



3 DETAILED TABLES FROM THE MEDICARE CURRENT BENEFICIARY SURVEY DATA



3.1 Who is in the Medicare Population?



Table 1.1 Age, Gender, and Race/Ethnicity of Medicare Beneficiaries, by Residence Status, 1999

All Medicare Beneficiaries

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Beneficiary Characteristic	Total	Residence		
		Community Only	Long-Term Care Facility Only	Part-Year Community/ Part-Year Facility
Beneficiaries (in 000s)	40,351	37,680	1,922	750
	114	147	70	47
Beneficiaries as a Percentage of Column Total				
Medicare Status¹				
Aged				
65 - 74 years	45.94	48.36	10.53	14.85*
	0.38	0.41	1.17	2.09
75 - 84 years	29.94	29.97	27.69	33.93
	0.28	0.30	1.52	3.14
85 years and older	10.88	8.43	46.91	41.65
	0.21	0.21	1.60	3.02
Disabled				
Under 45 years	3.80	3.72	5.62	2.94*
	0.08	0.09	0.63	0.72
45 - 64 years	9.45	9.52	9.25	6.63*
	0.23	0.26	0.97	2.07
Gender by Age				
Male				
	43.70	44.62	30.24	31.99
	0.27	0.30	1.51	2.75
Aged				
65 - 74 years	21.06	22.19	5.09*	5.32*
	0.28	0.30	0.84	1.50
75 - 84 years	12.02	12.27	8.15	9.41*
	0.23	0.25	0.84	1.99
85 years and older	3.13	2.69	8.79	10.69*
	0.11	0.11	0.80	2.00
Disabled				
Under 45 years	2.19	2.15	3.04*	2.22*
	0.08	0.08	0.41	0.66
45 - 64 years	5.29	5.32	5.17*	4.36*
	0.17	0.20	0.89	1.61

Table 1.1 Age, Gender, and Race/Ethnicity of Medicare Beneficiaries, by Residence Status, 1999

All Medicare Beneficiaries

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Beneficiary Characteristic	Total	Residence		
		Community Only	Long-Term Care Facility Only	Part-Year Community/ Part-Year Facility
Beneficiaries (in 000s)	40,351	37,680	1,922	750
	114	147	70	47
Beneficiaries as a Percentage of Column Total				
Female	56.30	55.38	69.76	68.01
	0.27	0.30	1.51	2.75
Aged				
65 - 74 years	24.87	26.17	5.44*	9.53*
	0.31	0.34	0.89	1.73
75 - 84 years	17.91	17.70	19.54	24.52
	0.24	0.24	1.31	3.19
85 years and older	7.75	5.74	38.12	30.97
	0.18	0.17	1.60	2.75
Disabled				
Under 45 years	1.60	1.57	2.58*	0.72*
	0.08	0.08	0.41	0.33
45 - 64 years	4.16	4.20	4.07*	2.27*
	0.14	0.16	0.61	1.21
Race/Ethnicity by Age²				
White non-Hispanic	80.61	80.23	85.46	87.64
	0.58	0.62	1.08	1.90
Aged				
65 - 74 years	36.81	38.77	7.80	11.26*
	0.41	0.44	1.10	1.93
75 - 84 years	25.50	25.48	23.99	30.86
	0.31	0.34	1.45	2.97
85 years and older	9.21	7.01	41.31	39.15
	0.21	0.21	1.70	2.87
Disabled				
Under 45 years	2.55	2.46	4.44	2.31*
	0.07	0.07	0.60	0.70
45 - 64 years	6.54	6.52	7.93	4.07*
	0.22	0.25	0.93	1.28

Table 1.1 Age, Gender, and Race/Ethnicity of Medicare Beneficiaries, by Residence Status, 1999

All Medicare Beneficiaries

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Beneficiary Characteristic	Total	Residence		
		Community Only	Long-Term Care Facility Only	Part-Year Community/ Part-Year Facility
Beneficiaries (in 000s)	40,351	37,680	1,922	750
	<i>114</i>	<i>147</i>	<i>70</i>	<i>47</i>
Beneficiaries as a Percentage of Column Total				
Black non-Hispanic	8.85	8.83	10.20	6.64*
	<i>0.19</i>	<i>0.21</i>	<i>0.90</i>	<i>1.35</i>
Aged				
65 - 74 years	3.83	3.96	1.87*	1.86*
	<i>0.15</i>	<i>0.16</i>	<i>0.49</i>	<i>0.91</i>
75 - 84 years	2.09	2.04	3.00*	1.94*
	<i>0.09</i>	<i>0.10</i>	<i>0.48</i>	<i>0.80</i>
85 years and older	0.86	0.69	3.79*	1.93*
	<i>0.06</i>	<i>0.05</i>	<i>0.55</i>	<i>0.70</i>
Disabled				
Under 45 years	0.70	0.70	0.76*	0.43*
	<i>0.05</i>	<i>0.05</i>	<i>0.17</i>	<i>0.06</i>
45 - 64 years	1.38	1.43	0.79*	0.48*
	<i>0.08</i>	<i>0.09</i>	<i>0.40</i>	<i>0.33</i>
Hispanic	6.89	7.15	2.79*	4.17*
	<i>0.57</i>	<i>0.61</i>	<i>0.51</i>	<i>1.67</i>
Aged				
65 - 74 years	3.32	3.51	0.34*	0.99*
	<i>0.30</i>	<i>0.32</i>	<i>0.20</i>	<i>0.74</i>
75 - 84 years	1.56	1.62	0.59*	0.96*
	<i>0.18</i>	<i>0.19</i>	<i>0.27</i>	<i>1.00</i>
85 years and older	0.61	0.57	1.21*	0.94*
	<i>0.07</i>	<i>0.08</i>	<i>0.33</i>	<i>0.48</i>

Table 1.1 Age, Gender, and Race/Ethnicity of Medicare Beneficiaries, by Residence Status, 1999

All Medicare Beneficiaries

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Beneficiary Characteristic	Total	Residence		
		Community Only	Long-Term Care Facility Only	Part-Year Community/ Part-Year Facility
Beneficiaries (in 000s)	40,351	37,680	1,922	750
	<i>114</i>	<i>147</i>	<i>70</i>	<i>47</i>
Beneficiaries as a Percentage of Column Total				
Disabled				
Under 45 years	0.36	0.38	0.18*	0.00
	<i>0.04</i>	<i>0.04</i>	<i>0.09</i>	<i>0.00</i>
45 - 64 years	1.04	1.07	0.47*	1.28*
	<i>0.12</i>	<i>0.13</i>	<i>0.21</i>	<i>1.27</i>

Source: Medicare Current Beneficiary Survey, CY 1999 Cost and Use Public Use File.

Notes: Standard errors are shaded and italic. See Appendix A for additional information on standard errors. See Appendix B for definitions of terms and variables.
Values followed by an asterisk (*) indicate that the estimates are based on cell counts of less than 50 sample persons.

- 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, 1999

All Medicare Beneficiaries

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Beneficiary Characteristic	Total	All Medicare Beneficiaries				Male					Female				
		< 65	65 - 74	75 - 84	85 +	< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total
Beneficiaries (in 000s)	40,351	5,345	18,537	12,081	4,388	3,021	8,500	4,852	1,262	17,635	2,324	10,037	7,229	3,126	22,716
	114	94	176	105	86	70	120	93	46	124	59	134	91	72	117
Beneficiaries as a Percentage of Column Total															
Marital Status															
Married	51.29	40.83	63.82	47.59	21.26	44.19	78.68	69.80	50.88	68.35	36.44	51.26	32.66	9.31	38.05
	0.47	1.40	0.79	0.80	1.01	1.57	0.98	1.09	2.42	0.64	2.20	0.99	0.98	0.74	0.56
Widowed	31.40	6.52	21.54	43.18	70.57	2.34*	7.42	21.64	41.61	12.93	12.00	33.47	57.64	82.25	45.73
	0.43	0.73	0.62	0.83	1.03	0.53	0.56	1.04	2.24	0.42	1.59	0.95	1.07	0.96	0.61
Divorced/separated	9.79	22.65	10.30	5.72	3.36	19.74	9.18	4.87	3.44*	9.38	26.48	11.25	6.28	3.32*	10.11
	0.38	1.25	0.56	0.36	0.42	1.66	0.75	0.48	0.82	0.51	1.85	0.77	0.53	0.50	0.50
Never married	7.52	29.99	4.34	3.52	4.82	33.74	4.72	3.69	4.07*	9.34	25.08	4.02	3.41	5.12	6.11
	0.24	1.21	0.32	0.24	0.43	1.53	0.56	0.49	0.77	0.39	1.73	0.35	0.31	0.62	0.28
Living Arrangement															
Community															
Alone	29.39	21.86	24.53	36.20	40.30	20.74	14.76	21.33	29.80	18.67	23.33	32.79	46.17	44.54	37.72
	0.48	1.17	0.77	0.74	1.11	1.53	0.81	0.99	2.17	0.58	1.73	1.13	1.06	1.38	0.71
With spouse	49.28	39.09	62.44	45.16	17.41	42.14	76.99	67.08	41.52	65.76	35.10	50.14	30.46	7.67	36.49
	0.48	1.38	0.82	0.82	0.88	1.53	0.97	1.08	2.28	0.65	2.16	1.02	1.05	0.67	0.55
With children	9.30	10.19	7.07	9.73	16.49	4.92	2.69	4.86	10.06	4.20	17.10	10.76	12.99	19.09	13.26
	0.27	0.74	0.41	0.53	0.86	0.75	0.33	0.60	1.28	0.28	1.37	0.69	0.75	1.10	0.45
With others	7.25	23.47	4.88	4.50	5.25	26.95	4.41	3.50	5.23*	8.06	18.90	5.27	5.18	5.26	6.62
	0.25	1.07	0.35	0.34	0.46	1.58	0.52	0.47	0.91	0.39	1.63	0.46	0.46	0.51	0.32
Long-Term Care Facility															
	4.77	5.39	1.09	4.41	20.55	5.25	1.15*	3.23	13.38	3.30	5.58	1.04*	5.20	23.44	5.91
	0.17	0.48	0.14	0.27	1.00	0.72	0.20	0.36	1.22	0.21	0.66	0.18	0.35	1.28	0.25
Race/Ethnicity															
White non-Hispanic	80.61	69.12	80.10	84.99	84.57	69.83	80.26	86.01	83.15	80.28	68.20	79.96	84.30	85.14	80.87
	0.58	1.20	0.66	0.73	0.93	1.59	1.01	0.94	1.76	0.78	1.77	0.73	0.77	1.01	0.57
Black non-Hispanic	8.85	15.82	8.33	6.95	7.88	14.64	7.29	6.04	7.95	8.24	17.36	9.20	7.57	7.86	9.32
	0.19	0.70	0.32	0.30	0.48	0.87	0.47	0.52	1.10	0.31	1.19	0.43	0.33	0.57	0.24
Hispanic	6.89	10.69	7.21	5.20	5.58	10.89	7.78	4.92	7.12*	7.47	10.41	6.74	5.38	4.95	6.43
	0.57	0.99	0.65	0.61	0.67	1.28	0.85	0.62	1.24	0.69	1.21	0.67	0.67	0.69	0.55
Other ¹	3.65	4.37	4.36	2.86	1.97*	4.64*	4.67	3.03	1.78*	4.01	4.02*	4.11	2.75	2.05*	3.38
	0.29	0.68	0.40	0.35	0.43	0.93	0.60	0.45	0.62	0.38	0.89	0.43	0.40	0.49	0.31

Table 1.2 Demographic and Socioeconomic Characteristics of Medicare Beneficiaries, by Age and by Gender and Age, 1999

All Medicare Beneficiaries

2 of 3

Beneficiary Characteristic	Total	All Medicare Beneficiaries				Male				Total	Female				Total
		< 65	65 - 74	75 - 84	85 +	< 65	65 - 74	75 - 84	85 +		< 65	65 - 74	75 - 84	85 +	
Beneficiaries (in 000s)	40,351	5,345	18,537	12,081	4,388	3,021	8,500	4,852	1,262	17,635	2,324	10,037	7,229	3,126	22,716
	<i>114</i>	<i>94</i>	<i>176</i>	<i>105</i>	<i>86</i>	<i>70</i>	<i>120</i>	<i>93</i>	<i>46</i>	<i>124</i>	<i>59</i>	<i>134</i>	<i>91</i>	<i>72</i>	<i>117</i>
Beneficiaries as a Percentage of Column Total															
Education Levels															
0 - 8 years	17.11	18.22	13.51	17.75	29.98	20.82	15.69	18.08	32.74	18.40	14.84	11.67	17.53	28.83	16.09
	<i>0.73</i>	<i>1.07</i>	<i>0.80</i>	<i>0.96</i>	<i>1.44</i>	<i>1.39</i>	<i>1.02</i>	<i>1.23</i>	<i>2.32</i>	<i>0.83</i>	<i>1.59</i>	<i>0.85</i>	<i>1.14</i>	<i>1.60</i>	<i>0.78</i>
9 - 12 years (No diploma)	16.81	18.83	15.39	17.69	18.08	19.52	13.73	15.93	15.70	15.45	17.94	16.79	18.88	19.08	17.87
	<i>0.36</i>	<i>0.87</i>	<i>0.50</i>	<i>0.64</i>	<i>1.05</i>	<i>1.16</i>	<i>0.74</i>	<i>0.89</i>	<i>1.63</i>	<i>0.47</i>	<i>1.32</i>	<i>0.66</i>	<i>0.81</i>	<i>1.31</i>	<i>0.50</i>
High school graduate	29.40	33.66	30.44	28.11	23.08	33.33	26.37	23.98	19.24	26.40	34.09	33.87	30.91	24.68	31.75
	<i>0.53</i>	<i>1.40</i>	<i>0.85</i>	<i>0.75</i>	<i>1.02</i>	<i>1.83</i>	<i>1.09</i>	<i>1.00</i>	<i>1.74</i>	<i>0.75</i>	<i>1.89</i>	<i>1.21</i>	<i>1.00</i>	<i>1.26</i>	<i>0.70</i>
Some college/vocational school	22.00	21.74	22.99	22.35	16.92	19.42	22.45	21.61	15.92	21.25	24.76	23.44	22.85	17.34	22.59
	<i>0.53</i>	<i>1.29</i>	<i>0.66</i>	<i>0.79</i>	<i>1.10</i>	<i>1.59</i>	<i>0.89</i>	<i>1.33</i>	<i>1.65</i>	<i>0.71</i>	<i>1.86</i>	<i>0.91</i>	<i>0.90</i>	<i>1.29</i>	<i>0.66</i>
Bachelor's degree and beyond	14.68	7.55	17.67	14.10	11.94	6.91	21.75	20.40	16.40	18.49	8.37	14.23	9.83	10.08	11.69
	<i>0.49</i>	<i>0.83</i>	<i>0.73</i>	<i>0.61</i>	<i>0.95</i>	<i>1.06</i>	<i>1.18</i>	<i>1.00</i>	<i>1.69</i>	<i>0.75</i>	<i>1.28</i>	<i>0.86</i>	<i>0.61</i>	<i>0.94</i>	<i>0.54</i>
Income															
Less than \$2,500	2.11	3.78	1.63	1.93	2.58	4.01	1.64*	1.18*	1.87*	1.94	3.49*	1.62*	2.43	2.87*	2.24
	<i>0.16</i>	<i>0.46</i>	<i>0.22</i>	<i>0.24</i>	<i>0.38</i>	<i>0.65</i>	<i>0.32</i>	<i>0.25</i>	<i>0.57</i>	<i>0.20</i>	<i>0.75</i>	<i>0.29</i>	<i>0.32</i>	<i>0.47</i>	<i>0.22</i>
\$2,500 - \$4,999	1.98	2.55	1.49	1.97	3.40	2.41*	1.09*	1.39*	2.37*	1.49	2.74*	1.82*	2.35	3.82	2.36
	<i>0.13</i>	<i>0.33</i>	<i>0.22</i>	<i>0.20</i>	<i>0.39</i>	<i>0.45</i>	<i>0.30</i>	<i>0.27</i>	<i>0.59</i>	<i>0.17</i>	<i>0.61</i>	<i>0.30</i>	<i>0.28</i>	<i>0.55</i>	<i>0.20</i>
\$5,000 - \$7,499	9.55	20.68	6.82	7.06	14.41	20.22	4.27	3.13	8.05*	6.96	21.29	8.98	9.69	16.98	11.57
	<i>0.33</i>	<i>1.11</i>	<i>0.41</i>	<i>0.47</i>	<i>0.90</i>	<i>1.40</i>	<i>0.44</i>	<i>0.45</i>	<i>1.03</i>	<i>0.35</i>	<i>1.53</i>	<i>0.61</i>	<i>0.67</i>	<i>1.13</i>	<i>0.46</i>
\$7,500 - \$9,999	11.52	18.43	8.62	10.79	17.36	18.13	6.59	7.03	11.84	9.07	18.81	10.34	13.32	19.59	13.43
	<i>0.33</i>	<i>0.95</i>	<i>0.44</i>	<i>0.54</i>	<i>0.92</i>	<i>1.11</i>	<i>0.60</i>	<i>0.63</i>	<i>1.27</i>	<i>0.42</i>	<i>1.67</i>	<i>0.68</i>	<i>0.77</i>	<i>1.22</i>	<i>0.47</i>
\$10,000 - \$14,999	16.85	16.94	13.68	19.78	22.09	18.20	11.28	15.59	21.96	14.42	15.29	15.72	22.59	22.14	18.74
	<i>0.41</i>	<i>1.23</i>	<i>0.64</i>	<i>0.57</i>	<i>0.93</i>	<i>1.58</i>	<i>0.74</i>	<i>0.88</i>	<i>1.78</i>	<i>0.59</i>	<i>1.50</i>	<i>0.93</i>	<i>0.75</i>	<i>1.05</i>	<i>0.56</i>
\$15,000 - \$19,999	11.30	8.52	11.58	12.34	10.63	8.73	10.18	12.58	13.20	10.81	8.26	12.77	12.19	9.60	11.69
	<i>0.25</i>	<i>0.80</i>	<i>0.42</i>	<i>0.41</i>	<i>0.73</i>	<i>0.99</i>	<i>0.71</i>	<i>0.79</i>	<i>1.37</i>	<i>0.47</i>	<i>1.16</i>	<i>0.71</i>	<i>0.57</i>	<i>0.80</i>	<i>0.40</i>
\$20,000 - \$24,999	10.46	8.17	11.27	11.33	7.44	8.46	11.96	13.12	9.68	11.51	7.80	10.68	10.13	6.54	9.64
	<i>0.27</i>	<i>0.89</i>	<i>0.43</i>	<i>0.49</i>	<i>0.67</i>	<i>1.21</i>	<i>0.70</i>	<i>0.88</i>	<i>1.26</i>	<i>0.48</i>	<i>1.14</i>	<i>0.65</i>	<i>0.58</i>	<i>0.68</i>	<i>0.37</i>
\$25,000 - \$29,999	6.64	3.84	7.44	7.30	4.88	3.52*	7.51	8.27	6.08*	6.94	4.25*	7.37	6.65	4.39	6.41
	<i>0.24</i>	<i>0.59</i>	<i>0.43</i>	<i>0.37</i>	<i>0.54</i>	<i>0.83</i>	<i>0.59</i>	<i>0.64</i>	<i>1.02</i>	<i>0.36</i>	<i>0.84</i>	<i>0.55</i>	<i>0.49</i>	<i>0.64</i>	<i>0.28</i>
\$30,000 or more	29.58	17.08	37.47	27.50	17.20	16.32	45.47	37.71	24.96	36.87	18.08	30.70	20.64	14.07	23.92
	<i>0.58</i>	<i>0.98</i>	<i>0.88</i>	<i>0.77</i>	<i>0.79</i>	<i>1.33</i>	<i>1.38</i>	<i>1.30</i>	<i>1.78</i>	<i>0.95</i>	<i>1.56</i>	<i>0.87</i>	<i>0.79</i>	<i>0.78</i>	<i>0.52</i>

Table 1.2 Demographic and Socioeconomic Characteristics of Medicare Beneficiaries, by Age and by Gender and Age, 1999

All Medicare Beneficiaries

3 of 3

Beneficiary Characteristic	Total	All Medicare Beneficiaries				Male				Total	Female				Total
		< 65	65 - 74	75 - 84	85 +	< 65	65 - 74	75 - 84	85 +		< 65	65 - 74	75 - 84	85 +	
Beneficiaries (in 000s)	40,351	5,345	18,537	12,081	4,388	3,021	8,500	4,852	1,262	17,635	2,324	10,037	7,229	3,126	22,716
	<i>114</i>	<i>94</i>	<i>176</i>	<i>105</i>	<i>86</i>	<i>70</i>	<i>120</i>	<i>93</i>	<i>46</i>	<i>124</i>	<i>59</i>	<i>134</i>	<i>91</i>	<i>72</i>	<i>117</i>
Beneficiaries as a Percentage of Column Total															
Metropolitan Area Resident															
Yes	75.82	73.22	76.30	76.64	74.69	72.16	76.34	76.69	74.76	75.61	74.61	76.26	76.61	74.66	75.98
	<i>0.21</i>	<i>0.96</i>	<i>0.47</i>	<i>0.41</i>	<i>0.77</i>	<i>1.12</i>	<i>0.78</i>	<i>0.66</i>	<i>1.52</i>	<i>0.37</i>	<i>1.64</i>	<i>0.59</i>	<i>0.56</i>	<i>0.85</i>	<i>0.31</i>
No	24.18	26.78	23.70	23.36	25.31	27.84	23.66	23.31	25.24	24.39	25.39	23.74	23.39	25.34	24.02
	<i>0.21</i>	<i>0.96</i>	<i>0.47</i>	<i>0.41</i>	<i>0.77</i>	<i>1.12</i>	<i>0.78</i>	<i>0.66</i>	<i>1.52</i>	<i>0.37</i>	<i>1.64</i>	<i>0.59</i>	<i>0.56</i>	<i>0.85</i>	<i>0.31</i>

Source: Medicare Current Beneficiary Survey, CY 1999 Cost and Use Public Use File.

Notes: Standard errors are shaded and italic. See Appendix A for additional information on standard errors. See Appendix B for definitions of terms and variables.
Values followed by an asterisk (*) indicate that the estimates are based on cell counts of less than 50 sample persons.

1 In 1998, CMS refined its coding for *race* by adding the category named *more than one race* to capture data on multiracial Medicare beneficiaries. This led to increases in the subgroup named *other race/ethnic minorities*.

Table 1.3 Demographic and Socioeconomic Characteristics of Medicare Beneficiaries, by Race/Ethnicity and Age, 1999

All Medicare Beneficiaries

1 of 3

Beneficiary Characteristic	Total ¹	White non-Hispanic					Black non-Hispanic					Hispanic				
		< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total
Beneficiaries (in 000s)	40,351	3,653	14,798	10,253	3,701	32,404	836	1,538	839	345	3,558	565	1,333	627	244	2,769
	<i>114</i>	<i>95</i>	<i>183</i>	<i>121</i>	<i>85</i>	<i>258</i>	<i>38</i>	<i>62</i>	<i>37</i>	<i>22</i>	<i>75</i>	<i>52</i>	<i>121</i>	<i>74</i>	<i>29</i>	<i>230</i>
Beneficiaries as a Percentage of Column Total																
Gender																
Male	43.70	57.28	45.87	40.68	28.32	43.51	52.49	40.08	34.90	29.05	40.70	57.80	49.36	38.06	36.78*	47.41
	<i>0.27</i>	<i>1.17</i>	<i>0.60</i>	<i>0.69</i>	<i>1.06</i>	<i>0.34</i>	<i>2.50</i>	<i>1.97</i>	<i>2.26</i>	<i>3.39</i>	<i>1.16</i>	<i>3.70</i>	<i>2.66</i>	<i>2.21</i>	<i>4.54</i>	<i>1.54</i>
Female	56.30	42.72	54.13	59.32	71.68	56.49	47.51	59.92	65.10	70.95	59.30	42.20	50.64	61.94	63.22	52.59
	<i>0.27</i>	<i>1.17</i>	<i>0.60</i>	<i>0.69</i>	<i>1.06</i>	<i>0.34</i>	<i>2.50</i>	<i>1.97</i>	<i>2.26</i>	<i>3.39</i>	<i>1.16</i>	<i>3.70</i>	<i>2.66</i>	<i>2.21</i>	<i>4.54</i>	<i>1.54</i>
Marital Status																
Married	51.29	42.39	66.34	49.24	21.30	53.09	29.75	41.15	32.50	16.20*	34.01	45.01	59.82	44.10	29.71*	50.59
	<i>0.47</i>	<i>1.84</i>	<i>0.95</i>	<i>0.84</i>	<i>1.11</i>	<i>0.56</i>	<i>2.45</i>	<i>2.51</i>	<i>2.69</i>	<i>2.76</i>	<i>1.46</i>	<i>4.64</i>	<i>3.03</i>	<i>3.24</i>	<i>4.29</i>	<i>1.80</i>
Widowed	31.40	6.31	20.19	42.02	70.85	31.32	8.94*	37.43	55.52	75.24	38.66	4.96*	20.31	43.36	60.44	25.92
	<i>0.43</i>	<i>0.89</i>	<i>0.73</i>	<i>0.88</i>	<i>1.18</i>	<i>0.53</i>	<i>2.05</i>	<i>2.24</i>	<i>2.85</i>	<i>3.54</i>	<i>1.48</i>	<i>1.37</i>	<i>2.32</i>	<i>3.26</i>	<i>3.99</i>	<i>1.58</i>
Divorced/separated	9.79	22.12	9.33	5.04	2.82*	8.67	24.24	15.86	9.65*	4.37*	15.25	21.96*	14.15	9.76*	6.32*	14.06
	<i>0.38</i>	<i>1.59</i>	<i>0.60</i>	<i>0.36</i>	<i>0.41</i>	<i>0.40</i>	<i>2.89</i>	<i>2.02</i>	<i>1.88</i>	<i>1.60</i>	<i>1.24</i>	<i>3.71</i>	<i>2.34</i>	<i>1.91</i>	<i>2.41</i>	<i>1.35</i>
Never married	7.52	29.18	4.14	3.71	5.03	6.93	37.07	5.56*	2.32*	4.19*	12.08	28.08	5.72*	2.78*	3.52*	9.42
	<i>0.24</i>	<i>1.49</i>	<i>0.34</i>	<i>0.28</i>	<i>0.49</i>	<i>0.24</i>	<i>2.57</i>	<i>1.31</i>	<i>0.84</i>	<i>1.52</i>	<i>0.93</i>	<i>3.51</i>	<i>1.77</i>	<i>1.02</i>	<i>1.40</i>	<i>1.24</i>
Living Arrangement																
Community																
Alone	29.39	22.16	24.30	36.42	42.62	29.99	20.84	33.29	40.68	30.52	31.84	18.85*	21.45	26.91	25.96*	22.55
	<i>0.48</i>	<i>1.47</i>	<i>0.89</i>	<i>0.81</i>	<i>1.22</i>	<i>0.52</i>	<i>3.02</i>	<i>2.29</i>	<i>2.56</i>	<i>3.46</i>	<i>1.49</i>	<i>3.71</i>	<i>2.10</i>	<i>3.19</i>	<i>4.43</i>	<i>1.67</i>
With spouse	49.28	40.59	65.23	46.85	17.26	51.16	27.82	38.40	30.40	13.07*	31.57	44.14	57.62	41.96	25.97*	48.54
	<i>0.48</i>	<i>1.81</i>	<i>0.97</i>	<i>0.84</i>	<i>0.97</i>	<i>0.56</i>	<i>2.39</i>	<i>2.43</i>	<i>2.73</i>	<i>2.51</i>	<i>1.41</i>	<i>4.64</i>	<i>2.88</i>	<i>3.37</i>	<i>3.57</i>	<i>1.74</i>
With children	9.30	7.61	5.31	8.25	14.15	7.51	20.57	16.97	13.94*	23.84*	17.77	12.55*	11.84*	21.94*	34.83*	16.30
	<i>0.27</i>	<i>0.83</i>	<i>0.38</i>	<i>0.54</i>	<i>0.97</i>	<i>0.26</i>	<i>2.31</i>	<i>2.03</i>	<i>1.96</i>	<i>3.33</i>	<i>1.17</i>	<i>2.53</i>	<i>1.71</i>	<i>2.38</i>	<i>3.99</i>	<i>1.07</i>
With others	7.25	23.24	4.16	4.06	4.87	6.36	27.28	9.05*	8.23*	11.84*	13.41	22.30	8.61*	7.40*	3.86*	10.71
	<i>0.25</i>	<i>1.32</i>	<i>0.35</i>	<i>0.35</i>	<i>0.47</i>	<i>0.24</i>	<i>2.45</i>	<i>1.38</i>	<i>1.52</i>	<i>2.57</i>	<i>0.95</i>	<i>3.02</i>	<i>2.02</i>	<i>1.78</i>	<i>2.10</i>	<i>1.19</i>
Long-Term Care Facility	4.77	6.40	1.00	4.42	21.10	4.98	3.49*	2.29*	6.75*	20.74*	5.42	2.15*	0.48*	1.79*	9.38*	1.90*
	<i>0.17</i>	<i>0.62</i>	<i>0.16</i>	<i>0.29</i>	<i>1.17</i>	<i>0.21</i>	<i>1.04</i>	<i>0.59</i>	<i>1.05</i>	<i>2.62</i>	<i>0.48</i>	<i>0.77</i>	<i>0.26</i>	<i>0.82</i>	<i>2.39</i>	<i>0.32</i>

Table 1.3 Demographic and Socioeconomic Characteristics of Medicare Beneficiaries, by Race/Ethnicity and Age, 1999

All Medicare Beneficiaries

2 of 3

Beneficiary Characteristic	Total ¹	White non-Hispanic					Black non-Hispanic					Hispanic				
		< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total
Beneficiaries (in 000s)	40,351	3,653	14,798	10,253	3,701	32,404	836	1,538	839	345	3,558	565	1,333	627	244	2,769
	114	95	183	121	85	258	38	62	37	22	75	52	121	74	29	230
Beneficiaries as a Percentage of Column Total																
Education Levels																
0 - 8 years	17.11	16.35	8.89	13.74	24.51	12.96	17.25	26.18	37.53	58.14	29.66	33.56	46.39	51.73	68.61	46.87
	0.73	1.22	0.66	0.82	1.39	0.64	2.46	2.27	2.50	4.28	1.51	4.31	4.26	5.50	4.57	3.15
9 - 12 years (No diploma)	16.81	18.09	14.01	17.34	18.45	16.00	25.82	30.54	24.72	17.40*	26.86	16.39*	14.76	12.37*	11.76*	14.29
	0.36	1.06	0.55	0.69	1.17	0.39	2.58	2.44	2.49	3.43	1.40	3.03	2.04	2.31	3.05	1.20
High school graduate	29.40	35.20	33.26	30.02	24.86	31.54	33.08	21.77	19.23	15.45*	23.26	23.84	14.50	14.94*	5.53*	15.75
	0.53	1.64	0.99	0.77	1.09	0.57	2.84	2.08	2.29	2.96	1.22	3.07	2.11	2.66	2.39	1.51
Some college/ vocational school	22.00	22.49	24.58	23.85	18.65	23.47	19.03	13.86	12.41*	5.62*	13.99	20.29*	14.71	11.40*	9.54*	14.67
	0.53	1.58	0.76	0.85	1.22	0.60	2.58	1.73	2.22	1.92	1.16	4.16	2.59	2.55	3.35	1.79
Bachelor's degree and beyond	14.68	7.87	19.25	15.06	13.53	16.03	4.83*	7.65*	6.11*	3.39*	6.23	5.93*	9.64*	9.54*	4.56*	8.41
	0.49	1.02	0.84	0.68	1.08	0.57	1.60	1.52	1.43	1.27	0.84	1.38	2.01	2.25	2.38	1.27
Income																
Less than \$2,500	2.11	3.28	1.52	1.77	2.31*	1.89	6.80*	1.61*	2.65*	1.82*	3.09*	2.27*	2.63*	3.62*	7.94*	3.25*
	0.16	0.45	0.24	0.22	0.40	0.17	1.99	0.66	0.92	1.06	0.54	0.81	1.20	1.99	2.71	0.66
\$2,500 - \$4,999	1.98	2.35*	0.70*	1.68	2.93*	1.45	2.58*	4.11*	1.26*	4.82*	3.15*	4.83*	5.85*	7.22*	8.01*	6.14
	0.13	0.41	0.16	0.20	0.40	0.11	0.94	1.03	0.49	1.49	0.60	1.52	1.62	1.92	2.14	0.77
\$5,000 - \$7,499	9.55	18.97	4.38	4.94	11.82	7.05	28.35	17.81	20.22	27.20*	21.77	23.34	17.62	20.19*	29.31*	20.40
	0.33	1.45	0.31	0.43	0.84	0.29	2.68	2.08	2.20	3.62	1.37	3.32	2.40	2.52	4.39	1.79
\$7,500 - \$9,999	11.52	17.57	6.34	8.85	16.62	9.58	20.89	16.36	22.68	23.08*	19.57	19.48*	19.90	20.53*	21.58*	20.11
	0.33	1.12	0.47	0.57	0.93	0.32	2.64	1.91	2.46	3.52	1.33	2.89	2.06	2.33	4.39	1.35
\$10,000 - \$14,999	16.85	16.76	12.74	19.41	22.35	16.40	19.83	18.70	22.88	22.19*	20.29	14.25*	17.43	22.26	17.97*	17.92
	0.41	1.36	0.66	0.67	1.05	0.45	2.58	2.32	2.37	2.99	1.30	2.82	3.25	3.11	3.80	1.65
\$15,000 - \$19,999	11.30	8.21	11.84	12.91	11.25	11.70	7.08*	12.08	11.06*	9.10*	10.38	10.81*	10.53*	5.49*	3.54*	8.83
	0.25	0.96	0.49	0.46	0.84	0.28	1.54	1.36	1.87	2.13	0.88	3.18	1.99	1.74	1.39	1.14
\$20,000 - \$24,999	10.46	8.86	11.80	12.05	7.86	11.10	3.23*	11.09*	5.65*	3.57*	7.23	10.88*	7.55*	7.42*	6.79*	8.14
	0.27	1.09	0.53	0.52	0.70	0.32	1.21	1.97	1.41	1.41	1.04	3.27	1.08	1.70	2.73	1.00
\$25,000 - \$29,999	6.64	4.37	8.28	7.92	5.27	7.38	2.88*	2.68*	2.98*	4.07*	2.93*	1.79*	3.41*	4.39*	1.05*	3.09*
	0.24	0.76	0.52	0.43	0.63	0.28	0.96	0.81	0.90	1.06	0.47	1.38	0.87	1.54	1.04	0.57
\$30,000 or more	29.58	19.63	42.39	30.45	19.59	33.45	8.37*	15.55	10.62*	4.16*	11.60	12.33*	15.07	8.87*	3.82*	12.11
	0.58	1.26	1.04	0.83	0.89	0.66	1.70	1.95	1.56	1.33	0.94	2.36	2.04	2.17	1.91	1.35

Table 1.3 Demographic and Socioeconomic Characteristics of Medicare Beneficiaries, by Race/Ethnicity and Age, 1999

All Medicare Beneficiaries

3 of 3

Beneficiary Characteristic	Total ¹	White non-Hispanic					Black non-Hispanic					Hispanic				
		< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total
Beneficiaries (in 000s)	40,351	3,653	14,798	10,253	3,701	32,404	836	1,538	839	345	3,558	565	1,333	627	244	2,769
	<i>114</i>	<i>95</i>	<i>183</i>	<i>121</i>	<i>85</i>	<i>258</i>	<i>38</i>	<i>62</i>	<i>37</i>	<i>22</i>	<i>75</i>	<i>52</i>	<i>121</i>	<i>74</i>	<i>29</i>	<i>230</i>
Beneficiaries as a Percentage of Column Total																
Metropolitan Area Resident																
Yes	75.82	69.16	74.47	75.45	74.13	74.14	76.56	81.35	81.91	75.74	79.81	91.04	86.14	85.64	83.05	86.75
	<i>0.21</i>	<i>1.52</i>	<i>0.66</i>	<i>0.69</i>	<i>1.00</i>	<i>0.54</i>	<i>2.69</i>	<i>1.96</i>	<i>2.51</i>	<i>3.21</i>	<i>1.86</i>	<i>4.44</i>	<i>5.56</i>	<i>7.33</i>	<i>6.70</i>	<i>5.71</i>
No	24.18	30.84	25.53	24.55	25.87	25.86	23.44	18.65	18.09	24.26*	20.19	8.96*	13.86	14.36*	16.95*	13.25
	<i>0.21</i>	<i>1.52</i>	<i>0.66</i>	<i>0.69</i>	<i>1.00</i>	<i>0.54</i>	<i>2.69</i>	<i>1.96</i>	<i>2.51</i>	<i>3.21</i>	<i>1.86</i>	<i>4.44</i>	<i>5.56</i>	<i>7.33</i>	<i>6.70</i>	<i>5.71</i>

Source: Medicare Current Beneficiary Survey, CY 1999 Cost and Use Public Use File.

Notes: Standard errors are shaded and italic. See Appendix A for additional information on standard errors. See Appendix B for definitions of terms and variables.
Values followed by an asterisk (*) indicate that the estimates are based on cell counts of less than 50 sample persons.

1 Total includes persons named *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, 1999

Community Residents¹

1 of 2

Beneficiary Characteristic	Total	Lives Alone					Lives with Spouse					Lives with Children/Others				
		< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total
Beneficiaries (in 000s)	38,430	1,157	4,540	4,371	1,768	11,836	2,070	11,558	5,453	764	19,845	1,782	2,210	1,718	954	6,665
	<i>132</i>	<i>69</i>	<i>154</i>	<i>95</i>	<i>57</i>	<i>199</i>	<i>84</i>	<i>179</i>	<i>114</i>	<i>43</i>	<i>200</i>	<i>69</i>	<i>96</i>	<i>80</i>	<i>47</i>	<i>150</i>
Beneficiaries as a Percentage of Column Total																
Marital Status																
Married	53.15	2.44*	2.63*	2.88*	2.95*	2.75	99.92	99.96	99.85	99.68	99.91	2.70*	3.61*	3.92*	2.73*	3.32
	<i>0.48</i>	<i>1.24</i>	<i>0.52</i>	<i>0.38</i>	<i>0.68</i>	<i>0.28</i>	<i>0.08</i>	<i>0.03</i>	<i>0.08</i>	<i>0.32</i>	<i>0.04</i>	<i>0.49</i>	<i>0.78</i>	<i>0.74</i>	<i>0.93</i>	<i>0.38</i>
Widowed	30.13	15.18	58.89	81.13	86.72	67.00	0.00	0.02*	0.15*	0.00	0.05*	9.12*	56.77	77.77	90.25	54.23
	<i>0.44</i>	<i>2.35</i>	<i>1.62</i>	<i>0.93</i>	<i>1.20</i>	<i>0.82</i>	<i>0.00</i>	<i>0.02</i>	<i>0.08</i>	<i>0.00</i>	<i>0.03</i>	<i>1.32</i>	<i>2.20</i>	<i>1.72</i>	<i>1.51</i>	<i>1.18</i>
Divorced/separated	9.91	48.52	28.40	10.54	4.31*	20.17	0.00	0.03*	0.00	0.32*	0.03*	33.54	27.05	10.55	3.60*	21.17
	<i>0.40</i>	<i>3.22</i>	<i>1.53</i>	<i>0.75</i>	<i>0.82</i>	<i>0.87</i>	<i>0.00</i>	<i>0.03</i>	<i>0.00</i>	<i>0.32</i>	<i>0.02</i>	<i>2.26</i>	<i>2.14</i>	<i>1.34</i>	<i>1.06</i>	<i>1.23</i>
Never married	6.81	33.86	10.08	5.45	6.02*	10.08	0.08*	0.00	0.00	0.00	0.01*	54.64	12.57	7.76*	3.42*	21.28
	<i>0.25</i>	<i>2.77</i>	<i>0.91</i>	<i>0.57</i>	<i>0.76</i>	<i>0.54</i>	<i>0.08</i>	<i>0.00</i>	<i>0.00</i>	<i>0.00</i>	<i>0.01</i>	<i>2.26</i>	<i>1.49</i>	<i>1.12</i>	<i>0.79</i>	<i>0.96</i>
Race/Ethnicity																
White non-Hispanic	80.37	70.36	79.27	85.41	89.19	82.16	71.69	83.59	88.09	83.57	83.59	63.27	63.73	73.51	73.77	67.57
	<i>0.61</i>	<i>2.91</i>	<i>1.27</i>	<i>0.99</i>	<i>1.29</i>	<i>0.74</i>	<i>2.13</i>	<i>0.80</i>	<i>0.81</i>	<i>1.86</i>	<i>0.67</i>	<i>2.03</i>	<i>1.91</i>	<i>2.11</i>	<i>2.30</i>	<i>1.20</i>
Black non-Hispanic	8.78	15.14	11.29	7.81	5.96	9.58	11.24	5.11	4.68	5.90*	5.66	22.46	18.20	10.84	12.90	16.68
	<i>0.20</i>	<i>2.12</i>	<i>0.87</i>	<i>0.51</i>	<i>0.78</i>	<i>0.46</i>	<i>1.15</i>	<i>0.39</i>	<i>0.47</i>	<i>1.19</i>	<i>0.30</i>	<i>1.34</i>	<i>1.58</i>	<i>1.13</i>	<i>1.47</i>	<i>0.71</i>
Hispanic	7.09	9.25*	6.30	3.86	3.59*	5.28	12.05	6.65	4.83	8.30*	6.78	11.05	12.40	10.72	9.90*	11.24
	<i>0.59</i>	<i>2.01</i>	<i>0.92</i>	<i>0.68</i>	<i>0.79</i>	<i>0.65</i>	<i>1.68</i>	<i>0.71</i>	<i>0.59</i>	<i>1.48</i>	<i>0.59</i>	<i>1.43</i>	<i>1.43</i>	<i>1.67</i>	<i>1.46</i>	<i>1.00</i>
Other ²	3.76	5.25*	3.14*	2.92*	1.27*	2.98	5.01*	4.64	2.40*	2.23*	3.97	3.21*	5.67*	4.93*	3.42*	4.50
	<i>0.30</i>	<i>1.61</i>	<i>0.50</i>	<i>0.59</i>	<i>0.55</i>	<i>0.41</i>	<i>1.15</i>	<i>0.51</i>	<i>0.41</i>	<i>0.78</i>	<i>0.36</i>	<i>0.79</i>	<i>1.01</i>	<i>0.92</i>	<i>0.99</i>	<i>0.55</i>
Education Levels																
0 - 8 years	16.43	12.51	12.25	18.37	24.41	16.33	15.60	11.74	13.54	29.16	13.30	22.02	23.95	26.76	37.58	26.06
	<i>0.73</i>	<i>2.08</i>	<i>1.10</i>	<i>1.32</i>	<i>1.88</i>	<i>0.97</i>	<i>1.55</i>	<i>0.85</i>	<i>1.02</i>	<i>2.45</i>	<i>0.74</i>	<i>1.74</i>	<i>1.91</i>	<i>2.22</i>	<i>2.66</i>	<i>1.14</i>
9 - 12 years (No diploma)	16.65	21.73	18.16	18.84	18.23	18.77	17.24	13.27	14.22	16.67	14.08	18.53	20.53	23.65	19.38	20.63
	<i>0.36</i>	<i>1.89</i>	<i>1.08</i>	<i>1.02</i>	<i>1.60</i>	<i>0.70</i>	<i>1.52</i>	<i>0.63</i>	<i>0.93</i>	<i>2.04</i>	<i>0.51</i>	<i>1.59</i>	<i>1.69</i>	<i>1.84</i>	<i>2.11</i>	<i>0.88</i>
High school graduate	29.55	28.74	30.74	29.59	23.07	28.99	36.56	30.86	27.73	20.56	30.21	34.09	28.29	26.24	22.84	28.57
	<i>0.55</i>	<i>2.91</i>	<i>1.32</i>	<i>1.18</i>	<i>1.54</i>	<i>0.76</i>	<i>2.22</i>	<i>1.06</i>	<i>1.01</i>	<i>2.25</i>	<i>0.72</i>	<i>2.10</i>	<i>2.03</i>	<i>1.76</i>	<i>2.14</i>	<i>1.07</i>
Some college/ vocational school	22.55	27.55	23.97	21.70	20.63	22.99	21.87	24.17	25.98	20.48	24.29	19.78	15.68	15.83	13.56*	16.53
	<i>0.54</i>	<i>2.61</i>	<i>1.37</i>	<i>1.18</i>	<i>1.70</i>	<i>0.83</i>	<i>2.18</i>	<i>0.84</i>	<i>1.19</i>	<i>2.18</i>	<i>0.71</i>	<i>2.01</i>	<i>1.74</i>	<i>1.52</i>	<i>1.94</i>	<i>0.91</i>
Bachelor's degree and beyond	14.83	9.48*	14.88	11.50	13.66	12.93	8.72	19.96	18.53	13.13*	18.13	5.57*	11.56	7.51*	6.64*	8.22
	<i>0.50</i>	<i>2.07</i>	<i>1.18</i>	<i>0.88</i>	<i>1.71</i>	<i>0.75</i>	<i>1.33</i>	<i>0.88</i>	<i>0.91</i>	<i>1.88</i>	<i>0.64</i>	<i>0.94</i>	<i>1.47</i>	<i>1.23</i>	<i>1.21</i>	<i>0.65</i>

Table 1.4a Demographic and Socioeconomic Characteristics of Noninstitutionalized Medicare Beneficiaries, by Living Arrangement and Age, 1999

Community Residents¹

2 of 2

Beneficiary Characteristic	Total	Lives Alone					Lives with Spouse					Lives with Children/Others				
		< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total
Beneficiaries (in 000s)	38,430	1,157	4,540	4,371	1,768	11,836	2,070	11,558	5,453	764	19,845	1,782	2,210	1,718	954	6,665
	<i>132</i>	<i>69</i>	<i>154</i>	<i>95</i>	<i>57</i>	<i>199</i>	<i>84</i>	<i>179</i>	<i>114</i>	<i>43</i>	<i>200</i>	<i>69</i>	<i>96</i>	<i>80</i>	<i>47</i>	<i>150</i>
Beneficiaries as a Percentage of Column Total																
Income																
Less than \$2,500	1.98	3.77*	1.63*	2.05*	2.15*	2.07	3.11*	1.22*	1.41*	2.00*	1.50	4.33*	3.35*	2.35*	2.92*	3.29
	<i>0.16</i>	<i>0.73</i>	<i>0.39</i>	<i>0.44</i>	<i>0.56</i>	<i>0.30</i>	<i>0.70</i>	<i>0.22</i>	<i>0.27</i>	<i>0.77</i>	<i>0.18</i>	<i>1.05</i>	<i>1.06</i>	<i>0.64</i>	<i>0.97</i>	<i>0.49</i>
\$2,500 - \$4,999	1.84	1.35*	1.34*	1.71*	2.00*	1.57	1.28*	1.09*	1.35*	3.58*	1.28	3.70*	3.55*	3.91*	5.69*	3.99
	<i>0.13</i>	<i>0.54</i>	<i>0.31</i>	<i>0.31</i>	<i>0.51</i>	<i>0.16</i>	<i>0.63</i>	<i>0.24</i>	<i>0.25</i>	<i>1.02</i>	<i>0.19</i>	<i>0.58</i>	<i>0.85</i>	<i>0.83</i>	<i>1.28</i>	<i>0.37</i>
\$5,000 - \$7,499	8.89	28.37	12.82	9.47	13.14	13.15	5.14*	1.76*	1.28*	4.27*	2.08	31.42	18.53	15.64	20.48	21.51
	<i>0.34</i>	<i>2.61</i>	<i>1.18</i>	<i>0.89</i>	<i>1.54</i>	<i>0.76</i>	<i>1.22</i>	<i>0.29</i>	<i>0.27</i>	<i>1.07</i>	<i>0.24</i>	<i>1.85</i>	<i>1.45</i>	<i>1.48</i>	<i>2.16</i>	<i>0.88</i>
\$7,500 - \$9,999	11.12	25.27	14.28	15.86	17.30	16.39	8.50	4.40	3.36	6.72*	4.63	25.36	18.56	18.31	23.51	21.02
	<i>0.34</i>	<i>2.34</i>	<i>1.09</i>	<i>1.03</i>	<i>1.44</i>	<i>0.67</i>	<i>1.10</i>	<i>0.50</i>	<i>0.47</i>	<i>1.36</i>	<i>0.31</i>	<i>2.03</i>	<i>1.58</i>	<i>1.53</i>	<i>2.20</i>	<i>0.95</i>
\$10,000 - \$14,999	16.83	19.41	19.21	25.03	25.04	22.25	14.78	10.17	13.67	19.04	11.95	18.47	19.16	26.24	23.41	21.41
	<i>0.42</i>	<i>2.45</i>	<i>1.28</i>	<i>1.03</i>	<i>1.61</i>	<i>0.76</i>	<i>1.48</i>	<i>0.64</i>	<i>0.77</i>	<i>2.56</i>	<i>0.44</i>	<i>1.94</i>	<i>1.77</i>	<i>1.76</i>	<i>2.04</i>	<i>0.96</i>
\$15,000 - \$19,999	11.39	7.57*	13.04	13.46	11.72	12.47	10.73	11.03	11.70	10.44*	11.16	7.11*	11.77	12.18	8.51*	10.16
	<i>0.26</i>	<i>1.74</i>	<i>1.04</i>	<i>0.77</i>	<i>1.38</i>	<i>0.59</i>	<i>1.54</i>	<i>0.52</i>	<i>0.77</i>	<i>1.91</i>	<i>0.41</i>	<i>1.30</i>	<i>1.36</i>	<i>1.43</i>	<i>1.43</i>	<i>0.75</i>
\$20,000 - \$24,999	10.61	7.08*	9.97	9.81	6.42*	9.10	12.51	12.71	14.61	10.81*	13.14	4.31*	7.29*	5.62*	5.87*	5.86
	<i>0.28</i>	<i>1.60</i>	<i>0.96</i>	<i>0.81</i>	<i>0.93</i>	<i>0.50</i>	<i>1.60</i>	<i>0.55</i>	<i>0.81</i>	<i>1.68</i>	<i>0.45</i>	<i>1.43</i>	<i>1.22</i>	<i>1.01</i>	<i>1.33</i>	<i>0.57</i>
\$25,000 - \$29,999	6.82	1.85*	4.98	5.86	4.78*	4.97	7.57*	9.14	9.61	11.00*	9.18	0.93*	4.04*	5.24*	1.51*	3.16
	<i>0.25</i>	<i>0.78</i>	<i>0.68</i>	<i>0.61</i>	<i>0.82</i>	<i>0.38</i>	<i>1.32</i>	<i>0.61</i>	<i>0.65</i>	<i>1.67</i>	<i>0.43</i>	<i>0.37</i>	<i>0.92</i>	<i>0.84</i>	<i>0.63</i>	<i>0.42</i>
\$30,000 or more	30.53	5.34*	22.73	16.75	17.44	18.03	36.38	48.48	43.03	32.16	45.09	4.37*	13.76	10.52	8.10*	9.60
	<i>0.62</i>	<i>1.44</i>	<i>1.35</i>	<i>0.97</i>	<i>1.53</i>	<i>0.73</i>	<i>2.23</i>	<i>1.09</i>	<i>1.24</i>	<i>2.66</i>	<i>0.89</i>	<i>0.97</i>	<i>1.74</i>	<i>1.29</i>	<i>1.35</i>	<i>0.70</i>
Metropolitan Area Resident																
Yes	75.93	73.74	77.08	75.95	72.10	75.59	68.93	74.91	75.94	73.87	74.53	76.34	82.01	82.49	81.68	80.57
	<i>0.24</i>	<i>2.35</i>	<i>1.24</i>	<i>0.92</i>	<i>1.13</i>	<i>0.66</i>	<i>1.97</i>	<i>0.68</i>	<i>0.87</i>	<i>2.21</i>	<i>0.43</i>	<i>1.91</i>	<i>1.47</i>	<i>1.64</i>	<i>2.06</i>	<i>0.97</i>
No	24.07	26.26	22.92	24.05	27.90	24.41	31.07	25.09	24.06	26.13	25.47	23.66	17.99	17.51	18.32	19.43
	<i>0.24</i>	<i>2.35</i>	<i>1.24</i>	<i>0.92</i>	<i>1.13</i>	<i>0.66</i>	<i>1.97</i>	<i>0.68</i>	<i>0.87</i>	<i>2.21</i>	<i>0.43</i>	<i>1.91</i>	<i>1.47</i>	<i>1.64</i>	<i>2.06</i>	<i>0.97</i>

Source: Medicare Current Beneficiary Survey, CY 1999 Cost and Use Public Use File.

Notes: Standard errors are shaded and italic. See Appendix A for additional information on standard errors. See Appendix B for definitions of terms and variables.
Values followed by an asterisk (*) indicate that the estimates are based on cell counts of less than 50 sample persons.

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

Table 1.4b Demographic and Socioeconomic Characteristics of Noninstitutionalized Male Medicare Beneficiaries, by Living Arrangement and Age, 1999

Male Community Residents¹

1 of 2

Beneficiary Characteristic	Total	Lives Alone					Lives with Spouse					Lives with Children/Others				
		< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total
Beneficiaries (in 000s)	17,054	623	1,252	1,034	376	3,285	1,266	6,529	3,253	524	11,572	958	602	406	193	2,158
	<i>131</i>	<i>52</i>	<i>72</i>	<i>48</i>	<i>32</i>	<i>109</i>	<i>55</i>	<i>120</i>	<i>85</i>	<i>33</i>	<i>139</i>	<i>51</i>	<i>48</i>	<i>38</i>	<i>23</i>	<i>79</i>
Beneficiaries as a Percentage of Column Total																
Marital Status																
Married	69.66	4.21*	4.19*	4.00*	10.74*	4.88	100.00	99.92	99.83	99.53	99.89	2.23*	7.68*	9.24*	11.15*	5.86*
	<i>0.66</i>	<i>2.29</i>	<i>0.99</i>	<i>0.92</i>	<i>2.52</i>	<i>0.68</i>	<i>0.00</i>	<i>0.06</i>	<i>0.12</i>	<i>0.47</i>	<i>0.06</i>	<i>0.63</i>	<i>2.07</i>	<i>2.49</i>	<i>4.08</i>	<i>0.93</i>
Widowed	12.53	5.48*	34.20	69.54	78.07	44.96	0.00	0.03*	0.17*	0.00	0.06*	3.77*	31.39	67.68	77.50	30.07
	<i>0.43</i>	<i>1.59</i>	<i>2.92</i>	<i>2.62</i>	<i>3.29</i>	<i>1.59</i>	<i>0.00</i>	<i>0.03</i>	<i>0.12</i>	<i>0.00</i>	<i>0.04</i>	<i>1.20</i>	<i>4.38</i>	<i>4.41</i>	<i>5.11</i>	<i>2.01</i>
Divorced/separated	9.32	48.10	41.79	16.15	4.14*	30.57	0.00	0.05*	0.00	0.47*	0.05*	28.04	41.01	12.47*	6.93*	26.86
	<i>0.52</i>	<i>4.62</i>	<i>3.10</i>	<i>1.88</i>	<i>1.51</i>	<i>1.67</i>	<i>0.00</i>	<i>0.05</i>	<i>0.00</i>	<i>0.47</i>	<i>0.03</i>	<i>3.01</i>	<i>4.16</i>	<i>3.14</i>	<i>2.88</i>	<i>2.12</i>
Never married	8.49	42.21	19.82	10.31*	7.06*	19.59	0.00	0.00	0.00	0.00	0.00	65.96	19.92*	10.61*	4.42*	37.21
	<i>0.40</i>	<i>4.02</i>	<i>2.61</i>	<i>1.71</i>	<i>2.04</i>	<i>1.28</i>	<i>0.00</i>	<i>0.00</i>	<i>0.00</i>	<i>0.00</i>	<i>0.00</i>	<i>2.76</i>	<i>3.56</i>	<i>3.16</i>	<i>2.50</i>	<i>1.79</i>
Race/Ethnicity																
White non-Hispanic	80.12	71.65	78.83	84.20	87.70	80.19	69.38	82.24	87.54	82.06	82.32	67.26	61.23	77.66	74.81	68.21
	<i>0.81</i>	<i>4.06</i>	<i>2.25</i>	<i>2.12</i>	<i>3.16</i>	<i>1.61</i>	<i>2.54</i>	<i>1.15</i>	<i>1.01</i>	<i>2.22</i>	<i>0.83</i>	<i>2.83</i>	<i>4.15</i>	<i>3.71</i>	<i>4.86</i>	<i>1.93</i>
Black non-Hispanic	8.18	15.14*	8.43*	7.17*	5.85*	9.00	12.32	5.74	4.90	7.47*	6.30	17.89	21.03*	11.26*	12.17*	17.01
	<i>0.34</i>	<i>2.51</i>	<i>1.39</i>	<i>1.37</i>	<i>1.79</i>	<i>0.93</i>	<i>1.46</i>	<i>0.51</i>	<i>0.60</i>	<i>1.56</i>	<i>0.40</i>	<i>1.60</i>	<i>3.16</i>	<i>3.05</i>	<i>3.31</i>	<i>1.28</i>
Hispanic	7.62	7.47*	8.54*	5.07*	5.75*	6.93	13.53	7.19	4.77	8.37*	7.26	10.86*	13.17*	6.83*	9.54*	10.63
	<i>0.71</i>	<i>2.68</i>	<i>1.74</i>	<i>1.27</i>	<i>2.32</i>	<i>1.18</i>	<i>2.09</i>	<i>0.92</i>	<i>0.74</i>	<i>1.55</i>	<i>0.70</i>	<i>2.11</i>	<i>2.74</i>	<i>1.76</i>	<i>2.97</i>	<i>1.41</i>
Other ²	4.08	5.74*	4.20*	3.55*	0.70*	3.89*	4.77*	4.83	2.79*	2.10*	4.13	3.99*	4.57*	4.25*	3.48*	4.15*
	<i>0.40</i>	<i>2.36</i>	<i>1.10</i>	<i>1.01</i>	<i>0.72</i>	<i>0.76</i>	<i>1.37</i>	<i>0.69</i>	<i>0.49</i>	<i>0.93</i>	<i>0.44</i>	<i>1.26</i>	<i>1.82</i>	<i>1.61</i>	<i>1.95</i>	<i>0.90</i>
Education Levels																
0 - 8 years	17.92	11.59*	16.58	21.45	25.14*	18.18	20.91	14.13	15.06	36.08	16.11	25.05	28.32	26.88*	36.77*	27.35
	<i>0.82</i>	<i>2.30</i>	<i>2.28</i>	<i>2.14</i>	<i>3.32</i>	<i>1.47</i>	<i>2.24</i>	<i>1.07</i>	<i>1.39</i>	<i>3.13</i>	<i>0.96</i>	<i>2.41</i>	<i>4.00</i>	<i>4.20</i>	<i>5.74</i>	<i>2.03</i>
9 - 12 years (No diploma)	15.33	21.80	15.60	16.26	16.40*	17.06	17.88	13.07	14.28	14.59*	14.00	19.50	16.34*	26.27*	19.62*	19.87
	<i>0.48</i>	<i>2.44</i>	<i>2.28</i>	<i>1.95</i>	<i>2.94</i>	<i>1.17</i>	<i>1.84</i>	<i>0.81</i>	<i>1.06</i>	<i>2.29</i>	<i>0.58</i>	<i>2.21</i>	<i>2.61</i>	<i>3.61</i>	<i>4.61</i>	<i>1.36</i>
High school graduate	26.42	30.72	29.37	27.27	20.99*	28.00	33.74	26.22	23.63	16.80*	25.90	33.84	22.80*	20.70*	17.91*	26.89
	<i>0.77</i>	<i>3.87</i>	<i>2.70</i>	<i>2.44</i>	<i>2.86</i>	<i>1.43</i>	<i>2.73</i>	<i>1.25</i>	<i>1.36</i>	<i>2.54</i>	<i>0.91</i>	<i>2.86</i>	<i>3.10</i>	<i>3.56</i>	<i>4.14</i>	<i>1.85</i>
Some college/ vocational school	21.67	27.20	21.02	17.36	14.34*	20.24	19.08	23.58	24.36	19.15*	23.10	17.12	15.36*	15.40*	14.22*	16.05
	<i>0.73</i>	<i>3.84</i>	<i>2.42</i>	<i>2.40</i>	<i>2.68</i>	<i>1.57</i>	<i>2.92</i>	<i>1.00</i>	<i>1.62</i>	<i>2.71</i>	<i>0.88</i>	<i>2.31</i>	<i>2.96</i>	<i>3.24</i>	<i>3.96</i>	<i>1.30</i>
Bachelor's degree and beyond	18.66	8.68*	17.43	17.66	23.12*	16.52	8.39*	23.01	22.68	13.38*	20.88	4.48*	17.18*	10.75*	11.47*	9.84
	<i>0.76</i>	<i>2.70</i>	<i>2.23</i>	<i>2.04</i>	<i>3.54</i>	<i>1.22</i>	<i>1.76</i>	<i>1.29</i>	<i>1.21</i>	<i>2.49</i>	<i>0.95</i>	<i>1.29</i>	<i>3.72</i>	<i>2.83</i>	<i>3.67</i>	<i>1.37</i>

Table 1.4b Demographic and Socioeconomic Characteristics of Noninstitutionalized Male Medicare Beneficiaries, by Living Arrangement and Age, 1999

Male Community Residents¹

2 of 2

Beneficiary Characteristic	Total	Lives Alone					Lives with Spouse					Lives with Children/Others				
		< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total
Beneficiaries (in 000s)	17,054	623	1,252	1,034	376	3,285	1,266	6,529	3,253	524	11,572	958	602	406	193	2,158
	<i>131</i>	<i>52</i>	<i>72</i>	<i>48</i>	<i>32</i>	<i>109</i>	<i>55</i>	<i>120</i>	<i>85</i>	<i>33</i>	<i>139</i>	<i>51</i>	<i>48</i>	<i>38</i>	<i>23</i>	<i>79</i>
Beneficiaries as a Percentage of Column Total																
Income																
Less than \$2,500	1.83	3.47*	2.72*	1.36*	1.02*	2.24*	3.62*	1.14*	1.09*	1.59*	1.42	4.67*	3.22*	1.40*	2.59*	3.46*
	<i>0.20</i>	<i>1.20</i>	<i>0.89</i>	<i>0.63</i>	<i>0.73</i>	<i>0.43</i>	<i>0.98</i>	<i>0.28</i>	<i>0.29</i>	<i>0.79</i>	<i>0.23</i>	<i>1.33</i>	<i>2.33</i>	<i>1.03</i>	<i>2.11</i>	<i>0.87</i>
\$2,500 - \$4,999	1.43	2.14*	2.00*	1.70*	1.65*	1.89*	0.87*	0.76*	1.12*	3.06*	0.98*	3.92*	2.40*	2.17*	3.95*	3.17*
	<i>0.17</i>	<i>0.97</i>	<i>0.61</i>	<i>0.69</i>	<i>0.91</i>	<i>0.30</i>	<i>0.65</i>	<i>0.29</i>	<i>0.33</i>	<i>1.12</i>	<i>0.19</i>	<i>0.99</i>	<i>1.53</i>	<i>1.09</i>	<i>2.38</i>	<i>0.62</i>
\$5,000 - \$7,499	6.30	26.81	9.27*	6.19*	9.12*	11.61	6.10*	1.89*	0.84*	4.58*	2.18	31.17	14.64*	6.74*	10.67*	20.13
	<i>0.34</i>	<i>3.55</i>	<i>1.45</i>	<i>1.29</i>	<i>2.48</i>	<i>1.09</i>	<i>1.66</i>	<i>0.35</i>	<i>0.24</i>	<i>1.12</i>	<i>0.28</i>	<i>2.54</i>	<i>2.71</i>	<i>2.26</i>	<i>3.60</i>	<i>1.52</i>
\$7,500 - \$9,999	8.78	21.59	12.71*	13.36	13.24*	14.66	11.83	4.24	3.13*	7.31*	4.90	25.36	17.84*	17.09*	14.24*	20.71
	<i>0.42</i>	<i>2.48</i>	<i>2.09</i>	<i>1.97</i>	<i>2.40</i>	<i>1.17</i>	<i>1.64</i>	<i>0.63</i>	<i>0.55</i>	<i>1.79</i>	<i>0.42</i>	<i>2.35</i>	<i>2.93</i>	<i>3.26</i>	<i>4.12</i>	<i>1.47</i>
\$10,000 - \$14,999	14.27	21.91*	14.89	19.41	21.70*	18.42	15.56	9.56	13.28	17.97*	11.64	19.99	18.26*	22.40*	35.19*	21.32
	<i>0.58</i>	<i>3.58</i>	<i>2.06</i>	<i>1.85</i>	<i>3.25</i>	<i>1.33</i>	<i>2.01</i>	<i>0.81</i>	<i>1.12</i>	<i>2.50</i>	<i>0.64</i>	<i>2.82</i>	<i>2.93</i>	<i>3.78</i>	<i>5.70</i>	<i>1.52</i>
\$15,000 - \$19,999	10.81	10.26*	12.78*	18.24	15.09*	14.29	9.07*	9.71	10.62	11.60*	9.98	7.04*	10.60*	14.49*	11.79*	9.86
	<i>0.47</i>	<i>2.82</i>	<i>2.03</i>	<i>2.10</i>	<i>2.62</i>	<i>1.27</i>	<i>1.91</i>	<i>0.81</i>	<i>1.00</i>	<i>2.28</i>	<i>0.58</i>	<i>1.63</i>	<i>2.42</i>	<i>3.21</i>	<i>3.66</i>	<i>1.20</i>
\$20,000 - \$24,999	11.69	4.90*	13.43*	11.52*	5.79*	10.34	14.04	12.47	14.34	12.80*	13.18	3.51*	5.69*	9.52*	10.52*	5.88*
	<i>0.49</i>	<i>2.38</i>	<i>2.00</i>	<i>1.86</i>	<i>2.02</i>	<i>1.04</i>	<i>2.21</i>	<i>0.86</i>	<i>1.11</i>	<i>2.02</i>	<i>0.66</i>	<i>1.91</i>	<i>1.77</i>	<i>2.47</i>	<i>3.35</i>	<i>1.10</i>
\$25,000 - \$29,999	7.08	1.38*	4.90*	7.48*	5.50*	5.11	7.02*	8.33	8.86	8.76*	8.36	0.45*	4.96*	8.41*	2.15*	3.36*
	<i>0.36</i>	<i>0.84</i>	<i>1.41</i>	<i>1.40</i>	<i>1.89</i>	<i>0.79</i>	<i>1.81</i>	<i>0.75</i>	<i>0.81</i>	<i>1.81</i>	<i>0.54</i>	<i>0.28</i>	<i>1.47</i>	<i>2.42</i>	<i>1.55</i>	<i>0.64</i>
\$30,000 or more	37.80	7.54*	27.31	20.73	26.90*	21.44	31.89	51.90	46.72	32.32	47.36	3.88*	22.39*	17.79*	8.91*	12.11
	<i>0.98</i>	<i>2.35</i>	<i>2.81</i>	<i>2.04</i>	<i>3.79</i>	<i>1.40</i>	<i>2.81</i>	<i>1.43</i>	<i>1.65</i>	<i>2.90</i>	<i>1.20</i>	<i>1.34</i>	<i>3.97</i>	<i>3.03</i>	<i>2.72</i>	<i>1.51</i>
Metropolitan Area Resident																
Yes	75.73	77.31	78.00	78.01	73.76	77.39	66.38	75.25	75.74	73.96	74.36	75.46	83.02	85.42	82.83	80.10
	<i>0.42</i>	<i>2.94</i>	<i>2.17</i>	<i>1.61</i>	<i>3.24</i>	<i>1.15</i>	<i>2.21</i>	<i>0.94</i>	<i>0.98</i>	<i>2.50</i>	<i>0.64</i>	<i>2.01</i>	<i>2.59</i>	<i>3.29</i>	<i>4.05</i>	<i>1.25</i>
No	24.27	22.69	22.00	21.99	26.24*	22.61	33.62	24.75	24.26	26.04	25.64	24.54	16.98*	14.58*	17.17*	19.90
	<i>0.42</i>	<i>2.94</i>	<i>2.17</i>	<i>1.61</i>	<i>3.24</i>	<i>1.15</i>	<i>2.21</i>	<i>0.94</i>	<i>0.98</i>	<i>2.50</i>	<i>0.64</i>	<i>2.01</i>	<i>2.59</i>	<i>3.29</i>	<i>4.05</i>	<i>1.25</i>

Source: Medicare Current Beneficiary Survey, CY 1999 Cost and Use Public Use File.

Notes: Standard errors are shaded and italic. See Appendix A for additional information on standard errors. See Appendix B for definitions of terms and variables.
Values followed by an asterisk (*) indicate that the estimates are based on cell counts of less than 50 sample persons.

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

Table 1.4c Demographic and Socioeconomic Characteristics of Noninstitutionalized Female Medicare Beneficiaries, by Living Arrangement and Age, 1999

Female Community Residents¹

1 of 2

Beneficiary Characteristic	Total	Lives Alone					Lives with Spouse					Lives with Children/Others				
		< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total
Beneficiaries (in 000s)	21,376	534	3,288	3,336	1,392	8,551	804	5,029	2,201	240	8,273	824	1,608	1,313	761	4,506
	<i>134</i>	<i>41</i>	<i>124</i>	<i>87</i>	<i>54</i>	<i>165</i>	<i>55</i>	<i>114</i>	<i>79</i>	<i>22</i>	<i>133</i>	<i>52</i>	<i>84</i>	<i>67</i>	<i>40</i>	<i>132</i>
Beneficiaries as a Percentage of Column Total																
Marital Status																
Married	39.99	0.38*	2.04*	2.53*	0.84*	1.93	99.80	100.00	99.89	100.00	99.95	3.24*	2.08*	2.28*	0.60*	2.10*
	<i>0.57</i>	<i>0.26</i>	<i>0.61</i>	<i>0.39</i>	<i>0.38</i>	<i>0.32</i>	<i>0.20</i>	<i>0.00</i>	<i>0.11</i>	<i>0.00</i>	<i>0.04</i>	<i>0.86</i>	<i>0.68</i>	<i>0.79</i>	<i>0.44</i>	<i>0.35</i>
Widowed	44.17	26.43*	68.24	84.73	89.06	75.45	0.00	0.00	0.11*	0.00	0.03*	15.32*	66.32	80.88	93.49	65.80
	<i>0.65</i>	<i>4.14</i>	<i>1.83</i>	<i>0.91</i>	<i>1.37</i>	<i>0.94</i>	<i>0.00</i>	<i>0.00</i>	<i>0.11</i>	<i>0.00</i>	<i>0.03</i>	<i>2.73</i>	<i>2.51</i>	<i>1.91</i>	<i>1.33</i>	<i>1.41</i>
Divorced/separated	10.38	49.01	23.34	8.81	4.36*	16.18	0.00	0.00	0.00	0.00	0.00	39.92	21.79	9.96*	2.75*	18.45
	<i>0.52</i>	<i>4.45</i>	<i>1.75</i>	<i>0.86</i>	<i>0.93</i>	<i>0.97</i>	<i>0.00</i>	<i>0.00</i>	<i>0.00</i>	<i>0.00</i>	<i>0.00</i>	<i>3.72</i>	<i>2.36</i>	<i>1.43</i>	<i>0.96</i>	<i>1.29</i>
Never married	5.47	24.18	6.39	3.94*	5.74*	6.44	0.20*	0.00	0.00	0.00	0.02*	41.52	9.81*	6.89*	3.17*	13.65
	<i>0.29</i>	<i>3.39</i>	<i>0.77</i>	<i>0.56</i>	<i>0.96</i>	<i>0.47</i>	<i>0.20</i>	<i>0.00</i>	<i>0.00</i>	<i>0.00</i>	<i>0.02</i>	<i>3.51</i>	<i>1.65</i>	<i>1.10</i>	<i>0.86</i>	<i>1.04</i>
Race/Ethnicity																
White non-Hispanic	80.57	68.86	79.44	85.79	89.59	82.91	75.33	85.35	88.91	86.86	85.37	58.64	64.66	72.24	73.50	67.27
	<i>0.60</i>	<i>4.50</i>	<i>1.47</i>	<i>1.04</i>	<i>1.26</i>	<i>0.77</i>	<i>2.93</i>	<i>1.00</i>	<i>1.17</i>	<i>3.64</i>	<i>0.79</i>	<i>2.83</i>	<i>2.16</i>	<i>2.31</i>	<i>2.56</i>	<i>1.34</i>
Black non-Hispanic	9.27	15.13*	12.37	8.01	5.99*	9.80	9.56*	4.30	4.35*	2.48*	4.77	27.76	17.14	10.71	13.09*	16.53
	<i>0.25</i>	<i>3.02</i>	<i>1.02</i>	<i>0.59</i>	<i>0.84</i>	<i>0.51</i>	<i>1.54</i>	<i>0.60</i>	<i>0.77</i>	<i>1.46</i>	<i>0.41</i>	<i>2.48</i>	<i>1.74</i>	<i>1.29</i>	<i>1.70</i>	<i>0.90</i>
Hispanic	6.67	11.33*	5.45	3.49*	3.00*	4.65	9.72*	5.96	4.90*	8.15*	6.11	11.28*	12.11	11.91	9.99*	11.54
	<i>0.56</i>	<i>3.29</i>	<i>0.99</i>	<i>0.67</i>	<i>0.67</i>	<i>0.64</i>	<i>1.97</i>	<i>0.76</i>	<i>0.63</i>	<i>3.08</i>	<i>0.59</i>	<i>1.66</i>	<i>1.76</i>	<i>1.91</i>	<i>1.65</i>	<i>1.09</i>
Other ²	3.50	4.68*	2.74*	2.72*	1.42*	2.64	5.39*	4.39	1.83*	2.50*	3.76	2.32*	6.09*	5.14*	3.41*	4.67
	<i>0.32</i>	<i>2.12</i>	<i>0.52</i>	<i>0.64</i>	<i>0.67</i>	<i>0.40</i>	<i>1.92</i>	<i>0.63</i>	<i>0.64</i>	<i>1.46</i>	<i>0.48</i>	<i>0.82</i>	<i>1.16</i>	<i>1.13</i>	<i>1.00</i>	<i>0.58</i>
Education Levels																
0 - 8 years	15.23	13.55*	10.62	17.41	24.21	15.62	7.24*	8.64	11.29	13.88*	9.36	18.53	22.30	26.73	37.78	25.43
	<i>0.79</i>	<i>3.23</i>	<i>1.16</i>	<i>1.55</i>	<i>2.15</i>	<i>1.09</i>	<i>1.59</i>	<i>0.96</i>	<i>1.13</i>	<i>3.44</i>	<i>0.73</i>	<i>2.84</i>	<i>2.14</i>	<i>2.43</i>	<i>3.14</i>	<i>1.29</i>
9 - 12 years (No diploma)	17.71	21.64*	19.12	19.65	18.73	19.42	16.24*	13.54	14.13	21.26*	14.18	17.41	22.10	22.85	19.31	20.99
	<i>0.49</i>	<i>3.05</i>	<i>1.27</i>	<i>1.22</i>	<i>1.91</i>	<i>0.84</i>	<i>2.61</i>	<i>0.94</i>	<i>1.49</i>	<i>4.49</i>	<i>0.79</i>	<i>2.11</i>	<i>2.09</i>	<i>2.12</i>	<i>2.49</i>	<i>1.13</i>
High school graduate	32.04	26.50*	31.25	30.32	23.64	29.37	41.01	36.89	33.77	28.86*	36.23	34.38	30.36	27.93	24.12	29.37
	<i>0.73</i>	<i>4.15</i>	<i>1.58</i>	<i>1.38</i>	<i>1.80</i>	<i>0.93</i>	<i>3.03</i>	<i>1.77</i>	<i>1.49</i>	<i>4.73</i>	<i>1.20</i>	<i>3.07</i>	<i>2.42</i>	<i>2.04</i>	<i>2.50</i>	<i>1.22</i>
Some college/ vocational school	23.25	27.94	25.08	23.06	22.33	24.04	26.28	24.94	28.37	23.42*	25.94	22.86	15.80	15.96	13.39*	16.76
	<i>0.68</i>	<i>3.57</i>	<i>1.63</i>	<i>1.40</i>	<i>1.95</i>	<i>0.98</i>	<i>2.79</i>	<i>1.44</i>	<i>1.56</i>	<i>4.06</i>	<i>1.11</i>	<i>3.05</i>	<i>1.92</i>	<i>1.59</i>	<i>2.12</i>	<i>1.08</i>
Bachelor's degree and beyond	11.77	10.38*	13.93	9.57	11.09	11.56	9.24*	16.00	12.43	12.59*	14.29	6.83*	9.44*	6.53*	5.39*	7.45
	<i>0.54</i>	<i>3.09</i>	<i>1.31</i>	<i>0.93</i>	<i>1.71</i>	<i>0.88</i>	<i>2.12</i>	<i>1.31</i>	<i>1.16</i>	<i>3.27</i>	<i>0.93</i>	<i>1.63</i>	<i>1.40</i>	<i>1.18</i>	<i>1.34</i>	<i>0.67</i>

Table 1.4c Demographic and Socioeconomic Characteristics of Noninstitutionalized Female Medicare Beneficiaries, by Living Arrangement and Age, 1999

Female Community Residents¹

2 of 2

Beneficiary Characteristic	Total	Lives Alone					Lives with Spouse					Lives with Children/Others				
		< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total
Beneficiaries (in 000s)	21,376	534	3,288	3,336	1,392	8,551	804	5,029	2,201	240	8,273	824	1,608	1,313	761	4,506
	<i>134</i>	<i>41</i>	<i>124</i>	<i>87</i>	<i>54</i>	<i>165</i>	<i>55</i>	<i>114</i>	<i>79</i>	<i>22</i>	<i>133</i>	<i>52</i>	<i>84</i>	<i>67</i>	<i>40</i>	<i>132</i>
Income																
Beneficiaries as a Percentage of Column Total																
Less than \$2,500	2.10	4.12*	1.21*	2.27*	2.46*	2.01	2.30*	1.32*	1.89*	2.89*	1.61*	3.93*	3.40*	2.64*	3.00*	3.21
	<i>0.24</i>	<i>1.51</i>	<i>0.45</i>	<i>0.52</i>	<i>0.64</i>	<i>0.35</i>	<i>0.81</i>	<i>0.35</i>	<i>0.54</i>	<i>1.67</i>	<i>0.29</i>	<i>1.64</i>	<i>1.07</i>	<i>0.75</i>	<i>1.08</i>	<i>0.57</i>
\$2,500 - \$4,999	2.16	0.42*	1.09*	1.71*	2.09*	1.45*	1.93*	1.53*	1.69*	4.70*	1.70*	3.44*	3.99*	4.44*	6.13*	4.38
	<i>0.21</i>	<i>0.45</i>	<i>0.36</i>	<i>0.38</i>	<i>0.63</i>	<i>0.21</i>	<i>1.26</i>	<i>0.43</i>	<i>0.44</i>	<i>2.09</i>	<i>0.35</i>	<i>0.93</i>	<i>1.01</i>	<i>0.98</i>	<i>1.56</i>	<i>0.51</i>
\$5,000 - \$7,499	10.95	30.20	14.18	10.48	14.23	13.74	3.64*	1.60*	1.93*	3.59*	1.95*	31.70	19.99	18.38	22.97	22.17
	<i>0.48</i>	<i>3.60</i>	<i>1.46</i>	<i>1.07</i>	<i>1.68</i>	<i>0.87</i>	<i>1.59</i>	<i>0.42</i>	<i>0.52</i>	<i>1.78</i>	<i>0.34</i>	<i>2.95</i>	<i>1.82</i>	<i>1.78</i>	<i>2.51</i>	<i>1.14</i>
\$7,500 - \$9,999	12.99	29.55	14.88	16.64	18.40	17.05	3.25*	4.62	3.69*	5.42*	4.26	25.36	18.83	18.69	25.87	21.17
	<i>0.49</i>	<i>4.00</i>	<i>1.26</i>	<i>1.12</i>	<i>1.82</i>	<i>0.80</i>	<i>1.20</i>	<i>0.74</i>	<i>0.71</i>	<i>2.36</i>	<i>0.44</i>	<i>2.95</i>	<i>1.84</i>	<i>1.62</i>	<i>2.49</i>	<i>1.12</i>
\$10,000 - \$14,999	18.87	16.49*	20.85	26.77	25.94	23.72	13.53*	10.96	14.24	21.37*	12.38	16.70	19.49	27.43	20.43	21.45
	<i>0.59</i>	<i>3.30</i>	<i>1.53</i>	<i>1.21</i>	<i>1.81</i>	<i>0.88</i>	<i>2.12</i>	<i>1.03</i>	<i>1.25</i>	<i>4.69</i>	<i>0.79</i>	<i>2.34</i>	<i>2.10</i>	<i>1.95</i>	<i>1.89</i>	<i>1.13</i>
\$15,000 - \$19,999	11.85	4.43*	13.14	11.98	10.81	11.77	13.34*	12.73	13.28	7.89*	12.80	7.20*	12.20	11.46	7.67*	10.31
	<i>0.43</i>	<i>1.93</i>	<i>1.34</i>	<i>0.94</i>	<i>1.50</i>	<i>0.73</i>	<i>2.40</i>	<i>0.90</i>	<i>1.16</i>	<i>2.90</i>	<i>0.72</i>	<i>1.82</i>	<i>1.65</i>	<i>1.58</i>	<i>1.48</i>	<i>0.95</i>
\$20,000 - \$24,999	9.74	9.62*	8.65	9.28	6.60*	8.62	10.10*	13.02	15.00	6.45*	13.07	5.24*	7.88*	4.41*	4.69*	5.85
	<i>0.41</i>	<i>2.28</i>	<i>0.93</i>	<i>0.91</i>	<i>1.04</i>	<i>0.54</i>	<i>1.91</i>	<i>0.89</i>	<i>1.31</i>	<i>2.50</i>	<i>0.73</i>	<i>2.09</i>	<i>1.50</i>	<i>1.10</i>	<i>1.24</i>	<i>0.69</i>
\$25,000 - \$29,999	6.61	2.40*	5.01*	5.36	4.58*	4.91	8.44*	10.19	10.71	15.88*	10.32	1.49*	3.70*	4.26*	1.35*	3.06*
	<i>0.30</i>	<i>1.42</i>	<i>0.77</i>	<i>0.67</i>	<i>0.97</i>	<i>0.44</i>	<i>2.15</i>	<i>0.97</i>	<i>1.03</i>	<i>3.88</i>	<i>0.66</i>	<i>0.74</i>	<i>1.15</i>	<i>0.89</i>	<i>0.68</i>	<i>0.51</i>
\$30,000 or more	24.73	2.77*	20.99	15.52	14.88	16.72	43.47	44.04	37.57	31.81*	41.91	4.94*	10.52*	8.28*	7.90*	8.41
	<i>0.56</i>	<i>1.27</i>	<i>1.47</i>	<i>1.09</i>	<i>1.54</i>	<i>0.82</i>	<i>3.46</i>	<i>1.40</i>	<i>1.60</i>	<i>5.09</i>	<i>1.00</i>	<i>1.49</i>	<i>1.59</i>	<i>1.25</i>	<i>1.55</i>	<i>0.71</i>
Metropolitan Area Resident																
Yes	76.09	69.59	76.73	75.31	71.65	74.91	72.95	74.48	76.24	73.66	74.78	77.36	81.63	81.58	81.39	80.80
	<i>0.35</i>	<i>3.63</i>	<i>1.45</i>	<i>1.16</i>	<i>1.36</i>	<i>0.82</i>	<i>3.23</i>	<i>0.95</i>	<i>1.53</i>	<i>3.63</i>	<i>0.67</i>	<i>3.49</i>	<i>1.66</i>	<i>1.84</i>	<i>1.95</i>	<i>1.24</i>
No	23.91	30.41	23.27	24.69	28.35	25.09	27.05	25.52	23.76	26.34*	25.22	22.64	18.37	18.42	18.61	19.20
	<i>0.35</i>	<i>3.63</i>	<i>1.45</i>	<i>1.16</i>	<i>1.36</i>	<i>0.82</i>	<i>3.23</i>	<i>0.95</i>	<i>1.53</i>	<i>3.63</i>	<i>0.67</i>	<i>3.49</i>	<i>1.66</i>	<i>1.84</i>	<i>1.95</i>	<i>1.24</i>

Source: Medicare Current Beneficiary Survey, CY 1999 Cost and Use Public Use File.

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

Values followed by an asterisk (*) indicate that the estimates are based on cell counts of less than 50 sample persons.

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

Table 1.5 Demographic and Socioeconomic Characteristics of Institutionalized Medicare Beneficiaries, by Age, 1999

Long-Term Care Facility-Only Residents¹

1 of 2

Beneficiary Characteristic	Total	Age			
		< 65	65 - 74	75 - 84	85 +
Beneficiaries (in 000s)	1,922	286	202	532	901
	<i>70</i>	<i>24</i>	<i>25</i>	<i>32</i>	<i>46</i>
Beneficiaries as a Percentage of Column Total					
Marital Status					
Married	13.86	5.57*	24.69*	20.32*	10.35*
	<i>1.10</i>	<i>2.13</i>	<i>5.20</i>	<i>2.59</i>	<i>1.61</i>
Widowed	56.88	2.56*	30.83*	60.30	77.81
	<i>1.57</i>	<i>1.54</i>	<i>5.71</i>	<i>3.18</i>	<i>2.15</i>
Divorced/separated	7.45	14.38*	9.46*	9.14*	3.81*
	<i>1.01</i>	<i>3.30</i>	<i>3.24</i>	<i>2.14</i>	<i>0.92</i>
Never married	21.81	77.49	35.01*	10.24*	8.04*
	<i>1.31</i>	<i>3.52</i>	<i>5.86</i>	<i>2.03</i>	<i>1.08</i>
Race/Ethnicity					
White non-Hispanic	85.46	82.06	76.80	86.55	87.78
	<i>1.08</i>	<i>3.45</i>	<i>4.96</i>	<i>2.00</i>	<i>1.52</i>
Black non-Hispanic	10.20	10.26*	18.38*	10.82*	8.05*
	<i>0.90</i>	<i>2.97</i>	<i>4.63</i>	<i>1.67</i>	<i>1.16</i>
Hispanic	2.79*	4.27*	3.32*	2.14*	2.58*
	<i>0.51</i>	<i>1.53</i>	<i>2.00</i>	<i>0.99</i>	<i>0.70</i>
Other ²	1.55*	3.42*	1.49*	0.49*	1.60*
	<i>0.38</i>	<i>1.56</i>	<i>1.52</i>	<i>0.49</i>	<i>0.63</i>
Education Levels					
0 - 8 years	34.59	40.91	34.53*	30.74	34.71
	<i>1.88</i>	<i>4.50</i>	<i>6.72</i>	<i>3.54</i>	<i>2.48</i>
9 - 12 years (No diploma)	20.86	21.19*	19.60*	27.44*	17.32
	<i>1.60</i>	<i>3.73</i>	<i>6.01</i>	<i>3.84</i>	<i>2.17</i>
High school graduate	25.74	28.52*	20.71*	25.33*	26.15
	<i>1.59</i>	<i>4.60</i>	<i>5.51</i>	<i>3.14</i>	<i>2.35</i>
Some college/vocational school	8.04	6.81*	9.55*	7.43*	8.45*
	<i>1.45</i>	<i>3.25</i>	<i>4.83</i>	<i>2.16</i>	<i>1.70</i>
Bachelor's degree and beyond	10.77	2.56*	15.61*	9.06*	13.36*
	<i>1.23</i>	<i>1.51</i>	<i>5.32</i>	<i>2.34</i>	<i>1.80</i>

Table 1.5 Demographic and Socioeconomic Characteristics of Institutionalized Medicare Beneficiaries, by Age, 1999

Long-Term Care Facility-Only Residents¹

2 of 2

Beneficiary Characteristic	Total	Age			
		< 65	65 - 74	75 - 84	85 +
Beneficiaries (in 000s)	1,922	286	202	532	901
	<i>70</i>	<i>24</i>	<i>25</i>	<i>32</i>	<i>46</i>
Beneficiaries as a Percentage of Column Total					
Income					
Less than \$2,500	4.62*	5.98*	6.70*	4.87*	3.57*
	<i>0.78</i>	<i>1.72</i>	<i>3.95</i>	<i>1.33</i>	<i>0.94</i>
\$2,500 - \$4,999	4.84*	9.94*	4.82*	4.20*	3.60*
	<i>0.72</i>	<i>2.62</i>	<i>2.75</i>	<i>1.29</i>	<i>0.89</i>
\$5,000 - \$7,499	22.86	35.29	33.58*	18.43*	19.12
	<i>1.36</i>	<i>4.23</i>	<i>5.62</i>	<i>2.79</i>	<i>1.67</i>
\$7,500 - \$9,999	19.50	18.32*	15.22*	21.23	19.82
	<i>1.04</i>	<i>3.38</i>	<i>3.54</i>	<i>2.47</i>	<i>1.49</i>
\$10,000 - \$14,999	17.37	11.03*	24.11*	17.94*	17.52
	<i>1.38</i>	<i>2.90</i>	<i>5.19</i>	<i>2.47</i>	<i>1.84</i>
\$15,000 - \$19,999	9.64	6.73*	5.71*	10.48*	10.94
	<i>1.03</i>	<i>2.45</i>	<i>2.91</i>	<i>2.10</i>	<i>1.49</i>
\$20,000 - \$24,999	7.46	5.82*	2.87*	8.74*	8.26*
	<i>1.03</i>	<i>2.64</i>	<i>2.01</i>	<i>2.29</i>	<i>1.09</i>
\$25,000 - \$29,999	3.13*	3.61*	3.17*	2.31*	3.45*
	<i>0.52</i>	<i>1.58</i>	<i>2.23</i>	<i>0.91</i>	<i>0.85</i>
\$30,000 or more	10.59	3.29*	3.83*	11.80*	13.72
	<i>1.03</i>	<i>1.73</i>	<i>2.74</i>	<i>2.00</i>	<i>1.55</i>
Metropolitan Area Resident					
Yes	73.65	79.85	75.61	70.64	73.02
	<i>1.49</i>	<i>3.73</i>	<i>4.51</i>	<i>3.02</i>	<i>2.11</i>
No	26.35	20.15*	24.39*	29.36	26.98
	<i>1.49</i>	<i>3.73</i>	<i>4.51</i>	<i>3.02</i>	<i>2.11</i>

Source: Medicare Current Beneficiary Survey, CY 1999 Cost and Use Public Use File.

Notes: Standard errors are shaded and italic. See Appendix A for additional information on standard errors. See Appendix B for definitions of terms and variables.
Values followed by an asterisk (*) indicate that the estimates are based on cell counts of less than 50 sample persons.

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

Table 1.6 Demographic and Socioeconomic Characteristics of Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, 1999

Community Residents¹

1 of 3

Beneficiary Characteristic	Total	Medicare Fee-for-Service Only	Supplemental Health Insurance				Medicare HMO ²
			Medicaid	Individually-Purchased Private Insurance	Employer-Sponsored Private Insurance	Both Types of Private Insurance	
Beneficiaries (in 000s)	38,430	3,632	5,628	8,195	12,301	1,713	6,962
	<i>132</i>	<i>117</i>	<i>187</i>	<i>212</i>	<i>251</i>	<i>76</i>	<i>186</i>
Beneficiaries as a Percentage of Column Total							
Medicare Status³							
Aged							
65 - 74 years	47.71	42.76	33.73	45.71	52.19	55.22	54.18
	<i>0.40</i>	<i>1.70</i>	<i>1.07</i>	<i>1.12</i>	<i>0.90</i>	<i>2.15</i>	<i>1.19</i>
75 - 84 years	30.05	18.57	20.82	39.53	29.79	35.25	31.53
	<i>0.30</i>	<i>1.19</i>	<i>1.01</i>	<i>1.05</i>	<i>0.73</i>	<i>1.90</i>	<i>1.03</i>
85 years and older	9.07	8.55	10.41	11.89	7.90	6.78	7.60
	<i>0.21</i>	<i>0.78</i>	<i>0.67</i>	<i>0.58</i>	<i>0.46</i>	<i>0.98</i>	<i>0.47</i>
Disabled							
Under 45 years	3.70	6.74	15.26	0.42*	1.90	0.13*	0.72*
	<i>0.09</i>	<i>0.65</i>	<i>0.69</i>	<i>0.10</i>	<i>0.17</i>	<i>0.10</i>	<i>0.16</i>
45 - 64 years	9.46	23.38	19.78	2.45	8.23	2.62*	5.96
	<i>0.25</i>	<i>1.58</i>	<i>1.11</i>	<i>0.38</i>	<i>0.65</i>	<i>0.64</i>	<i>0.57</i>
Gender							
Male	44.38	56.79	36.21	40.28	47.75	42.52	43.82
	<i>0.30</i>	<i>1.41</i>	<i>1.05</i>	<i>0.97</i>	<i>0.81</i>	<i>2.44</i>	<i>1.16</i>
Female	55.62	43.21	63.79	59.72	52.25	57.48	56.18
	<i>0.30</i>	<i>1.41</i>	<i>1.05</i>	<i>0.97</i>	<i>0.81</i>	<i>2.44</i>	<i>1.16</i>
Marital Status							
Married	53.15	44.61	22.22	54.68	65.82	63.19	55.85
	<i>0.48</i>	<i>1.58</i>	<i>1.04</i>	<i>1.16</i>	<i>0.94</i>	<i>2.29</i>	<i>1.20</i>
Widowed	30.13	25.34	38.09	36.30	24.11	27.45	30.25
	<i>0.44</i>	<i>1.43</i>	<i>1.38</i>	<i>1.12</i>	<i>0.78</i>	<i>1.91</i>	<i>0.99</i>
Divorced/separated	9.91	18.40	19.79	5.52	6.67	4.27*	9.83
	<i>0.40</i>	<i>1.75</i>	<i>1.21</i>	<i>0.48</i>	<i>0.49</i>	<i>0.95</i>	<i>0.85</i>
Never married	6.81	11.65	19.90	3.51	3.40	5.09*	4.07
	<i>0.25</i>	<i>1.09</i>	<i>1.02</i>	<i>0.34</i>	<i>0.31</i>	<i>0.91</i>	<i>0.51</i>

Table 1.6 Demographic and Socioeconomic Characteristics of Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, 1999

Community Residents¹

2 of 3

Beneficiary Characteristic	Total	Medicare Fee-for-Service Only	Supplemental Health Insurance				Medicare HMO ²
			Medicaid	Individually-Purchased Private Insurance	Employer-Sponsored Private Insurance	Both Types of Private Insurance	
Beneficiaries (in 000s)	38,430	3,632	5,628	8,195	12,301	1,713	6,962
	<i>132</i>	<i>117</i>	<i>187</i>	<i>212</i>	<i>251</i>	<i>76</i>	<i>186</i>
Beneficiaries as a Percentage of Column Total							
Living Arrangement							
Alone	30.87	28.77	40.58	34.89	26.10	27.47	28.64
	<i>0.50</i>	<i>1.52</i>	<i>1.32</i>	<i>1.00</i>	<i>0.79</i>	<i>2.33</i>	<i>1.23</i>
With spouse	51.75	43.48	19.77	53.10	64.69	62.22	54.81
	<i>0.49</i>	<i>1.58</i>	<i>1.01</i>	<i>1.12</i>	<i>0.98</i>	<i>2.32</i>	<i>1.18</i>
With children	9.77	14.33	20.25	7.19	5.41	6.38*	10.52
	<i>0.28</i>	<i>1.12</i>	<i>1.02</i>	<i>0.53</i>	<i>0.38</i>	<i>0.96</i>	<i>0.74</i>
With others	7.61	13.42	19.39	4.82	3.80	3.93*	6.04
	<i>0.26</i>	<i>0.97</i>	<i>1.06</i>	<i>0.48</i>	<i>0.34</i>	<i>1.05</i>	<i>0.68</i>
Race/Ethnicity							
White non-Hispanic	80.37	66.55	53.42	91.95	87.16	94.09	80.19
	<i>0.61</i>	<i>2.13</i>	<i>1.59</i>	<i>0.56</i>	<i>0.74</i>	<i>1.15</i>	<i>1.01</i>
Black non-Hispanic	8.78	16.46	21.17	2.23	6.15	2.69*	8.72
	<i>0.20</i>	<i>1.22</i>	<i>0.92</i>	<i>0.28</i>	<i>0.52</i>	<i>0.79</i>	<i>0.79</i>
Hispanic	7.09	11.68	17.46	3.55	3.74	1.95*	7.72
	<i>0.59</i>	<i>1.96</i>	<i>1.85</i>	<i>0.46</i>	<i>0.44</i>	<i>0.64</i>	<i>0.69</i>
Other ⁴	3.76	5.31	7.95	2.26	2.96	1.28*	3.37
	<i>0.30</i>	<i>1.02</i>	<i>0.76</i>	<i>0.39</i>	<i>0.41</i>	<i>0.58</i>	<i>0.43</i>
Education Levels							
0 - 8 years	16.43	27.43	37.66	14.55	9.28	5.06*	11.43
	<i>0.73</i>	<i>1.90</i>	<i>1.75</i>	<i>0.96</i>	<i>0.55</i>	<i>1.05</i>	<i>0.87</i>
9 - 12 years (No diploma)	16.65	20.47	24.78	15.80	12.99	9.14*	17.51
	<i>0.36</i>	<i>1.41</i>	<i>1.09</i>	<i>0.74</i>	<i>0.73</i>	<i>1.44</i>	<i>0.82</i>
High school graduate	29.55	27.43	21.16	32.13	31.56	27.40	31.24
	<i>0.55</i>	<i>1.58</i>	<i>1.33</i>	<i>1.12</i>	<i>0.98</i>	<i>2.39</i>	<i>1.06</i>
Some college/vocational school	22.55	15.89	11.99	23.32	26.05	29.35	25.64
	<i>0.54</i>	<i>1.48</i>	<i>0.98</i>	<i>1.01</i>	<i>0.90</i>	<i>2.45</i>	<i>1.13</i>
Bachelor's degree and beyond	14.83	8.78	4.41	14.20	20.11	29.05	14.17
	<i>0.50</i>	<i>1.01</i>	<i>0.61</i>	<i>0.83</i>	<i>0.92</i>	<i>2.00</i>	<i>0.85</i>

Table 1.6 Demographic and Socioeconomic Characteristics of Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, 1999

Community Residents¹

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Beneficiary Characteristic	Total	Medicare Fee-for-Service Only	Supplemental Health Insurance				Medicare HMO ²
			Medicaid	Individually-Purchased Private Insurance	Employer-Sponsored Private Insurance	Both Types of Private Insurance	
Beneficiaries (in 000s)	38,430	3,632	5,628	8,195	12,301	1,713	6,962
	<i>132</i>	<i>117</i>	<i>187</i>	<i>212</i>	<i>251</i>	<i>76</i>	<i>186</i>
Beneficiaries as a Percentage of Column Total							
Income							
Less than \$2,500	1.98	3.13*	3.91	1.82	1.03*	0.50*	2.06*
	<i>0.16</i>	<i>0.59</i>	<i>0.55</i>	<i>0.28</i>	<i>0.19</i>	<i>0.30</i>	<i>0.37</i>
\$2,500 - \$4,999	1.84	2.43*	5.47	1.56*	0.89*	0.46*	0.93*
	<i>0.13</i>	<i>0.42</i>	<i>0.56</i>	<i>0.31</i>	<i>0.14</i>	<i>0.32</i>	<i>0.26</i>
\$5,000 - \$7,499	8.89	11.46	40.49	3.90	1.24	1.43*	3.21
	<i>0.34</i>	<i>1.16</i>	<i>1.32</i>	<i>0.41</i>	<i>0.20</i>	<i>0.58</i>	<i>0.42</i>
\$7,500 - \$9,999	11.12	19.89	29.79	9.35	3.83	1.65*	8.76
	<i>0.34</i>	<i>1.27</i>	<i>1.25</i>	<i>0.61</i>	<i>0.37</i>	<i>0.56</i>	<i>0.68</i>
\$10,000 - \$14,999	16.83	25.69	13.59	20.99	11.90	10.62	20.14
	<i>0.42</i>	<i>1.70</i>	<i>0.97</i>	<i>0.80</i>	<i>0.59</i>	<i>1.28</i>	<i>0.92</i>
\$15,000 - \$19,999	11.39	13.01	3.49	12.61	12.48	8.34*	14.30
	<i>0.26</i>	<i>1.26</i>	<i>0.45</i>	<i>0.63</i>	<i>0.53</i>	<i>1.19</i>	<i>0.80</i>
\$20,000 - \$24,999	10.61	8.14	1.43*	10.53	13.92	10.94	13.48
	<i>0.28</i>	<i>1.12</i>	<i>0.29</i>	<i>0.46</i>	<i>0.65</i>	<i>1.30</i>	<i>0.84</i>
\$25,000 - \$29,999	6.82	3.50*	0.39*	7.25	9.36	10.82	7.76
	<i>0.25</i>	<i>0.53</i>	<i>0.12</i>	<i>0.62</i>	<i>0.55</i>	<i>1.52</i>	<i>0.66</i>
\$30,000 or more	30.53	12.76	1.44*	31.98	45.34	55.24	29.37
	<i>0.62</i>	<i>1.23</i>	<i>0.26</i>	<i>1.11</i>	<i>1.09</i>	<i>2.32</i>	<i>1.17</i>
Metropolitan Area Resident							
Yes	75.93	63.41	73.73	63.07	79.09	74.22	94.18
	<i>0.24</i>	<i>1.60</i>	<i>1.74</i>	<i>1.35</i>	<i>0.75</i>	<i>2.03</i>	<i>0.73</i>
No	24.07	36.59	26.27	36.93	20.91	25.78	5.82
	<i>0.24</i>	<i>1.60</i>	<i>1.74</i>	<i>1.35</i>	<i>0.75</i>	<i>2.03</i>	<i>0.73</i>

Source: Medicare Current Beneficiary Survey, CY 1999 Cost and Use Public Use File.

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

Values followed by an asterisk (*) indicate that the estimates are based on cell counts of less than 50 sample persons.

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

2 *HMO* stands for Health Maintenance Organization.

3 Medicare beneficiaries with end-stage renal disease (ESRD) are included within the subgroups of *aged* and *disabled*.

4 In 1998, CMS refined its coding for *race* by adding the category named *more than one race* to capture data on multiracial Medicare beneficiaries. This led to increases in the subgroup named *other race/ethnic minorities*.

