



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, 2000

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)	40,619	37,907	2,078	634
	112	123	65	41
Beneficiaries as a Percentage of Column Total				
Medicare Status¹				
Aged				
65 - 74 years	45.43	47.80	11.67	14.16*
	0.30	0.35	1.33	2.82
75 - 84 years	30.04	30.05	26.76	40.27
	0.29	0.34	1.55	3.07
85 years and older	10.91	8.54	46.11	37.80
	0.19	0.19	1.63	3.14
Disabled				
Under 45 years	3.86	3.78	5.84	1.91*
	0.08	0.09	0.51	0.69
45 - 64 years	9.76	9.83	9.62	5.85*
	0.25	0.27	1.08	1.82
Gender by Age				
Male				
	43.44	44.19	30.39	41.40
	0.28	0.30	1.61	3.51
Aged				
65 - 74 years	20.79	21.82	5.69*	8.35*
	0.29	0.31	1.00	1.96
75 - 84 years	11.85	12.02	7.42	16.34*
	0.20	0.22	1.05	2.53
85 years and older	3.11	2.69	7.86	12.64*
	0.12	0.11	0.84	2.04
Disabled				
Under 45 years	2.23	2.16	3.78	1.32*
	0.06	0.07	0.45	0.62
45 - 64 years	5.47	5.50	5.63*	2.75*
	0.18	0.20	0.92	1.43

Table 1.1 Age, Gender, and Race/Ethnicity of Medicare Beneficiaries, by Residence Status, 2000

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)	40,619	37,907	2,078	634
	112	123	65	41
Beneficiaries as a Percentage of Column Total				
Female	56.56	55.81	69.61	58.60
	0.28	0.30	1.61	3.51
Aged				
65 - 74 years	24.64	25.98	5.97*	5.81*
	0.29	0.33	1.03	2.16
75 - 84 years	18.19	18.03	19.34	23.93
	0.27	0.29	1.28	3.18
85 years and older	7.80	5.84	38.25	25.16
	0.17	0.17	1.62	2.67
Disabled				
Under 45 years	1.63	1.62	2.06*	0.59*
	0.07	0.07	0.28	0.34
45 - 64 years	4.29	4.33	3.99*	3.10*
	0.17	0.18	0.56	1.22
Race/Ethnicity by Age²				
White non-Hispanic	80.09	79.75	85.36	83.07
	0.44	0.46	1.17	2.63
Aged				
65 - 74 years	36.56	38.50	9.06	10.28*
	0.36	0.38	1.18	2.44
75 - 84 years	25.13	25.11	22.94	33.23
	0.28	0.33	1.47	3.24
85 years and older	9.20	7.05	41.40	32.47
	0.18	0.18	1.53	2.71
Disabled				
Under 45 years	2.58	2.49	4.68	1.23*
	0.09	0.10	0.48	0.59
45 - 64 years	6.62	6.60	7.29	5.85*
	0.21	0.23	0.96	1.82

Table 1.1 Age, Gender, and Race/Ethnicity of Medicare Beneficiaries, by Residence Status, 2000

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)	40,619	37,907	2,078	634
	112	123	65	41
Beneficiaries as a Percentage of Column Total				
Black non-Hispanic	9.11	9.13	9.28	7.31*
	0.19	0.20	0.94	2.10
Aged				
65 - 74 years	3.80	3.99	1.06*	1.75*
	0.15	0.16	0.42	1.61
75 - 84 years	2.36	2.30	2.91*	4.03*
	0.09	0.11	0.67	1.28
85 years and older	0.82	0.70	3.01*	1.29*
	0.05	0.05	0.56	0.60
Disabled				
Under 45 years	0.68	0.68	0.83*	0.24*
	0.05	0.06	0.17	0.24
45 - 64 years	1.44	1.46	1.47*	0.00
	0.09	0.10	0.44	0.00
Hispanic	6.95	7.12	4.54*	4.87*
	0.33	0.35	0.68	1.42
Aged				
65 - 74 years	3.16	3.30	1.24*	0.78*
	0.21	0.22	0.47	0.55
75 - 84 years	1.59	1.65	0.73*	1.27*
	0.11	0.12	0.27	0.85
85 years and older	0.69	0.61	1.55*	2.62*
	0.06	0.06	0.31	1.04

Table 1.1 Age, Gender, and Race/Ethnicity of Medicare Beneficiaries, by Residence Status, 2000

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)	40,619	37,907	2,078	634
	<i>112</i>	<i>123</i>	<i>65</i>	<i>41</i>
Beneficiaries as a Percentage of Column Total				
Disabled				
Under 45 years	0.38	0.39	0.35*	0.22*
	<i>0.04</i>	<i>0.05</i>	<i>0.10</i>	<i>0.21</i>
45 - 64 years	1.13	1.17	0.67*	0.00
	<i>0.14</i>	<i>0.15</i>	<i>0.29</i>	<i>0.00</i>

Source: Medicare Current Beneficiary Survey, CY 2000 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, 2000

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)	40,619	5,532	18,453	12,201	4,434	3,125	8,444	4,814	1,264	17,647	2,407	10,009	7,387	3,169	22,972
	112	100	137	119	78	76	122	81	48	117	69	123	111	73	138
Beneficiaries as a Percentage of Column Total															
Marital Status															
Married	51.09	40.05	64.42	46.71	21.38	42.08	78.50	69.32	50.79	67.58	37.41	52.60	31.96	9.65	38.45
	0.57	1.27	0.91	0.82	1.06	1.67	0.93	1.25	2.54	0.69	2.20	1.23	1.27	0.83	0.70
Widowed	31.31	6.49	20.88	43.87	70.68	2.69*	7.92	20.74	41.87	12.95	11.45	31.76	58.96	82.17	45.38
	0.50	0.70	0.76	0.84	1.05	0.64	0.58	0.94	2.44	0.44	1.42	1.17	1.30	0.96	0.68
Divorced/separated	10.33	24.19	10.96	5.73	3.27	22.96	9.49	5.32	2.97*	10.25	25.80	12.20	5.99	3.39*	10.39
	0.36	1.28	0.56	0.43	0.51	1.60	0.68	0.58	0.77	0.53	1.75	0.82	0.56	0.60	0.45
Never married	7.27	29.27	3.74	3.69	4.67	32.28	4.09	4.62	4.38*	9.22	25.34	3.44	3.08	4.79	5.78
	0.22	1.06	0.30	0.27	0.46	1.38	0.48	0.54	0.92	0.37	1.59	0.38	0.35	0.65	0.25
Living Arrangement															
Community															
Alone	29.34	22.46	24.65	35.52	40.34	21.13	15.96	21.44	30.12	19.39	24.18	31.96	44.70	44.42	36.98
	0.54	1.12	0.84	0.81	1.14	1.36	0.76	1.03	2.21	0.52	1.73	1.27	1.16	1.25	0.79
With spouse	48.95	37.67	62.84	44.62	17.14	39.32	76.34	66.56	42.57	64.71	35.52	51.48	30.31	6.99	36.86
	0.59	1.29	0.97	0.80	0.96	1.56	1.01	1.20	2.33	0.75	2.23	1.25	1.20	0.69	0.70
With children	9.45	10.18	7.16	10.33	15.61	5.94	2.83	5.15	9.31	4.48	15.72	10.80	13.71	18.13	13.26
	0.26	0.67	0.43	0.45	0.84	0.90	0.39	0.50	1.20	0.32	1.19	0.65	0.72	1.03	0.41
With others	7.13	23.83	4.03	4.97	5.29	27.31	3.47	3.64	5.08*	7.83	19.29	4.51	5.83	5.37	6.59
	0.24	1.05	0.34	0.33	0.49	1.43	0.45	0.46	0.89	0.33	1.65	0.47	0.53	0.60	0.34
Long-Term Care Facility	5.13	5.86	1.32	4.56	21.62	6.30	1.41*	3.20	12.92	3.59	5.29	1.24*	5.44	25.09	6.31
	0.16	0.50	0.16	0.33	0.79	0.68	0.26	0.49	1.27	0.24	0.62	0.22	0.41	1.05	0.21
Race/Ethnicity															
White non-Hispanic	80.09	68.13	80.47	83.42	84.12	69.87	81.20	83.23	82.38	79.85	65.87	79.85	83.55	84.81	80.27
	0.44	1.20	0.60	0.53	0.79	1.67	0.86	0.92	1.39	0.64	1.61	0.74	0.69	1.00	0.47
Black non-Hispanic	9.11	15.73	8.37	7.83	7.52	14.09	6.98	7.58	6.84*	8.39	17.86	9.54	7.99	7.79	9.66
	0.19	0.72	0.32	0.31	0.47	0.91	0.39	0.53	0.93	0.30	1.09	0.46	0.40	0.63	0.25
Hispanic	6.95	11.18	6.95	5.29	6.31	11.07	7.27	5.41	8.47*	7.52	11.33	6.67	5.22	5.44	6.52
	0.33	1.03	0.46	0.36	0.49	1.38	0.65	0.47	0.99	0.45	1.20	0.53	0.55	0.57	0.35
Other ¹	3.85	4.96	4.22	3.46	2.06*	4.98	4.54	3.78	2.32*	4.25	4.93*	3.94	3.25	1.95*	3.55
	0.28	0.63	0.39	0.34	0.38	0.85	0.58	0.51	0.65	0.40	0.94	0.38	0.39	0.42	0.27

Table 1.2 Demographic and Socioeconomic Characteristics of Medicare Beneficiaries, by Age and by Gender and Age, 2000

All Medicare Beneficiaries

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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)	40,619	5,532	18,453	12,201	4,434	3,125	8,444	4,814	1,264	17,647	2,407	10,009	7,387	3,169	22,972
	112	100	137	119	78	76	122	81	48	117	69	123	111	73	138
Beneficiaries as a Percentage of Column Total															
Education Levels															
0 - 8 years	16.71	17.62	13.03	17.75	28.48	19.29	15.42	18.20	32.14	18.04	15.46	11.02	17.46	26.97	15.68
	0.46	0.98	0.63	0.65	1.17	1.38	0.89	0.99	1.97	0.60	1.35	0.70	0.80	1.47	0.54
9 - 12 years (No diploma)	17.18	20.13	15.49	17.85	18.84	21.97	14.09	15.70	16.79	16.10	17.74	16.66	19.27	19.68	18.01
	0.41	1.07	0.61	0.64	0.99	1.45	0.82	0.93	1.65	0.54	1.39	0.76	0.88	1.22	0.52
High school graduate	28.85	32.01	30.10	27.64	22.82	29.83	25.35	24.31	21.19	25.55	34.84	34.10	29.83	23.49	31.39
	0.49	1.36	0.78	0.70	1.05	1.60	1.06	1.03	1.83	0.70	1.99	1.10	0.91	1.20	0.63
Some college/vocational school	22.52	22.31	23.60	22.77	17.46	21.56	22.77	20.90	13.27	21.37	23.29	24.30	23.99	19.18	23.41
	0.48	1.26	0.70	0.69	0.97	1.72	0.94	1.03	1.45	0.68	1.81	1.00	0.94	1.20	0.68
Bachelor's degree and beyond	14.74	7.92	17.78	13.99	12.40	7.35	22.37	20.89	16.61	18.93	8.67	13.92	9.46	10.67	11.50
	0.40	0.81	0.65	0.61	0.86	1.01	0.95	1.07	1.46	0.60	1.27	0.82	0.68	0.91	0.49
Income															
Less than \$2,500	1.76	2.69	1.41	1.81	1.92*	2.93*	1.29*	1.79*	1.88*	1.76	2.37*	1.51*	1.83*	1.93*	1.76
	0.15	0.42	0.20	0.26	0.31	0.60	0.30	0.41	0.58	0.20	0.63	0.25	0.31	0.44	0.17
\$2,500 - \$4,999	1.90	3.10	1.74	1.42	2.35*	2.78*	1.35*	0.79*	1.21*	1.44	3.51*	2.07	1.83	2.80*	2.25
	0.15	0.52	0.22	0.18	0.32	0.58	0.25	0.23	0.44	0.17	0.84	0.33	0.29	0.40	0.21
\$5,000 - \$7,499	8.95	19.79	6.17	6.90	12.65	18.32	3.88	3.38	6.55*	6.49	21.70	8.10	9.19	15.09	10.84
	0.32	1.13	0.37	0.46	0.75	1.25	0.49	0.47	0.90	0.40	1.76	0.53	0.66	0.94	0.43
\$7,500 - \$9,999	10.41	18.83	6.82	10.15	15.59	17.79	5.59	6.07	10.33	8.22	20.20	7.85	12.81	17.69	12.10
	0.31	1.11	0.41	0.46	0.97	1.41	0.57	0.61	1.40	0.37	1.74	0.53	0.71	1.13	0.43
\$10,000 - \$14,999	17.00	17.32	14.17	19.10	22.59	18.45	11.06	14.80	17.92	13.88	15.84	16.79	21.90	24.45	19.39
	0.37	0.95	0.55	0.60	0.96	1.32	0.73	0.82	1.75	0.47	1.61	0.81	0.89	1.12	0.51
\$15,000 - \$19,999	12.28	10.29	12.08	13.12	13.27	10.69	11.16	12.57	16.37	11.83	9.78	12.86	13.48	12.04	12.62
	0.34	0.71	0.53	0.55	0.76	0.90	0.78	0.85	1.43	0.53	1.22	0.71	0.73	0.85	0.42
\$20,000 - \$24,999	10.58	7.00	11.32	11.95	8.21	8.40	12.05	13.69	12.68	11.90	5.18*	10.71	10.83	6.42	9.58
	0.32	0.73	0.50	0.57	0.56	1.09	0.78	0.92	1.31	0.48	0.91	0.66	0.70	0.61	0.42
\$25,000 - \$29,999	7.75	4.92	8.51	8.43	6.24	5.27	8.50	9.59	8.01*	8.19	4.46*	8.52	7.67	5.53	7.41
	0.29	0.60	0.40	0.44	0.64	0.86	0.67	0.83	1.15	0.46	0.83	0.52	0.54	0.63	0.36
\$30,000 or more	29.37	16.07	37.77	27.12	17.17	15.38	45.11	37.34	25.05	36.29	16.97	31.59	20.46	14.03	24.06
	0.58	1.14	0.92	0.80	0.81	1.43	1.26	1.44	1.70	0.91	1.57	0.99	0.85	0.91	0.55

Table 1.2 Demographic and Socioeconomic Characteristics of Medicare Beneficiaries, by Age and by Gender and Age, 2000

All Medicare Beneficiaries

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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)	40,619	5,532	18,453	12,201	4,434	3,125	8,444	4,814	1,264	17,647	2,407	10,009	7,387	3,169	22,972
	<i>112</i>	<i>100</i>	<i>137</i>	<i>119</i>	<i>78</i>	<i>76</i>	<i>122</i>	<i>81</i>	<i>48</i>	<i>117</i>	<i>69</i>	<i>123</i>	<i>111</i>	<i>73</i>	<i>138</i>
Beneficiaries as a Percentage of Column Total															
Metropolitan Area Resident															
Yes	75.87	73.66	75.97	76.82	75.59	73.40	75.36	76.74	75.16	75.37	73.99	76.49	76.87	75.77	76.25
	<i>0.23</i>	<i>0.93</i>	<i>0.41</i>	<i>0.43</i>	<i>0.95</i>	<i>1.28</i>	<i>0.84</i>	<i>0.76</i>	<i>2.03</i>	<i>0.42</i>	<i>1.59</i>	<i>0.58</i>	<i>0.63</i>	<i>1.09</i>	<i>0.35</i>
No	24.13	26.34	24.03	23.18	24.41	26.60	24.64	23.26	24.84	24.63	26.01	23.51	23.13	24.23	23.75
	<i>0.23</i>	<i>0.93</i>	<i>0.41</i>	<i>0.43</i>	<i>0.95</i>	<i>1.28</i>	<i>0.84</i>	<i>0.76</i>	<i>2.03</i>	<i>0.42</i>	<i>1.59</i>	<i>0.58</i>	<i>0.63</i>	<i>1.09</i>	<i>0.35</i>

Source: Medicare Current Beneficiary Survey, CY 2000 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, 2000

All Medicare Beneficiaries

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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)	40,619	3,724	14,791	10,164	3,720	32,399	859	1,539	954	333	3,685	611	1,277	645	279	2,812
	112	89	151	112	73	181	43	61	38	22	79	58	85	46	23	134
Beneficiaries as a Percentage of Column Total																
Gender																
Male	43.44	58.04	46.05	39.40	28.00	43.27	50.69	38.07	38.24	25.99*	39.97	56.02	47.78	40.38	38.37*	46.94
	0.28	1.29	0.64	0.65	1.09	0.36	2.30	1.71	2.22	3.35	1.10	3.85	2.76	3.50	3.89	1.56
Female	56.56	41.96	53.95	60.60	72.00	56.73	49.31	61.93	61.76	74.01	60.03	43.98	52.22	59.62	61.63	53.06
	0.28	1.29	0.64	0.65	1.09	0.36	2.30	1.71	2.22	3.35	1.10	3.85	2.76	3.50	3.89	1.56
Marital Status																
Married	51.09	41.43	66.94	48.17	21.37	52.89	30.02	40.24	32.12	14.74*	33.45	42.92	65.53	44.53	30.18*	52.29
	0.57	1.56	1.04	0.94	1.05	0.65	2.98	2.28	2.25	2.67	1.46	4.34	2.49	3.70	4.11	1.72
Widowed	31.31	6.59	19.48	42.95	70.87	31.27	7.97*	36.50	54.23	77.36	38.12	5.13*	16.51	44.28	60.23	24.74
	0.50	0.96	0.88	0.89	1.12	0.59	1.60	2.23	2.57	3.39	1.29	1.54	1.87	3.75	3.90	1.32
Divorced/separated	10.33	23.25	9.82	5.03	2.92*	9.07	25.39	19.62	10.66*	4.57*	17.29	23.51*	13.40*	8.49*	4.58*	13.59
	0.36	1.56	0.60	0.46	0.45	0.39	3.31	2.45	1.79	1.76	1.46	4.08	1.76	1.34	3.21	1.20
Never married	7.27	28.73	3.76	3.84	4.84	6.78	36.62	3.65*	2.99*	3.33*	11.14	28.44	4.56*	2.71*	5.00*	9.37
	0.22	1.43	0.33	0.30	0.53	0.25	2.45	1.01	0.81	1.34	0.74	3.01	1.30	0.78	1.82	0.99
Living Arrangement																
Community																
Alone	29.34	22.33	24.17	36.31	41.49	29.75	24.04	35.43	33.37	38.41	32.51	17.71*	20.75	29.25	28.95*	22.85
	0.54	1.29	0.92	0.88	1.17	0.59	3.28	2.92	2.24	4.11	1.73	3.65	2.23	4.14	3.91	1.68
With spouse	48.95	39.44	65.73	46.19	17.20	51.01	26.59	36.53	29.73	9.70*	30.03	38.71	62.68	42.86	25.13*	49.20
	0.59	1.61	1.10	0.90	1.01	0.66	2.81	2.45	2.37	2.30	1.52	3.92	2.57	3.89	3.49	1.70
With children	9.45	7.74	5.31	8.74	13.64	7.62	18.23	18.88	18.05	19.59*	18.58	14.92*	9.87*	17.60*	30.28*	14.77
	0.26	0.72	0.42	0.48	0.84	0.28	2.12	1.89	2.16	3.56	1.06	2.83	1.63	2.07	4.55	1.14
With others	7.13	23.88	3.53	4.10	4.76	6.19	25.63	7.75*	12.57*	13.71*	13.70	25.24	4.70*	7.96*	4.17*	9.86
	0.24	1.29	0.34	0.35	0.52	0.24	2.46	1.12	1.59	2.78	0.86	3.09	1.25	2.18	1.73	1.09
Long-Term Care Facility	5.13	6.61	1.26	4.64	22.91	5.42	5.51*	1.42*	6.28*	18.59*	5.18	3.42*	2.00*	2.33*	11.47*	3.32*
	0.16	0.66	0.17	0.36	0.90	0.19	1.15	0.56	1.48	3.00	0.55	1.15	0.77	0.87	2.21	0.55

Table 1.3 Demographic and Socioeconomic Characteristics of Medicare Beneficiaries, by Race/Ethnicity and Age, 2000

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)	40,619	3,724	14,791	10,164	3,720	32,399	859	1,539	954	333	3,685	611	1,277	645	279	2,812
	112	89	151	112	73	181	43	61	38	22	79	58	85	46	23	134
Beneficiaries as a Percentage of Column Total																
Education Levels																
0 - 8 years	16.71	15.16	8.97	13.27	22.79	12.57	17.73	22.15	40.75	56.31	28.91	32.25	44.56	45.49	68.31	44.40
	0.46	1.04	0.50	0.63	1.17	0.43	2.04	2.49	3.09	4.29	1.68	5.70	3.29	3.09	3.87	2.27
9 - 12 years (No diploma)	17.18	18.57	14.16	17.62	19.62	16.36	28.14	30.13	24.02	14.00*	26.68	21.50*	14.87	13.77*	11.86*	15.78
	0.41	1.16	0.68	0.69	1.01	0.45	2.88	2.60	2.39	2.71	1.58	3.63	1.78	2.36	2.94	1.55
High school graduate	28.85	32.78	31.98	29.51	24.60	30.48	31.89	26.20	16.86	15.77*	24.19	27.05	16.64	19.03*	7.42*	18.57
	0.49	1.53	0.86	0.80	1.15	0.55	2.79	2.33	2.37	2.89	1.43	3.47	2.49	3.08	2.37	1.46
Some college/ vocational school	22.52	25.05	25.44	24.35	19.35	24.37	16.58	12.64	13.92*	7.09*	13.41	14.01*	14.06*	13.23*	6.90*	13.16
	0.48	1.63	0.78	0.75	1.12	0.53	2.57	1.82	2.22	2.19	1.11	3.08	2.10	2.48	2.48	1.28
Bachelor's degree and beyond	14.74	8.43	19.44	15.26	13.65	16.22	5.66*	8.88*	4.46*	6.83*	6.80	5.19*	9.86*	8.47*	5.52*	8.10
	0.40	0.99	0.77	0.71	0.94	0.47	1.71	1.46	1.30	1.97	0.79	1.48	1.57	2.56	2.24	0.93
Income																
Less than \$2,500	1.76	2.51*	1.16*	1.72	1.81*	1.56	2.66*	1.58*	2.44*	2.79*	2.16*	3.52*	4.38*	1.69*	2.14*	3.35*
	0.15	0.49	0.18	0.29	0.34	0.16	0.94	0.69	1.18	0.88	0.53	1.38	1.37	0.90	1.21	0.69
\$2,500 - \$4,999	1.90	3.09*	1.13*	1.08*	1.93*	1.43	2.05*	5.64*	2.45*	5.38*	3.95*	5.76*	3.62*	4.81*	3.84*	4.38*
	0.15	0.53	0.18	0.19	0.35	0.12	1.64	1.50	0.90	2.03	0.86	2.55	1.11	1.13	0.66	1.06
\$5,000 - \$7,499	8.95	17.01	3.67	4.72	9.72	6.23	32.45	17.66	18.29	28.00*	22.20	20.19	15.65	20.83*	31.29*	19.37
	0.32	1.29	0.36	0.44	0.78	0.32	3.10	1.55	1.91	3.45	1.38	3.18	1.96	3.66	3.47	1.59
\$7,500 - \$9,999	10.41	17.46	4.89	7.93	14.79	8.43	23.65	14.20	22.41	19.65*	19.02	23.56	17.01	18.17*	20.13*	19.01
	0.31	1.37	0.37	0.43	1.02	0.31	2.87	1.73	2.04	2.89	1.12	4.02	2.27	2.98	3.29	1.47
\$10,000 - \$14,999	17.00	17.60	13.44	18.60	23.15	16.65	16.34	18.72	22.21	19.33*	19.13	18.14*	17.10	22.13*	19.11*	18.68
	0.37	1.22	0.62	0.68	1.13	0.43	2.36	2.70	1.73	3.09	1.60	3.01	2.53	2.68	3.04	1.48
\$15,000 - \$19,999	12.28	10.95	12.57	13.39	13.65	12.76	7.72*	10.76*	12.41*	10.86*	10.48	9.45*	9.79*	12.67*	11.48*	10.55
	0.34	1.01	0.61	0.58	0.85	0.39	1.58	1.61	2.07	2.81	1.15	2.56	1.57	1.89	2.38	1.12
\$20,000 - \$24,999	10.58	7.67	11.69	12.60	8.75	11.18	4.87*	9.83*	8.61*	5.08*	7.93	5.70*	8.28*	7.81*	3.01*	7.09
	0.32	1.05	0.55	0.62	0.60	0.34	1.50	1.48	1.57	1.86	0.89	1.93	2.05	1.83	1.70	1.21
\$25,000 - \$29,999	7.75	4.97	9.35	9.50	6.90	8.61	2.16*	3.88*	2.84*	4.34*	3.25*	7.19*	4.87*	3.76*	0.63*	4.70*
	0.29	0.75	0.49	0.53	0.74	0.32	0.78	0.97	1.14	1.42	0.54	2.62	1.10	1.19	0.60	0.80
\$30,000 or more	29.37	18.74	42.10	30.46	19.31	33.15	8.11*	17.74	8.35*	4.57*	11.87	6.48*	19.31	8.13*	8.38*	12.87
	0.58	1.38	1.05	0.89	0.93	0.66	1.89	2.02	1.44	1.63	1.01	1.53	2.31	1.76	2.05	1.21

Table 1.3 Demographic and Socioeconomic Characteristics of Medicare Beneficiaries, by Race/Ethnicity and Age, 2000

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)	40,619	3,724	14,791	10,164	3,720	32,399	859	1,539	954	333	3,685	611	1,277	645	279	2,812
	<i>112</i>	<i>89</i>	<i>151</i>	<i>112</i>	<i>73</i>	<i>181</i>	<i>43</i>	<i>61</i>	<i>38</i>	<i>22</i>	<i>79</i>	<i>58</i>	<i>85</i>	<i>46</i>	<i>23</i>	<i>134</i>

Beneficiaries as a Percentage of Column Total

Metropolitan Area Resident																
Yes	75.87	69.91	74.00	75.73	74.85	74.17	75.69	80.97	81.45	76.41	79.45	92.91	86.80	84.42	82.73	87.18
	<i>0.23</i>	<i>1.31</i>	<i>0.55</i>	<i>0.52</i>	<i>1.05</i>	<i>0.38</i>	<i>2.75</i>	<i>1.91</i>	<i>1.75</i>	<i>3.45</i>	<i>1.60</i>	<i>1.96</i>	<i>3.47</i>	<i>2.58</i>	<i>2.35</i>	<i>2.33</i>
No	24.13	30.09	26.00	24.27	25.15	25.83	24.31	19.03	18.55	23.59*	20.55	7.09*	13.20	15.58*	17.27*	12.82
	<i>0.23</i>	<i>1.31</i>	<i>0.55</i>	<i>0.52</i>	<i>1.05</i>	<i>0.38</i>	<i>2.75</i>	<i>1.91</i>	<i>1.75</i>	<i>3.45</i>	<i>1.60</i>	<i>1.96</i>	<i>3.47</i>	<i>2.58</i>	<i>2.35</i>	<i>2.33</i>

Source: Medicare Current Beneficiary Survey, CY 2000 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, 2000

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)	38,541	1,230	4,538	4,333	1,788	11,889	2,064	11,569	5,442	759	19,834	1,863	2,060	1,866	926	6,716
	119	67	162	120	60	226	81	194	95	46	242	74	96	70	46	152
Beneficiaries as a Percentage of Column Total																
Marital Status																
Married	53.04	0.97*	3.13*	2.58*	2.87*	2.67	100.00	100.00	99.93	100.00	99.98	4.28*	4.02*	2.75*	2.38*	3.51
	0.60	0.46	0.56	0.39	0.60	0.27	0.00	0.00	0.07	0.00	0.02	0.89	0.91	0.66	0.86	0.50
Widowed	30.04	14.88	56.36	80.92	87.01	65.63	0.00	0.00	0.07*	0.00	0.02*	8.85	59.81	80.77	89.95	55.72
	0.52	2.26	1.40	0.90	1.19	0.82	0.00	0.00	0.07	0.00	0.02	1.26	2.53	1.56	1.72	1.25
Divorced/separated	10.47	50.90	32.03	10.23	4.17*	21.85	0.00	0.00	0.00	0.00	0.00	35.81	25.50	10.36	4.79*	21.28
	0.37	2.98	1.42	0.98	0.84	0.87	0.00	0.00	0.00	0.00	0.00	2.53	2.34	1.33	1.15	1.21
Never married	6.45	33.25	8.48	6.27	5.95*	9.86	0.00	0.00	0.00	0.00	0.00	51.05	10.67	6.13*	2.89*	19.49
	0.22	2.80	0.77	0.60	0.87	0.48	0.00	0.00	0.00	0.00	0.00	2.26	1.53	0.94	0.93	0.81
Race/Ethnicity																
White non-Hispanic	79.81	68.15	78.76	85.25	86.49	81.20	71.21	84.15	86.29	84.20	83.39	63.23	63.62	70.13	73.87	66.73
	0.46	2.79	1.34	0.96	1.17	0.79	2.05	0.72	0.88	1.77	0.56	1.88	1.91	1.56	2.32	1.08
Black non-Hispanic	9.10	16.93	12.02	7.35	7.16	10.09	11.08	4.87	5.21	4.25*	5.58	20.24	19.93	15.69	11.96	17.74
	0.20	2.25	1.00	0.56	0.75	0.53	1.24	0.36	0.49	0.96	0.29	1.42	1.67	1.08	1.57	0.74
Hispanic	7.08	8.87*	5.84	4.36	4.53*	5.41	11.47	6.93	5.08	9.23*	6.98	13.18	9.05	8.86	10.37*	10.33
	0.35	1.97	0.71	0.64	0.64	0.50	1.58	0.57	0.58	1.33	0.42	1.66	1.15	1.11	1.63	0.74
Other ²	4.01	6.05*	3.38*	3.03*	1.82*	3.30	6.24*	4.06	3.42	2.32*	4.04	3.35*	7.40*	5.32*	3.80*	5.20
	0.29	1.50	0.58	0.45	0.48	0.34	1.09	0.46	0.51	0.79	0.35	0.81	1.28	1.08	1.16	0.62
Education Levels																
0 - 8 years	15.99	13.40	13.22	17.90	22.34	16.32	14.76	10.99	14.23	26.97	12.88	19.87	22.62	25.20	38.46	24.71
	0.45	1.81	1.00	1.18	1.45	0.77	1.75	0.71	0.92	2.31	0.49	1.53	1.98	1.78	2.59	1.03
9 - 12 years (No diploma)	16.91	22.06	17.53	18.11	19.91	18.57	17.57	13.17	15.09	15.21*	14.23	21.12	22.96	24.06	16.79	21.92
	0.42	1.95	1.29	1.04	1.48	0.77	2.02	0.76	0.91	1.91	0.57	1.84	1.78	1.88	2.22	1.05
High school graduate	29.13	29.46	30.93	27.68	22.15	28.27	33.86	30.16	28.56	24.50	29.89	33.91	28.39	25.36	23.29	28.40
	0.51	3.25	1.33	1.23	1.34	0.85	2.26	0.99	1.03	2.37	0.71	1.94	2.10	1.67	2.24	1.06
Some college/ vocational school	23.00	24.36	23.44	24.26	21.08	23.48	25.04	25.53	24.19	18.73	24.85	19.42	14.27	17.15	15.36	16.65
	0.49	2.64	1.22	1.24	1.49	0.89	2.39	0.82	0.98	1.96	0.61	1.63	1.67	1.36	2.13	0.88
Bachelor's degree and beyond	14.96	10.72*	14.87	12.04	14.51	13.36	8.77	20.16	17.93	14.59*	18.15	5.67*	11.76	8.24*	6.09*	8.31
	0.41	2.16	1.24	0.90	1.38	0.69	1.22	0.81	0.93	1.98	0.59	1.09	1.60	1.25	1.19	0.70

Table 1.4a Demographic and Socioeconomic Characteristics of Noninstitutionalized Medicare Beneficiaries, by Living Arrangement and Age, 2000

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)	38,541	1,230	4,538	4,333	1,788	11,889	2,064	11,569	5,442	759	19,834	1,863	2,060	1,866	926	6,716
	<i>119</i>	<i>67</i>	<i>162</i>	<i>120</i>	<i>60</i>	<i>226</i>	<i>81</i>	<i>194</i>	<i>95</i>	<i>46</i>	<i>242</i>	<i>74</i>	<i>96</i>	<i>70</i>	<i>46</i>	<i>152</i>
Beneficiaries as a Percentage of Column Total																
Income																
Less than \$2,500	1.71	4.36*	2.00*	1.92*	1.98*	2.21	0.81*	1.19*	1.70*	0.58*	1.26	3.17*	1.57*	1.90*	1.88*	2.15
	<i>0.15</i>	<i>1.23</i>	<i>0.48</i>	<i>0.43</i>	<i>0.52</i>	<i>0.29</i>	<i>0.35</i>	<i>0.23</i>	<i>0.36</i>	<i>0.41</i>	<i>0.17</i>	<i>0.74</i>	<i>0.52</i>	<i>0.59</i>	<i>0.65</i>	<i>0.33</i>
\$2,500 - \$4,999	1.72	2.34*	1.88*	0.89*	1.97*	1.58	1.62*	1.20*	0.64*	0.47*	1.06	3.90*	3.99*	3.69*	4.37*	3.93
	<i>0.16</i>	<i>1.29</i>	<i>0.45</i>	<i>0.28</i>	<i>0.49</i>	<i>0.28</i>	<i>0.58</i>	<i>0.22</i>	<i>0.20</i>	<i>0.33</i>	<i>0.16</i>	<i>0.87</i>	<i>0.72</i>	<i>0.71</i>	<i>0.87</i>	<i>0.36</i>
\$5,000 - \$7,499	8.28	24.78	10.41	9.72	10.35	11.64	4.82*	2.03	1.37*	2.07*	2.14	31.83	17.65	13.68	17.36	20.44
	<i>0.32</i>	<i>2.50</i>	<i>1.04</i>	<i>1.02</i>	<i>1.10</i>	<i>0.74</i>	<i>0.91</i>	<i>0.32</i>	<i>0.25</i>	<i>0.76</i>	<i>0.23</i>	<i>2.09</i>	<i>1.68</i>	<i>1.29</i>	<i>1.96</i>	<i>0.95</i>
\$7,500 - \$9,999	9.96	26.25	12.33	14.51	16.00	15.12	7.56*	3.15	3.42	6.69*	3.82	25.05	14.04	17.87	19.57	18.92
	<i>0.32</i>	<i>2.45</i>	<i>1.08</i>	<i>0.87</i>	<i>1.49</i>	<i>0.74</i>	<i>1.39</i>	<i>0.40</i>	<i>0.43</i>	<i>1.32</i>	<i>0.27</i>	<i>1.88</i>	<i>1.54</i>	<i>1.58</i>	<i>2.13</i>	<i>0.89</i>
\$10,000 - \$14,999	16.87	18.36	21.09	22.94	25.33	22.12	16.26	10.09	12.48	15.30	11.58	18.88	20.81	27.54	28.26	23.17
	<i>0.38</i>	<i>2.16</i>	<i>1.22</i>	<i>1.23</i>	<i>1.50</i>	<i>0.74</i>	<i>1.64</i>	<i>0.60</i>	<i>0.80</i>	<i>1.97</i>	<i>0.51</i>	<i>1.65</i>	<i>1.88</i>	<i>1.75</i>	<i>2.33</i>	<i>0.92</i>
\$15,000 - \$19,999	12.44	9.42*	14.50	14.24	14.20	13.83	15.10	10.56	12.24	14.66*	11.65	7.02	15.87	14.39	11.72*	12.43
	<i>0.35</i>	<i>1.72</i>	<i>1.05</i>	<i>1.01</i>	<i>1.36</i>	<i>0.62</i>	<i>1.24</i>	<i>0.65</i>	<i>0.72</i>	<i>1.59</i>	<i>0.46</i>	<i>1.00</i>	<i>1.83</i>	<i>1.53</i>	<i>1.46</i>	<i>0.81</i>
\$20,000 - \$24,999	10.83	6.28*	9.90	9.71	6.79	8.99	10.84	12.32	16.32	16.07	13.41	3.93*	9.47*	6.10*	5.38*	6.43
	<i>0.34</i>	<i>1.31</i>	<i>0.86</i>	<i>0.92</i>	<i>0.87</i>	<i>0.50</i>	<i>1.50</i>	<i>0.71</i>	<i>0.88</i>	<i>2.01</i>	<i>0.52</i>	<i>0.92</i>	<i>1.27</i>	<i>1.11</i>	<i>1.23</i>	<i>0.59</i>
\$25,000 - \$29,999	7.94	2.13*	7.35	7.94	6.29*	6.87	10.48	9.71	10.35	12.18*	10.06	0.94*	4.89*	4.79*	3.29*	3.54
	<i>0.29</i>	<i>0.95</i>	<i>0.88</i>	<i>0.76</i>	<i>0.89</i>	<i>0.46</i>	<i>1.46</i>	<i>0.54</i>	<i>0.81</i>	<i>1.82</i>	<i>0.47</i>	<i>0.37</i>	<i>1.17</i>	<i>0.90</i>	<i>0.88</i>	<i>0.48</i>
\$30,000 or more	30.26	6.07*	20.55	18.12	17.08	17.64	32.49	49.76	41.48	31.99	45.01	5.29*	11.71	10.05	8.17*	8.98
	<i>0.60</i>	<i>1.44</i>	<i>1.33</i>	<i>1.13</i>	<i>1.33</i>	<i>0.79</i>	<i>1.91</i>	<i>1.22</i>	<i>1.28</i>	<i>2.56</i>	<i>0.93</i>	<i>1.38</i>	<i>1.42</i>	<i>1.27</i>	<i>1.24</i>	<i>0.71</i>
Metropolitan Area Resident																
Yes	75.99	73.90	77.59	76.39	73.29	76.12	69.28	74.77	75.62	76.22	74.49	76.32	80.05	82.40	83.28	80.11
	<i>0.26</i>	<i>2.52</i>	<i>1.60</i>	<i>1.16</i>	<i>1.35</i>	<i>0.82</i>	<i>1.76</i>	<i>0.81</i>	<i>0.70</i>	<i>2.95</i>	<i>0.59</i>	<i>1.59</i>	<i>1.77</i>	<i>1.22</i>	<i>1.57</i>	<i>1.02</i>
No	24.01	26.10	22.41	23.61	26.71	23.88	30.72	25.23	24.38	23.78	25.51	23.68	19.95	17.60	16.72	19.89
	<i>0.26</i>	<i>2.52</i>	<i>1.60</i>	<i>1.16</i>	<i>1.35</i>	<i>0.82</i>	<i>1.76</i>	<i>0.81</i>	<i>0.70</i>	<i>2.95</i>	<i>0.59</i>	<i>1.59</i>	<i>1.77</i>	<i>1.22</i>	<i>1.57</i>	<i>1.02</i>

Source: Medicare Current Beneficiary Survey, CY 2000 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, 2000

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)	17,015	655	1,342	1,032	381	3,411	1,219	6,421	3,204	538	11,382	1,031	529	423	182	2,165
	121	48	65	52	31	98	55	136	76	35	143	57	50	37	19	84
Beneficiaries as a Percentage of Column Total																
Marital Status																
Married	69.04	0.93*	6.81*	4.89*	8.40*	5.28	100.00	100.00	100.00	100.00	100.00	4.92*	7.66*	8.55*	6.91*	6.47
	0.73	0.66	1.52	1.20	1.99	0.72	0.00	0.00	0.00	0.00	0.00	1.40	2.07	2.71	3.08	1.06
Widowed	12.54	4.54*	33.45	65.45	78.17	42.58	0.00	0.00	0.00	0.00	0.00	4.99*	38.93	63.46	82.35	31.26
	0.47	1.42	2.20	2.23	3.30	1.34	0.00	0.00	0.00	0.00	0.00	1.57	4.88	3.82	4.68	1.98
Divorced/separated	10.26	52.17	44.68	15.24	5.55*	32.82	0.00	0.00	0.00	0.00	0.00	34.16	34.43*	17.65*	7.00*	28.71
	0.54	4.23	2.66	2.29	1.81	1.72	0.00	0.00	0.00	0.00	0.00	3.11	4.75	2.98	3.25	2.18
Never married	8.16	42.36	15.05	14.42*	7.88*	19.32	0.00	0.00	0.00	0.00	0.00	55.93	18.98*	10.34*	3.74*	33.56
	0.37	3.95	2.13	1.83	2.05	1.27	0.00	0.00	0.00	0.00	0.00	2.82	3.85	2.78	2.12	1.62
Race/Ethnicity																
White non-Hispanic	79.81	71.07	78.99	85.94	86.87	80.47	70.70	82.78	83.85	82.43	81.77	66.34	69.88	71.18	69.72	68.43
	0.67	3.68	2.16	1.96	2.37	1.60	2.77	1.05	1.09	2.05	0.75	2.90	4.42	3.80	5.60	1.94
Black non-Hispanic	8.30	15.26*	10.23*	6.39*	5.61*	9.51	12.41	5.44	6.64	4.93*	6.50	15.40	16.77*	17.14*	13.04*	15.87
	0.33	2.87	1.48	1.22	1.66	1.12	1.74	0.47	0.72	1.23	0.41	1.94	3.76	3.44	3.37	1.60
Hispanic	7.51	7.18*	6.90*	5.07*	5.73*	6.27	11.63*	7.10	5.39	10.21*	7.25	13.82	7.97*	6.78*	12.05*	10.87
	0.47	2.52	1.20	1.26	1.37	0.84	2.04	0.73	0.61	1.52	0.49	2.55	2.40	1.73	4.07	1.49
Other ²	4.38	6.50*	3.88*	2.59*	1.79*	3.75*	5.26*	4.69	4.12*	2.43*	4.48	4.44*	5.38*	4.90*	5.19*	4.82*
	0.42	2.06	1.13	0.76	1.05	0.65	1.25	0.66	0.64	0.97	0.48	1.25	2.14	2.25	2.73	0.93
Education Levels																
0 - 8 years	17.51	13.52*	21.32	18.90	24.49*	19.46	19.20	13.02	15.98	30.37	15.33	20.29	26.21*	29.42*	50.99*	26.02
	0.60	2.24	2.07	1.98	3.00	1.30	2.71	0.99	1.22	2.67	0.73	2.38	4.21	4.07	6.26	1.79
9 - 12 years (No diploma)	15.76	22.42	14.48	13.54*	16.84*	15.97	19.98	13.14	15.38	15.02*	14.60	22.87	22.30*	21.00*	13.29*	21.59
	0.54	2.52	2.47	1.70	2.82	1.33	2.86	0.92	1.13	2.28	0.72	2.48	3.22	3.39	4.29	1.55
High school graduate	25.75	26.66	25.74	24.97	23.54*	25.43	30.04	25.72	24.70	21.74	25.71	33.30	21.48*	19.36*	18.73*	26.49
	0.72	3.37	2.59	2.37	3.17	1.52	2.73	1.14	1.32	3.05	0.84	2.84	3.68	3.16	5.00	1.91
Some college/ vocational school	21.78	27.47	18.25	20.51	13.21*	20.13	22.64	24.81	22.07	16.08*	23.40	18.36	10.94*	18.06*	10.01*	15.80
	0.68	3.41	2.14	2.46	2.58	1.41	3.22	1.12	1.24	2.38	0.87	2.18	2.45	2.87	3.65	1.30
Bachelor's degree and beyond	19.20	9.94*	20.21	22.08	21.92*	19.02	8.15*	23.31	21.88	16.79*	20.97	5.18*	19.07*	12.16*	6.98*	10.10
	0.62	2.68	2.20	2.09	3.08	1.18	1.69	1.08	1.37	2.56	0.80	1.58	4.63	2.91	2.94	1.46

Table 1.4b Demographic and Socioeconomic Characteristics of Noninstitutionalized Male Medicare Beneficiaries, by Living Arrangement and Age, 2000

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)	17,015	655	1,342	1,032	381	3,411	1,219	6,421	3,204	538	11,382	1,031	529	423	182	2,165
	<i>121</i>	<i>48</i>	<i>65</i>	<i>52</i>	<i>31</i>	<i>98</i>	<i>55</i>	<i>136</i>	<i>76</i>	<i>35</i>	<i>143</i>	<i>57</i>	<i>50</i>	<i>37</i>	<i>19</i>	<i>84</i>
Beneficiaries as a Percentage of Column Total																
Income																
Less than \$2,500	1.64	5.58*	2.36*	1.21*	2.38*	2.63*	0.22*	1.18*	1.72*	0.82*	1.21*	3.75*	0.33*	2.34*	0.00	2.32*
	<i>0.21</i>	<i>1.95</i>	<i>1.07</i>	<i>0.54</i>	<i>1.16</i>	<i>0.59</i>	<i>0.22</i>	<i>0.32</i>	<i>0.50</i>	<i>0.58</i>	<i>0.20</i>	<i>1.13</i>	<i>0.31</i>	<i>1.24</i>	<i>0.00</i>	<i>0.61</i>
\$2,500 - \$4,999	1.27	0.85*	2.40*	1.04*	0.61*	1.49*	1.52*	0.95*	0.42*	0.66*	0.85*	3.90*	2.61*	1.59*	4.17*	3.16*
	<i>0.17</i>	<i>0.63</i>	<i>0.89</i>	<i>0.53</i>	<i>0.60</i>	<i>0.38</i>	<i>0.69</i>	<i>0.25</i>	<i>0.22</i>	<i>0.47</i>	<i>0.17</i>	<i>1.17</i>	<i>1.55</i>	<i>0.19</i>	<i>2.36</i>	<i>0.75</i>
\$5,000 - \$7,499	6.05	24.20	7.18*	6.52*	7.98*	10.34	4.18*	2.14*	1.14*	2.52*	2.09	30.63	12.97*	9.21*	7.44*	20.18
	<i>0.40</i>	<i>3.36</i>	<i>1.56</i>	<i>1.29</i>	<i>1.79</i>	<i>1.12</i>	<i>1.12</i>	<i>0.47</i>	<i>0.29</i>	<i>0.97</i>	<i>0.32</i>	<i>2.58</i>	<i>2.72</i>	<i>2.69</i>	<i>3.06</i>	<i>1.51</i>
\$7,500 - \$9,999	7.79	24.10	13.23*	11.09*	10.60*	14.37	8.97*	3.28	2.92*	5.02*	3.87	22.38	12.08*	15.62*	16.87*	18.08
	<i>0.40</i>	<i>3.20</i>	<i>1.91</i>	<i>1.73</i>	<i>2.64</i>	<i>1.22</i>	<i>1.95</i>	<i>0.52</i>	<i>0.53</i>	<i>1.23</i>	<i>0.37</i>	<i>2.69</i>	<i>2.77</i>	<i>3.24</i>	<i>4.40</i>	<i>1.63</i>
\$10,000 - \$14,999	13.70	19.20*	17.58	15.75	18.43*	17.43	16.29	8.75	12.10	16.05*	10.85	21.38	16.52*	28.58*	30.43*	22.36
	<i>0.46</i>	<i>2.82</i>	<i>2.34</i>	<i>2.08</i>	<i>2.87</i>	<i>1.18</i>	<i>2.34</i>	<i>0.75</i>	<i>0.99</i>	<i>2.63</i>	<i>0.63</i>	<i>2.48</i>	<i>3.19</i>	<i>3.30</i>	<i>5.05</i>	<i>1.64</i>
\$15,000 - \$19,999	11.96	10.90*	14.83	15.04	18.99*	14.61	15.01	10.01	12.28	13.96*	11.37	6.86*	16.93*	10.91*	18.26*	11.07
	<i>0.54</i>	<i>2.41</i>	<i>2.16</i>	<i>2.09</i>	<i>2.77</i>	<i>1.31</i>	<i>1.81</i>	<i>0.93</i>	<i>0.88</i>	<i>2.15</i>	<i>0.64</i>	<i>1.17</i>	<i>4.02</i>	<i>2.15</i>	<i>4.20</i>	<i>1.33</i>
\$20,000 - \$24,999	12.08	6.18*	12.58*	11.03*	8.87*	10.47	13.44*	11.40	15.43	18.49*	13.09	4.80*	18.75*	9.85*	3.93*	9.12
	<i>0.49</i>	<i>1.51</i>	<i>1.78</i>	<i>2.08</i>	<i>2.37</i>	<i>0.99</i>	<i>2.35</i>	<i>0.88</i>	<i>0.94</i>	<i>2.60</i>	<i>0.60</i>	<i>1.41</i>	<i>3.31</i>	<i>2.80</i>	<i>2.15</i>	<i>1.23</i>
\$25,000 - \$29,999	8.38	1.86*	7.53*	11.79*	4.92*	7.44	11.47*	9.05	9.76	12.67*	9.68	0.87*	6.65*	3.36*	6.95*	3.28*
	<i>0.48</i>	<i>1.29</i>	<i>1.60</i>	<i>1.85</i>	<i>1.52</i>	<i>0.88</i>	<i>2.16</i>	<i>0.76</i>	<i>1.02</i>	<i>2.27</i>	<i>0.65</i>	<i>0.43</i>	<i>2.47</i>	<i>1.72</i>	<i>3.12</i>	<i>0.82</i>
\$30,000 or more	37.15	7.14*	22.30	26.52	27.23*	21.22	28.90	53.25	44.23	29.83	46.99	5.44*	13.17*	18.54*	11.96*	10.44
	<i>0.92</i>	<i>2.16</i>	<i>2.22</i>	<i>2.94</i>	<i>3.05</i>	<i>1.37</i>	<i>2.62</i>	<i>1.58</i>	<i>1.64</i>	<i>3.17</i>	<i>1.18</i>	<i>2.00</i>	<i>3.20</i>	<i>3.45</i>	<i>3.70</i>	<i>1.53</i>
Metropolitan Area Resident																
Yes	75.48	74.16	78.02	79.41	74.28	77.29	68.15	74.68	75.42	75.26	74.22	77.70	78.29	83.91	82.51	79.46
	<i>0.46</i>	<i>3.60</i>	<i>1.92</i>	<i>2.04</i>	<i>2.93</i>	<i>1.27</i>	<i>1.99</i>	<i>1.15</i>	<i>1.05</i>	<i>3.16</i>	<i>0.75</i>	<i>1.84</i>	<i>4.05</i>	<i>3.56</i>	<i>3.71</i>	<i>1.34</i>
No	24.52	25.84	21.98	20.59	25.72*	22.71	31.85	25.32	24.58	24.74	25.78	22.30	21.71*	16.09*	17.49*	20.54
	<i>0.46</i>	<i>3.60</i>	<i>1.92</i>	<i>2.04</i>	<i>2.93</i>	<i>1.27</i>	<i>1.99</i>	<i>1.15</i>	<i>1.05</i>	<i>3.16</i>	<i>0.75</i>	<i>1.84</i>	<i>4.05</i>	<i>3.56</i>	<i>3.71</i>	<i>1.34</i>

Source: Medicare Current Beneficiary Survey, CY 2000 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, 2000
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)	21,526	575	3,196	3,301	1,407	8,478	845	5,148	2,238	221	8,452	832	1,531	1,443	744	4,551
	142	42	137	100	53	193	65	136	92	23	169	51	77	74	40	131
Beneficiaries as a Percentage of Column Total																
Marital Status																
Married	40.42	1.02*	1.59*	1.86*	1.37*	1.62*	100.00	100.00	99.83	100.00	99.95	3.48*	2.76*	1.05*	1.27*	2.11*
	0.74	0.62	0.44	0.40	0.49	0.25	0.00	0.00	0.17	0.00	0.05	0.98	1.04	0.45	0.65	0.46
Widowed	43.85	26.67*	65.94	85.76	89.40	74.88	0.00	0.00	0.17*	0.00	0.05*	13.65*	67.03	85.84	91.81	67.35
	0.72	4.21	1.82	1.00	1.19	1.00	0.00	0.00	0.17	0.00	0.05	2.17	2.76	1.51	1.72	1.31
Divorced/separated	10.63	49.45	26.73	8.66	3.80*	17.44	0.00	0.00	0.00	0.00	0.00	37.87	22.41	8.22*	4.25*	17.74
	0.48	4.36	1.72	1.04	0.89	0.96	0.00	0.00	0.00	0.00	0.00	3.31	2.51	1.27	1.17	1.15
Never married	5.10	22.87	5.73*	3.72*	5.42*	6.06	0.00	0.00	0.00	0.00	0.00	45.00	7.80*	4.89*	2.68*	12.81
	0.25	3.23	0.85	0.61	0.94	0.44	0.00	0.00	0.00	0.00	0.00	3.20	1.46	0.97	1.05	0.84
Race/Ethnicity																
White non-Hispanic	79.80	64.84	78.67	85.04	86.38	81.49	71.95	85.85	89.78	88.50	85.57	59.36	61.48	69.82	74.89	65.93
	0.52	4.37	1.60	1.07	1.38	0.88	2.83	0.99	1.46	3.33	0.76	2.55	2.30	1.83	2.42	1.14
Black non-Hispanic	9.73	18.83*	12.77	7.66	7.58	10.33	9.16*	4.15	3.17*	2.58*	4.35	26.25	21.01	15.26	11.69*	18.62
	0.27	3.52	1.18	0.70	0.84	0.56	1.53	0.56	0.66	1.51	0.40	1.90	1.80	1.41	1.72	0.87
Hispanic	6.74	10.78*	5.39*	4.14*	4.20*	5.07	11.24*	6.72	4.64*	6.85*	6.62	12.39*	9.42*	9.47*	9.96*	10.07
	0.37	2.79	0.93	0.64	0.78	0.54	2.07	0.79	1.05	2.71	0.59	1.96	1.56	1.21	1.75	0.78
Other ²	3.73	5.55*	3.17*	3.17*	1.83*	3.11	7.66*	3.28*	2.41*	2.06*	3.45	2.00*	8.09*	5.44*	3.46*	5.38
	0.28	2.16	0.66	0.53	0.60	0.38	1.94	0.50	0.68	1.44	0.41	0.87	1.44	1.13	1.08	0.65
Education Levels																
0 - 8 years	14.79	13.27*	9.85	17.59	21.76	15.06	8.36*	8.46	11.72	18.71*	9.58	19.35	21.37	23.96	35.45	24.09
	0.53	2.72	1.12	1.34	1.71	0.82	2.04	0.78	1.26	4.16	0.63	2.38	2.27	1.80	2.88	1.25
9 - 12 years (No diploma)	17.83	21.66*	18.81	19.54	20.74	19.60	14.10*	13.20	14.68	15.66*	13.74	18.95	23.20	24.95	17.63	22.08
	0.53	3.49	1.47	1.37	1.70	0.93	2.35	1.04	1.22	3.84	0.74	2.42	1.99	2.10	2.58	1.18
High school graduate	31.80	32.61	33.09	28.53	21.78	29.41	39.37	35.68	34.11	31.21*	35.52	34.67	30.79	27.12	24.39	29.31
	0.67	4.70	1.60	1.47	1.57	0.99	3.25	1.58	1.86	5.09	1.16	2.79	2.47	1.92	2.65	1.19
Some college/ vocational school	23.97	20.87*	25.60	25.44	23.23	24.83	28.50	26.42	27.24	25.18*	26.81	20.74	15.43	16.88	16.65*	17.06
	0.71	4.01	1.46	1.39	1.78	1.00	3.31	1.46	1.61	4.57	1.14	2.48	2.07	1.48	2.37	1.09
Bachelor's degree and beyond	11.61	11.59*	12.65	8.90	12.49	11.09	9.68*	16.23	12.25	9.24*	14.34	6.29*	9.22*	7.09*	5.88*	7.47
	0.51	2.96	1.43	1.00	1.44	0.81	2.02	1.23	1.27	2.85	0.87	1.49	1.46	1.34	1.26	0.71

Table 1.4c Demographic and Socioeconomic Characteristics of Noninstitutionalized Female Medicare Beneficiaries, by Living Arrangement and Age, 2000

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)	21,526	575	3,196	3,301	1,407	8,478	845	5,148	2,238	221	8,452	832	1,531	1,443	744	4,551
	<i>142</i>	<i>42</i>	<i>137</i>	<i>100</i>	<i>53</i>	<i>193</i>	<i>65</i>	<i>136</i>	<i>92</i>	<i>23</i>	<i>169</i>	<i>51</i>	<i>77</i>	<i>74</i>	<i>40</i>	<i>131</i>
Beneficiaries as a Percentage of Column Total																
Income																
Less than \$2,500	1.77	2.96*	1.84*	2.15*	1.88*	2.04	1.66*	1.20*	1.66*	0.00	1.33*	2.46*	2.00*	1.77*	2.34*	2.07*
	<i>0.17</i>	<i>1.67</i>	<i>0.51</i>	<i>0.51</i>	<i>0.58</i>	<i>0.29</i>	<i>0.80</i>	<i>0.32</i>	<i>0.53</i>	<i>0.00</i>	<i>0.25</i>	<i>0.87</i>	<i>0.70</i>	<i>0.67</i>	<i>0.81</i>	<i>0.38</i>
\$2,500 - \$4,999	2.08	4.05*	1.66*	0.85*	2.34*	1.62*	1.78*	1.51*	0.94*	0.00	1.35*	3.89*	4.46*	4.30*	4.42*	4.30
	<i>0.22</i>	<i>2.60</i>	<i>0.48</i>	<i>0.28</i>	<i>0.62</i>	<i>0.33</i>	<i>0.83</i>	<i>0.39</i>	<i>0.41</i>	<i>0.00</i>	<i>0.27</i>	<i>1.12</i>	<i>1.02</i>	<i>0.93</i>	<i>0.99</i>	<i>0.45</i>
\$5,000 - \$7,499	10.04	25.44	11.77	10.72	10.99	12.16	5.75*	1.88*	1.71*	0.98*	2.20	33.31	19.26	14.99	19.79	20.57
	<i>0.43</i>	<i>3.33</i>	<i>1.22</i>	<i>1.24</i>	<i>1.33</i>	<i>0.81</i>	<i>1.50</i>	<i>0.46</i>	<i>0.51</i>	<i>0.97</i>	<i>0.32</i>	<i>3.31</i>	<i>2.12</i>	<i>1.56</i>	<i>2.27</i>	<i>1.12</i>
\$7,500 - \$9,999	11.67	28.71	11.96	15.58	17.46	15.42	5.51*	3.00*	4.14*	10.76*	3.75	28.36	14.71	18.53	20.23	19.32
	<i>0.44</i>	<i>4.35</i>	<i>1.20</i>	<i>1.04</i>	<i>1.72</i>	<i>0.76</i>	<i>1.84</i>	<i>0.50</i>	<i>0.81</i>	<i>3.07</i>	<i>0.43</i>	<i>2.83</i>	<i>1.90</i>	<i>1.73</i>	<i>2.32</i>	<i>1.07</i>
\$10,000 - \$14,999	19.38	17.41*	22.57	25.19	27.20	24.01	16.23*	11.76	13.01	13.47*	12.58	15.78	22.29	27.23	27.72	23.56
	<i>0.54</i>	<i>3.23</i>	<i>1.49</i>	<i>1.40</i>	<i>1.82</i>	<i>0.88</i>	<i>2.67</i>	<i>1.00</i>	<i>1.57</i>	<i>3.52</i>	<i>0.78</i>	<i>2.33</i>	<i>2.21</i>	<i>1.97</i>	<i>2.68</i>	<i>1.14</i>
\$15,000 - \$19,999	12.82	7.74*	14.35	13.99	12.91	13.52	15.24*	11.25	12.19	16.37*	12.03	7.22*	15.51	15.41	10.13*	13.08
	<i>0.45</i>	<i>2.67</i>	<i>1.30</i>	<i>1.19</i>	<i>1.41</i>	<i>0.75</i>	<i>2.30</i>	<i>0.86</i>	<i>1.23</i>	<i>3.71</i>	<i>0.70</i>	<i>1.55</i>	<i>2.04</i>	<i>1.76</i>	<i>1.76</i>	<i>0.95</i>
\$20,000 - \$24,999	9.84	6.41*	8.77	9.29	6.23*	8.39	7.09*	13.48	17.59	10.19*	13.84	2.85*	6.26*	5.00*	5.73*	5.15
	<i>0.44</i>	<i>2.32</i>	<i>1.01</i>	<i>0.88</i>	<i>1.02</i>	<i>0.58</i>	<i>1.73</i>	<i>0.99</i>	<i>1.63</i>	<i>2.72</i>	<i>0.75</i>	<i>0.97</i>	<i>1.18</i>	<i>1.17</i>	<i>1.39</i>	<i>0.57</i>
\$25,000 - \$29,999	7.59	2.45*	7.27	6.74	6.66*	6.64	9.06*	10.52	11.21	10.98*	10.57	1.02*	4.28*	5.21*	2.40*	3.67
	<i>0.37</i>	<i>1.43</i>	<i>0.97</i>	<i>0.84</i>	<i>1.05</i>	<i>0.54</i>	<i>2.01</i>	<i>0.87</i>	<i>1.25</i>	<i>3.12</i>	<i>0.76</i>	<i>0.56</i>	<i>1.12</i>	<i>1.11</i>	<i>0.81</i>	<i>0.52</i>
\$30,000 or more	24.82	4.84*	19.81	15.49	14.34	16.20	37.69	45.40	37.54	37.25*	42.34	5.10*	11.21*	7.56*	7.24*	8.29
	<i>0.60</i>	<i>2.11</i>	<i>1.61</i>	<i>1.22</i>	<i>1.50</i>	<i>0.84</i>	<i>2.98</i>	<i>1.58</i>	<i>1.98</i>	<i>5.21</i>	<i>1.22</i>	<i>1.59</i>	<i>1.70</i>	<i>1.28</i>	<i>1.47</i>	<i>0.77</i>
Metropolitan Area Resident																
Yes	76.40	73.62	77.40	75.44	73.03	75.66	70.92	74.89	75.91	78.57	74.86	74.60	80.66	81.95	83.47	80.42
	<i>0.38</i>	<i>3.04</i>	<i>1.89</i>	<i>1.29</i>	<i>1.79</i>	<i>1.05</i>	<i>3.44</i>	<i>1.15</i>	<i>1.87</i>	<i>3.88</i>	<i>0.74</i>	<i>2.95</i>	<i>1.78</i>	<i>1.70</i>	<i>1.78</i>	<i>1.29</i>
No	23.60	26.38	22.60	24.56	26.97	24.34	29.08	25.11	24.09	21.43*	25.14	25.40	19.34	18.05	16.53	19.58
	<i>0.38</i>	<i>3.04</i>	<i>1.89</i>	<i>1.29</i>	<i>1.79</i>	<i>1.05</i>	<i>3.44</i>	<i>1.15</i>	<i>1.87</i>	<i>3.88</i>	<i>0.74</i>	<i>2.95</i>	<i>1.78</i>	<i>1.70</i>	<i>1.78</i>	<i>1.29</i>

Source: Medicare Current Beneficiary Survey, CY 2000 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, 2000

Long-Term Care Facility-Only Residents¹

1 of 2

Beneficiary Characteristic	Total	Age			
		< 65	65 - 74	75 - 84	85 +
Beneficiaries (in 000s)	2,078	321	242	556	958
	65	27	30	39	36
Beneficiaries as a Percentage of Column Total					
Marital Status					
Married	14.71	10.76*	25.73*	16.94*	12.04
	1.38	3.79	5.81	2.39	1.39
Widowed	54.96	2.38*	22.62*	60.08	77.53
	1.63	1.39	5.70	3.11	1.53
Divorced/separated	7.74	10.15*	16.63*	11.30*	2.70*
	1.02	2.53	4.49	2.38	0.91
Never married	22.58	76.71	35.03*	11.68*	7.74*
	1.34	4.23	6.11	2.20	0.97
Race/Ethnicity					
White non-Hispanic	85.36	76.82	79.76	85.47	89.55
	1.17	3.35	4.68	2.58	1.37
Black non-Hispanic	9.28	14.77*	9.33*	10.86*	6.50*
	0.94	2.92	3.61	2.39	1.16
Hispanic	4.54*	6.52*	10.91*	2.72*	3.36*
	0.68	1.95	4.03	1.02	0.66
Other ²	0.82*	1.88*	0.00	0.95*	0.59*
	0.26	1.01	0.00	0.68	0.23
Education Levels					
0 - 8 years	32.50	43.39	29.64*	27.82	32.32
	1.88	4.71	6.36	3.38	2.47
9 - 12 years (No diploma)	23.08	24.22*	27.40*	22.26*	22.20
	1.65	3.83	6.13	2.83	2.30
High school graduate	22.56	16.24*	25.54*	25.87	22.02
	1.47	3.36	5.71	2.89	2.02
Some college/vocational school	11.99	11.92*	10.37*	14.89*	10.70*
	1.53	4.35	4.15	2.50	1.74
Bachelor's degree and beyond	9.86	4.23*	7.05*	9.16*	12.77
	1.01	1.92	3.23	2.22	1.61

Table 1.5 Demographic and Socioeconomic Characteristics of Institutionalized Medicare Beneficiaries, by Age, 2000

Long-Term Care Facility-Only Residents¹

2 of 2

Beneficiary Characteristic	Total	Age			
		< 65	65 - 74	75 - 84	85 +
Beneficiaries (in 000s)	2,078	321	242	556	958
	<i>65</i>	<i>27</i>	<i>30</i>	<i>39</i>	<i>36</i>
Beneficiaries as a Percentage of Column Total					
Income					
Less than \$2,500	2.73*	5.96*	0.00	1.79*	2.89*
	<i>0.43</i>	<i>1.63</i>	<i>0.00</i>	<i>0.90</i>	<i>0.65</i>
\$2,500 - \$4,999	5.18	11.30*	6.25*	5.64*	2.60*
	<i>0.81</i>	<i>3.60</i>	<i>2.54</i>	<i>1.54</i>	<i>0.62</i>
\$5,000 - \$7,499	21.41	26.86	28.39*	16.22*	20.82
	<i>1.53</i>	<i>3.28</i>	<i>5.76</i>	<i>2.52</i>	<i>1.73</i>
\$7,500 - \$9,999	18.85	27.55	18.23*	15.76*	17.88
	<i>1.31</i>	<i>4.07</i>	<i>4.80</i>	<i>2.45</i>	<i>1.62</i>
\$10,000 - \$14,999	19.40	13.83*	18.45*	25.77	17.82
	<i>1.41</i>	<i>2.34</i>	<i>4.90</i>	<i>3.07</i>	<i>1.92</i>
\$15,000 - \$19,999	9.37	2.73*	9.37*	8.74*	11.96
	<i>0.95</i>	<i>1.18</i>	<i>3.70</i>	<i>1.79</i>	<i>1.44</i>
\$20,000 - \$24,999	6.05	3.14*	3.62*	6.49*	7.38*
	<i>0.81</i>	<i>1.48</i>	<i>2.40</i>	<i>1.73</i>	<i>1.04</i>
\$25,000 - \$29,999	4.18*	1.99*	3.34*	5.60*	4.30*
	<i>0.64</i>	<i>0.97</i>	<i>2.46</i>	<i>1.69</i>	<i>0.79</i>
\$30,000 or more	12.83	6.64*	12.36*	14.01*	14.35
	<i>0.93</i>	<i>1.63</i>	<i>3.88</i>	<i>2.12</i>	<i>1.57</i>
Metropolitan Area Resident					
Yes	73.57	83.16	68.17	73.23	71.91
	<i>1.51</i>	<i>3.39</i>	<i>5.84</i>	<i>2.93</i>	<i>1.69</i>
No	26.43	16.84*	31.83*	26.77	28.09
	<i>1.51</i>	<i>3.39</i>	<i>5.84</i>	<i>2.93</i>	<i>1.69</i>

Source: Medicare Current Beneficiary Survey, CY 2000 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, 2000

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)	38,541	3,744	5,828	8,199	12,097	1,727	6,947
	119	134	138	193	206	67	180
Beneficiaries as a Percentage of Column Total							
Medicare Status³							
Aged							
65 - 74 years	47.25	44.27	31.23	46.44	51.35	54.18	54.39
	0.34	1.51	1.11	1.15	0.76	2.43	1.11
75 - 84 years	30.21	19.10	22.60	37.99	30.55	37.40	31.04
	0.33	1.15	1.04	0.97	0.68	2.29	0.96
85 years and older	9.02	7.13	9.83	13.02	7.30	6.29*	8.29
	0.19	0.71	0.63	0.58	0.38	0.93	0.46
Disabled							
Under 45 years	3.75	6.99	14.98	0.35*	1.85	0.07*	0.84*
	0.09	0.52	0.57	0.09	0.19	0.07	0.16
45 - 64 years	9.77	22.50	21.35	2.21	8.95	2.06*	5.44
	0.27	1.47	1.18	0.36	0.63	0.52	0.51
Gender							
Male	44.15	57.29	37.36	40.46	46.49	41.69	43.65
	0.30	1.63	1.14	0.87	0.77	2.02	1.05
Female	55.85	42.71	62.64	59.54	53.51	58.31	56.35
	0.30	1.63	1.14	0.87	0.77	2.02	1.05
Marital Status							
Married	53.04	47.48	22.73	54.71	65.63	66.16	54.15
	0.60	1.62	1.07	1.21	0.95	1.88	1.33
Widowed	30.04	24.31	37.00	35.96	23.94	27.19	31.67
	0.52	1.38	1.21	1.09	0.79	1.91	1.07
Divorced/separated	10.47	18.37	21.17	5.92	6.96	3.87*	10.41
	0.37	1.41	1.11	0.60	0.62	0.84	0.96
Never married	6.45	9.84	19.10	3.41	3.47	2.78*	3.78
	0.22	0.99	0.80	0.36	0.34	0.67	0.50

Table 1.6 Demographic and Socioeconomic Characteristics of Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, 2000

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)	38,541	3,744	5,828	8,199	12,097	1,727	6,947
	<i>119</i>	<i>134</i>	<i>138</i>	<i>193</i>	<i>206</i>	<i>67</i>	<i>180</i>
Beneficiaries as a Percentage of Column Total							
Living Arrangement							
Alone	30.93	29.27	39.46	34.35	25.69	25.71	31.09
	<i>0.57</i>	<i>1.33</i>	<i>1.27</i>	<i>1.17</i>	<i>0.88</i>	<i>1.75</i>	<i>1.16</i>
With spouse	51.60	45.64	20.18	53.48	64.57	65.25	52.80
	<i>0.61</i>	<i>1.62</i>	<i>1.12</i>	<i>1.19</i>	<i>0.97</i>	<i>1.92</i>	<i>1.36</i>
With children	9.96	13.58	20.31	7.29	5.86	6.45*	10.53
	<i>0.27</i>	<i>1.09</i>	<i>0.92</i>	<i>0.63</i>	<i>0.35</i>	<i>0.88</i>	<i>0.64</i>
With others	7.51	11.52	20.05	4.87	3.87	2.59*	5.58
	<i>0.25</i>	<i>1.09</i>	<i>1.00</i>	<i>0.43</i>	<i>0.34</i>	<i>0.69</i>	<i>0.61</i>
Race/Ethnicity							
White non-Hispanic	79.81	66.41	51.93	91.79	87.44	92.13	79.72
	<i>0.46</i>	<i>1.68</i>	<i>1.31</i>	<i>0.53</i>	<i>0.62</i>	<i>1.31</i>	<i>1.02</i>
Black non-Hispanic	9.10	17.14	21.25	2.56	6.17	4.46*	8.63
	<i>0.20</i>	<i>1.15</i>	<i>0.85</i>	<i>0.33</i>	<i>0.44</i>	<i>0.86</i>	<i>0.80</i>
Hispanic	7.08	9.92	18.41	3.32	3.70	2.55*	7.57
	<i>0.35</i>	<i>1.03</i>	<i>1.09</i>	<i>0.37</i>	<i>0.44</i>	<i>0.80</i>	<i>0.81</i>
Other ⁴	4.01	6.52	8.40	2.34	2.69	0.86*	4.08
	<i>0.29</i>	<i>1.09</i>	<i>0.72</i>	<i>0.31</i>	<i>0.35</i>	<i>0.44</i>	<i>0.49</i>
Education Levels							
0 - 8 years	15.99	26.06	36.85	13.72	8.54	5.55*	11.60
	<i>0.45</i>	<i>1.26</i>	<i>1.23</i>	<i>0.85</i>	<i>0.47</i>	<i>1.01</i>	<i>0.79</i>
9 - 12 years (No diploma)	16.91	21.57	25.37	15.83	13.04	9.25*	17.35
	<i>0.42</i>	<i>1.22</i>	<i>1.13</i>	<i>0.83</i>	<i>0.68</i>	<i>1.29</i>	<i>0.85</i>
High school graduate	29.13	26.77	20.76	32.00	30.86	31.66	30.31
	<i>0.51</i>	<i>1.31</i>	<i>1.02</i>	<i>1.01</i>	<i>0.90</i>	<i>2.15</i>	<i>0.86</i>
Some college/vocational school	23.00	16.94	12.12	23.85	26.71	25.71	27.14
	<i>0.49</i>	<i>1.19</i>	<i>0.86</i>	<i>0.97</i>	<i>0.88</i>	<i>1.98</i>	<i>1.12</i>
Bachelor's degree and beyond	14.96	8.65	4.90	14.60	20.86	27.83	13.60
	<i>0.41</i>	<i>0.90</i>	<i>0.58</i>	<i>0.72</i>	<i>0.82</i>	<i>2.12</i>	<i>0.84</i>

Table 1.6 Demographic and Socioeconomic Characteristics of Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, 2000

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)	38,541	3,744	5,828	8,199	12,097	1,727	6,947
	<i>119</i>	<i>134</i>	<i>138</i>	<i>193</i>	<i>206</i>	<i>67</i>	<i>180</i>
Beneficiaries as a Percentage of Column Total							
Income							
Less than \$2,500	1.71	2.81*	3.04	1.64*	0.88*	1.70*	1.52*
	<i>0.15</i>	<i>0.61</i>	<i>0.37</i>	<i>0.30</i>	<i>0.19</i>	<i>0.65</i>	<i>0.33</i>
\$2,500 - \$4,999	1.72	3.54*	4.67	0.72*	0.82*	0.68*	1.27*
	<i>0.16</i>	<i>0.65</i>	<i>0.55</i>	<i>0.18</i>	<i>0.17</i>	<i>0.42</i>	<i>0.27</i>
\$5,000 - \$7,499	8.28	11.54	37.95	2.66	1.08*	1.15*	2.57
	<i>0.32</i>	<i>1.31</i>	<i>1.48</i>	<i>0.35</i>	<i>0.19</i>	<i>0.40</i>	<i>0.39</i>
\$7,500 - \$9,999	9.96	16.51	27.88	7.13	3.36	1.71*	8.26
	<i>0.32</i>	<i>1.28</i>	<i>1.01</i>	<i>0.54</i>	<i>0.31</i>	<i>0.58</i>	<i>0.65</i>
\$10,000 - \$14,999	16.87	24.55	15.88	20.22	12.26	8.34*	19.75
	<i>0.38</i>	<i>1.37</i>	<i>0.86</i>	<i>1.01</i>	<i>0.70</i>	<i>1.26</i>	<i>0.90</i>
\$15,000 - \$19,999	12.44	13.06	5.44	15.32	12.40	9.43*	15.38
	<i>0.35</i>	<i>0.86</i>	<i>0.54</i>	<i>0.79</i>	<i>0.66</i>	<i>1.27</i>	<i>0.97</i>
\$20,000 - \$24,999	10.83	8.76	1.88*	11.21	13.30	13.41	14.05
	<i>0.34</i>	<i>0.96</i>	<i>0.35</i>	<i>0.62</i>	<i>0.61</i>	<i>1.66</i>	<i>0.85</i>
\$25,000 - \$29,999	7.94	4.88	1.09*	8.69	10.81	9.99	8.93
	<i>0.29</i>	<i>0.75</i>	<i>0.28</i>	<i>0.65</i>	<i>0.55</i>	<i>1.41</i>	<i>0.75</i>
\$30,000 or more	30.26	14.34	2.15*	32.41	45.09	53.59	28.27
	<i>0.60</i>	<i>1.09</i>	<i>0.36</i>	<i>1.04</i>	<i>1.01</i>	<i>2.32</i>	<i>1.47</i>
Metropolitan Area Resident							
Yes	75.99	64.22	72.24	62.93	79.89	73.99	94.59
	<i>0.26</i>	<i>1.64</i>	<i>1.13</i>	<i>1.12</i>	<i>0.55</i>	<i>1.86</i>	<i>0.94</i>
No	24.01	35.78	27.76	37.07	20.11	26.01	5.41
	<i>0.26</i>	<i>1.64</i>	<i>1.13</i>	<i>1.12</i>	<i>0.55</i>	<i>1.86</i>	<i>0.94</i>

Source: Medicare Current Beneficiary Survey, CY 2000 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*.

