	3.11	1.42
Female	56.12	40.70	53.31	60.38	71.40	56.33	43.02	56.38	66.00	68.44	56.55	38.66	53.80	57.53	61.18	51.82
	0.26	1.20	0.64	0.49	0.87	0.32	2.05	1.94	2.31	2.82	0.97	3.78	2.29	3.51	3.11	1.42
Marital Status																
Married	53.88	40.46	69.10	53.43	24.01	56.20	25.13	45.22	35.04	20.05	35.66	47.81	57.59	44.17	32.70	50.59
	0.42	1.46	0.81	0.78	0.90	0.48	2.32	2.37	2.35	2.41	1.18	4.01	3.25	3.77	4.49	1.93
Widowed	29.30	6.74	18.53	37.84	66.83	28.92	7.98	31.29	51.18	70.09	33.86	5.68	25.40	41.27	54.09	26.69
	0.38	0.84	0.69	0.75	1.06	0.45	1.27	2.12	2.42	2.91	1.15	1.18	2.31	2.93	4.03	1.42
Divorced/ separated	9.49	22.28	8.67	4.82	3.32	8.20	29.62	16.10	9.62	4.27	16.77	24.76	12.77	11.01	7.88	14.68
	0.30	1.35	0.46	0.35	0.36	0.31	3.16	1.88	1.47	1.40	1.29	3.53	1.95	2.19	2.85	1.13
Never married	7.33	30.52	3.69	3.91	5.84	6.68	37.27	7.39	4.16	5.58	13.70	21.74	4.24	3.55	5.33	8.04
	0.20	1.32	0.31	0.32	0.56	0.22	2.27	1.19	1.17	1.24	0.80	3.37	1.24	1.22	2.20	1.23
Living Arrangement																
Community																
Lives alone	28.77	23.45	23.72	34.63	39.49	28.94	27.01	30.66	37.16	30.14	31.31	18.31	23.32	30.78	24.47	24.02
	0.39	1.18	0.63	0.82	0.96	0.46	2.52	2.52	2.56	2.94	1.43	2.70	2.51	2.88	3.10	1.47
With spouse	49.92	39.10	65.80	48.65	17.05	52.20	23.34	42.62	30.79	15.10	32.62	45.07	53.22	38.80	28.65	46.37
	0.45	1.55	0.82	0.76	0.71	0.51	2.10	2.36	2.25	2.26	1.20	4.11	3.00	3.35	4.27	1.89
With children	8.34	6.70	5.28	6.96	12.53	6.77	15.31	14.06	14.51	23.29	15.29	13.87	13.89	20.62	28.79	16.48
	0.25	0.62	0.37	0.43	0.69	0.21	2.02	1.54	1.69	2.52	1.05	2.86	1.54	2.37	3.45	1.30
With others	6.96	22.61	3.76	3.80	4.93	5.79	29.69	10.28	11.30	12.05	15.39	21.07	8.90	5.31	7.61	10.67
	0.20	1.10	0.29	0.32	0.45	0.19	2.06	1.48	1.67	1.77	0.92	3.00	1.55	1.40	1.97	1.01
Long-Term Care Facility	6.02	8.13	1.44	5.96	26.00	6.30	4.66	2.37	6.25	19.43	5.38	1.68	0.68	4.49	10.48	2.46
	0.17	0.65	0.17	0.32	0.88	0.19	0.82	0.86	1.17	2.63	0.64	0.59	0.41	1.25	3.24	0.43

Table 1.3 Demographic and Socioeconomic Characteristics of Medicare Beneficiaries, by Race/Ethnicity and Age, 1996

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)	39,385	3,237	15,230	10,350	3,637	32,453	849	1,485	853	310	3,496	537	1,159	562	168	2,427
	105	71	150	117	54	172	32	63	35	18	68	33	82	37	13	128
Beneficiaries as a Percent of Column Total																
Schooling																
0 - 8 years	22.32	21.14	12.65	20.02	33.80	18.06	19.00	31.94	47.59	63.36	35.12	44.61	55.50	66.45	79.04	57.10
	0.51	1.22	0.67	0.80	1.14	0.51	1.94	2.12	3.24	3.55	1.16	3.64	3.44	3.39	3.24	2.08
9 - 11 years	16.07	18.81	14.56	15.72	14.49	15.34	30.17	26.95	21.16	18.82	25.67	20.77	11.08	7.85	4.05	12.04
	0.39	1.05	0.67	0.62	0.74	0.41	2.58	2.06	2.16	2.94	1.26	4.00	1.91	1.69	1.38	1.25
12 years	33.08	37.35	37.97	34.71	24.65	35.47	34.67	23.26	20.89	11.45	24.51	21.50	18.17	10.54	11.36	16.72
	0.51	1.41	0.88	0.81	0.91	0.58	1.99	2.04	1.92	2.44	1.13	4.61	2.56	2.00	2.99	1.68
13 - 15 years	14.88	14.96	17.11	15.80	13.85	16.14	12.31	8.53	5.32	3.64	8.28	10.60	7.23	5.88	4.36	7.49
	0.36	1.03	0.65	0.57	0.83	0.39	1.94	1.62	1.65	1.34	1.11	2.91	1.36	1.45	1.93	0.96
16 or more years	13.66	7.73	17.71	13.75	13.20	14.99	3.85	9.31	5.04	2.72	6.42	2.52	8.02	9.28	1.18	6.65
	0.46	0.85	0.81	0.58	0.75	0.54	1.24	1.42	1.23	0.97	0.82	1.23	1.19	2.26	0.96	0.95
Income																
\$5,000 or less	6.95	13.16	2.70	4.77	10.25	5.25	20.24	10.71	14.42	24.62	15.16	14.17	13.11	22.80	23.78	16.33
	0.20	0.83	0.23	0.30	0.63	0.18	2.42	1.50	1.61	2.94	0.94	2.34	1.94	2.03	3.85	1.26
\$5,001 - \$10,000	23.16	38.15	12.82	18.95	32.72	19.53	49.70	35.65	42.22	46.18	41.60	43.77	41.63	36.49	47.33	41.31
	0.39	1.36	0.56	0.61	1.02	0.39	2.67	2.02	2.46	4.69	1.32	4.28	2.87	3.35	5.27	2.18
\$10,001 - \$15,000	17.01	15.72	15.09	18.40	22.60	17.05	12.17	18.17	18.97	17.79	16.87	20.26	14.90	17.35	7.84	16.17
	0.32	1.14	0.62	0.66	1.00	0.36	1.78	1.91	1.71	3.11	1.00	3.99	1.61	2.07	2.19	1.40
\$15,001 - \$20,000	12.01	8.24	12.08	15.41	10.17	12.55	6.04	12.17	9.38	4.13	9.29	8.53	10.10	7.04	10.35	9.06
	0.30	0.84	0.52	0.54	0.66	0.33	1.40	1.76	1.43	1.22	0.89	1.87	2.03	1.82	3.10	1.15
\$20,001 - \$25,000	10.38	6.97	12.69	12.19	7.10	11.33	4.01	8.03	6.31	3.24	6.21	5.26	5.75	5.59	4.19	5.50
	0.29	0.65	0.53	0.45	0.57	0.32	1.01	1.43	1.24	1.14	0.72	2.37	1.24	1.37	1.76	0.87
\$25,001 - \$30,000	8.55	5.04	11.98	9.21	5.15	9.64	1.66	4.66	3.03	1.86	3.28	1.73	3.06	3.22	3.65	2.84
	0.27	0.75	0.50	0.49	0.50	0.31	0.58	1.11	1.06	0.82	0.60	1.51	0.79	1.01	1.78	0.50
\$30,001 - \$35,000	6.02	3.62	8.99	5.73	2.36	6.67	2.23	3.55	2.64	1.36	2.81	2.83	3.64	2.60	0.22	2.98
	0.22	0.53	0.50	0.33	0.33	0.25	1.29	1.00	0.70	0.84	0.59	1.16	1.04	0.96	0.21	0.65
\$35,001 - \$40,000	4.50	2.49	6.56	4.29	2.84	5.01	0.93	2.16	0.40	0.34	1.27	0.44	3.39	1.45	1.67	2.17
	0.22	0.44	0.44	0.31	0.34	0.23	0.73	0.66	0.29	0.34	0.37	0.46	1.25	0.67	1.16	0.62
More than \$40,000	11.42	6.59	17.09	11.05	6.80	12.96	3.01	4.90	2.62	0.49	3.50	3.00	4.42	3.47	0.98	3.65
	0.34	0.80	0.71	0.50	0.63	0.41	1.01	1.00	0.85	0.51	0.61	2.17	0.80	1.07	0.95	0.67

Table 1.3 Demographic and Socioeconomic Characteristics of Medicare Beneficiaries, by Race/Ethnicity and Age, 1996

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)	39,385	3,237	15,230	10,350	3,637	32,453	849	1,485	853	310	3,496	537	1,159	562	168	2,427
	<i>105</i>	<i>71</i>	<i>150</i>	<i>117</i>	<i>54</i>	<i>172</i>	<i>32</i>	<i>63</i>	<i>35</i>	<i>18</i>	<i>68</i>	<i>33</i>	<i>82</i>	<i>37</i>	<i>13</i>	<i>128</i>
Beneficiaries as a Percent of Column Total																
Metropolitan Area Resident																
Yes	74.11	69.16	72.72	73.35	73.67	72.65	72.93	80.79	75.77	69.21	76.70	89.96	86.45	82.90	77.68	85.85
	<i>0.26</i>	<i>1.06</i>	<i>0.59</i>	<i>0.63</i>	<i>0.92</i>	<i>0.44</i>	<i>2.74</i>	<i>1.76</i>	<i>2.33</i>	<i>3.26</i>	<i>1.53</i>	<i>2.17</i>	<i>4.17</i>	<i>3.55</i>	<i>2.67</i>	<i>2.96</i>
No	25.89	30.84	27.28	26.65	26.33	27.35	27.07	19.21	24.23	30.79	23.30	10.04	13.55	17.10	22.32	14.15
	<i>0.26</i>	<i>1.06</i>	<i>0.59</i>	<i>0.63</i>	<i>0.92</i>	<i>0.44</i>	<i>2.74</i>	<i>1.76</i>	<i>2.33</i>	<i>3.26</i>	<i>1.53</i>	<i>2.17</i>	<i>4.17</i>	<i>3.55</i>	<i>2.67</i>	<i>2.96</i>

Source: Medicare Current Beneficiary Survey

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

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

Table 1.4a Demographic and Socioeconomic Characteristics of Noninstitutionalized Medicare Beneficiaries, by Living Arrangement and Age, 1996

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)	37,013	1,119	4,446	4,157	1,607	11,329	1,772	11,554	5,602	728	19,657	1,547	2,094	1,554	827	6,022
	118	44	109	97	46	155	73	148	100	29	185	58	88	66	33	125
Beneficiaries as a Percent of Column Total																
Marital Status																
Married	54.35	2.26	2.81	2.41	2.26	2.53	100.00	100.00	100.00	100.00	100.00	3.88	2.49	2.15	2.14	2.71
	0.47	0.66	0.51	0.36	0.49	0.27	0.00	0.00	0.00	0.00	0.00	0.82	0.79	0.56	0.60	0.39
Widowed	29.99	18.23	59.46	82.54	88.16	67.93	0.00	0.00	0.00	0.00	0.00	9.40	61.30	80.26	88.36	56.57
	0.41	2.08	1.60	0.84	1.18	0.77	0.00	0.00	0.00	0.00	0.00	1.28	1.95	1.70	1.41	1.04
Divorced/ separated	9.28	46.80	27.56	9.22	3.43	19.31	0.00	0.00	0.00	0.00	0.00	35.40	26.22	8.01	3.35	20.75
	0.30	2.35	1.37	0.70	0.54	0.70	0.00	0.00	0.00	0.00	0.00	1.97	1.83	1.17	0.73	0.91
Never married	6.38	32.71	10.17	5.84	6.15	10.23	0.00	0.00	0.00	0.00	0.00	51.32	9.98	9.58	6.15	19.97
	0.19	2.00	1.05	0.51	0.87	0.46	0.00	0.00	0.00	0.00	0.00	2.06	1.27	1.24	1.09	0.77
Race/Ethnicity																
White non-Hispanic	82.39	68.25	81.49	86.55	89.41	83.17	71.78	86.90	90.00	85.39	86.37	61.42	66.08	71.92	77.05	67.89
	0.42	2.46	1.17	0.80	0.85	0.68	1.90	0.66	0.57	1.54	0.48	1.78	1.71	1.80	1.67	0.97
Black non-Hispanic	8.96	20.61	10.28	7.65	5.81	9.70	11.23	5.49	4.69	6.44	5.81	24.71	17.35	14.21	13.26	17.88
	0.17	2.00	0.77	0.52	0.59	0.43	1.01	0.41	0.39	0.96	0.26	1.47	1.51	1.43	1.32	0.76
Hispanic	6.41	8.85	6.10	4.18	2.56	5.16	13.74	5.35	3.90	6.64	5.74	12.16	12.68	9.41	7.42	10.98
	0.34	1.47	0.73	0.52	0.37	0.45	1.48	0.53	0.32	0.93	0.37	1.39	1.35	1.23	1.09	0.82
Other	2.24	2.29	2.13	1.62	2.22	1.97	3.25	2.26	1.41	1.54	2.08	1.71	3.89	4.46	2.26	3.25
	0.15	0.85	0.44	0.32	0.49	0.24	0.90	0.34	0.25	0.70	0.23	0.44	0.79	0.95	0.63	0.41
Schooling																
0 - 8 years	21.72	18.97	18.35	23.96	33.13	22.57	21.39	14.45	20.99	36.04	17.73	25.97	30.02	36.98	48.88	33.37
	0.53	1.99	1.08	1.26	1.79	0.75	1.99	0.78	0.86	2.00	0.58	1.82	2.38	1.79	2.18	1.19
9 - 11 years	16.11	20.88	17.17	17.26	14.52	17.20	22.99	14.02	14.22	14.72	14.91	20.20	18.44	17.19	14.32	18.00
	0.40	2.14	1.18	1.02	1.16	0.62	1.69	0.70	0.70	1.75	0.49	1.63	1.85	1.54	1.91	1.01
12 years	33.22	32.72	35.80	32.61	23.68	32.61	35.63	35.61	32.66	22.57	34.29	35.80	32.60	29.86	18.93	30.84
	0.52	2.08	1.38	1.28	1.46	0.76	2.21	0.99	0.94	1.79	0.74	1.45	2.16	1.73	1.36	1.04
13 - 15 years	15.13	16.86	16.86	15.00	14.50	15.84	13.37	16.39	15.82	14.16	15.87	13.28	10.95	10.27	10.31	11.27
	0.36	1.93	1.32	0.96	1.15	0.69	1.69	0.70	0.85	1.95	0.52	1.41	1.56	1.09	1.37	0.70
16 or more years	13.83	10.57	11.81	11.16	14.17	11.78	6.61	19.53	16.31	12.51	17.19	4.74	7.99	5.70	7.56	6.52
	0.47	1.69	1.05	0.69	1.05	0.55	0.96	0.90	0.90	1.43	0.69	0.89	1.27	0.81	1.13	0.57

Table 1.4a Demographic and Socioeconomic Characteristics of Noninstitutionalized Medicare Beneficiaries, by Living Arrangement and Age, 1996

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)	37,013	1,119	4,446	4,157	1,607	11,329	1,772	11,554	5,602	728	19,657	1,547	2,094	1,554	827	6,022
	<i>118</i>	<i>44</i>	<i>109</i>	<i>97</i>	<i>46</i>	<i>155</i>	<i>73</i>	<i>148</i>	<i>100</i>	<i>29</i>	<i>185</i>	<i>58</i>	<i>88</i>	<i>66</i>	<i>33</i>	<i>125</i>
Beneficiaries as a Percent of Column Total																
Income																
\$5,000 or less	5.70	14.98	4.99	6.34	7.55	6.83	4.25	2.07	2.42	4.41	2.45	20.61	11.86	11.40	13.10	14.16
	<i>0.21</i>	<i>1.86</i>	<i>0.64</i>	<i>0.56</i>	<i>0.92</i>	<i>0.46</i>	<i>0.91</i>	<i>0.23</i>	<i>0.36</i>	<i>0.96</i>	<i>0.19</i>	<i>1.50</i>	<i>1.24</i>	<i>1.09</i>	<i>1.41</i>	<i>0.68</i>
\$5,001 - \$10,000	22.01	57.56	32.26	31.65	36.03	35.07	15.39	6.54	7.73	9.93	7.80	55.47	37.11	39.96	46.03	43.79
	<i>0.40</i>	<i>2.47</i>	<i>1.32</i>	<i>1.25</i>	<i>1.69</i>	<i>0.89</i>	<i>1.38</i>	<i>0.53</i>	<i>0.50</i>	<i>1.17</i>	<i>0.39</i>	<i>2.05</i>	<i>1.82</i>	<i>1.91</i>	<i>1.93</i>	<i>1.02</i>
\$10,001 - \$15,000	17.18	15.70	22.89	23.44	24.21	22.57	19.54	11.50	14.97	21.68	13.59	14.31	20.42	20.05	20.80	18.81
	<i>0.34</i>	<i>1.93</i>	<i>1.23</i>	<i>0.92</i>	<i>1.44</i>	<i>0.59</i>	<i>1.89</i>	<i>0.57</i>	<i>0.88</i>	<i>1.92</i>	<i>0.42</i>	<i>1.57</i>	<i>1.47</i>	<i>1.38</i>	<i>1.87</i>	<i>0.82</i>
\$15,001 - \$20,000	12.39	5.16	12.34	12.82	9.29	11.37	14.32	11.98	17.68	16.58	13.98	4.51	11.98	10.77	7.17	9.09
	<i>0.31</i>	<i>0.93</i>	<i>1.11</i>	<i>0.84</i>	<i>1.08</i>	<i>0.59</i>	<i>1.58</i>	<i>0.60</i>	<i>0.84</i>	<i>1.67</i>	<i>0.48</i>	<i>0.81</i>	<i>1.42</i>	<i>1.25</i>	<i>1.21</i>	<i>0.56</i>
\$20,001 - \$25,000	10.82	0.89	8.20	9.35	6.64	7.68	12.83	14.13	14.10	13.29	13.97	3.18	7.05	9.29	5.64	6.44
	<i>0.30</i>	<i>0.48</i>	<i>0.78</i>	<i>0.78</i>	<i>0.92</i>	<i>0.47</i>	<i>1.25</i>	<i>0.64</i>	<i>0.71</i>	<i>1.69</i>	<i>0.48</i>	<i>0.98</i>	<i>1.10</i>	<i>1.19</i>	<i>1.02</i>	<i>0.58</i>
\$25,001 - \$30,000	8.96	1.96	6.13	5.89	4.80	5.44	8.93	13.72	12.50	11.04	12.84	0.38	4.91	2.82	2.77	2.91
	<i>0.30</i>	<i>0.89</i>	<i>0.66</i>	<i>0.64</i>	<i>0.71</i>	<i>0.37</i>	<i>1.34</i>	<i>0.60</i>	<i>0.71</i>	<i>1.47</i>	<i>0.49</i>	<i>0.23</i>	<i>0.76</i>	<i>0.60</i>	<i>0.72</i>	<i>0.36</i>
\$35,001 - \$40,000	6.27	1.83	4.61	3.41	2.16	3.55	6.86	10.72	7.93	4.23	9.34	0.37	1.92	1.56	1.63	1.39
	<i>0.24</i>	<i>0.74</i>	<i>0.71</i>	<i>0.41</i>	<i>0.44</i>	<i>0.33</i>	<i>1.08</i>	<i>0.59</i>	<i>0.59</i>	<i>0.96</i>	<i>0.42</i>	<i>0.17</i>	<i>0.51</i>	<i>0.51</i>	<i>0.56</i>	<i>0.23</i>
\$45,001 - \$50,000	4.69	0.00	2.96	1.76	2.39	2.15	4.86	8.25	6.30	7.04	7.34	0.49	0.98	0.94	0.38	0.76
	<i>0.23</i>	<i>0.00</i>	<i>0.49</i>	<i>0.29</i>	<i>0.45</i>	<i>0.22</i>	<i>0.93</i>	<i>0.60</i>	<i>0.51</i>	<i>1.31</i>	<i>0.39</i>	<i>0.24</i>	<i>0.34</i>	<i>0.33</i>	<i>0.28</i>	<i>0.17</i>
More than \$50,000	11.99	1.92	5.64	5.34	6.92	5.34	13.01	21.11	16.37	11.80	18.68	0.68	3.77	3.21	2.48	2.65
	<i>0.36</i>	<i>1.02</i>	<i>0.56</i>	<i>0.50</i>	<i>0.75</i>	<i>0.29</i>	<i>1.29</i>	<i>0.88</i>	<i>0.81</i>	<i>1.87</i>	<i>0.63</i>	<i>0.32</i>	<i>0.76</i>	<i>0.76</i>	<i>0.68</i>	<i>0.34</i>
Metropolitan Area Resident																
Yes	74.24	71.44	74.43	74.17	73.30	73.88	70.93	73.97	73.65	74.18	73.61	72.55	79.02	78.53	77.63	77.01
	<i>0.28</i>	<i>2.13</i>	<i>0.95</i>	<i>0.73</i>	<i>1.08</i>	<i>0.55</i>	<i>1.86</i>	<i>0.74</i>	<i>0.88</i>	<i>1.53</i>	<i>0.50</i>	<i>1.68</i>	<i>1.80</i>	<i>1.94</i>	<i>2.28</i>	<i>0.89</i>
No	25.76	28.56	25.57	25.83	26.70	26.12	29.07	26.03	26.35	25.82	26.39	27.45	20.98	21.47	22.37	22.99
	<i>0.28</i>	<i>2.13</i>	<i>0.95</i>	<i>0.73</i>	<i>1.08</i>	<i>0.55</i>	<i>1.86</i>	<i>0.74</i>	<i>0.88</i>	<i>1.53</i>	<i>0.50</i>	<i>1.68</i>	<i>1.80</i>	<i>1.94</i>	<i>2.28</i>	<i>0.89</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 16 interview (fall 1996), and beneficiaries who resided in the community at the time of the round 13 interview (fall 1995) who died prior to the round 16 interview

Table 1.4b Demographic and Socioeconomic Characteristics of Noninstitutionalized Male Medicare Beneficiaries, by Living Arrangement and Age, 1996

Male Community Residents¹

Beneficiary Characteristic	Total	Lives Alone				Total	Lives with Spouse				Total	Lives with Children/Others				Total
		< 65	65 - 74	75 - 84	85 +		< 65	65 - 74	75 - 84	85 +		< 65	65 - 74	75 - 84	85 +	
Beneficiaries (in 000s)	16,523	607	1,351	878	324	3,160	1,158	6,466	3,299	532	11,455	825	582	331	170	1,908
	118	37	59	46	20	87	66	123	75	27	138	38	52	30	17	63
Beneficiaries as a Percent of Column Total																
Marital Status																
Married	71.93	2.11	5.19	6.30	5.47	4.94	100.00	100.00	100.00	100.00	100.00	3.39	4.81	6.13	7.24	4.64
	0.56	0.89	1.32	1.15	1.57	0.74	0.00	0.00	0.00	0.00	0.00	0.99	1.50	2.25	2.37	0.85
Widowed	11.44	8.24	34.40	72.30	84.31	45.04	0.00	0.00	0.00	0.00	0.00	4.15	44.04	65.46	83.23	33.90
	0.40	1.73	2.47	2.14	2.57	1.62	0.00	0.00	0.00	0.00	0.00	1.24	3.96	4.27	3.57	1.87
Divorced/ separated	9.56	50.83	41.80	14.39	5.88	32.23	0.00	0.00	0.00	0.00	0.00	35.11	37.43	11.30	4.35	29.01
	0.41	2.69	2.96	1.80	1.76	1.65	0.00	0.00	0.00	0.00	0.00	2.52	4.11	2.52	1.77	1.81
Never married	7.07	38.81	18.60	7.00	4.34	17.79	0.00	0.00	0.00	0.00	0.00	57.35	13.71	17.11	5.18	32.45
	0.30	2.45	2.32	1.23	1.54	1.11	0.00	0.00	0.00	0.00	0.00	2.51	2.63	3.43	2.13	1.36
Race/Ethnicity																
White non-Hispanic	82.18	67.26	80.27	83.55	88.82	79.58	69.41	86.24	89.67	84.88	85.46	64.89	65.35	70.70	72.84	66.75
	0.56	3.09	1.78	1.85	1.70	1.19	2.45	0.83	0.82	1.93	0.57	2.04	3.63	3.57	4.09	1.54
Black non-Hispanic	8.72	22.49	11.38	8.37	5.31	12.04	11.22	5.77	4.77	6.92	6.08	22.71	18.27	13.72	14.64	19.08
	0.27	2.77	1.58	1.48	1.37	0.98	1.26	0.50	0.56	1.20	0.31	1.71	3.11	2.46	2.84	1.29
Hispanic	6.94	7.86	6.77	6.99	3.48	6.70	16.10	5.86	4.19	6.33	6.44	10.94	11.07	8.37	8.88	10.35
	0.38	1.98	0.92	0.89	0.98	0.66	1.97	0.62	0.43	1.14	0.41	1.48	2.19	2.25	3.22	1.10
Other	2.16	2.38	1.58	1.10	2.39	1.68	3.28	2.13	1.38	1.86	2.02	1.46	5.30	7.22	3.64	3.82
	0.23	1.02	0.58	0.46	1.14	0.41	1.16	0.42	0.40	0.95	0.28	0.36	2.04	2.44	1.71	0.83
Schooling																
0 - 8 years	23.15	16.75	24.59	31.11	36.15	26.11	25.12	16.56	24.12	38.98	20.63	26.07	35.57	39.89	51.74	33.71
	0.63	2.57	2.23	2.42	3.08	1.33	2.61	0.99	1.08	2.54	0.72	2.30	4.01	4.28	5.36	1.76
9 - 11 years	15.05	19.70	13.16	19.60	10.58	15.93	23.91	12.95	14.28	13.46	14.47	21.79	11.22	17.31	16.01	17.17
	0.49	2.59	1.92	2.41	2.27	1.16	2.37	0.75	0.82	1.82	0.58	2.18	2.38	3.16	3.71	1.43
12 years	29.86	36.23	29.04	24.78	19.98	28.28	31.77	30.89	28.84	20.99	29.94	37.90	33.85	24.24	13.61	32.12
	0.71	2.85	2.45	2.22	3.00	1.47	2.78	1.17	1.23	2.33	0.88	2.28	3.93	3.56	3.14	1.65
13 - 15 years	14.01	16.33	16.61	11.45	15.08	14.96	12.50	14.83	14.53	13.10	14.43	9.98	9.10	10.52	9.61	9.77
	0.50	2.66	2.31	1.70	2.71	1.35	2.11	0.89	1.03	2.28	0.64	1.59	1.76	2.60	3.18	0.93
16 or more years	17.93	10.99	16.60	13.05	18.21	14.71	6.70	24.77	18.23	13.46	20.54	4.26	10.26	8.04	9.02	7.23
	0.68	2.38	1.72	1.57	2.26	1.06	1.13	1.25	1.11	1.70	0.91	0.99	2.47	2.20	2.81	0.92

Table 1.4b Demographic and Socioeconomic Characteristics of Noninstitutionalized Male Medicare Beneficiaries, by Living Arrangement and Age, 1996

Male Community Residents¹

Beneficiary Characteristic	Total	Lives Alone				Total	Lives with Spouse				Total	Lives with Children/Others				Total
		< 65	65 - 74	75 - 84	85 +		< 65	65 - 74	75 - 84	85 +		< 65	65 - 74	75 - 84	85 +	
Beneficiaries (in 000s)	16,523	607	1,351	878	324	3,160	1,158	6,466	3,299	532	11,455	825	582	331	170	1,908
	<i>118</i>	<i>37</i>	<i>59</i>	<i>46</i>	<i>20</i>	<i>87</i>	<i>66</i>	<i>123</i>	<i>75</i>	<i>27</i>	<i>138</i>	<i>38</i>	<i>52</i>	<i>30</i>	<i>17</i>	<i>63</i>
Beneficiaries as a Percent of Column Total																
Income																
\$5,000 or less	4.83	16.50	3.70	7.28	6.38	7.43	5.09	1.83	2.55	3.54	2.44	21.87	10.23	10.13	6.15	14.88
	<i>0.33</i>	<i>2.28</i>	<i>0.87</i>	<i>1.23</i>	<i>1.88</i>	<i>0.80</i>	<i>1.41</i>	<i>0.32</i>	<i>0.48</i>	<i>1.03</i>	<i>0.30</i>	<i>2.30</i>	<i>2.96</i>	<i>2.71</i>	<i>2.39</i>	<i>1.56</i>
\$5,001 - \$10,000	15.90	52.37	29.07	18.70	21.64	29.90	16.11	6.49	7.86	10.67	8.05	52.40	30.37	27.89	34.54	39.84
	<i>0.53</i>	<i>3.22</i>	<i>2.78</i>	<i>1.67</i>	<i>2.82</i>	<i>1.82</i>	<i>1.95</i>	<i>0.61</i>	<i>0.62</i>	<i>1.33</i>	<i>0.47</i>	<i>2.75</i>	<i>3.59</i>	<i>3.67</i>	<i>4.13</i>	<i>1.80</i>
\$10,001 - \$15,000	15.74	19.11	20.49	25.54	23.17	21.90	20.76	10.84	15.02	20.83	13.51	15.14	20.72	19.87	28.64	18.87
	<i>0.51</i>	<i>2.64</i>	<i>2.42</i>	<i>2.29</i>	<i>3.20</i>	<i>1.29</i>	<i>2.62</i>	<i>0.87</i>	<i>0.97</i>	<i>2.04</i>	<i>0.63</i>	<i>1.82</i>	<i>3.10</i>	<i>3.03</i>	<i>4.36</i>	<i>1.44</i>
\$15,001 - \$20,000	13.01	5.88	14.67	16.77	13.57	13.45	14.87	10.66	17.81	17.12	13.44	4.88	12.92	15.54	10.52	9.68
	<i>0.43</i>	<i>1.47</i>	<i>2.18</i>	<i>2.01</i>	<i>2.36</i>	<i>1.21</i>	<i>2.07</i>	<i>0.70</i>	<i>1.10</i>	<i>1.93</i>	<i>0.56</i>	<i>1.19</i>	<i>2.30</i>	<i>3.13</i>	<i>3.15</i>	<i>0.95</i>
\$20,001 - \$25,000	11.75	0.42	5.96	10.86	9.64	6.64	14.12	13.98	13.84	13.15	13.92	4.42	6.21	13.87	11.48	7.23
	<i>0.47</i>	<i>0.27</i>	<i>1.07</i>	<i>1.63</i>	<i>1.84</i>	<i>0.69</i>	<i>1.64</i>	<i>0.89</i>	<i>0.86</i>	<i>1.76</i>	<i>0.60</i>	<i>1.52</i>	<i>1.49</i>	<i>2.89</i>	<i>3.22</i>	<i>0.96</i>
\$25,001 - \$30,000	10.35	1.32	8.29	7.59	5.63	6.49	9.56	13.35	12.52	9.67	12.56	0.00	7.24	5.30	4.46	3.53
	<i>0.44</i>	<i>0.78</i>	<i>1.50</i>	<i>1.65</i>	<i>1.56</i>	<i>0.77</i>	<i>1.91</i>	<i>0.87</i>	<i>0.97</i>	<i>1.61</i>	<i>0.60</i>	<i>0.00</i>	<i>2.20</i>	<i>1.93</i>	<i>1.95</i>	<i>0.81</i>
\$30,001 - \$35,000	7.24	3.04	5.75	4.66	2.06	4.55	5.30	10.54	7.71	4.73	8.93	0.58	2.54	2.45	0.96	1.54
	<i>0.39</i>	<i>1.34</i>	<i>1.60</i>	<i>1.21</i>	<i>0.98</i>	<i>0.77</i>	<i>1.19</i>	<i>0.84</i>	<i>0.74</i>	<i>1.24</i>	<i>0.55</i>	<i>0.29</i>	<i>1.16</i>	<i>1.40</i>	<i>0.96</i>	<i>0.45</i>
\$35,001 - \$40,000	5.68	0.00	4.42	2.51	3.59	2.95	3.39	8.74	5.58	6.69	7.19	0.57	1.98	1.23	0.99	1.15
	<i>0.39</i>	<i>0.00</i>	<i>0.91</i>	<i>0.79</i>	<i>1.27</i>	<i>0.43</i>	<i>0.83</i>	<i>0.81</i>	<i>0.68</i>	<i>1.50</i>	<i>0.51</i>	<i>0.37</i>	<i>0.89</i>	<i>0.82</i>	<i>1.04</i>	<i>0.38</i>
More than \$40,000	15.49	1.35	7.65	6.09	14.30	6.69	10.79	23.57	17.12	13.59	19.95	0.15	7.79	3.70	2.25	3.28
	<i>0.55</i>	<i>1.08</i>	<i>1.23</i>	<i>0.91</i>	<i>2.55</i>	<i>0.65</i>	<i>1.56</i>	<i>1.20</i>	<i>0.99</i>	<i>2.24</i>	<i>0.80</i>	<i>0.15</i>	<i>2.15</i>	<i>1.85</i>	<i>1.30</i>	<i>0.74</i>
Metropolitan Area Resident																
Yes	73.40	73.33	74.46	74.15	77.45	74.45	69.15	73.52	72.42	74.79	72.82	68.33	78.08	84.32	82.84	75.18
	<i>0.40</i>	<i>3.32</i>	<i>1.91</i>	<i>2.04</i>	<i>2.60</i>	<i>1.27</i>	<i>2.69</i>	<i>0.90</i>	<i>1.08</i>	<i>2.04</i>	<i>0.59</i>	<i>2.13</i>	<i>4.34</i>	<i>3.71</i>	<i>3.71</i>	<i>1.53</i>
No	26.60	26.67	25.54	25.85	22.55	25.55	30.85	26.48	27.58	25.21	27.18	31.67	21.92	15.68	17.16	24.82
	<i>0.40</i>	<i>3.32</i>	<i>1.91</i>	<i>2.04</i>	<i>2.60</i>	<i>1.27</i>	<i>2.69</i>	<i>0.90</i>	<i>1.08</i>	<i>2.04</i>	<i>0.59</i>	<i>2.13</i>	<i>4.34</i>	<i>3.71</i>	<i>3.71</i>	<i>1.53</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 16 interview (fall 1996), and beneficiaries who resided in the community at the time of the round 13 interview (fall 1995) who died prior to the round 16 interview

Table 1.4c Demographic and Socioeconomic Characteristics of Noninstitutionalized Female Medicare Beneficiaries, by Living Arrangement and Age, 1996

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)	20,485	512	3,095	3,279	1,283	8,169	614	5,089	2,302	196	8,202	722	1,512	1,223	657	4,114
	124	32	88	78	42	120	29	124	68	15	139	41	76	61	27	113
Beneficiaries as a Percent of Column Total																
Marital Status																
Married	43.53	2.43	1.77	1.36	1.45	1.60	100.00	100.00	100.00	100.00	100.00	4.45	1.60	1.10	0.81	1.82
	0.67	0.96	0.41	0.30	0.47	0.22	0.00	0.00	0.00	0.00	0.00	1.42	0.76	0.32	0.42	0.39
Widowed	40.89	30.04	70.41	85.28	89.13	76.79	0.00	0.00	0.00	0.00	0.00	15.40	67.94	84.17	89.69	67.05
	0.62	3.58	1.77	0.99	1.24	0.84	0.00	0.00	0.00	0.00	0.00	2.26	2.31	1.65	1.56	1.10
Divorced/ separated	9.69	42.04	21.34	7.83	2.81	14.31	0.00	0.00	0.00	0.00	0.00	35.73	21.91	7.14	3.09	16.93
	0.40	4.01	1.43	0.80	0.58	0.73	0.00	0.00	0.00	0.00	0.00	2.88	1.99	1.27	0.90	0.92
Never married	5.89	25.49	6.48	5.52	6.61	7.31	0.00	0.00	0.00	0.00	0.00	44.42	8.55	7.59	6.41	14.20
	0.27	3.28	1.01	0.64	1.02	0.52	0.00	0.00	0.00	0.00	0.00	3.08	1.43	1.13	1.24	0.88
Race/Ethnicity																
White non-Hispanic	82.56	69.41	82.02	87.36	89.56	84.56	76.31	87.74	90.46	86.74	87.63	57.44	66.35	72.25	78.14	68.42
	0.48	4.04	1.39	0.88	1.02	0.74	2.83	0.94	0.81	2.32	0.67	2.99	2.01	2.18	1.82	1.15
Black non-Hispanic	9.16	18.38	9.79	7.46	5.93	8.79	11.26	5.14	4.59	5.13	5.44	27.01	17.00	14.34	12.91	17.32
	0.21	3.00	0.84	0.64	0.62	0.44	2.12	0.60	0.55	1.59	0.43	2.38	1.66	1.60	1.49	0.90
Hispanic	5.99	10.01	5.81	3.42	2.33	4.57	9.24	4.70	3.49	7.45	4.76	13.55	13.29	9.70	7.05	11.27
	0.40	2.29	0.92	0.54	0.43	0.48	1.66	0.61	0.48	1.64	0.44	2.55	1.63	1.57	0.89	0.94
Other	2.30	2.19	2.37	1.75	2.17	2.08	3.19	2.42	1.47	0.68	2.17	2.00	3.35	3.71	1.91	2.99
	0.19	1.41	0.59	0.36	0.60	0.27	1.33	0.50	0.48	0.66	0.35	0.87	0.86	0.89	0.64	0.45
Schooling																
0 - 8 years	20.56	21.58	15.62	22.04	32.35	21.20	14.32	11.79	16.52	28.17	13.69	25.85	27.88	36.21	48.16	33.21
	0.64	2.72	1.11	1.24	1.85	0.76	2.88	0.95	1.29	3.80	0.70	2.45	2.55	2.14	2.25	1.35
9 - 11 years	16.95	22.27	18.93	16.64	15.54	17.69	21.25	15.38	14.14	18.08	15.53	18.43	21.23	17.16	13.89	18.37
	0.52	3.19	1.43	1.04	1.33	0.75	3.21	1.04	1.13	3.75	0.76	2.63	2.31	1.74	2.02	1.24
12 years	35.93	28.60	38.77	34.71	24.63	34.29	42.97	41.58	38.11	26.79	40.36	33.48	32.12	31.36	20.26	30.26
	0.64	3.08	1.81	1.48	1.65	0.94	4.13	1.47	1.55	3.98	1.10	2.38	2.70	2.09	1.66	1.28
13 - 15 years	16.03	17.48	16.96	15.95	14.35	16.18	15.03	18.36	17.66	16.98	17.88	16.95	11.66	10.20	10.49	11.96
	0.43	3.09	1.42	1.08	1.34	0.70	2.07	1.00	1.37	3.30	0.72	2.21	1.96	1.31	1.59	0.84
16 or more years	10.52	10.07	9.71	10.66	13.14	10.65	6.43	12.89	13.58	9.97	12.54	5.28	7.12	5.07	7.19	6.20
	0.45	2.58	1.16	0.70	1.21	0.61	1.97	0.95	1.15	2.95	0.73	1.53	1.54	0.84	1.26	0.74

Table 1.4c Demographic and Socioeconomic Characteristics of Noninstitutionalized Female Medicare Beneficiaries, by Living Arrangement and Age, 1996

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)	20,485	512	3,095	3,279	1,283	8,169	614	5,089	2,302	196	8,202	722	1,512	1,223	657	4,114
	124	32	88	78	42	120	29	124	68	15	139	41	76	61	27	113
Beneficiaries as a Percent of Column Total																
Income																
\$5,000 of less	6.39	13.17	5.55	6.09	7.85	6.60	2.67	2.37	2.22	6.75	2.46	19.17	12.49	11.75	14.90	13.83
	0.25	2.54	0.75	0.65	1.05	0.47	0.86	0.34	0.43	2.12	0.24	1.84	1.57	1.23	1.67	0.79
\$5,001 - \$10,000	26.93	63.71	33.65	35.11	39.67	37.07	14.04	6.60	7.55	7.91	7.46	58.99	39.71	43.22	49.01	45.62
	0.57	3.54	1.48	1.44	2.00	0.93	2.04	0.79	0.73	2.02	0.57	2.71	2.33	2.20	2.18	1.29
\$10,001 - \$15,000	18.36	11.66	23.93	22.88	24.48	22.83	17.22	12.32	14.91	24.00	13.70	13.37	20.31	20.09	18.76	18.78
	0.46	2.77	1.46	1.07	1.71	0.73	2.59	0.78	1.20	4.32	0.61	2.55	1.85	1.67	2.06	0.96
\$15,001 - \$20,000	11.89	4.31	11.32	11.77	8.20	10.57	13.29	13.65	17.50	15.11	14.74	4.08	11.62	9.49	6.31	8.82
	0.39	1.15	1.14	0.89	1.06	0.59	2.33	0.94	1.33	2.94	0.77	0.90	1.81	1.34	1.17	0.77
\$20,001 - \$25,000	10.07	1.44	9.18	8.94	5.88	8.08	10.41	14.31	14.46	13.67	14.05	1.76	7.37	8.05	4.13	6.07
	0.41	1.00	1.02	0.90	1.05	0.61	2.49	1.04	1.14	3.58	0.77	0.75	1.31	1.33	0.95	0.68
\$25,001 - \$30,000	7.84	2.72	5.18	5.44	4.60	5.04	7.75	14.19	12.46	14.74	13.23	0.81	4.01	2.14	2.33	2.62
	0.40	1.76	0.78	0.61	0.76	0.42	1.93	1.07	1.14	3.28	0.81	0.49	0.93	0.52	0.75	0.38
\$30,001 - \$35,000	5.49	0.40	4.11	3.08	2.19	3.16	9.80	10.94	8.24	2.88	9.91	0.13	1.68	1.31	1.80	1.32
	0.29	0.29	0.71	0.51	0.51	0.35	2.29	0.94	0.81	1.36	0.66	0.13	0.60	0.53	0.67	0.27
\$35,001 - \$40,000	3.87	0.00	2.32	1.57	2.08	1.83	7.62	7.62	7.34	8.00	7.55	0.39	0.59	0.86	0.22	0.58
	0.23	0.00	0.51	0.32	0.48	0.24	2.15	0.80	0.88	2.79	0.54	0.28	0.32	0.36	0.22	0.18
More than \$40,000	9.17	2.59	4.76	5.14	5.05	4.82	17.18	17.99	15.31	6.93	16.91	1.29	2.22	3.08	2.54	2.36
	0.40	1.80	0.67	0.59	0.76	0.34	2.72	1.13	1.27	2.29	0.91	0.65	0.73	0.81	0.86	0.40
Metropolitan Area Resident																
Yes	74.92	69.23	74.41	74.17	72.26	73.66	74.26	74.53	75.37	72.47	74.70	77.37	79.38	77.06	76.29	77.86
	0.40	3.21	1.26	0.78	1.23	0.61	1.79	1.36	1.16	3.92	0.97	2.22	2.15	2.47	2.68	1.17
No	25.08	30.77	25.59	25.83	27.74	26.34	25.74	25.47	24.63	27.53	25.30	22.63	20.62	22.94	23.71	22.14
	0.40	3.21	1.26	0.78	1.23	0.61	1.79	1.36	1.16	3.92	0.97	2.22	2.15	2.47	2.68	1.17

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 16 interview (fall 1996), and beneficiaries who resided in the community at the time of the round 13 interview (fall 1995) who died prior to the round 16 interview

Table 1.5 Demographic and Socioeconomic Characteristics of Institutionalized Medicare Beneficiaries, by Age, 1996

Long-Term Care Facility-Only Residents¹

Beneficiary Characteristic	Total	Age			
		< 65	65 - 74	75 - 84	85 +
Beneficiaries (in 000s)	2,372	320	281	719	1,051
	66	22	30	37	33
Beneficiaries as a Percent of Column Total					
Marital Status					
Married	16.90	2.58	31.52	24.32	12.48
	1.08	1.05	5.30	2.28	1.50
Widowed	54.03	0.94	33.65	54.65	75.09
	1.65	0.66	4.84	2.56	2.00
Divorced/separated	7.29	13.14	9.47	9.79	3.22
	0.78	2.64	3.09	1.55	0.63
Never married	21.79	83.34	25.36	11.24	9.20
	1.03	2.86	4.84	1.73	1.07
Race/Ethnicity					
White non-Hispanic	88.04	83.22	82.56	87.26	91.47
	1.05	2.25	5.00	1.63	1.08
Black non-Hispanic	8.10	12.51	13.22	7.54	5.82
	0.99	2.13	4.77	1.42	0.86
Hispanic	2.57	2.86	2.95	3.57	1.71
	0.45	0.96	1.77	0.96	0.56
Other	1.28	1.41	1.28	1.62	1.01
	0.31	0.30	1.00	0.75	0.30
Schooling					
0 - 8 years	36.20	44.38	28.89	30.73	39.04
	1.60	4.51	6.08	2.88	2.28
9 - 11 years	15.18	10.92	25.00	16.59	13.19
	1.26	2.82	6.35	2.65	1.72
12 years	29.67	33.45	30.43	32.27	26.55
	1.60	4.40	5.15	3.19	2.19
13 - 15 years	9.17	8.65	2.84	10.14	10.22
	1.07	2.57	2.69	2.05	1.56
16 or more years	9.79	2.60	12.84	10.26	10.99
	1.10	1.45	4.69	2.37	1.50

Table 1.5 Demographic and Socioeconomic Characteristics of Institutionalized Medicare Beneficiaries, by Age, 1996

Long-Term Care Facility-Only Residents¹

Beneficiary Characteristic	Total	Age			
		< 65	65 - 74	75 - 84	85 +
Beneficiaries (in 000s)	2,372	320	281	719	1,051
	66	22	30	37	33
Beneficiaries as a Percent of Column Total					
Income					
\$5,000 or less	26.53	38.97	22.01	27.54	23.26
	1.11	3.24	4.56	2.16	1.59
\$5,001 - \$10,000	41.21	49.06	43.80	37.74	40.50
	1.37	3.48	5.38	2.72	1.89
\$10,001 - \$15,000	14.26	6.43	17.50	11.59	17.60
	1.02	1.84	4.44	1.91	1.44
\$15,001 - \$20,000	6.12	1.56	6.64	6.90	6.83
	0.80	0.90	4.32	1.34	0.99
\$20,001 - \$25,000	3.50	1.09	3.91	5.30	2.90
	0.46	0.74	1.41	1.09	0.61
\$25,001 - \$30,000	2.24	0.63	2.71	2.53	2.41
	0.49	0.46	1.84	1.02	0.62
\$30,001 - \$35,000	2.11	1.04	0.98	3.90	1.52
	0.44	0.78	1.00	1.11	0.46
\$35,001 - \$40,000	1.50	0.00	0.00	2.94	1.37
	0.31	0.00	0.00	0.97	0.42
More than \$40,000	2.53	1.21	2.46	1.56	3.61
	0.50	0.96	1.77	0.67	0.83
Metropolitan Area Resident					
Yes	71.71	79.84	74.69	68.69	69.98
	1.28	3.37	5.08	2.47	1.64
No	28.29	20.16	25.31	31.31	30.02
	1.28	3.37	5.08	2.47	1.64

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 16 interview (fall 1996), and beneficiaries who resided in a long term care facility at the time of the round 13 interview (fall 1995) who died prior to the round 16 interview.

Table 1.6 Demographic and Socioeconomic Characteristics of Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, 1996

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		
Beneficiaries (in 000s)	37,013	4,133	4,660	10,206	11,452	1,577	4,509	476
	118	125	147	163	216	87	118	48
Beneficiaries as a Percent of Column Total								
Medicare Status³								
Aged								
65 - 74 years	48.89	56.10	33.99	48.35	54.63	55.25	43.59	34.64
	0.32	0.92	1.34	0.81	0.85	1.83	1.31	4.12
75 - 84 years	30.57	31.50	20.94	37.31	30.79	35.06	22.43	29.36
	0.28	0.84	0.80	0.79	0.69	1.94	0.99	3.16
85 years and older	8.54	7.43	8.92	11.45	6.93	7.34	6.80	11.43
	0.16	0.43	0.50	0.45	0.30	0.78	0.51	1.85
Disabled								
Under 45 years	4.05	0.81	18.01	0.43	1.67	0.13	8.06	5.38
	0.10	0.13	0.85	0.08	0.20	0.10	0.56	1.54
45 - 64 years	7.95	4.16	18.15	2.46	5.97	2.22	19.11	19.19
	0.21	0.39	1.02	0.30	0.44	0.61	1.17	2.92
Gender								
Male	44.65	44.36	37.16	40.44	47.19	43.99	55.02	53.67
	0.29	0.97	1.15	0.77	0.78	2.66	1.29	4.05
Female	55.35	55.64	62.84	59.56	52.81	56.01	44.98	46.33
	0.29	0.97	1.15	0.77	0.78	2.66	1.29	4.05
Marital Status								
Married	56.21	56.95	22.61	58.94	68.88	69.59	48.05	48.40
	0.46	1.02	0.94	0.95	0.79	2.28	1.34	4.00
Widowed	27.74	29.32	34.73	31.57	22.48	22.44	25.68	27.08
	0.40	0.84	1.05	0.85	0.69	1.97	1.22	3.18
Divorced/separated	9.63	10.25	21.89	5.86	5.08	3.82	17.74	17.34
	0.31	0.75	0.92	0.45	0.45	0.93	1.06	3.32
Never married	6.41	3.47	20.77	3.63	3.57	4.14	8.52	7.18
	0.20	0.38	0.98	0.26	0.37	0.97	0.61	2.15

Table 1.6 Demographic and Socioeconomic Characteristics of Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, 1996

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		
Beneficiaries (in 000s)	37,013	4,133	4,660	10,206	11,452	1,577	4,509	476
	118	125	147	163	216	87	118	48
Beneficiaries as a Percent of Column Total								
Living Arrangement								
Lives alone	30.61	29.80	41.97	33.22	24.60	27.48	29.79	33.54
	0.41	0.85	1.05	0.85	0.69	2.13	1.05	3.85
With spouse	53.12	54.65	19.39	55.19	66.02	65.86	45.38	45.91
	0.46	1.05	0.93	0.96	0.79	2.43	1.26	4.09
With children	8.87	9.03	19.46	7.31	5.61	3.13	11.53	9.64
	0.26	0.64	1.00	0.40	0.40	0.92	0.85	1.94
With others	7.40	6.52	19.18	4.29	3.77	3.53	13.30	10.90
	0.21	0.47	0.90	0.32	0.33	0.82	1.02	2.49
Race/Ethnicity								
White non-Hispanic	82.39	78.48	52.17	93.42	90.29	92.37	70.15	66.61
	0.42	1.20	1.24	0.49	0.51	1.30	1.28	3.63
Black non-Hispanic	8.96	8.23	23.21	2.77	5.53	3.99	18.82	15.22
	0.17	0.75	0.82	0.30	0.32	0.92	0.94	2.68
Hispanic	6.41	10.13	19.04	2.43	3.00	2.10	8.32	14.78
	0.34	0.90	1.24	0.28	0.29	0.73	0.92	2.59
Other	2.24	3.15	5.59	1.38	1.18	1.53	2.71	3.39
	0.15	0.36	0.67	0.23	0.25	0.69	0.51	1.29
Schooling								
0 - 8 years	21.72	17.17	48.60	19.50	12.61	8.58	30.14	33.70
	0.53	0.74	1.28	0.75	0.67	1.29	1.21	3.58
9 - 11 years	16.11	14.78	20.83	15.71	14.07	10.32	20.02	22.32
	0.40	0.73	1.06	0.71	0.52	1.33	1.07	3.40
12 years	33.22	35.93	20.54	35.38	36.89	34.59	29.53	27.50
	0.52	1.01	1.08	1.02	0.86	2.42	1.33	3.71
13 - 15 years	15.13	18.05	7.09	16.30	17.04	18.03	12.50	10.86
	0.36	0.80	0.68	0.74	0.75	1.78	0.93	2.59
16 or more years	13.83	14.06	2.95	13.11	19.39	28.48	7.81	5.63
	0.47	0.82	0.37	0.62	0.92	2.22	0.86	1.77

Table 1.6 Demographic and Socioeconomic Characteristics of Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, 1996

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		
Beneficiaries (in 000s)	37,013	4,133	4,660	10,206	11,452	1,577	4,509	476
	<i>118</i>	<i>125</i>	<i>147</i>	<i>163</i>	<i>216</i>	<i>87</i>	<i>118</i>	<i>48</i>
Beneficiaries as a Percent of Column Total								
Income								
\$5,000 or less	5.70	4.78	19.33	3.63	1.56	1.35	8.50	11.81
	<i>0.21</i>	<i>0.48</i>	<i>0.94</i>	<i>0.30</i>	<i>0.21</i>	<i>0.53</i>	<i>0.76</i>	<i>2.30</i>
\$5,001 - \$10,000	22.01	18.59	67.55	17.18	6.53	4.65	33.13	33.81
	<i>0.40</i>	<i>0.90</i>	<i>1.34</i>	<i>0.67</i>	<i>0.44</i>	<i>0.93</i>	<i>1.26</i>	<i>3.12</i>
\$10,001 - \$15,000	17.18	19.45	9.66	20.34	14.45	10.41	24.83	19.35
	<i>0.34</i>	<i>0.97</i>	<i>0.83</i>	<i>0.65</i>	<i>0.60</i>	<i>1.38</i>	<i>0.99</i>	<i>2.42</i>
\$15,001 - \$20,000	12.39	13.43	1.87	14.32	14.20	14.83	12.39	12.96
	<i>0.31</i>	<i>0.77</i>	<i>0.33</i>	<i>0.70</i>	<i>0.71</i>	<i>1.65</i>	<i>0.89</i>	<i>2.54</i>
\$20,001 - \$25,000	10.82	11.38	0.69	12.08	15.08	14.67	6.26	5.93
	<i>0.30</i>	<i>0.73</i>	<i>0.20</i>	<i>0.53</i>	<i>0.67</i>	<i>1.69</i>	<i>0.71</i>	<i>1.75</i>
\$25,001 - \$30,000	8.96	9.34	0.40	9.41	12.85	11.95	5.92	4.97
	<i>0.30</i>	<i>0.69</i>	<i>0.14</i>	<i>0.57</i>	<i>0.61</i>	<i>1.51</i>	<i>0.76</i>	<i>1.77</i>
\$30,001 - \$35,000	6.27	6.98	0.20	5.54	10.21	9.15	2.96	2.41
	<i>0.24</i>	<i>0.64</i>	<i>0.11</i>	<i>0.45</i>	<i>0.56</i>	<i>1.29</i>	<i>0.46</i>	<i>1.10</i>
\$35,001 - \$40,000	4.69	5.27	0.02	4.98	6.59	8.04	2.45	3.55
	<i>0.23</i>	<i>0.58</i>	<i>0.02</i>	<i>0.41</i>	<i>0.49</i>	<i>1.41</i>	<i>0.45</i>	<i>1.26</i>
More than \$40,000	11.99	10.79	0.27	12.52	18.54	24.94	3.55	5.19
	<i>0.36</i>	<i>0.80</i>	<i>0.12</i>	<i>0.59</i>	<i>0.87</i>	<i>1.96</i>	<i>0.46</i>	<i>1.69</i>
Metropolitan Area Resident								
Yes	74.24	97.94	68.17	65.66	78.00	74.53	68.13	75.04
	<i>0.28</i>	<i>0.72</i>	<i>1.33</i>	<i>0.73</i>	<i>0.81</i>	<i>2.66</i>	<i>1.23</i>	<i>5.33</i>
No	25.76	2.06	31.83	34.34	22.00	25.47	31.87	24.96
	<i>0.28</i>	<i>0.72</i>	<i>1.33</i>	<i>0.73</i>	<i>0.81</i>	<i>2.66</i>	<i>1.23</i>	<i>5.33</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 16 interview (fall 1996), and beneficiaries who resided in the community at the time of the round 13 interview (fall 1995) who died prior to the round 16 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."