

Table 4.1 Benefit Payments of Medicare Beneficiaries by Age, Gender, and Race/Ethnicity, and by Residence Status, 1997

All Medicare Beneficiaries

Beneficiary Characteristic	Total	Residence	
		Community Only	Long-Term Care Facility Only
Benefit Payments (in 000s)	201,135	178,400	22,735
	3,260	3,265	1,346
Benefit Payments (in 000s)			
Medicare Status¹			
Aged			
65 - 74 years	72,746	68,389	4,356
	2,484	2,434	817
75 - 84 years	71,060	63,165	7,895
	1,785	1,625	911
85 years and older	32,078	23,725	8,353
	1,123	1,026	608
Disabled			
Under 45 years	7,548	6,557	991
	834	759	292
45 - 64 years	17,704	16,564	1,140
	1,401	1,371	218
Gender by Age			
Male			
	92,339	85,099	7,240
	2,797	2,838	698
Aged			
65 - 74 years	36,940	35,192	1,747
	2,017	1,981	476
75 - 84 years	30,325	28,050	2,275
	1,312	1,279	341
85 years and older	10,521	8,624	1,898
	680	636	281
Disabled			
Under 45 years	4,504	3,840	664
	711	670	190
45 - 64 years	10,049	9,392	657
	1,113	1,092	148

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All Medicare Beneficiaries

Beneficiary Characteristic	Total	Residence	
		Community Only	Long-Term Care Facility Only
Benefit Payments (in 000s)	201,135	178,400	22,735
	3,260	3,265	1,346
Benefit Payments (in 000s)			
Female	108,705	93,210	15,495
	2,265	2,190	1,167
Aged			
65 - 74 years	35,806	33,197	2,609
	1,542	1,438	666
75 - 84 years	40,735	35,114	5,620
	1,480	1,309	824
85 years and older	21,544	15,089	6,455
	940	838	521
Disabled			
Under 45 years	2,965	2,638	327
	374	313	224
45 - 64 years	7,654	7,172	483
	890	850	155
Race/Ethnicity by Age²			
White non-Hispanic	157,836	140,060	17,777
	2,908	2,998	1,104
Aged			
65 - 74 years	59,333	56,670	2,663
	2,198	2,207	521
75 - 84 years	57,252	50,921	6,331
	1,592	1,442	836
85 years and older			
Disabled			
Under 45 years	3,551	2,981	571
	337	295	158
45 - 64 years	10,273	9,486	788
	799	771	193

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		Community Only	Long-Term Care Facility Only
Benefit Payments (in 000s)	201,135	178,400	22,735
	3,260	3,265	1,346
Benefit Payments (in 000s)			
Black non-Hispanic	24,371	21,041	3,331
Aged			
65 - 74 years	6,628	5,264	1,365
75 - 84 years	8,146	7,162	984
85 years and older	2,946	2,368	578
Disabled			
Under 45 years	2,408	2,236	172
45 - 64 years	4,243	4,011	232
Hispanic	12,849	12,309	540
Aged			
65 - 74 years	4,775	4,704	71
75 - 84 years	3,534	3,227	307
85 years and older	1,112	956	157

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All Medicare Beneficiaries

Beneficiary Characteristic	Total	Residence	
		Community Only	Long-Term Care Facility Only
Benefit Payments (in 000s)	201,135	178,400	22,735
	<i>3,260</i>	<i>3,265</i>	<i>1,346</i>
Benefit Payments (in 000s)			
Disabled			
Under 45 years	936	931	5
	<i>342</i>	<i>341</i>	<i>2</i>
45 - 64 years	2,493	2,491	1
	<i>713</i>	<i>712</i>	<i>1</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 4.2 Benefit Payments of Medicare Beneficiaries by Demographic and Socioeconomic Characteristics, by Age, and by Gender and Age, 1997

All Medicare Beneficiaries

Beneficiary Characteristic	Total	All Medicare Beneficiaries				Male				Total	Female				Total
		< 65	65 - 74	75 - 84	85 +	< 65	65 - 74	75 - 84	85 +		< 65	65 - 74	75 - 84	85 +	
Benefit Payments (in 000s)	201,135	25,252	72,746	71,060	32,078	14,553	36,940	30,325	10,521	92,339	10,620	35,806	40,735	21,544	108,705
	3,260	1,738	2,484	1,785	1,123	1,459	2,017	1,312	680	2,797	897	1,542	1,480	940	2,265
Benefit Payments (in 000s)															
Marital Status															
Married	92,766	10,326	43,506	31,943	6,992	6,388	27,562	21,342	5,316	60,608	3,938	15,944	10,601	1,675	32,158
	2,587	1,100	1,925	1,303	510	914	1,671	1,198	492	2,124	615	1,054	755	240	1,384
Widowed	76,232	1,811	19,144	32,983	22,293	153	4,410	6,799	4,174	15,537	1,658	14,734	26,184	18,119	60,695
	2,146	481	1,506	1,388	962	35	933	690	413	1,237	483	1,129	1,213	866	1,795
Divorced/separated	17,644	6,093	7,035	3,276	1,240	3,725	3,451	1,393	445	9,013	2,368	3,584	1,883	796	8,631
	1,389	962	857	369	249	855	685	264	155	1,120	416	463	265	194	766
Never married	14,245	6,851	3,059	2,800	1,535	4,225	1,517	781	582	7,105	2,626	1,542	2,019	953	7,140
	1,027	660	515	478	297	596	391	185	229	794	371	331	422	190	668
Living Arrangement															
Community															
Lives alone	55,230	5,283	16,246	22,460	11,241	2,644	5,353	5,920	2,910	16,827	2,639	10,893	16,540	8,331	38,403
	1,536	534	1,082	989	682	479	843	509	437	1,075	346	782	870	560	1,338
With spouse	86,477	9,330	42,010	29,688	5,450	6,342	27,097	19,810	4,208	57,457	2,987	14,913	9,878	1,242	29,020
	2,517	986	1,884	1,311	434	913	1,683	1,181	436	2,119	504	939	735	210	1,231
With children	21,092	2,540	6,067	7,921	4,564	460	1,062	1,436	1,147	4,105	2,081	5,005	6,484	3,417	16,987
	1,168	487	885	719	464	144	307	376	265	544	485	849	621	407	1,110
With others	15,510	5,890	4,067	3,095	2,457	3,787	1,680	884	358	6,710	2,103	2,386	2,211	2,099	8,800
	1,238	816	659	491	405	707	474	193	107	930	425	472	452	407	791
Long-Term Care Facility															
	22,735	2,130	4,356	7,895	8,353	1,321	1,747	2,275	1,898	7,240	810	2,609	5,620	6,455	15,495
	1,346	358	817	911	608	226	476	341	281	698	271	666	824	521	1,167
Race/Ethnicity															
White non-Hispanic	157,836	13,825	59,333	57,252	27,427	8,002	31,443	25,215	9,104	73,763	5,823	27,890	32,037	18,324	84,073
	2,908	883	2,198	1,592	1,097	785	1,896	1,228	677	2,504	539	1,392	1,198	907	1,904
Black non-Hispanic	24,371	6,651	6,628	8,146	2,946	3,870	2,426	2,741	810	9,847	2,781	4,203	5,405	2,136	14,525
	1,567	1,098	666	828	428	878	429	470	126	1,088	537	577	718	424	1,206
Hispanic	12,849	3,428	4,775	3,534	1,112	2,045	1,804	1,647	397	5,894	1,383	2,971	1,886	715	6,955
	1,331	775	518	443	166	604	258	316	79	924	409	413	274	152	664
Other	5,030	1,206	1,777	1,588	460	606	1,051	603	147	2,407	600	725	985	313	2,623
	735	392	440	337	130	254	384	196	77	507	271	186	271	100	420

Table 4.2 Benefit Payments of Medicare Beneficiaries by Demographic and Socioeconomic Characteristics, by Age, and by Gender and Age, 1997

All Medicare Beneficiaries

Beneficiary Characteristic	Total	All Medicare Beneficiaries				Male				Total	Female				Total
		< 65	65 - 74	75 - 84	85 +	< 65	65 - 74	75 - 84	85 +		< 65	65 - 74	75 - 84	85 +	
Benefit Payments (in 000s)	201,135	25,252	72,746	71,060	32,078	14,553	36,940	30,325	10,521	92,339	10,620	35,806	40,735	21,544	108,705
	3,260	1,738	2,484	1,785	1,123	1,459	2,017	1,312	680	2,797	897	1,542	1,480	940	2,265
Benefit Payments (in 000s)															
Schooling															
0 - 8 years	45,446	4,593	13,931	16,585	10,337	2,926	7,361	7,204	3,695	21,186	1,666	6,570	9,381	6,642	24,259
	2,079	745	1,131	1,055	625	610	793	682	438	1,419	386	782	774	443	1,376
9 - 11 years	33,986	5,571	11,140	12,423	4,852	3,339	4,714	4,493	1,241	13,787	2,232	6,426	7,930	3,612	20,199
	1,389	964	807	862	497	741	526	492	189	984	437	665	723	470	1,104
12 years	59,480	7,440	23,231	21,492	7,317	4,271	11,414	8,223	2,670	26,577	3,169	11,817	13,270	4,647	32,903
	1,949	683	1,447	1,093	524	514	1,301	709	447	1,482	471	811	713	414	1,265
13 - 15 years	30,868	4,410	13,343	9,937	3,178	1,915	6,438	4,378	1,029	13,760	2,494	6,905	5,559	2,150	17,108
	1,608	695	1,243	982	358	496	918	555	214	1,165	489	909	781	305	1,235
16 or more years	24,009	2,112	10,111	8,294	3,492	1,401	6,650	5,164	1,310	14,526	710	3,461	3,130	2,182	9,483
	1,337	610	843	751	463	547	697	665	202	1,037	223	475	379	425	786
Income															
\$5,000 or Less	15,476	2,695	4,238	5,094	3,449	1,322	1,696	1,728	852	5,598	1,346	2,541	3,366	2,597	9,851
	1,055	402	659	597	409	326	410	343	258	635	373	536	483	361	870
\$5,001 - \$10,000	55,282	9,811	17,293	17,464	10,714	5,300	7,451	4,849	2,205	19,804	4,460	9,842	12,615	8,497	35,414
	1,970	1,263	956	1,021	724	948	826	502	285	1,320	568	797	865	624	1,552
\$10,001 - \$15,000	36,241	3,420	12,941	13,015	6,866	2,075	5,501	4,670	2,849	15,094	1,346	7,440	8,345	4,017	21,147
	1,445	408	1,074	845	645	381	752	375	432	974	202	751	763	494	1,137
\$15,001 - \$20,000	24,887	2,054	8,803	10,811	3,219	1,237	5,019	5,114	1,326	12,697	817	3,783	5,697	1,893	12,190
	1,626	366	878	1,177	305	283	794	711	183	1,124	218	505	884	232	1,063
\$20,001 - \$25,000	19,063	1,325	7,572	7,586	2,580	858	4,275	3,912	1,144	10,189	466	3,297	3,675	1,437	8,874
	1,228	308	888	687	338	234	805	670	205	1,176	149	370	349	260	548
\$25,001 - \$30,000	15,288	1,649	7,156	5,052	1,431	1,357	4,038	2,790	558	8,744	292	3,118	2,261	873	6,544
	1,320	458	1,172	453	198	445	1,014	318	125	1,139	98	498	310	168	595
\$30,001 - \$35,000	8,556	1,165	3,562	2,980	849	422	1,897	1,898	291	4,507	743	1,665	1,082	558	4,049
	762	442	460	386	155	168	319	326	73	512	409	318	195	141	533
\$35,001 - \$40,000	6,382	804	2,624	2,049	906	280	1,720	961	289	3,250	524	904	1,087	617	3,132
	645	351	397	307	160	132	363	239	83	465	330	159	199	141	455
More than \$40,000	19,881	2,329	8,530	6,958	2,063	1,703	5,317	4,353	1,007	12,380	626	3,213	2,605	1,056	7,500
	1,188	712	738	632	317	673	631	570	216	940	210	364	344	214	637

Table 4.2 Benefit Payments of Medicare Beneficiaries by Demographic and Socioeconomic Characteristics, by Age, and by Gender and Age, 1997

All Medicare Beneficiaries

Beneficiary Characteristic	Total	All Medicare Beneficiaries				Male				Total	Female				Total
		< 65	65 - 74	75 - 84	85 +	< 65	65 - 74	75 - 84	85 +		< 65	65 - 74	75 - 84	85 +	
Benefit Payments (in 000s)	201,135	25,252	72,746	71,060	32,078	14,553	36,940	30,325	10,521	92,339	10,620	35,806	40,735	21,544	108,705
	<i>3,260</i>	<i>1,738</i>	<i>2,484</i>	<i>1,785</i>	<i>1,123</i>	<i>1,459</i>	<i>2,017</i>	<i>1,312</i>	<i>680</i>	<i>2,797</i>	<i>897</i>	<i>1,542</i>	<i>1,480</i>	<i>940</i>	<i>2,265</i>
Benefit Payments (in 000s)															
Metropolitan Area Resident															
Yes	159,265	19,362	57,599	56,547	25,757	11,427	29,262	23,419	8,460	72,568	7,857	28,337	33,128	17,284	86,606
	<i>2,983</i>	<i>1,405</i>	<i>2,364</i>	<i>1,696</i>	<i>1,027</i>	<i>1,254</i>	<i>1,933</i>	<i>1,108</i>	<i>599</i>	<i>2,452</i>	<i>743</i>	<i>1,446</i>	<i>1,300</i>	<i>871</i>	<i>1,979</i>
No	41,870	5,889	15,147	14,512	6,322	3,126	7,678	6,906	2,061	19,771	2,763	7,469	7,606	4,261	22,099
	<i>1,685</i>	<i>688</i>	<i>931</i>	<i>849</i>	<i>441</i>	<i>505</i>	<i>668</i>	<i>771</i>	<i>302</i>	<i>1,195</i>	<i>516</i>	<i>651</i>	<i>677</i>	<i>349</i>	<i>1,364</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 4.3 Benefit Payments of Medicare Beneficiaries by Demographic and Socioeconomic Characteristics and by Race/Ethnicity and Age, 1997

All Medicare Beneficiaries

Beneficiary Characteristic	Total ¹	White non-Hispanic					Black non-Hispanic					Hispanic				
		< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total
Benefit Payments (in 000s)	201,135	13,825	59,333	57,252	27,427	157,836	6,651	6,628	8,146	2,946	24,371	3,428	4,775	3,534	1,112	12,849
	3,260	883	2,198	1,592	1,097	2,908	1,098	666	828	428	1,567	775	518	443	166	1,331
Benefit Payments (in 000s)																
Gender																
Male	92,339	8,002	31,443	25,215	9,104	73,763	3,870	2,426	2,741	810	9,847	2,045	1,804	1,647	397	5,894
	2,797	785	1,896	1,228	677	2,504	878	429	470	126	1,088	604	258	316	79	924
Female	108,705	5,823	27,890	32,037	18,324	84,073	2,781	4,203	5,405	2,136	14,525	1,383	2,971	1,886	715	6,955
	2,265	539	1,392	1,198	907	1,904	537	577	718	424	1,206	409	413	274	152	664
Marital Status																
Married	92,766	5,867	37,619	27,548	6,135	77,169	2,620	2,359	2,196	411	7,586	1,250	2,469	1,342	300	5,360
	2,587	727	1,728	1,146	506	2,185	749	394	434	99	991	413	410	205	88	818
Widowed	76,232	1,043	14,953	25,877	18,729	60,602	631	2,340	4,675	2,445	10,092	88	1,440	1,498	731	3,756
	2,146	269	1,467	1,182	929	2,066	377	412	699	446	1,062	37	406	294	144	534
Divorced/ separated	17,644	3,134	4,600	1,929	1,111	10,774	1,554	1,409	671	59	3,693	991	624	547	62	2,225
	1,389	408	686	273	244	878	531	325	166	28	638	448	145	204	36	585
Never married	14,245	3,698	2,161	1,849	1,451	9,160	1,842	520	600	27	2,990	1,095	241	147	19	1,501
	1,027	372	367	335	300	662	367	331	299	16	567	407	91	74	12	423
Living Arrangement																
Community																
Lives alone	55,230	3,376	12,247	17,488	9,745	42,856	1,059	1,940	3,398	1,016	7,413	680	1,429	1,107	213	3,429
	1,536	385	956	751	662	1,329	205	288	629	223	774	329	305	273	60	540
With spouse	86,477	5,515	36,826	25,553	4,783	72,676	2,341	1,805	2,105	277	6,528	1,234	2,400	1,178	315	5,127
	2,517	685	1,718	1,138	447	2,174	742	231	427	89	929	413	413	181	84	809
With children	21,092	1,156	4,414	5,615	3,481	14,667	671	938	1,122	794	3,525	670	591	756	257	2,274
	1,168	278	846	634	375	1,147	224	234	323	272	610	348	234	191	62	479
With others	15,510	2,418	3,183	2,266	1,993	9,861	2,176	582	536	282	3,575	839	285	186	170	1,480
	1,238	317	595	449	363	866	661	264	160	104	820	369	95	88	108	414
Long-Term Care Facility	22,735	1,358	2,663	6,331	7,425	17,777	404	1,365	984	578	3,331	6	71	307	157	540
	1,346	244	521	836	590	1,104	176	577	284	126	666	3	66	132	35	154

Table 4.3 Benefit Payments of Medicare Beneficiaries by Demographic and Socioeconomic Characteristics and by Race/Ethnicity and Age, 1997

All Medicare Beneficiaries

Beneficiary Characteristic	Total ¹	White non-Hispanic					Black non-Hispanic					Hispanic				
		< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total
Benefit Payments (in 000s)	201,135	13,825	59,333	57,252	27,427	157,836	6,651	6,628	8,146	2,946	24,371	3,428	4,775	3,534	1,112	12,849
	3,260	883	2,198	1,592	1,097	2,908	1,098	666	828	428	1,567	775	518	443	166	1,331
Benefit Payments (in 000s)																
Schooling																
0 - 8 years	45,446	2,729	8,411	10,529	7,593	29,262	473	2,279	3,423	1,773	7,948	1,312	2,580	1,996	737	6,624
	2,079	533	782	812	577	1,391	151	464	509	276	759	494	487	389	133	986
9 - 11 years	33,986	2,330	8,350	9,478	4,210	24,368	2,267	1,760	2,128	526	6,680	601	628	457	88	1,775
	1,389	391	649	731	452	1,010	766	372	468	245	943	275	165	157	67	371
12 years	59,480	4,509	20,539	18,986	6,859	50,893	2,031	1,358	1,120	280	4,789	473	975	721	114	2,283
	1,949	442	1,432	1,043	518	1,906	467	244	152	105	566	131	242	176	45	331
13 - 15 years	30,868	2,632	12,263	9,230	3,021	27,146	1,186	547	442	140	2,315	520	303	139	7	970
	1,608	437	1,216	944	341	1,512	441	178	247	91	558	274	165	53	7	336
16 or more years	24,009	1,131	8,992	7,299	3,308	20,730	637	552	522	88	1,798	93	282	173	18	566
	1,337	170	723	702	453	1,145	509	334	261	64	671	71	106	50	14	155
Income																
\$5,000 or Less	15,476	1,695	2,801	3,359	2,596	10,452	494	1,076	1,287	607	3,464	232	234	403	214	1,084
	1,055	302	567	466	344	912	92	364	341	248	584	76	73	121	85	186
\$5,001 - \$10,000	55,282	4,768	12,257	13,059	8,737	38,822	3,017	2,468	2,358	1,128	8,971	1,798	1,959	1,364	482	5,603
	1,970	525	770	848	725	1,230	782	461	388	219	1,117	592	329	309	132	865
\$10,001 - \$15,000	36,241	1,954	10,796	10,116	6,069	28,935	571	802	1,360	615	3,348	532	640	818	92	2,082
	1,445	246	1,035	690	644	1,305	167	142	354	160	428	245	131	200	29	361
\$15,001 - \$20,000	24,887	1,579	7,299	8,318	2,875	20,071	268	905	1,922	172	3,267	116	520	347	143	1,127
	1,626	306	812	925	284	1,372	158	303	627	90	699	47	144	101	63	185
\$20,001 - \$25,000	19,063	962	6,771	6,695	2,280	16,708	59	494	372	205	1,130	42	206	297	61	605
	1,228	203	862	665	315	1,185	24	182	116	105	186	21	62	88	40	123
\$25,001 - \$30,000	15,288	1,183	6,237	4,647	1,254	13,322	345	483	253	102	1,182	120	206	109	43	478
	1,320	430	1,063	437	187	1,205	138	188	110	58	271	93	103	43	29	143
\$30,001 - \$35,000	8,556	365	3,112	2,602	824	6,902	776	97	164	7	1,045	24	321	79	18	442
	762	118	408	343	156	613	429	34	101	4	436	15	156	35	8	161
\$35,001 - \$40,000	6,382	446	2,352	1,808	811	5,416	347	129	156	67	699	8	68	38	29	143
	645	178	384	290	157	539	314	46	74	44	333	5	31	20	16	40
More than \$40,000	19,881	873	7,694	6,595	1,980	17,142	774	175	273	43	1,265	556	621	78	30	1,286
	1,188	246	674	644	314	1,166	513	45	88	25	523	400	247	32	24	481

Table 4.3 Benefit Payments of Medicare Beneficiaries by Demographic and Socioeconomic Characteristics and by Race/Ethnicity and Age, 1997

All Medicare Beneficiaries

Beneficiary Characteristic	Total ¹	White non-Hispanic					Black non-Hispanic					Hispanic				
		< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total
Benefit Payments (in 000s)	201,135	13,825	59,333	57,252	27,427	157,836	6,651	6,628	8,146	2,946	24,371	3,428	4,775	3,534	1,112	12,849
	<i>3,260</i>	<i>883</i>	<i>2,198</i>	<i>1,592</i>	<i>1,097</i>	<i>2,908</i>	<i>1,098</i>	<i>666</i>	<i>828</i>	<i>428</i>	<i>1,567</i>	<i>775</i>	<i>518</i>	<i>443</i>	<i>166</i>	<i>1,331</i>
Benefit Payments (in 000s)																
Metropolitan Area Resident																
Yes	159,265	9,967	45,456	44,625	21,794	121,842	5,431	5,973	6,982	2,509	20,895	2,985	4,235	3,081	955	11,256
	<i>2,983</i>	<i>721</i>	<i>2,050</i>	<i>1,511</i>	<i>1,031</i>	<i>2,788</i>	<i>961</i>	<i>671</i>	<i>834</i>	<i>413</i>	<i>1,533</i>	<i>680</i>	<i>423</i>	<i>376</i>	<i>164</i>	<i>993</i>
No	41,870	3,858	13,877	12,626	5,633	35,995	1,220	655	1,164	437	3,476	443	540	452	158	1,594
	<i>1,685</i>	<i>497</i>	<i>937</i>	<i>796</i>	<i>417</i>	<i>1,453</i>	<i>344</i>	<i>66</i>	<i>202</i>	<i>124</i>	<i>307</i>	<i>375</i>	<i>278</i>	<i>243</i>	<i>38</i>	<i>858</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 4.4a Benefit Payments of Noninstitutionalized Medicare Beneficiaries by Demographic and Socioeconomic Characteristics and by Living Arrangement and Age, 1997

Community Residents¹

Beneficiary Characteristic	Total	Lives Alone					Lives with Spouse					Lives with Children/Others				
		< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total
Benefit Payments (in 000s)	178,400	5,283	16,246	22,460	11,241	55,230	9,330	42,010	29,688	5,450	86,477	8,431	10,133	11,016	7,021	36,602
	3,265	534	1,082	989	682	1,536	986	1,884	1,311	434	2,517	1,029	1,136	884	631	1,736
Benefit Payments (in 000s)																
Marital Status																
Married	88,274	242	277	377	93	989	9,270	41,997	29,637	5,434	86,338	549	163	179	56	947
	2,561	145	84	112	45	192	986	1,882	1,307	435	2,521	256	55	86	28	279
Widowed	62,713	688	10,407	18,534	9,779	39,408	0	0	0	0	0	1,096	6,626	9,310	6,273	23,305
	2,095	138	999	893	559	1,400	0	0	0	0	0	445	956	875	626	1,377
Divorced/ separated	16,169	2,720	4,090	1,925	705	9,439	59	13	51	15	139	2,869	2,523	853	346	6,591
	1,365	513	572	260	198	819	58	7	30	22	69	647	537	200	115	880
Never married	11,061	1,609	1,471	1,622	665	5,368	0	0	0	0	0	3,850	822	675	347	5,693
	899	176	251	362	234	579	0	0	0	0	0	569	249	160	114	611
Race/Ethnicity																
White non-Hispanic	140,060	3,376	12,247	17,488	9,745	42,856	5,515	36,826	25,553	4,783	72,676	3,574	7,598	7,881	5,474	24,528
	2,998	385	956	751	662	1,329	685	1,718	1,138	447	2,174	413	1,048	765	529	1,464
Black non-Hispanic	21,041	1,059	1,940	3,398	1,016	7,413	2,341	1,805	2,105	277	6,528	2,847	1,520	1,658	1,075	7,100
	1,555	205	288	629	223	774	742	231	427	89	929	815	348	401	313	1,119
Hispanic	12,309	680	1,429	1,107	213	3,429	1,234	2,400	1,178	315	5,127	1,509	875	942	427	3,754
	1,313	329	305	273	60	540	413	413	181	84	809	512	247	205	125	670
Other	4,359	127	622	309	267	1,324	238	976	663	19	1,896	493	134	467	44	1,139
	632	85	295	108	110	331	133	301	215	13	394	245	46	182	17	312
Schooling																
0 - 8 years	40,113	845	3,095	5,673	3,657	13,270	2,198	6,954	5,870	1,680	16,702	1,185	2,501	3,327	3,127	10,140
	2,002	337	545	612	415	1,085	501	732	662	232	1,119	381	594	448	381	987
9 - 11 years	30,469	1,172	2,332	4,680	1,776	9,960	1,470	5,866	4,469	763	12,569	2,563	2,043	2,185	1,150	7,940
	1,230	255	278	494	260	657	342	591	507	158	800	832	426	417	347	1,008
12 years	54,752	1,298	5,793	7,614	2,628	17,334	3,097	14,247	8,886	1,620	27,850	2,181	2,710	3,417	1,260	9,568
	1,929	181	769	547	361	1,008	560	1,174	742	304	1,533	306	592	478	218	827
13 - 15 years	28,897	1,370	3,079	2,839	1,493	8,782	1,645	7,856	4,653	764	14,919	1,356	2,039	1,354	448	5,197
	1,412	283	493	345	227	730	429	932	515	191	1,162	407	603	385	120	736
16 or more years	21,655	581	1,610	1,473	1,448	5,111	912	7,005	5,414	547	13,877	612	697	593	764	2,667
	1,208	117	213	180	256	377	513	723	637	106	998	192	195	218	219	425

Table 4.4a Benefit Payments of Noninstitutionalized Medicare Beneficiaries by Demographic and Socioeconomic Characteristics and by Living Arrangement and Age, 1997

Community Residents¹

Beneficiary Characteristic	Total	Lives Alone					Lives with Spouse					Lives with Children/Others				
		< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total
Benefit Payments (in 000s)	178,400	5,283	16,246	22,460	11,241	55,230	9,330	42,010	29,688	5,450	86,477	8,431	10,133	11,016	7,021	36,602
	3,265	534	1,082	989	682	1,536	986	1,884	1,311	434	2,517	1,029	1,136	884	631	1,736
Benefit Payments (in 000s)																
Income																
\$5,000 or Less	11,755	180	1,105	1,520	936	3,741	656	1,578	984	436	3,654	1,145	1,063	1,191	935	4,334
	931	37	207	291	216	433	272	283	248	213	462	300	478	278	283	750
\$5,001 - \$10,000	47,211	2,993	4,939	7,400	3,929	19,260	2,110	7,259	3,538	727	13,634	3,937	3,587	4,075	2,653	14,252
	1,847	543	516	585	430	981	417	813	358	153	1,007	827	559	619	344	1,287
\$10,001 - \$15,000	31,696	862	2,851	5,204	2,277	11,194	1,318	6,235	4,546	1,025	13,124	966	2,568	2,011	1,833	7,378
	1,367	151	441	464	320	740	305	734	404	212	895	193	720	378	398	836
\$15,001 - \$20,000	22,631	344	2,067	3,265	1,145	6,821	1,225	5,559	5,210	1,078	13,072	394	740	1,133	471	2,739
	1,464	105	389	594	223	783	323	757	770	186	1,183	144	148	240	112	319
\$20,001 - \$25,000	17,539	241	2,024	2,161	875	5,301	554	4,942	4,114	678	10,288	300	362	785	501	1,949
	1,219	102	586	284	175	679	129	662	639	194	1,004	180	89	168	135	317
\$25,001 - \$30,000	14,187	108	1,072	1,189	580	2,949	1,185	5,202	2,743	410	9,540	244	672	548	234	1,698
	1,331	46	329	197	144	377	438	1,099	328	115	1,261	92	252	167	77	323
\$30,001 - \$35,000	8,229	98	520	381	218	1,216	510	2,886	2,064	329	5,788	551	154	376	144	1,225
	754	51	179	97	94	240	218	403	299	89	567	391	95	189	74	444
\$35,001 - \$40,000	5,944	6	254	194	324	777	574	2,214	1,502	219	4,509	221	106	230	100	658
	630	5	84	44	94	135	333	379	270	84	587	129	38	84	48	155
More than \$40,000	19,130	450	1,404	1,148	957	3,959	1,198	6,123	4,936	546	12,802	672	881	667	150	2,369
	1,187	216	333	161	211	529	579	627	579	157	909	348	305	254	33	394
Metropolitan Area Resident																
Yes	141,158	4,062	13,485	17,560	9,131	44,238	6,900	32,334	23,177	4,542	66,953	6,438	8,356	9,448	5,634	29,876
	2,901	465	1,009	893	618	1,404	900	1,703	1,133	389	2,298	851	993	858	593	1,465
No	37,242	1,221	2,761	4,901	2,110	10,993	2,429	9,675	6,511	908	19,524	1,992	1,778	1,568	1,388	6,726
	1,586	262	384	448	309	686	334	796	726	191	924	359	594	244	151	888

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 4.4b Benefit Payments of Noninstitutionalized Male Medicare Beneficiaries by Demographic and Socioeconomic Characteristics and by Living Arrangement and Age, 1997

Male Community Residents¹

Beneficiary Characteristic	Total	Lives Alone				Total	Lives with Spouse					Lives with Children/Others				
		< 65	65 - 74	75 - 84	85 +		< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total
Benefit Payments (in 000s)	85,099	2,644	5,353	5,920	2,910	16,827	6,342	27,097	19,810	4,208	57,457	4,247	2,742	2,321	1,505	10,815
	2,838	479	843	509	437	1,075	913	1,683	1,181	436	2,119	727	561	423	284	1,060
Marital Status																
Married	58,044	20	101	218	39	378	6,283	27,091	19,785	4,193	57,352	45	103	129	39	315
	2,120	13	48	93	17	107	911	1,683	1,181	438	2,118	23	49	77	24	99
Widowed	13,585	72	2,823	4,650	2,302	9,847	0	0	0	0	0	74	999	1,484	1,181	3,738
	1,090	27	711	515	311	917	0	0	0	0	0	33	312	373	266	536
Divorced/ separated	8,043	1,756	1,778	718	257	4,509	59	6	25	15	105	1,554	1,336	397	142	3,429
	1,119	452	446	167	120	639	58	4	19	22	65	559	463	142	68	761
Never married	5,367	789	651	332	313	2,085	0	0	0	0	0	2,522	305	311	143	3,282
	673	173	149	94	206	323	0	0	0	0	0	517	78	137	78	562
Race/Ethnicity																
White non-Hispanic	68,318	1,483	4,037	4,351	2,611	12,482	3,969	24,292	16,957	3,661	48,878	1,603	2,149	1,953	1,252	6,957
	2,612	295	733	438	430	941	610	1,653	1,114	446	1,989	306	547	407	274	772
Black non-Hispanic	8,555	587	638	1,111	149	2,484	1,387	929	1,365	237	3,918	1,547	324	97	185	2,153
	1,005	172	170	296	68	376	621	177	363	82	761	573	74	31	80	554
Hispanic	5,754	452	275	412	69	1,209	817	1,306	925	241	3,290	772	217	217	48	1,255
	899	314	75	147	36	349	356	234	181	49	557	363	86	116	37	414
Other	2,271	95	404	45	81	625	169	568	448	13	1,198	323	52	53	20	448
	504	80	289	22	68	307	117	249	188	11	332	211	35	34	13	218
Schooling																
0 - 8 years	19,476	613	1,354	1,828	1,073	4,867	1,719	4,457	4,252	1,397	11,825	403	940	656	784	2,784
	1,333	330	419	337	278	695	464	454	573	239	872	156	436	160	246	560
9 - 11 years	12,461	582	554	1,040	323	2,499	830	3,267	2,765	532	7,394	1,619	431	340	179	2,569
	954	182	163	243	92	353	268	518	382	130	740	623	182	100	76	628
12 years	24,790	578	1,582	1,805	737	4,702	1,916	9,155	5,054	1,238	17,364	1,238	553	696	237	2,724
	1,526	120	560	247	217	616	422	1,155	618	314	1,293	254	217	237	92	423
13 - 15 years	13,439	577	1,202	747	322	2,848	1,025	4,837	3,183	516	9,561	276	319	405	30	1,030
	1,162	231	391	210	106	547	379	820	465	162	1,039	103	133	245	16	300
16 or more years	13,903	285	646	389	426	1,746	846	5,321	4,408	468	11,043	269	459	142	245	1,115
	1,038	172	162	113	142	252	513	700	627	103	971	116	174	43	101	241

Table 4.4b Benefit Payments of Noninstitutionalized Male Medicare Beneficiaries by Demographic and Socioeconomic Characteristics and by Living Arrangement and Age, 1997

Male Community Residents¹

Beneficiary Characteristic	Total	Lives Alone					Lives with Spouse					Lives with Children/Others				
		< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total
Benefit Payments (in 000s)	85,099	2,644	5,353	5,920	2,910	16,827	6,342	27,097	19,810	4,208	57,457	4,247	2,742	2,321	1,505	10,815
	<i>2,838</i>	<i>479</i>	<i>843</i>	<i>509</i>	<i>437</i>	<i>1,075</i>	<i>913</i>	<i>1,683</i>	<i>1,181</i>	<i>436</i>	<i>2,119</i>	<i>727</i>	<i>561</i>	<i>423</i>	<i>284</i>	<i>1,060</i>
Income																
\$5,000 or Less	4,170	108	199	290	113	710	496	951	655	298	2,399	419	192	330	119	1,061
	<i>493</i>	<i>33</i>	<i>53</i>	<i>106</i>	<i>43</i>	<i>125</i>	<i>264</i>	<i>235</i>	<i>184</i>	<i>195</i>	<i>413</i>	<i>116</i>	<i>43</i>	<i>149</i>	<i>75</i>	<i>207</i>
\$5,001 - \$10,000	17,487	1,531	1,279	1,259	745	4,814	1,301	4,689	2,307	555	8,852	1,963	823	671	364	3,821
	<i>1,307</i>	<i>439</i>	<i>208</i>	<i>247</i>	<i>212</i>	<i>574</i>	<i>311</i>	<i>674</i>	<i>293</i>	<i>115</i>	<i>785</i>	<i>592</i>	<i>225</i>	<i>258</i>	<i>81</i>	<i>697</i>
\$10,001 - \$15,000	13,638	352	906	1,698	754	3,710	817	3,519	2,230	773	7,340	637	733	507	713	2,589
	<i>922</i>	<i>93</i>	<i>335</i>	<i>249</i>	<i>245</i>	<i>488</i>	<i>282</i>	<i>557</i>	<i>228</i>	<i>191</i>	<i>671</i>	<i>167</i>	<i>423</i>	<i>148</i>	<i>258</i>	<i>522</i>
\$15,001 - \$20,000	12,065	190	759	1,084	194	2,227	786	3,859	3,618	880	9,143	171	300	135	89	695
	<i>1,118</i>	<i>83</i>	<i>286</i>	<i>355</i>	<i>66</i>	<i>466</i>	<i>266</i>	<i>743</i>	<i>622</i>	<i>164</i>	<i>977</i>	<i>59</i>	<i>86</i>	<i>33</i>	<i>41</i>	<i>118</i>
\$20,001 - \$25,000	9,744	128	910	535	391	1,964	430	3,160	2,903	577	7,069	231	108	231	140	711
	<i>1,152</i>	<i>76</i>	<i>525</i>	<i>145</i>	<i>120</i>	<i>564</i>	<i>114</i>	<i>616</i>	<i>637</i>	<i>188</i>	<i>967</i>	<i>179</i>	<i>42</i>	<i>85</i>	<i>71</i>	<i>212</i>
\$25,001 - \$30,000	8,218	96	504	385	221	1,206	1,039	3,133	2,071	264	6,508	147	255	90	12	504
	<i>1,142</i>	<i>45</i>	<i>271</i>	<i>112</i>	<i>96</i>	<i>306</i>	<i>432</i>	<i>950</i>	<i>305</i>	<i>75</i>	<i>1,087</i>	<i>82</i>	<i>209</i>	<i>45</i>	<i>11</i>	<i>229</i>
\$30,001 - \$35,000	4,356	48	81	188	9	326	227	1,807	1,393	235	3,662	145	8	208	7	368
	<i>497</i>	<i>42</i>	<i>40</i>	<i>87</i>	<i>6</i>	<i>105</i>	<i>107</i>	<i>316</i>	<i>245</i>	<i>68</i>	<i>432</i>	<i>132</i>	<i>3</i>	<i>171</i>	<i>7</i>	<i>214</i>
\$35,001 - \$40,000	3,182	5	138	45	56	244	215	1,543	861	175	2,795	59	39	37	8	143
	<i>464</i>	<i>5</i>	<i>79</i>	<i>21</i>	<i>23</i>	<i>84</i>	<i>118</i>	<i>353</i>	<i>233</i>	<i>74</i>	<i>446</i>	<i>55</i>	<i>20</i>	<i>32</i>	<i>7</i>	<i>67</i>
More than \$40,000	12,164	185	564	437	427	1,613	1,033	4,421	3,722	450	9,626	477	284	112	52	924
	<i>938</i>	<i>149</i>	<i>284</i>	<i>115</i>	<i>135</i>	<i>373</i>	<i>579</i>	<i>599</i>	<i>545</i>	<i>149</i>	<i>850</i>	<i>323</i>	<i>159</i>	<i>49</i>	<i>40</i>	<i>369</i>
Metropolitan Area Resident																
Yes	66,747	2,132	4,627	4,508	2,402	13,670	4,904	20,761	15,333	3,455	44,453	3,254	2,403	1,863	1,103	8,623
	<i>2,450</i>	<i>423</i>	<i>817</i>	<i>416</i>	<i>386</i>	<i>980</i>	<i>863</i>	<i>1,528</i>	<i>924</i>	<i>391</i>	<i>1,852</i>	<i>670</i>	<i>539</i>	<i>397</i>	<i>257</i>	<i>990</i>
No	18,352	512	726	1,411	508	3,157	1,438	6,335	4,477	753	13,003	992	339	457	403	2,192
	<i>1,196</i>	<i>225</i>	<i>180</i>	<i>275</i>	<i>203</i>	<i>404</i>	<i>310</i>	<i>652</i>	<i>771</i>	<i>192</i>	<i>899</i>	<i>199</i>	<i>155</i>	<i>149</i>	<i>116</i>	<i>244</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 4.4c Benefit Payments of Noninstitutionalized Female Medicare Beneficiaries by Demographic and Socioeconomic Characteristics and by Living Arrangement and Age, 1997

Female Community Residents¹

Beneficiary Characteristic	Total	Lives Alone					Lives with Spouse					Lives with Children/Others				
		< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total
Benefit Payments (in 000s)	93,210	2,639	10,893	16,540	8,331	38,403	2,987	14,913	9,878	1,242	29,020	4,184	7,391	8,696	5,516	25,787
	2,190	346	782	870	560	1,338	504	939	735	210	1,231	616	977	781	576	1,331
Benefit Payments (in 000s)																
Marital Status																
Married	30,229	222	175	159	54	611	2,987	14,906	9,852	1,242	28,987	505	60	50	17	632
	1,241	145	69	63	41	174	504	939	732	210	1,233	255	24	34	16	260
Widowed	49,128	616	7,584	13,884	7,477	29,561	0	0	0	0	0	1,022	5,627	7,826	5,091	19,567
	1,817	136	707	750	508	1,192	0	0	0	0	0	444	914	766	566	1,255
Divorced/ separated	8,126	963	2,312	1,207	448	4,930	0	7	27	0	34	1,315	1,188	455	204	3,162
	724	222	331	215	158	490	0	6	23	0	24	340	279	113	90	447
Never married	5,694	820	819	1,290	353	3,282	0	0	0	0	0	1,328	516	364	203	2,411
	599	196	206	331	116	472	0	0	0	0	0	270	233	86	78	313
Race/Ethnicity																
White non-Hispanic	71,741	1,893	8,210	13,136	7,134	30,373	1,547	12,534	8,595	1,122	23,798	1,971	5,449	5,928	4,222	17,570
	1,960	315	700	661	522	1,150	244	848	615	199	1,027	369	898	624	453	1,302
Black non-Hispanic	12,486	472	1,302	2,287	867	4,929	954	876	740	40	2,610	1,300	1,195	1,561	890	4,947
	1,092	110	257	515	239	651	417	159	284	19	483	398	339	405	301	788
Hispanic	6,555	227	1,154	694	144	2,219	417	1,094	252	74	1,837	737	658	725	380	2,499
	669	97	298	230	52	406	182	276	61	67	400	349	231	134	118	468
Other	2,088	32	218	264	186	700	68	408	215	6	698	170	82	414	24	691
	331	25	54	102	85	120	63	175	106	6	213	128	29	180	11	230
Schooling																
0 - 8 years	20,637	233	1,741	3,845	2,584	8,403	479	2,496	1,618	283	4,877	782	1,561	2,671	2,342	7,357
	1,279	69	341	497	342	744	155	500	310	84	566	345	397	416	299	785
9 - 11 years	18,007	590	1,779	3,640	1,453	7,461	641	2,599	1,704	231	5,175	943	1,613	1,845	971	5,372
	1,063	183	237	452	244	543	216	447	331	90	613	315	402	406	338	653
12 years	29,961	720	4,211	5,809	1,891	12,631	1,181	5,092	3,832	381	10,486	943	2,156	2,721	1,023	6,844
	1,185	187	439	499	274	764	367	410	462	145	732	211	541	405	199	755
13 - 15 years	15,458	793	1,877	2,092	1,172	5,933	620	3,020	1,470	248	5,358	1,080	1,720	948	418	4,167
	1,033	162	330	261	217	515	239	496	230	98	582	396	587	302	116	668
16 or more years	7,752	296	964	1,084	1,021	3,365	66	1,684	1,006	79	2,835	343	238	451	519	1,552
	596	157	166	134	203	324	33	213	158	36	280	156	82	212	204	355

Table 4.4c Benefit Payments of Noninstitutionalized Female Medicare Beneficiaries by Demographic and Socioeconomic Characteristics and by Living Arrangement and Age, 1997

Female Community Residents¹

Beneficiary Characteristic	Total	Lives Alone					Lives with Spouse					Lives with Children/Others				
		< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total
Benefit Payments (in 000s)	93,210	2,639	10,893	16,540	8,331	38,403	2,987	14,913	9,878	1,242	29,020	4,184	7,391	8,696	5,516	25,787
	<i>2,190</i>	<i>346</i>	<i>782</i>	<i>870</i>	<i>560</i>	<i>1,338</i>	<i>504</i>	<i>939</i>	<i>735</i>	<i>210</i>	<i>1,231</i>	<i>616</i>	<i>977</i>	<i>781</i>	<i>576</i>	<i>1,331</i>
Benefit Payments (in 000s)																
Income																
\$5,000 or Less	7,558	72	906	1,230	823	3,030	161	627	329	138	1,254	726	871	860	815	3,273
	<i>819</i>	<i>26</i>	<i>208</i>	<i>276</i>	<i>213</i>	<i>397</i>	<i>63</i>	<i>130</i>	<i>96</i>	<i>83</i>	<i>195</i>	<i>283</i>	<i>475</i>	<i>228</i>	<i>272</i>	<i>733</i>
\$5,001 - \$10,000	29,659	1,462	3,659	6,141	3,184	14,447	809	2,570	1,231	172	4,782	1,974	2,763	3,404	2,289	10,430
	<i>1,402</i>	<i>277</i>	<i>472</i>	<i>547</i>	<i>374</i>	<i>825</i>	<i>249</i>	<i>404</i>	<i>197</i>	<i>102</i>	<i>528</i>	<i>425</i>	<i>567</i>	<i>577</i>	<i>336</i>	<i>1,006</i>
\$10,001 - \$15,000	18,057	510	1,945	3,506	1,523	7,485	501	2,716	2,316	252	5,784	329	1,834	1,505	1,120	4,789
	<i>1,060</i>	<i>127</i>	<i>281</i>	<i>386</i>	<i>221</i>	<i>591</i>	<i>124</i>	<i>394</i>	<i>376</i>	<i>101</i>	<i>538</i>	<i>98</i>	<i>586</i>	<i>330</i>	<i>301</i>	<i>620</i>
\$15,001 - \$20,000	10,566	154	1,308	2,181	951	4,594	439	1,700	1,592	198	3,928	223	441	999	382	2,044
	<i>821</i>	<i>62</i>	<i>263</i>	<i>460</i>	<i>210</i>	<i>570</i>	<i>170</i>	<i>296</i>	<i>418</i>	<i>69</i>	<i>515</i>	<i>133</i>	<i>113</i>	<i>240</i>	<i>100</i>	<i>302</i>
\$20,001 - \$25,000	7,794	113	1,114	1,626	484	3,337	124	1,782	1,211	102	3,219	70	254	554	361	1,238
	<i>506</i>	<i>66</i>	<i>269</i>	<i>257</i>	<i>119</i>	<i>392</i>	<i>62</i>	<i>247</i>	<i>194</i>	<i>38</i>	<i>315</i>	<i>27</i>	<i>79</i>	<i>129</i>	<i>115</i>	<i>196</i>
\$25,001 - \$30,000	5,969	12	567	804	359	1,742	146	2,068	672	146	3,032	97	417	458	222	1,195
	<i>580</i>	<i>8</i>	<i>196</i>	<i>145</i>	<i>121</i>	<i>244</i>	<i>81</i>	<i>425</i>	<i>133</i>	<i>89</i>	<i>472</i>	<i>41</i>	<i>134</i>	<i>161</i>	<i>76</i>	<i>225</i>
\$30,001 - \$35,000	3,874	50	438	193	209	890	283	1,078	671	94	2,126	406	146	168	137	857
	<i>537</i>	<i>28</i>	<i>154</i>	<i>50</i>	<i>94</i>	<i>200</i>	<i>192</i>	<i>264</i>	<i>159</i>	<i>60</i>	<i>326</i>	<i>366</i>	<i>95</i>	<i>80</i>	<i>74</i>	<i>389</i>
\$35,001 - \$40,000	2,762	1	116	148	268	533	360	671	640	44	1,715	163	67	193	92	515
	<i>436</i>	<i>1</i>	<i>31</i>	<i>38</i>	<i>91</i>	<i>104</i>	<i>314</i>	<i>140</i>	<i>144</i>	<i>40</i>	<i>387</i>	<i>116</i>	<i>32</i>	<i>78</i>	<i>48</i>	<i>140</i>
More than \$40,000	6,967	265	840	711	530	2,345	165	1,701	1,214	96	3,176	196	597	555	98	1,445
	<i>611</i>	<i>154</i>	<i>179</i>	<i>112</i>	<i>156</i>	<i>310</i>	<i>52</i>	<i>157</i>	<i>204</i>	<i>39</i>	<i>297</i>	<i>126</i>	<i>262</i>	<i>248</i>	<i>48</i>	<i>383</i>
Metropolitan Area Resident																
Yes	74,320	1,930	8,858	13,051	6,729	30,568	1,996	11,573	7,844	1,087	22,500	3,184	5,953	7,584	4,531	21,252
	<i>1,826</i>	<i>311</i>	<i>713</i>	<i>786</i>	<i>496</i>	<i>1,164</i>	<i>329</i>	<i>829</i>	<i>654</i>	<i>208</i>	<i>1,016</i>	<i>543</i>	<i>810</i>	<i>755</i>	<i>551</i>	<i>1,062</i>
No	18,890	709	2,035	3,489	1,602	7,835	991	3,340	2,034	155	6,520	1,000	1,439	1,111	985	4,535
	<i>1,322</i>	<i>148</i>	<i>320</i>	<i>362</i>	<i>272</i>	<i>672</i>	<i>359</i>	<i>406</i>	<i>309</i>	<i>26</i>	<i>640</i>	<i>318</i>	<i>591</i>	<i>208</i>	<i>124</i>	<i>890</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 4.5 Benefit Payments institutionalized Medicare Beneficiaries by Demographic and Socioeconomic Characteristics and by Age, 1997

Long-Term Care Facility-Only Residents¹

Beneficiary Characteristic	Total	Age			
		< 65	65 - 74	75 - 84	85 +
Benefit Payments (in 000s)	22,735	2,130	4,356	7,895	8,353
	1,346	358	817	911	608
Benefit Payments (in 000s)					
Marital Status					
Married	4,492	264	1,069	1,750	1,408
	550	221	384	264	248
Widowed	13,519	26	2,112	5,139	6,242
	1,127	15	602	793	536
Divorced/separated	1,475	445	409	447	174
	312	151	164	143	74
Never married	3,184	1,391	766	503	523
	523	255	362	235	121
Race/Ethnicity					
White non-Hispanic	17,777	1,358	2,663	6,331	7,425
	1,104	244	521	836	590
Black non-Hispanic	3,331	404	1,365	984	578
	666	176	577	284	126
Hispanic	540	6	71	307	157
	154	3	66	132	35
Other	671	349	45	149	129
	279	232	33	109	69
Schooling					
0 - 8 years	5,333	364	1,381	1,715	1,873
	679	141	433	347	240
9 - 11 years	3,517	365	898	1,090	1,164
	597	135	454	248	219
12 years	4,728	863	481	1,575	1,809
	496	292	142	327	319
13 - 15 years	1,971	38	369	1,092	473
	633	20	235	574	137
16 or more years	2,354	7	799	814	733
	583	5	405	289	311

Table 4.5 Benefit Payments institutionalized Medicare Beneficiaries by Demographic and Socioeconomic Characteristics and by Age, 1997

Long-Term Care Facility-Only Residents¹

Beneficiary Characteristic	Total	Age			
		< 65	65 - 74	75 - 84	85 +
Benefit Payments (in 000s)	22,735	2,130	4,356	7,895	8,353
	<i>1,346</i>	<i>358</i>	<i>817</i>	<i>911</i>	<i>608</i>
Benefit Payments (in 000s)					
Income					
\$5,000 or Less	3,721	687	492	1,400	1,142
	<i>613</i>	<i>269</i>	<i>331</i>	<i>359</i>	<i>201</i>
\$5,001 - \$10,000	8,071	719	1,509	2,451	3,392
	<i>822</i>	<i>172</i>	<i>541</i>	<i>382</i>	<i>445</i>
\$10,001 - \$15,000	4,546	273	1,287	1,254	1,731
	<i>520</i>	<i>148</i>	<i>339</i>	<i>331</i>	<i>259</i>
\$15,001 - \$20,000	2,256	92	437	1,203	524
	<i>700</i>	<i>55</i>	<i>327</i>	<i>577</i>	<i>132</i>
\$20,001 - \$25,000	1,525	229	244	526	525
	<i>264</i>	<i>119</i>	<i>113</i>	<i>139</i>	<i>176</i>
\$25,001 - \$30,000	1,101	112	211	572	206
	<i>277</i>	<i>77</i>	<i>157</i>	<i>195</i>	<i>65</i>
\$30,001 - \$35,000	327	6	3	159	158
	<i>112</i>	<i>4</i>	<i>4</i>	<i>84</i>	<i>48</i>
\$35,001 - \$40,000	438	2	50	123	263
	<i>118</i>	<i>1</i>	<i>50</i>	<i>53</i>	<i>93</i>
More than \$40,000	750	9	123	207	411
	<i>172</i>	<i>6</i>	<i>81</i>	<i>69</i>	<i>130</i>
Metropolitan Area Resident					
Yes	18,107	1,883	3,423	6,364	6,437
	<i>1,247</i>	<i>330</i>	<i>760</i>	<i>872</i>	<i>589</i>
No	4,628	247	933	1,532	1,916
	<i>529</i>	<i>135</i>	<i>296</i>	<i>281</i>	<i>217</i>

Source: Medicare Current Beneficiary Survey

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

¹ The term *long-term care facility residents* includes beneficiaries who resided in a long-term care facility at the time of the round 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 4.6 Benefit Payments of Noninstitutionalized Medicare beneficiaries by Demographic and Socioeconomic Characteristics and by Insurance Coverage, 1997

Community Residents¹

Beneficiary Characteristic	Total	Medicare Risk HMO ²	Supplemental Health Insurance				Medicare Fee-For-Service Only	Other
			Medicaid	Individually-Purchased Private Insurance	Employer-Sponsored Private Insurance	Both Types of Private Insurance		
Benefit Payments (in 000s)	178,400	26,715	41,691	43,077	45,134	5,294	13,242	3,246
	3,265	582	2,156	1,632	1,989	518	1,165	527
Benefit Payments (in 000s)								
Medicare Status³								
Aged								
65 - 74 years	68,389	12,644	12,319	18,963	18,226	1,990	3,411	837
	2,434	388	1,462	1,375	1,436	314	502	250
75 - 84 years	63,165	9,527	11,820	15,737	17,735	2,590	4,676	1,079
	1,625	336	999	852	1,032	369	677	342
85 years and older	23,725	3,023	6,199	7,072	4,886	678	1,410	458
	1,026	164	671	583	539	154	179	126
Disabled								
Under 45 years	6,557	170	4,764	157	549	0	555	362
	759	32	667	64	168	0	120	237
45 - 64 years	16,564	1,351	6,589	1,148	3,739	37	3,191	510
	1,371	189	861	326	853	14	683	201
Gender								
Male	85,099	12,751	17,233	18,957	24,206	2,729	7,159	2,063
	2,838	371	1,377	1,370	1,631	443	1,027	470
Female	93,210	13,964	24,367	24,120	20,928	2,565	6,083	1,183
	2,190	442	1,459	1,238	1,230	323	540	252
Marital Status								
Married	88,274	14,662	12,240	22,913	27,423	3,079	6,284	1,673
	2,561	479	1,096	1,610	1,588	474	961	408
Widowed	62,713	8,378	17,045	16,611	13,755	1,892	3,889	1,143
	2,095	334	1,424	1,192	1,061	300	465	286
Divorced/separated	16,169	2,717	6,780	2,307	2,099	206	1,790	271
	1,365	196	981	464	435	96	299	100
Never married	11,061	943	5,460	1,247	1,856	118	1,277	160
	899	95	636	287	390	53	295	68

Table 4.6 Benefit Payments of Noninstitutionalized Medicare beneficiaries by Demographic and Socioeconomic Characteristics and by Insurance Coverage, 1997

Community Residents¹

Beneficiary Characteristic	Total	Medicare Risk HMO ²	Supplemental Health Insurance			Medicare Fee-For-Service Only	Other
			Medicaid	Individually-Purchased Private Insurance	Employer-Sponsored Private Insurance	Both Types of Private Insurance	
Benefit Payments (in 000s)	178,400	26,715	41,691	43,077	45,134	5,294	3,246
	3,265	582	2,156	1,632	1,989	518	1,165
Benefit Payments (in 000s)							
Living Arrangement							
Lives alone	55,230	8,365	14,729	12,729	13,003	1,612	719
	1,536	304	1,096	912	998	277	236
With spouse	86,477	14,430	11,671	22,662	27,065	3,022	1,556
	2,517	479	1,101	1,619	1,588	471	382
With children	21,092	2,413	7,785	4,809	3,463	476	546
	1,168	171	808	740	517	180	189
With others	15,510	1,508	7,415	2,877	1,603	185	426
	1,238	141	1,033	607	336	73	141
Race/Ethnicity							
White non-Hispanic	140,060	20,903	25,014	39,365	38,986	5,025	1,914
	2,998	576	1,723	1,480	1,749	523	333
Black non-Hispanic	21,041	2,268	9,523	1,087	3,753	154	974
	1,555	196	1,271	225	629	68	386
Hispanic	12,309	2,815	5,338	1,846	1,400	59	206
	1,313	259	817	344	369	46	84
Other	4,359	711	1,583	729	736	56	152
	632	94	309	306	326	34	94
Schooling							
0 - 8 years	40,113	4,968	14,944	8,862	6,949	607	661
	2,002	283	1,379	903	797	181	143
9 - 11 years	30,469	4,265	9,583	7,212	5,712	662	774
	1,230	225	1,046	670	645	175	253
12 years	54,752	9,192	8,916	13,551	16,438	1,768	1,004
	1,929	408	839	864	1,324	284	294
13 - 15 years	28,897	4,471	4,780	7,320	8,789	1,122	434
	1,412	230	803	926	766	336	195
16 or more years	21,655	3,666	2,389	5,544	7,053	1,136	366
	1,208	179	570	734	714	215	251

Table 4.6 Benefit Payments of Noninstitutionalized Medicare beneficiaries by Demographic and Socioeconomic Characteristics and by Insurance Coverage, 1997

Community Residents¹

Beneficiary Characteristic	Total	Medicare Risk HMO ²	Supplemental Health Insurance			Medicare Fee-For-Service Only	Other
			Medicaid	Individually-Purchased Private Insurance	Employer-Sponsored Private Insurance	Both Types of Private Insurance	
Benefit Payments (in 000s)	178,400	26,715	41,691	43,077	45,134	5,294	13,242
	3,265	582	2,156	1,632	1,989	518	1,165
Benefit Payments (in 000s)							
Income							
\$5,000 or Less	11,757	1,556	4,288	3,025	1,296	157	1,213
	931	165	607	544	297	69	225
\$5,001 - \$10,000	47,202	6,506	20,264	9,064	5,954	529	3,857
	1,843	275	1,641	778	550	142	542
\$10,001 - \$15,000	31,703	4,839	6,363	8,803	8,014	732	2,423
	1,371	277	713	907	731	282	379
\$15,001 - \$20,000	22,631	3,526	2,913	5,122	7,243	1,005	1,904
	1,464	191	654	851	753	226	340
\$20,001 - \$25,000	17,542	2,732	1,518	4,787	6,147	652	1,658
	1,220	183	399	455	765	171	519
\$25,001 - \$30,000	14,187	2,204	1,576	3,656	5,386	659	517
	1,331	169	362	832	914	199	100
\$30,001 - \$35,000	8,226	1,444	970	1,647	3,354	354	415
	753	137	426	313	508	118	145
\$35,001 - \$40,000	5,944	1,308	1,061	1,223	1,742	281	257
	630	146	397	216	389	68	82
More than \$40,000	19,125	2,600	2,738	5,749	5,999	848	998
	1,187	196	657	752	722	207	534
Metropolitan Area Resident							
Yes	141,158	26,044	31,173	30,416	37,353	4,290	9,292
	2,901	586	1,887	1,545	1,819	466	1,017
No	37,242	671	10,518	12,661	7,781	1,004	3,950
	1,586	136	964	639	770	228	556

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."