

Table 1.1 Age, Gender, and Race/Ethnicity of Medicare Beneficiaries, by Residence Status, 2004

All Medicare Beneficiaries

Beneficiary Characteristic	Total	Residence	
		Community Only	Long-Term Care Facility Only
Beneficiaries (in 000s)	42,700	40,497	2,195
	123	124	65
Beneficiaries as a Percent of Column Total			
Medicare Status¹			
Aged			
65 - 74 years	42.08	43.82	10.06
	0.28	0.31	1.06
75 - 84 years	30.55	30.61	29.25
	0.25	0.26	1.31
85 years and older	11.92	10.15	44.55
	0.16	0.20	1.44
Disabled			
Under 45 years	3.78	3.75	4.27
	0.07	0.08	0.39
45 - 64 years	11.68	11.67	11.87
	0.19	0.21	1.23
Gender by Age			
Male			
	44.06	44.73	31.78
	0.26	0.28	1.28
Aged			
65 - 74 years	19.49	20.29	4.82*
	0.28	0.29	0.69
75 - 84 years	12.84	13.01	9.84
	0.19	0.20	0.94
85 years and older	3.69	3.45	8.05
	0.10	0.11	0.76
Disabled			
Under 45 years	2.11	2.06	3.03
	0.06	0.06	0.32
45 - 64 years	5.93	5.92	6.03
	0.14	0.16	0.82

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		Community Only	Long-Term Care Facility Only
Beneficiaries (in 000s)	42,700	40,497	2,195
	123	124	65
Beneficiaries as a Percent of Column Total			
Female	55.94	55.27	68.22
	0.26	0.28	1.28
Aged			
65 - 74 years	22.60	23.54	5.24*
	0.27	0.29	0.79
75 - 84 years	17.70	17.61	19.40
	0.19	0.20	1.32
85 years and older	8.21	6.68	36.50
	0.14	0.16	1.21
Disabled			
Under 45 years	1.67	1.70	1.24*
	0.06	0.06	0.23
45 - 64 years	5.75	5.75	5.84
	0.17	0.17	0.85
Race/Ethnicity by Age²			
White non-Hispanic	78.40	78.07	84.45
	0.57	0.58	1.07
Aged			
65 - 74 years	32.78	34.15	7.60
	0.34	0.36	0.98
75 - 84 years	25.30	25.37	24.00
	0.27	0.28	1.13
85 years and older	10.04	8.42	39.91
	0.15	0.18	1.42
Disabled			
Under 45 years	2.42	2.38	3.13
	0.06	0.07	0.33
45 - 64 years	7.86	7.75	9.81
	0.23	0.24	1.16

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All Medicare Beneficiaries

Beneficiary Characteristic	Total	Residence	
		Community Only	Long-Term Care Facility Only
Beneficiaries (in 000s)	42,700	40,497	2,195
	123	124	65
Beneficiaries as a Percent of Column Total			
Black non-Hispanic	9.64	9.66	9.26
	0.18	0.19	0.81
Aged			
65 - 74 years	3.82	3.93	1.71*
	0.12	0.12	0.41
75 - 84 years	2.12	2.08	2.88*
	0.08	0.09	0.52
85 years and older	0.87	0.79	2.37*
	0.06	0.07	0.46
Disabled			
Under 45 years	0.76	0.77	0.59*
	0.05	0.05	0.20
45 - 64 years	2.07	2.09	1.72*
	0.12	0.12	0.51
Hispanic	7.67	7.84	4.44
	0.45	0.46	0.62
Aged			
65 - 74 years	3.41	3.57	0.53*
	0.26	0.27	0.25
75 - 84 years	1.98	1.99	1.90*
	0.13	0.13	0.48
85 years and older	0.65	0.61	1.45*
	0.06	0.06	0.36
Disabled			
Under 45 years	0.37	0.37	0.30*
	0.04	0.04	0.10
45 - 64 years	1.26	1.31	0.26*
	0.11	0.11	0.20

Source: Medicare Current Beneficiary Survey

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

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

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

Table 1.2 Demographic and Socioeconomic Characteristics of Medicare Beneficiaries, by Age and by Gender and Age, 2004

All Medicare Beneficiaries

Beneficiary Characteristic	Total	All Medicare Beneficiaries				Male				Total	Female				Total
		< 65	65 - 74	75 - 84	85 +	< 65	65 - 74	75 - 84	85 +		< 65	65 - 74	75 - 84	85 +	
Beneficiaries (in 000s)	42,700	6,600	17,967	13,043	5,090	3,430	8,321	5,482	1,574	18,807	3,170	9,645	7,557	3,506	23,878
	123	89	137	98	72	64	127	76	43	123	73	119	82	63	134
Beneficiaries as a Percent of Column Total															
Marital Status															
Married	51.02	37.95	64.02	49.95	24.66	39.76	75.63	71.38	52.89	65.96	35.98	53.99	34.43	12.01	39.25
	0.48	1.40	0.77	0.64	0.99	1.77	0.85	0.98	1.85	0.59	1.99	1.21	0.83	0.80	0.68
Widowed	29.90	7.87	20.08	39.78	67.98	4.37*	8.40	19.45	40.85	13.59	11.64	30.16	54.51	80.13	42.74
	0.41	0.92	0.67	0.67	0.96	0.90	0.59	0.80	1.89	0.40	1.52	1.15	0.91	0.91	0.66
Divorced/separated	12.18	27.73	12.71	6.94	3.53	25.57	12.00	6.29	3.48*	12.10	30.06	13.33	7.40	3.56	12.24
	0.27	1.26	0.46	0.32	0.36	1.50	0.69	0.58	0.66	0.40	1.71	0.68	0.46	0.41	0.40
Never married	6.91	26.46	3.19	3.33	3.83	30.30	3.97	2.88	2.78*	8.35	22.32	2.52	3.66	4.30	5.77
	0.20	1.00	0.25	0.25	0.35	1.28	0.37	0.35	0.58	0.27	1.43	0.33	0.36	0.46	0.28
Living Arrangement															
Community															
Lives alone	28.24	24.14	23.02	33.30	39.02	24.77	15.66	18.76	27.55	19.22	23.46	29.37	43.85	44.17	35.34
	0.49	1.13	0.75	0.68	0.88	1.41	0.80	0.75	1.50	0.48	1.60	1.14	0.91	0.96	0.69
With spouse	49.12	36.39	62.59	47.74	21.57	37.81	74.43	68.75	47.15	63.81	34.85	52.37	32.49	10.09	37.55
	0.49	1.41	0.79	0.69	0.86	1.77	0.85	1.07	1.74	0.58	1.97	1.23	0.83	0.72	0.69
With children	9.94	10.95	7.82	10.30	15.20	5.05	3.68	4.65	9.42	4.69	17.33	11.38	14.40	17.79	14.07
	0.28	0.81	0.39	0.41	0.70	0.86	0.41	0.47	1.09	0.31	1.38	0.68	0.63	1.02	0.43
With others	7.56	23.15	5.34	3.73	4.96	26.58	4.95	3.91	4.65*	8.57	19.45	5.68	3.61	5.10	6.77
	0.24	1.13	0.36	0.27	0.47	1.43	0.47	0.41	0.77	0.36	1.54	0.49	0.36	0.57	0.32
Long-Term Care Facility															
	5.14	5.37	1.23	4.92	19.25	5.80	1.27*	3.94	11.23	3.71	4.91	1.19*	5.64	22.85	6.27
	0.15	0.50	0.14	0.25	0.78	0.60	0.18	0.40	1.09	0.18	0.68	0.19	0.39	0.95	0.22
Race/Ethnicity															
White non-Hispanic	78.40	66.40	77.99	82.79	84.19	65.64	79.48	83.74	86.05	78.74	67.22	76.70	82.10	83.35	78.13
	0.57	1.39	0.73	0.56	0.79	1.77	0.88	0.77	1.19	0.70	1.74	0.96	0.66	0.83	0.62
Black non-Hispanic	9.64	18.24	9.08	6.95	7.32	16.77	8.80	6.03	6.70	9.27	19.83	9.33	7.62	7.60	9.93
	0.18	0.73	0.28	0.27	0.49	0.85	0.42	0.37	0.72	0.24	1.18	0.40	0.37	0.57	0.28
Hispanic	7.67	10.50	8.11	6.49	5.44	12.12	7.63	6.35	4.88*	7.85	8.74	8.53	6.60	5.69	7.53
	0.45	0.77	0.60	0.41	0.53	1.12	0.66	0.54	0.89	0.52	1.11	0.78	0.51	0.51	0.48
Other	4.29	4.86	4.82	3.77	3.05	5.47	4.10	3.88	2.37*	4.14	4.21	5.43	3.69	3.36	4.41
	0.31	1.00	0.34	0.27	0.41	1.33	0.49	0.44	0.55	0.39	0.92	0.48	0.33	0.50	0.32

Table 1.2 Demographic and Socioeconomic Characteristics of Medicare Beneficiaries, by Age and by Gender and Age, 2004

All Medicare Beneficiaries

Beneficiary Characteristic	Total	All Medicare Beneficiaries				Male				Total	Female				Total
		< 65	65 - 74	75 - 84	85 +	< 65	65 - 74	75 - 84	85 +		< 65	65 - 74	75 - 84	85 +	
Beneficiaries (in 000s)	42,700	6,600	17,967	13,043	5,090	3,430	8,321	5,482	1,574	18,807	3,170	9,645	7,557	3,506	23,878
	123	89	137	98	72	64	127	76	43	123	73	119	82	63	134
Beneficiaries as a Percent of Column Total															
Schooling															
0 - 8 years	13.56	13.04	10.45	14.88	23.22	15.16	10.84	15.66	20.54	13.73	10.80	10.12	14.32	24.40	13.43
	0.30	0.85	0.41	0.54	0.94	1.19	0.70	0.88	1.45	0.44	1.15	0.58	0.63	1.10	0.40
9 - 12 years (no diploma)	15.71	18.54	14.12	15.99	17.19	21.45	13.76	13.34	14.26	15.09	15.46	14.43	17.87	18.48	16.19
	0.29	0.79	0.52	0.47	0.81	1.08	0.69	0.69	1.31	0.44	1.30	0.71	0.77	0.97	0.44
High school graduate	30.28	31.94	30.94	29.21	28.24	32.22	26.80	24.59	26.30	27.12	31.63	34.50	32.50	29.10	32.76
	0.47	1.38	0.66	0.67	1.06	2.06	0.87	0.96	1.64	0.64	1.72	0.95	0.89	1.26	0.58
Voc/tech/bus/etc.	6.79	6.49	6.71	7.02	6.89	5.38	5.79	5.84	7.88	5.88	7.66	7.50	7.86	6.46	7.50
	0.26	0.68	0.43	0.35	0.51	0.80	0.47	0.47	1.04	0.32	1.10	0.67	0.48	0.68	0.40
Some college	14.66	17.57	15.20	13.67	10.99	15.26	15.63	14.29	13.50	15.02	20.02	14.82	13.23	9.89	14.37
	0.32	1.01	0.59	0.48	0.69	1.25	0.95	0.90	1.25	0.50	1.62	0.70	0.58	0.77	0.43
Any college degree	19.00	12.42	22.58	19.23	13.47	10.53	27.18	26.27	17.53	23.15	14.41	18.63	14.22	11.68	15.75
	0.46	1.23	0.74	0.63	0.70	1.53	1.11	0.96	1.25	0.67	1.50	0.91	0.75	0.83	0.49
Income															
\$5,000 of less	4.45	7.60	3.60	3.81	5.00	7.35	2.57	3.03	2.89*	3.60	7.86	4.49	4.39	5.96	5.12
	0.22	0.74	0.29	0.29	0.44	0.85	0.35	0.38	0.62	0.27	1.07	0.48	0.37	0.55	0.31
\$5,001 - \$10,000	17.14	34.13	11.47	14.37	22.20	34.96	7.47	9.04	12.20	13.33	33.24	14.92	18.25	26.68	20.13
	0.37	1.19	0.53	0.50	0.85	1.50	0.60	0.61	1.17	0.42	1.87	0.78	0.70	1.15	0.55
\$10,001 - \$15,000	16.77	19.38	13.84	17.25	22.45	18.82	11.37	12.59	17.45	13.60	19.99	15.97	20.59	24.66	19.24
	0.34	1.01	0.49	0.53	0.85	1.12	0.71	0.72	1.28	0.43	1.66	0.69	0.77	1.02	0.47
\$15,001 - \$20,000	11.53	9.07	10.09	13.51	14.72	9.44	9.20	13.46	14.55	10.93	8.66	10.86	13.56	14.74	11.99
	0.33	0.76	0.47	0.41	0.78	0.99	0.62	0.68	1.29	0.46	1.09	0.65	0.65	0.79	0.42
\$20,001 - \$25,000	10.43	8.34	9.67	12.80	9.71	10.27	8.97	13.08	11.70	10.64	6.26	10.28	12.60	8.84	10.27
	0.28	0.79	0.40	0.47	0.62	1.18	0.56	0.68	1.24	0.45	1.07	0.55	0.60	0.72	0.36
\$25,001 - \$30,000	9.10	4.84	10.34	9.87	8.29	4.94	9.86	10.99	12.19	9.49	4.72*	10.75	9.07	6.56	8.80
	0.29	0.68	0.47	0.45	0.61	0.92	0.60	0.68	1.22	0.41	0.91	0.70	0.64	0.71	0.40
\$30,001 - \$35,000	6.00	3.50	7.66	5.90	3.59	3.65*	9.13	6.68	5.56*	7.12	3.34*	6.40	5.34	2.71	5.12
	0.25	0.54	0.47	0.35	0.37	0.75	0.70	0.60	0.77	0.41	0.78	0.51	0.49	0.40	0.26
\$35,001 - \$40,000	6.12	3.61	7.97	5.86	3.53	3.09*	9.37	7.86	4.21*	7.35	4.17*	6.76	4.41	3.24	5.16
	0.26	0.46	0.52	0.33	0.37	0.58	0.85	0.60	0.75	0.48	0.85	0.59	0.35	0.38	0.30
More than \$40,000	18.47	9.53	25.36	16.62	10.51	7.48	32.05	23.27	19.26	23.94	11.74	19.58	11.80	6.62	14.17
	0.36	0.69	0.62	0.54	0.58	0.94	0.91	0.92	1.36	0.62	1.06	0.87	0.64	0.54	0.46

Table 1.2 Demographic and Socioeconomic Characteristics of Medicare Beneficiaries, by Age and by Gender and Age, 2004

All Medicare Beneficiaries

Beneficiary Characteristic	Total	All Medicare Beneficiaries				Male				Total	Female				Total
		< 65	65 - 74	75 - 84	85 +	< 65	65 - 74	75 - 84	85 +		< 65	65 - 74	75 - 84	85 +	
Beneficiaries (in 000s)	42,700	6,600	17,967	13,043	5,090	3,430	8,321	5,482	1,574	18,807	3,170	9,645	7,557	3,506	23,878
	<i>123</i>	<i>89</i>	<i>137</i>	<i>98</i>	<i>72</i>	<i>64</i>	<i>127</i>	<i>76</i>	<i>43</i>	<i>123</i>	<i>73</i>	<i>119</i>	<i>82</i>	<i>63</i>	<i>134</i>

Beneficiaries as a Percent of Column Total

Metropolitan Area Resident															
Yes	76.33	72.68	75.92	78.21	77.74	72.13	75.70	78.28	78.72	76.05	73.26	76.11	78.15	77.34	76.56
	<i>0.19</i>	<i>0.63</i>	<i>0.37</i>	<i>0.33</i>	<i>0.57</i>	<i>1.02</i>	<i>0.76</i>	<i>0.64</i>	<i>1.15</i>	<i>0.36</i>	<i>1.17</i>	<i>0.72</i>	<i>0.51</i>	<i>0.86</i>	<i>0.35</i>
No	23.67	27.32	24.08	21.79	22.26	27.87	24.30	21.72	21.28	23.95	26.74	23.89	21.85	22.66	23.44
	<i>0.19</i>	<i>0.63</i>	<i>0.37</i>	<i>0.33</i>	<i>0.57</i>	<i>1.02</i>	<i>0.76</i>	<i>0.64</i>	<i>1.15</i>	<i>0.36</i>	<i>1.17</i>	<i>0.72</i>	<i>0.51</i>	<i>0.86</i>	<i>0.35</i>

Source: Medicare Current Beneficiary Survey

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

Table 1.3 Demographic and Socioeconomic Characteristics of Medicare Beneficiaries, by Race/Ethnicity and Age, 2004

All Medicare Beneficiaries

Beneficiary Characteristic	Total ¹	White non-Hispanic					Black non-Hispanic					Hispanic				
		< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total
Beneficiaries (in 000s)	42,700	4,376	13,957	10,770	4,274	33,377	1,202	1,626	904	372	4,104	692	1,452	845	276	3,265
	123	112	152	110	67	263	50	50	36	26	78	51	110	54	27	191
Beneficiaries as a Percent of Column Total																
Gender																
Male	44.06	51.36	47.13	42.53	31.69	44.22	47.75	44.78	36.48	28.39	42.34	59.99	43.47	41.15	27.79*	45.04
	0.26	1.04	0.67	0.52	0.81	0.30	2.08	1.78	1.85	2.44	1.06	4.13	2.52	2.48	3.54	1.50
Female	55.94	48.64	52.87	57.47	68.31	55.78	52.25	55.22	63.52	71.61	57.66	40.01	56.53	58.85	72.21	54.96
	0.26	1.04	0.67	0.52	0.81	0.30	2.08	1.78	1.85	2.44	1.06	4.13	2.52	2.48	3.54	1.50
Marital Status																
Married	51.02	40.60	67.68	51.63	25.89	53.61	21.52	38.63	32.03	15.87*	30.10	47.13	57.25	46.75	21.28*	49.37
	0.48	1.71	0.87	0.76	1.08	0.57	2.58	2.72	2.43	2.68	1.38	3.94	2.81	2.74	3.00	1.56
Widowed	29.90	7.00	18.34	39.01	67.28	29.78	11.72*	33.45	49.64	73.23	34.25	5.58*	20.80	38.99	69.49	26.37
	0.41	1.03	0.76	0.81	1.11	0.47	2.25	2.80	2.96	2.86	1.57	2.03	1.97	2.59	3.71	1.25
Divorced/separated	12.18	27.06	11.38	6.15	2.98	10.67	33.91	20.46	12.49*	7.56*	21.48	23.20	17.11	11.60*	6.06*	16.05
	0.27	1.43	0.49	0.33	0.40	0.30	3.53	2.19	1.76	1.70	1.57	3.17	2.19	2.06	1.63	1.49
Never married	6.91	25.34	2.61	3.21	3.85	5.94	32.85	7.45*	5.84*	3.35*	14.17	24.08	4.84*	2.66*	3.18*	8.22
	0.20	1.16	0.23	0.27	0.41	0.18	2.80	1.35	1.07	1.01	1.00	2.84	1.43	0.90	1.62	0.86
Living Arrangement																
Community																
Lives alone	28.24	23.96	22.21	34.14	40.59	28.64	31.39	32.42	35.13	31.88	32.66	15.30*	20.90	24.87	29.29*	21.45
	0.49	1.42	0.84	0.75	0.99	0.55	3.07	2.52	2.38	3.14	1.54	2.59	2.06	2.33	3.66	1.25
With spouse	49.12	39.36	66.35	49.55	22.60	51.79	19.53	35.98	28.47	14.93*	27.60	44.36	55.65	44.48	16.85*	47.08
	0.49	1.74	0.88	0.80	0.95	0.57	2.40	2.60	2.22	2.76	1.30	3.71	2.72	2.78	2.68	1.61
With children	9.94	9.14	6.09	8.28	12.69	8.04	16.42	15.49	20.96	26.18	17.94	14.64*	15.30	21.59	29.91*	18.02
	0.28	0.78	0.38	0.41	0.72	0.27	2.71	1.89	1.80	3.85	1.14	3.36	2.01	1.78	3.12	1.28
With others	7.56	21.07	4.16	3.16	3.70	5.99	28.46	13.81	8.49*	13.06*	16.86	23.93	7.36*	4.15*	12.45*	10.47
	0.24	1.26	0.36	0.27	0.44	0.23	2.71	1.63	1.61	2.46	1.04	2.60	1.64	1.11	3.10	1.02
Long-Term Care Facility																
	5.14	6.46	1.19	4.87	20.42	5.53	4.19*	2.30*	6.95*	13.95*	4.94	1.77*	0.79*	4.91*	11.51*	2.97
	0.15	0.65	0.16	0.24	0.89	0.17	1.02	0.54	1.30	2.76	0.47	0.79	0.37	1.20	2.40	0.39

Table 1.3 Demographic and Socioeconomic Characteristics of Medicare Beneficiaries, by Race/Ethnicity and Age, 2004

All Medicare Beneficiaries

Beneficiary Characteristic	Total ¹	White non-Hispanic					Black non-Hispanic					Hispanic				
		< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total
Beneficiaries (in 000s)	42,700	4,376	13,957	10,770	4,274	33,377	1,202	1,626	904	372	4,104	692	1,452	845	276	3,265
	123	112	152	110	67	263	50	50	36	26	78	51	110	54	27	191
Beneficiaries as a Percent of Column Total																
Schooling																
0 - 8 years	13.56	11.18	6.49	10.47	18.02	9.71	10.45	16.12	30.52	49.88	20.29	29.11	38.63	49.33	54.96	40.57
	0.30	0.90	0.39	0.52	0.98	0.29	2.01	1.63	2.78	3.99	1.11	3.40	2.65	2.77	5.03	1.62
9 - 12 years (no diploma)	15.71	16.87	12.32	15.45	17.41	14.51	24.69	30.06	23.50	21.77*	26.36	20.29	15.42	14.27*	9.17*	15.69
	0.29	1.07	0.61	0.56	0.90	0.33	2.72	1.88	2.23	3.39	1.22	3.47	2.15	1.98	2.73	1.23
High school graduate	30.28	34.27	32.80	31.07	30.10	32.13	29.89	25.00	22.85	16.87*	25.34	22.32	21.98	15.97	17.94*	20.21
	0.47	1.54	0.77	0.75	1.23	0.53	2.64	2.20	2.53	2.81	1.37	3.43	2.44	2.35	3.35	1.42
Voc/tech/bus/etc.	6.79	6.65	7.56	7.65	7.73	7.49	7.02*	3.63*	4.50*	1.04*	4.62	1.23*	3.73*	3.56*	3.13*	3.10*
	0.26	0.78	0.50	0.38	0.62	0.30	1.55	1.17	1.15	0.76	0.69	0.61	0.96	1.13	1.56	0.65
Some college	14.66	16.81	16.12	14.96	12.47	15.42	18.77	11.86	8.27*	2.66*	12.40	20.64	10.55*	5.15*	4.52*	10.88
	0.32	1.16	0.67	0.55	0.76	0.36	2.65	1.69	1.46	1.47	1.25	3.02	1.50	1.50	1.88	1.00
Any college degree	19.00	14.23	24.71	20.40	14.27	20.74	9.18*	13.33	10.35*	7.77*	10.99	6.41*	9.70*	11.73*	10.27*	9.55
	0.46	1.69	0.83	0.70	0.81	0.52	2.48	1.45	1.99	1.90	1.05	2.32	1.46	1.50	2.92	1.00
Income																
\$5,000 or less	4.45	6.70	2.60	2.78	3.93	3.37	9.10	7.69*	8.20*	9.71*	8.40	11.44*	7.42*	9.93*	14.40*	9.51
	0.22	0.94	0.27	0.28	0.46	0.24	1.58	1.26	1.74	1.96	0.83	1.83	1.59	1.62	2.47	0.98
\$5,001 - \$10,000	17.14	31.60	7.93	11.01	18.01	13.32	43.08	27.92	31.96	46.24	34.91	31.11	25.80	32.74	40.50	29.96
	0.37	1.46	0.50	0.47	0.89	0.41	2.79	2.14	2.55	4.06	1.24	2.92	2.66	2.19	3.54	1.39
\$10,001 - \$15,000	16.77	19.12	12.23	16.82	22.70	15.95	20.43	18.69	20.44	21.55*	19.84	20.96	20.05	17.24	18.30*	19.37
	0.34	1.38	0.50	0.59	0.97	0.38	2.40	2.13	2.04	3.51	1.23	2.78	1.93	1.99	3.07	1.14
\$15,001 - \$20,000	11.53	9.29	9.83	13.75	15.87	11.80	8.92*	10.64	13.02*	7.34*	10.36	9.86*	10.94*	9.85*	9.76*	10.33
	0.33	1.00	0.53	0.43	0.86	0.37	1.45	1.49	1.74	2.41	0.78	2.24	1.47	1.43	2.42	0.90
\$20,001 - \$25,000	10.43	7.72	10.07	13.50	10.56	10.93	9.53*	9.51*	9.07*	4.94*	9.00	12.69*	9.01*	10.29*	6.75*	9.93
	0.28	0.98	0.47	0.52	0.68	0.32	1.76	1.41	1.73	1.57	0.82	3.26	1.35	1.56	1.72	1.05
\$25,001 - \$30,000	9.10	4.77	11.51	10.65	9.26	10.06	4.02*	5.11*	6.33*	3.40*	4.90	4.14*	5.76*	6.85*	2.74*	5.44
	0.29	0.80	0.57	0.52	0.68	0.36	1.07	1.04	1.27	1.37	0.64	1.64	2.25	1.45	1.43	1.20
\$30,001 - \$35,000	6.00	4.58	8.26	6.46	3.86	6.63	1.10*	5.14*	3.30*	1.44*	3.21*	2.09*	5.91*	3.36*	3.12*	4.21*
	0.25	0.78	0.53	0.39	0.40	0.29	0.55	1.29	0.95	0.88	0.62	1.00	1.02	1.03	1.35	0.60
\$35,001 - \$40,000	6.12	4.70	8.72	6.43	3.87	6.83	0.24*	3.78*	3.32*	2.21*	2.50*	2.17*	5.45*	3.03*	1.03*	3.76*
	0.26	0.66	0.55	0.38	0.42	0.27	0.15	1.06	0.96	0.95	0.44	0.84	1.27	0.81	0.76	0.67
More than \$40,000	18.47	11.53	28.85	18.60	11.94	21.11	3.59*	11.53	4.37*	3.17*	6.87	5.55*	9.65*	6.71*	3.39*	7.49
	0.36	1.03	0.80	0.60	0.65	0.46	1.18	1.59	1.14	1.48	0.81	1.64	1.46	1.15	1.58	0.81

Table 1.3 Demographic and Socioeconomic Characteristics of Medicare Beneficiaries, by Race/Ethnicity and Age, 2004

All Medicare Beneficiaries

Beneficiary Characteristic	Total ¹	White non-Hispanic					Black non-Hispanic					Hispanic				
		< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total
Beneficiaries (in 000s)	42,700	4,376	13,957	10,770	4,274	33,377	1,202	1,626	904	372	4,104	692	1,452	845	276	3,265
	<i>123</i>	<i>112</i>	<i>152</i>	<i>110</i>	<i>67</i>	<i>263</i>	<i>50</i>	<i>50</i>	<i>36</i>	<i>26</i>	<i>78</i>	<i>51</i>	<i>110</i>	<i>54</i>	<i>27</i>	<i>191</i>
Beneficiaries as a Percent of Column Total																
Metropolitan Area Resident																
Yes	76.33	68.04	73.27	76.69	76.54	74.10	82.77	85.59	81.86	76.86	83.15	89.70	90.26	92.06	95.69	91.07
	<i>0.19</i>	<i>1.21</i>	<i>0.50</i>	<i>0.43</i>	<i>0.77</i>	<i>0.39</i>	<i>2.51</i>	<i>1.68</i>	<i>2.57</i>	<i>3.92</i>	<i>1.68</i>	<i>2.97</i>	<i>1.98</i>	<i>2.03</i>	<i>2.04</i>	<i>1.63</i>
No	23.67	31.96	26.73	23.31	23.46	25.90	17.23	14.41	18.14	23.14*	16.85	10.30*	9.74*	7.94*	4.31*	8.93
	<i>0.19</i>	<i>1.21</i>	<i>0.50</i>	<i>0.43</i>	<i>0.77</i>	<i>0.39</i>	<i>2.51</i>	<i>1.68</i>	<i>2.57</i>	<i>3.92</i>	<i>1.68</i>	<i>2.97</i>	<i>1.98</i>	<i>2.03</i>	<i>2.04</i>	<i>1.63</i>

Source: Medicare Current Beneficiary Survey

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

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

Table 1.4a Demographic and Socioeconomic Characteristics of Noninstitutionalized Medicare Beneficiaries, by Living Arrangement and Age, 2004

Community Residents¹

Beneficiary Characteristic	Total	Lives Alone					Lives with Spouse					Lives with Children/Others				
		< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total
Beneficiaries (in 000s)	40,497	1,593	4,136	4,342	1,982	12,054	2,401	11,245	6,224	1,096	20,967	2,251	2,365	1,830	1,024	7,470
	124	81	141	87	57	215	99	167	109	49	210	86	86	63	41	138
Beneficiaries as a Percent of Column Total																
Marital Status																
Married	53.02	2.43*	3.07*	2.07*	1.71*	2.40	99.80	99.97	100.00	100.00	99.96	2.30*	3.32*	3.01*	2.15*	2.77
	0.50	0.70	0.63	0.35	0.45	0.26	0.20	0.03	0.00	0.00	0.03	0.77	0.75	0.70	0.63	0.40
Widowed	28.54	14.14	53.48	78.68	88.65	63.18	.	.	.	.	.	12.30	56.09	77.34	90.65	52.84
	0.43	2.23	1.54	0.90	0.96	0.74	.	.	.	.	.	1.66	2.16	1.55	1.25	1.07
Divorced/separated	12.32	53.24	35.24	13.41	4.99	24.76	0.20*	0.03*	.	.	0.04*	41.15	32.66	13.92	4.39*	26.75
	0.29	2.85	1.48	0.78	0.68	0.72	0.20	0.03	.	.	0.03	2.00	1.87	1.32	0.90	0.99
Never married	6.13	30.18	8.21	5.85	4.65*	9.66	.	.	.	.	.	44.25	7.92*	5.73*	2.82*	17.63
	0.19	2.26	0.75	0.54	0.61	0.45	.	.	.	.	.	1.85	1.28	0.86	0.76	0.83
Race/Ethnicity																
White non-Hispanic	78.07	65.81	75.36	84.92	87.59	79.55	71.78	82.65	85.92	88.12	82.66	58.91	60.61	67.32	68.42	62.82
	0.58	2.73	1.35	0.89	1.05	0.77	2.11	0.92	0.84	1.32	0.70	2.05	1.88	1.46	1.90	1.05
Black non-Hispanic	9.66	23.68	12.81	7.34	5.98	11.15	9.78	5.22	4.15	5.06*	5.42	24.04	20.19	14.55	14.24	19.15
	0.19	2.32	0.98	0.56	0.79	0.53	1.26	0.40	0.38	0.99	0.27	1.65	1.46	0.95	1.37	0.68
Hispanic	7.84	6.64*	7.38	4.85	4.08*	5.83	12.79	7.21	6.05	4.25*	7.35	11.89	13.94	11.88	11.42	12.47
	0.46	1.14	0.64	0.59	0.55	0.43	1.46	0.75	0.53	0.87	0.55	1.37	1.70	1.01	1.30	0.92
Other	4.43	3.87*	4.46	2.89	2.34*	3.47	5.65*	4.91	3.88	2.58*	4.57	5.16	5.25*	6.26*	5.91*	5.56
	0.32	0.81	0.71	0.44	0.41	0.36	1.76	0.41	0.44	0.76	0.35	1.11	0.88	1.01	1.12	0.66
Schooling																
0 - 8 years	12.87	11.27	10.14	13.20	18.31	12.68	10.53	8.56	12.82	17.17	10.45	13.56	18.53	23.16	34.58	20.17
	0.29	1.73	0.81	0.82	1.21	0.55	1.25	0.54	0.68	1.63	0.39	1.36	1.49	1.61	2.59	0.78
9 - 12 years (no diploma)	15.49	17.18	15.98	17.71	18.15	17.10	17.02	11.86	12.98	13.97	12.88	20.48	20.71	20.44	18.84	20.33
	0.30	2.17	1.07	0.88	1.33	0.64	1.48	0.61	0.64	1.55	0.41	1.46	1.71	1.54	1.79	0.79
High school graduate	30.45	30.87	29.84	31.06	31.75	30.72	32.93	31.57	28.42	26.41	30.56	32.67	30.45	27.73	24.34	29.70
	0.49	2.56	1.39	1.13	1.65	0.78	2.12	0.89	0.93	1.95	0.67	1.93	2.19	1.88	2.00	1.03
Voc/tech/bus/etc.	6.89	5.37*	6.90	8.40	7.76	7.37	6.98	7.01	6.47	8.47*	6.92	7.46	5.41*	5.81*	4.53*	6.02
	0.28	1.07	0.98	0.64	1.08	0.52	0.96	0.51	0.47	1.23	0.33	1.29	1.07	0.90	0.96	0.61
Some college	14.92	19.84	15.18	14.08	11.44	14.82	18.97	16.18	14.76	15.34	16.05	15.70	10.87	10.78	7.07*	11.85
	0.33	1.89	1.16	0.82	1.14	0.57	1.92	0.70	0.74	1.51	0.46	1.39	1.29	1.12	1.36	0.73
Any college degree	19.38	15.47	21.95	15.56	12.59	17.32	13.57	24.82	24.55	18.63	23.15	10.14	14.04	12.08	10.64	11.93
	0.48	2.24	1.57	1.01	1.10	0.70	1.90	0.93	0.85	1.55	0.66	1.75	1.40	1.17	1.33	0.67

Table 1.4a Demographic and Socioeconomic Characteristics of Noninstitutionalized Medicare Beneficiaries, by Living Arrangement and Age, 2004

Community Residents¹

Beneficiary Characteristic	Total	Lives Alone					Lives with Spouse					Lives with Children/Others				
		< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total
Beneficiaries (in 000s)	40,497	1,593	4,136	4,342	1,982	12,054	2,401	11,245	6,224	1,096	20,967	2,251	2,365	1,830	1,024	7,470
	<i>124</i>	<i>81</i>	<i>141</i>	<i>87</i>	<i>57</i>	<i>215</i>	<i>99</i>	<i>167</i>	<i>109</i>	<i>49</i>	<i>210</i>	<i>86</i>	<i>86</i>	<i>63</i>	<i>41</i>	<i>138</i>
Beneficiaries as a Percent of Column Total																
Income																
\$5,000 or less	4.32	7.14	6.26	3.85	4.75	5.26	3.59*	1.85	2.14	2.25*	2.15	12.28	6.72*	8.12	7.98*	8.91
	<i>0.23</i>	<i>1.38</i>	<i>0.77</i>	<i>0.47</i>	<i>0.72</i>	<i>0.36</i>	<i>0.90</i>	<i>0.24</i>	<i>0.33</i>	<i>0.64</i>	<i>0.21</i>	<i>1.44</i>	<i>1.11</i>	<i>1.09</i>	<i>1.21</i>	<i>0.65</i>
\$5,001 - \$10,000	15.87	48.24	21.36	21.12	20.36	24.66	8.06	3.47	3.74	6.71*	4.25	48.15	28.79	26.98	29.67	34.30
	<i>0.38</i>	<i>2.93</i>	<i>1.37</i>	<i>1.12</i>	<i>1.27</i>	<i>0.77</i>	<i>0.94</i>	<i>0.35</i>	<i>0.34</i>	<i>1.04</i>	<i>0.26</i>	<i>2.02</i>	<i>1.97</i>	<i>1.92</i>	<i>2.20</i>	<i>1.01</i>
\$10,001 - \$15,000	16.40	22.02	20.34	23.16	24.76	22.30	13.72	9.26	9.60	13.65	10.10	22.86	23.61	25.78	28.09	24.53
	<i>0.35</i>	<i>2.12</i>	<i>1.15</i>	<i>1.03</i>	<i>1.45</i>	<i>0.61</i>	<i>1.51</i>	<i>0.59</i>	<i>0.62</i>	<i>1.54</i>	<i>0.43</i>	<i>1.82</i>	<i>1.54</i>	<i>1.75</i>	<i>1.89</i>	<i>0.88</i>
\$15,001 - \$20,000	11.67	7.46*	12.49	14.82	17.27	13.45	13.10	9.09	13.44	13.80	11.09	6.72	10.99	12.43	13.65	10.42
	<i>0.34</i>	<i>1.49</i>	<i>1.04</i>	<i>0.74</i>	<i>1.26</i>	<i>0.54</i>	<i>1.56</i>	<i>0.54</i>	<i>0.70</i>	<i>1.60</i>	<i>0.45</i>	<i>0.90</i>	<i>1.19</i>	<i>1.08</i>	<i>1.66</i>	<i>0.52</i>
\$20,001 - \$25,000	10.65	6.36*	10.85	11.29	10.51	10.36	13.35	9.66	14.94	12.06	11.77	5.25*	7.77	11.57	7.89*	7.96
	<i>0.29</i>	<i>1.62</i>	<i>1.01</i>	<i>0.81</i>	<i>0.96</i>	<i>0.56</i>	<i>1.71</i>	<i>0.48</i>	<i>0.67</i>	<i>1.46</i>	<i>0.39</i>	<i>1.15</i>	<i>1.21</i>	<i>1.41</i>	<i>1.30</i>	<i>0.61</i>
\$25,001 - \$30,000	9.35	2.29*	8.07	8.87	7.29	7.47	10.61	11.91	12.66	14.14	12.10	0.98*	7.38*	4.54*	6.69*	4.66
	<i>0.30</i>	<i>0.70</i>	<i>0.82</i>	<i>0.77</i>	<i>0.90</i>	<i>0.45</i>	<i>1.56</i>	<i>0.62</i>	<i>0.71</i>	<i>1.63</i>	<i>0.43</i>	<i>0.27</i>	<i>1.03</i>	<i>0.75</i>	<i>1.03</i>	<i>0.37</i>
\$30,001 - \$35,000	6.23	1.99*	5.17	3.78	3.70*	4.01	7.57	9.19	8.77	7.00*	8.76	0.78*	5.50*	2.28*	1.31*	2.71
	<i>0.27</i>	<i>0.61</i>	<i>0.71</i>	<i>0.43</i>	<i>0.61</i>	<i>0.29</i>	<i>1.40</i>	<i>0.61</i>	<i>0.58</i>	<i>1.09</i>	<i>0.44</i>	<i>0.29</i>	<i>0.96</i>	<i>0.57</i>	<i>0.53</i>	<i>0.35</i>
\$35,001 - \$40,000	6.34	1.14*	5.25	4.09	3.55*	4.01	8.13	10.29	8.63	5.88*	9.32	1.10*	2.30*	2.07*	1.19*	1.73
	<i>0.27</i>	<i>0.43</i>	<i>0.73</i>	<i>0.46</i>	<i>0.51</i>	<i>0.31</i>	<i>1.14</i>	<i>0.76</i>	<i>0.61</i>	<i>0.92</i>	<i>0.49</i>	<i>0.45</i>	<i>0.61</i>	<i>0.50</i>	<i>0.46</i>	<i>0.26</i>
More than \$40,000	19.17	3.36*	10.20	9.02	7.82	8.48	21.85	35.28	26.08	24.51	30.45	1.89*	6.95*	6.23*	3.54*	4.78
	<i>0.37</i>	<i>1.25</i>	<i>0.92</i>	<i>0.75</i>	<i>0.79</i>	<i>0.43</i>	<i>1.69</i>	<i>0.90</i>	<i>0.88</i>	<i>1.80</i>	<i>0.63</i>	<i>0.65</i>	<i>1.03</i>	<i>0.81</i>	<i>0.89</i>	<i>0.44</i>
Metropolitan Area Resident																
Yes	76.44	78.06	75.14	76.52	77.51	76.41	65.28	75.99	78.37	78.94	75.63	75.21	77.60	82.80	81.91	78.75
	<i>0.19</i>	<i>1.60</i>	<i>1.23</i>	<i>0.76</i>	<i>1.16</i>	<i>0.64</i>	<i>2.34</i>	<i>0.61</i>	<i>0.55</i>	<i>1.85</i>	<i>0.48</i>	<i>1.61</i>	<i>1.62</i>	<i>1.67</i>	<i>1.68</i>	<i>0.87</i>
No	23.56	21.94	24.86	23.48	22.49	23.59	34.72	24.01	21.63	21.06	24.37	24.79	22.40	17.20	18.09	21.25
	<i>0.19</i>	<i>1.60</i>	<i>1.23</i>	<i>0.76</i>	<i>1.16</i>	<i>0.64</i>	<i>2.34</i>	<i>0.61</i>	<i>0.55</i>	<i>1.85</i>	<i>0.48</i>	<i>1.61</i>	<i>1.62</i>	<i>1.67</i>	<i>1.68</i>	<i>0.87</i>

Source: Medicare Current Beneficiary Survey

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

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

Table 1.4b Demographic and Socioeconomic Characteristics of Noninstitutionalized Male Medicare Beneficiaries, by Living Arrangement and Age, 2004

Male Community Residents¹

Beneficiary Characteristic	Total	Lives Alone					Lives with Spouse					Lives with Children/Others				
		< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total
Beneficiaries (in 000s)	18,110	850	1,303	1,028	434	3,615	1,297	6,193	3,769	742	12,001	1,085	719	469	221	2,494
	125	52	70	41	27	94	69	109	83	37	132	56	54	35	23	86
Beneficiaries as a Percent of Column Total																
Marital Status																
Married	67.59	3.00*	4.17*	3.46*	4.06*	3.68	100.00	99.94	100.00	100.00	99.97	3.44*	3.38*	4.19*	7.51*	3.93*
	0.58	1.02	1.16	0.99	1.42	0.54	0.00	0.06	0.00	0.00	0.03	1.44	1.39	1.82	2.71	0.97
Widowed	12.99	7.78*	30.29	66.73	82.80	41.71	.	.	.	.	.	7.50*	38.32	64.96	85.15	34.08
	0.41	2.59	2.09	2.70	2.80	1.38	.	.	.	.	.	1.79	3.86	3.54	3.36	1.42
Divorced/Separated	12.08	52.76	49.00	21.34	8.83*	37.19	.	0.06*	.	.	0.03*	36.73	46.35	21.70*	5.04*	33.86
	0.41	3.58	2.75	2.27	1.97	1.55	.	0.06	.	.	0.03	2.82	4.24	3.16	1.98	1.75
Never married	7.34	36.46	16.54	8.48*	4.31*	17.43	.	.	.	.	.	52.33	11.95*	9.14*	2.30*	28.13
	0.26	3.35	1.70	1.23	1.37	1.01	.	.	.	.	.	2.51	2.67	2.37	1.70	1.55
Race/Ethnicity																
White non-Hispanic	78.68	68.67	74.03	83.03	88.28	77.04	67.59	82.84	85.43	88.73	82.37	58.92	63.22	70.83	69.23	63.32
	0.71	3.27	2.09	2.09	2.18	1.41	2.61	1.08	1.00	1.46	0.75	2.51	3.53	3.10	4.78	1.83
Black non-Hispanic	9.16	19.76	12.87	8.10*	6.64*	12.38	9.59*	5.78	4.39	4.52*	5.68	23.28	24.26*	14.32*	15.87*	21.21
	0.26	2.60	1.55	1.34	1.44	0.99	1.95	0.54	0.46	0.93	0.40	1.75	3.27	2.45	3.77	1.39
Hispanic	7.94	7.31*	10.29*	4.56*	2.02*	6.96	15.32	6.88	6.26	4.70*	7.46	13.37	9.44*	10.89*	11.63*	11.62
	0.53	1.62	1.60	1.02	0.88	0.75	2.05	0.80	0.63	1.13	0.58	1.93	2.60	2.02	3.39	1.48
Other	4.22	4.26*	2.82*	4.31*	3.07*	3.61	7.50*	4.49	3.92	2.04*	4.49	4.43*	3.09*	3.96*	3.26*	3.85*
	0.40	1.15	1.04	1.22	1.33	0.66	2.73	0.59	0.54	0.72	0.47	1.12	1.12	1.64	1.67	0.70
Schooling																
0 - 8 years	13.21	11.89*	13.39	17.35	17.25*	14.55	14.77	8.72	13.69	17.47	11.39	15.26	21.85*	24.11*	32.82*	20.24
	0.46	2.26	1.84	1.90	2.26	1.02	2.07	0.73	0.95	1.71	0.53	1.61	3.15	3.58	5.31	1.46
9 - 12 years (no diploma)	14.94	19.81	16.15	16.24	16.42*	17.09	20.70	12.00	11.48	13.78*	12.87	22.74	24.43*	21.11*	10.86*	21.96
	0.44	2.74	1.96	1.80	2.62	1.22	2.29	0.76	0.75	1.77	0.53	2.08	3.80	2.99	3.10	1.56
High school graduate	27.12	28.96	23.06	21.44	32.70	25.10	31.87	27.31	25.54	21.50	26.93	36.74	29.18	21.84*	27.50*	31.06
	0.65	3.69	2.24	1.80	3.02	1.26	3.27	1.12	1.21	2.32	0.79	2.84	3.15	3.29	4.87	1.84
Voc/tech/bus/etc.	5.98	5.11*	6.28*	8.11*	6.33*	6.52	5.31*	6.15	5.38	9.68*	6.01	6.43*	2.35*	5.22*	6.46*	5.02*
	0.32	1.44	1.32	1.32	1.87	0.73	1.17	0.56	0.53	1.64	0.39	1.65	1.09	1.85	2.59	0.86
Some college	15.18	19.40	14.25	14.84	13.15*	15.55	15.08	16.62	14.93	17.25	15.96	12.72	9.99*	9.20*	6.40*	10.76
	0.51	2.74	2.00	1.88	2.36	1.16	2.12	1.05	1.07	1.89	0.61	1.72	2.12	2.20	2.37	0.97
Any college degree	23.57	14.82*	26.87	22.01	14.16*	21.19	12.27*	29.21	28.98	20.32	26.83	6.12*	12.21*	18.52*	15.97*	10.97
	0.69	2.91	2.62	2.20	2.33	1.32	2.86	1.27	1.22	1.65	0.86	1.61	2.29	3.20	3.63	1.26

Table 1.4b Demographic and Socioeconomic Characteristics of Noninstitutionalized Male Medicare Beneficiaries, by Living Arrangement and Age, 2004

Male Community Residents¹

Beneficiary Characteristic	Total	Lives Alone					Lives with Spouse					Lives with Children/Others				
		< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total
Beneficiaries (in 000s)	18,110	850	1,303	1,028	434	3,615	1,297	6,193	3,769	742	12,001	1,085	719	469	221	2,494
	125	52	70	41	27	94	69	109	83	37	132	56	54	35	23	86
Beneficiaries as a Percent of Column Total																
Income																
\$5,000 or less	3.53	6.31*	6.44*	4.29*	2.62*	5.34	3.27*	1.47*	2.50*	2.54*	2.06	12.83	4.23*	4.47*	4.08*	8.00
	0.27	1.48	1.43	1.16	1.00	0.63	1.20	0.27	0.43	0.91	0.26	1.73	1.43	1.55	1.80	0.91
\$5,001 - \$10,000	12.23	50.62	19.20	18.20	12.59*	25.51	8.63*	2.86	3.34	5.10*	3.77	49.80	20.53*	23.02*	20.33*	33.71
	0.42	3.60	2.29	1.86	2.44	1.36	1.40	0.37	0.47	1.28	0.33	2.11	3.48	3.37	3.83	1.41
\$10,001 - \$15,000	13.20	20.05	17.39	15.92	20.12*	17.92	14.02	8.44	9.39	12.65*	9.60	22.51	24.15	23.57*	27.78*	23.65
	0.43	2.60	2.13	1.77	2.74	1.03	1.59	0.65	0.85	1.76	0.47	2.11	3.00	3.20	4.63	1.46
\$15,001- \$20,000	11.13	7.55*	12.27*	16.81	17.57*	13.09	13.83	8.21	13.06	13.67	10.68	7.11*	12.79*	12.65*	14.73*	10.47
	0.47	2.17	2.05	1.61	2.61	1.03	2.00	0.68	0.92	1.77	0.52	1.32	2.66	2.12	3.64	1.21
\$20,001 - \$25,000	10.77	6.38*	10.77*	9.19*	13.69*	9.64	19.03	8.54	14.52	12.20*	11.78	4.02*	9.68*	12.47*	7.29*	7.53
	0.45	2.14	1.78	1.58	1.95	0.94	2.76	0.60	0.90	1.82	0.55	1.23	2.29	2.57	2.47	0.94
\$25,001 - \$30,000	9.62	3.07*	7.33*	10.37*	9.05*	7.40	9.95*	10.78	12.06	14.33	11.31	1.10*	6.66*	5.75*	13.65*	4.69*
	0.42	1.13	1.20	1.62	2.07	0.68	2.13	0.73	0.98	1.82	0.53	0.50	2.22	1.63	3.18	0.72
\$30,001 - \$35,000	7.33	2.00*	7.52*	4.45*	5.02*	5.05	7.72*	9.45	7.90	7.40*	8.65	0.73*	10.67*	3.40*	2.53*	4.26*
	0.43	0.73	1.55	0.75	1.42	0.67	1.85	0.74	0.80	1.36	0.52	0.40	3.00	1.26	1.51	0.99
\$35,001 - \$40,000	7.54	1.36*	6.05*	7.46*	4.48*	5.16	6.72*	10.98	8.59	5.29*	9.42	0.66*	2.44*	4.34*	1.69*	1.96*
	0.50	0.68	1.22	1.34	1.38	0.64	1.48	1.06	0.72	1.09	0.70	0.37	1.08	1.38	1.18	0.44
More than \$40,000	24.66	2.67*	13.04*	13.32	14.85*	10.90	16.82	39.26	28.64	26.83	32.73	1.23*	8.85*	10.33*	7.92*	5.73
	0.64	1.42	1.63	1.72	2.41	0.98	2.11	1.12	1.20	2.22	0.82	0.47	1.66	2.40	2.69	0.70
Metropolitan Area Resident																
Yes	76.02	77.82	73.58	76.74	80.05	76.25	66.34	76.31	78.58	78.99	76.11	72.28	75.59	79.17	80.65	75.27
	0.36	2.14	2.39	1.42	2.20	1.15	2.68	0.79	0.84	1.87	0.46	2.18	2.89	2.46	4.16	1.48
No	23.98	22.18	26.42	23.26	19.95*	23.75	33.66	23.69	21.42	21.01	23.89	27.72	24.41	20.83*	19.35*	24.73
	0.36	2.14	2.39	1.42	2.20	1.15	2.68	0.79	0.84	1.87	0.46	2.18	2.89	2.46	4.16	1.48

Source: Medicare Current Beneficiary Survey

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

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

Table 1.4c Demographic and Socioeconomic Characteristics of Noninstitutionalized Female Medicare Beneficiaries, by Living Arrangement and Age, 2004

Female Community Residents¹

Beneficiary Characteristic	Total	Lives Alone					Lives with Spouse					Lives with Children/Others				
		< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total
Beneficiaries (in 000s)	22,381	744	2,833	3,314	1,549	8,439	1,105	5,052	2,455	354	8,966	1,166	1,646	1,361	803	4,976
	134	56	118	76	49	173	64	135	68	27	169	64	71	52	40	115
Beneficiaries as a Percent of Column Total																
Marital Status																
Married	41.24	1.79*	2.57*	1.64*	1.05*	1.86	99.57	100.00	100.00	100.00	99.95	1.23*	3.29*	2.61*	0.67*	2.20*
	0.72	0.86	0.74	0.36	0.38	0.30	0.44	0.00	0.00	0.00	0.05	0.51	0.75	0.68	0.40	0.33
Widowed	41.11	21.33*	64.16	82.36	90.29	72.33	.	.	.	.	.	16.76	63.85	81.60	92.17	62.24
	0.69	3.51	1.94	0.97	0.92	0.85	.	.	.	.	.	2.61	2.57	1.67	1.29	1.33
Divorced/Separated	12.51	53.79	28.90	10.97	3.91*	19.46	0.43*	.	.	.	0.05*	45.26	26.69	11.24	4.21*	23.19
	0.44	4.07	1.71	0.84	0.64	0.85	0.44	.	.	.	0.05	2.99	2.14	1.53	1.02	1.17
Never married	5.14	23.09	4.37*	5.04	4.74*	6.35	.	.	.	.	.	36.74	6.17*	4.55*	2.96*	12.37
	0.27	2.95	0.75	0.64	0.68	0.45	.	.	.	.	.	2.90	1.46	0.89	0.89	0.95
Race/Ethnicity																
White non-Hispanic	77.58	62.54	75.96	85.50	87.40	80.63	76.70	82.42	86.66	86.82	83.05	58.91	59.49	66.11	68.20	62.57
	0.65	3.64	1.64	0.94	1.09	0.87	2.87	1.29	1.10	2.49	0.95	3.03	2.34	1.82	1.91	1.25
Black non-Hispanic	10.07	28.17	12.78	7.10	5.80*	10.63	10.01*	4.53	3.77*	6.19*	5.06	24.74	18.42	14.63	13.79	18.12
	0.30	3.38	1.16	0.63	0.85	0.60	2.00	0.49	0.58	2.05	0.42	2.54	1.43	1.16	1.49	0.79
Hispanic	7.77	5.88*	6.04	4.94	4.66*	5.34	9.81*	7.62	5.73	3.30*	7.20	10.51	15.90	12.22	11.37*	12.90
	0.51	2.16	0.83	0.62	0.64	0.50	2.11	1.01	0.89	1.04	0.72	1.76	2.04	1.19	1.34	0.96
Other	4.59	3.42*	5.21*	2.45*	2.14*	3.41	3.48*	5.43	3.84*	3.69*	4.68	5.84*	6.19*	7.05*	6.64*	6.42
	0.32	1.00	0.82	0.45	0.39	0.40	1.18	0.64	0.62	1.49	0.45	1.79	1.17	1.20	1.33	0.80
Schooling																
0 - 8 years	12.60	10.55*	8.66	11.95	18.59	11.88	5.74*	8.38	11.53	16.58*	9.21	12.03	17.12	22.84	35.06	20.14
	0.41	2.66	0.99	0.82	1.34	0.61	1.43	0.85	0.95	2.76	0.63	2.22	1.90	1.85	2.76	1.02
9 - 12 years (no diploma)	15.93	14.12*	15.90	18.16	18.60	17.11	12.85	11.69	15.21	14.36*	12.89	18.44	19.12	20.22	20.99	19.53
	0.45	2.99	1.26	0.99	1.47	0.71	1.94	0.98	1.33	2.50	0.70	2.13	1.82	1.87	2.24	0.96
High school graduate	33.11	33.08	32.94	33.97	31.50	33.10	34.14	36.78	32.72	36.15	35.32	29.00	30.99	29.68	23.49	29.03
	0.60	3.85	1.71	1.26	1.84	0.94	3.24	1.32	1.51	3.93	0.93	2.74	2.56	2.17	2.03	1.22
Voc/tech/bus/etc.	7.62	5.66*	7.19	8.48	8.13	7.73	8.87*	8.07	8.10	6.06*	8.10	8.39*	6.71*	6.00*	4.02*	6.52
	0.43	1.82	1.28	0.77	1.20	0.70	1.65	0.77	0.89	1.87	0.53	2.15	1.45	0.99	1.17	0.80
Some college	14.71	20.36	15.61	13.84	11.00	14.52	23.37	15.65	14.51	11.56*	16.15	18.39	11.24	11.30	7.24*	12.38
	0.44	2.71	1.33	0.92	1.31	0.64	3.00	0.97	1.08	2.31	0.78	2.15	1.70	1.41	1.48	0.95
Any college degree	16.03	16.22*	19.71	13.60	12.19	15.67	15.03	19.44	17.93	15.28*	18.33	13.76	14.82	9.95	9.21*	12.40
	0.52	3.30	1.76	1.11	1.19	0.84	2.03	1.34	1.31	2.91	0.88	2.67	1.82	1.40	1.45	0.91

Table 1.4c Demographic and Socioeconomic Characteristics of Noninstitutionalized Female Medicare Beneficiaries, by Living Arrangement and Age, 2004

Female Community Residents¹

Beneficiary Characteristic	Total	Lives Alone					Lives with Spouse					Lives with Children/Others				
		< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total
Beneficiaries (in 000s)	22,381	744	2,833	3,314	1,549	8,439	1,105	5,052	2,455	354	8,966	1,166	1,646	1,361	803	4,976
	<i>134</i>	<i>56</i>	<i>118</i>	<i>76</i>	<i>49</i>	<i>173</i>	<i>64</i>	<i>135</i>	<i>68</i>	<i>27</i>	<i>169</i>	<i>64</i>	<i>71</i>	<i>52</i>	<i>40</i>	<i>115</i>
Beneficiaries as a Percent of Column Total																
Income																
\$5,000 of less	4.97	8.10*	6.18*	3.71	5.34*	5.23	3.97*	2.31*	1.58*	1.64*	2.29	11.76	7.80*	9.38	9.05*	9.36
	<i>0.32</i>	<i>1.99</i>	<i>0.90</i>	<i>0.50</i>	<i>0.84</i>	<i>0.44</i>	<i>1.26</i>	<i>0.44</i>	<i>0.39</i>	<i>0.95</i>	<i>0.32</i>	<i>2.04</i>	<i>1.35</i>	<i>1.25</i>	<i>1.52</i>	<i>0.79</i>
\$5,001 - \$10,000	18.81	45.52	22.36	22.03	22.54	24.30	7.40*	4.23	4.36*	10.09*	4.89	46.61	32.40	28.35	32.25	34.60
	<i>0.56</i>	<i>4.25</i>	<i>1.58</i>	<i>1.22</i>	<i>1.52</i>	<i>0.87</i>	<i>1.69</i>	<i>0.61</i>	<i>0.67</i>	<i>2.30</i>	<i>0.46</i>	<i>3.21</i>	<i>2.38</i>	<i>2.19</i>	<i>2.49</i>	<i>1.26</i>
\$10,001 - \$15,000	18.98	24.28	21.70	25.40	26.05	24.18	13.37*	10.26	9.93	15.75*	10.77	23.18	23.38	26.54	28.18	24.97
	<i>0.48</i>	<i>3.54</i>	<i>1.44</i>	<i>1.27</i>	<i>1.63</i>	<i>0.81</i>	<i>2.40</i>	<i>0.85</i>	<i>0.92</i>	<i>2.83</i>	<i>0.69</i>	<i>2.95</i>	<i>1.95</i>	<i>2.17</i>	<i>2.20</i>	<i>1.12</i>
\$15,001 - \$20,000	12.11	7.36*	12.60	14.20	17.18	13.61	12.26	10.17	14.03	14.05*	11.64	6.37*	10.20	12.36	13.35	10.40
	<i>0.44</i>	<i>1.74</i>	<i>1.14</i>	<i>0.95</i>	<i>1.34</i>	<i>0.65</i>	<i>2.12</i>	<i>0.87</i>	<i>1.32</i>	<i>2.46</i>	<i>0.72</i>	<i>1.56</i>	<i>1.11</i>	<i>1.31</i>	<i>1.80</i>	<i>0.64</i>
\$20,001 - \$25,000	10.56	6.33*	10.89	11.95	9.62	10.67	6.68*	11.02	15.59	11.77*	11.77	6.40*	6.93*	11.26	8.05*	8.17
	<i>0.38</i>	<i>2.11</i>	<i>1.14</i>	<i>0.88</i>	<i>1.05</i>	<i>0.62</i>	<i>1.79</i>	<i>0.72</i>	<i>1.29</i>	<i>2.38</i>	<i>0.57</i>	<i>1.84</i>	<i>1.27</i>	<i>1.46</i>	<i>1.61</i>	<i>0.77</i>
\$25,001 - \$30,000	9.13	1.40*	8.41	8.41	6.80	7.49	11.38*	13.30	13.57	13.74*	13.16	0.86*	7.69*	4.12*	4.77*	4.64
	<i>0.41</i>	<i>0.75</i>	<i>1.10</i>	<i>0.83</i>	<i>1.01</i>	<i>0.60</i>	<i>2.47</i>	<i>0.93</i>	<i>1.17</i>	<i>2.97</i>	<i>0.67</i>	<i>0.44</i>	<i>1.09</i>	<i>0.82</i>	<i>1.12</i>	<i>0.47</i>
\$30,001 - \$35,000	5.35	1.98*	4.09*	3.57*	3.33*	3.56	7.40*	8.86	10.11	6.16*	8.92	0.82*	3.24*	1.89*	0.97*	1.94*
	<i>0.28</i>	<i>0.99</i>	<i>0.78</i>	<i>0.55</i>	<i>0.64</i>	<i>0.32</i>	<i>2.08</i>	<i>0.77</i>	<i>1.08</i>	<i>1.89</i>	<i>0.57</i>	<i>0.42</i>	<i>0.94</i>	<i>0.65</i>	<i>0.55</i>	<i>0.33</i>
\$35,001 - \$40,000	5.36	0.88*	4.88*	3.04*	3.28*	3.51	9.79*	9.44	8.69	7.13*	9.19	1.50*	2.23*	1.29*	1.06*	1.61*
	<i>0.32</i>	<i>0.54</i>	<i>0.93</i>	<i>0.43</i>	<i>0.61</i>	<i>0.38</i>	<i>2.20</i>	<i>0.97</i>	<i>0.90</i>	<i>1.90</i>	<i>0.65</i>	<i>0.80</i>	<i>0.78</i>	<i>0.50</i>	<i>0.48</i>	<i>0.34</i>
More than \$40,000	14.74	4.15*	8.89	7.69	5.85*	7.44	27.76	30.40	22.14	19.65*	27.39	2.51*	6.12*	4.81*	2.33*	4.30
	<i>0.49</i>	<i>2.18</i>	<i>1.05</i>	<i>0.88</i>	<i>0.72</i>	<i>0.50</i>	<i>2.32</i>	<i>1.46</i>	<i>1.29</i>	<i>3.13</i>	<i>0.99</i>	<i>1.20</i>	<i>1.36</i>	<i>0.91</i>	<i>0.78</i>	<i>0.55</i>
Metropolitan Area Resident																
Yes	76.77	78.34	75.86	76.45	76.80	76.48	64.04	75.61	78.04	78.83	74.98	77.93	78.48	84.05	82.26	80.49
	<i>0.37</i>	<i>2.71</i>	<i>1.67</i>	<i>0.92</i>	<i>1.36</i>	<i>0.79</i>	<i>3.33</i>	<i>1.12</i>	<i>1.00</i>	<i>2.82</i>	<i>0.91</i>	<i>2.31</i>	<i>1.74</i>	<i>1.77</i>	<i>2.05</i>	<i>0.97</i>
No	23.23	21.66	24.14	23.55	23.20	23.52	35.96	24.39	21.96	21.17*	25.02	22.07	21.52	15.95	17.74	19.51
	<i>0.37</i>	<i>2.71</i>	<i>1.67</i>	<i>0.92</i>	<i>1.36</i>	<i>0.79</i>	<i>3.33</i>	<i>1.12</i>	<i>1.00</i>	<i>2.82</i>	<i>0.91</i>	<i>2.31</i>	<i>1.74</i>	<i>1.77</i>	<i>2.05</i>	<i>0.97</i>

Source: Medicare Current Beneficiary Survey

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

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

Table 1.5 Demographic and Socioeconomic Characteristics of Institutionalized Medicare Beneficiaries, by Age, 2004

Long-Term Care Facility-Only Residents¹

Beneficiary Characteristic	Total	Age			
		< 65	65 - 74	75 - 84	85 +
Beneficiaries (in 000s)	2,195	354	221	642	978
	65	33	25	33	36
Beneficiaries as a Percent of Column Total					
Marital Status					
Married		3.36*	22.29*	21.36	10.06
	1.25	1.53	4.50	2.22	1.49
Widowed	55.46	4.91*	32.33*	55.99	78.68
	1.58	1.98	4.80	2.53	1.80
Divorced/separated	9.52	14.84*	23.70*	10.65*	3.66*
	1.10	3.66	5.04	1.94	0.76
Never married	21.51	76.89	21.68*	12.00*	7.60*
	1.37	3.89	4.23	1.79	1.30
Race/Ethnicity					
White non-Hispanic	84.45	80.13	75.84	82.22	89.41
	1.07	3.54	4.79	2.15	1.68
Black non-Hispanic	9.26	14.28*	17.06*	9.85*	5.31*
	0.81	3.15	4.07	1.63	0.99
Hispanic	4.44	3.47*	5.25*	6.51*	3.26*
	0.62	1.48	2.35	1.62	0.80
Other	1.85*	2.12*	1.85*	1.42*	2.03*
	0.44	1.05	1.41	0.54	0.71
Schooling					
0 - 8 years	30.73	39.85	30.87*	25.83	30.27
	1.75	3.94	5.32	3.03	2.65
9 - 12 years (no diploma)	21.14	23.76*	27.74*	22.81	16.90
	1.53	4.06	5.03	3.37	2.04
High school graduate	26.18	23.89*	23.58*	28.20	26.43
	1.72	4.02	5.39	3.33	2.35
Voc/tech/bus/etc.	4.27*	1.16*	.	6.23*	5.40*
	0.73	1.02	.	1.33	1.30
Some college	8.12	7.84*	9.89*	6.78*	8.74*
	0.92	2.48	3.70	1.74	1.45
Any college degree	9.56	3.50*	7.92*	10.15*	12.26*
	0.93	1.70	3.66	1.91	1.53

Table 1.5 Demographic and Socioeconomic Characteristics of Institutionalized Medicare Beneficiaries, by Age, 2004

Long-Term Care Facility-Only Residents¹

Beneficiary Characteristic	Total	Age			
		< 65	65 - 74	75 - 84	85 +
Beneficiaries (in 000s)	2,195	354	221	642	978
	65	33	25	33	36
Beneficiaries as a Percent of Column Total					
Income					
\$5,000 or less	6.77	7.03*	9.53*	7.60*	5.51*
	<i>0.82</i>	<i>1.97</i>	<i>3.00</i>	<i>1.64</i>	<i>0.93</i>
\$5,001 - \$10,000	40.49	58.40	47.54*	35.87	35.43
	<i>1.56</i>	<i>4.27</i>	<i>6.16</i>	<i>2.94</i>	<i>2.00</i>
\$10,001 - \$15,000	23.33	23.85	20.73*	26.58	21.59
	<i>1.29</i>	<i>3.24</i>	<i>4.30</i>	<i>2.65</i>	<i>1.77</i>
\$15,001 - \$20,000	8.87	3.80*	6.45*	8.48*	11.51
	<i>0.98</i>	<i>1.42</i>	<i>2.97</i>	<i>1.89</i>	<i>1.37</i>
\$20,001 - \$25,000	6.37	3.00*	8.94*	5.73*	7.44*
	<i>0.76</i>	<i>1.45</i>	<i>3.78</i>	<i>1.51</i>	<i>1.13</i>
\$25,001 - \$30,000	4.63	1.67*	4.54*	4.95*	5.52*
	<i>0.62</i>	<i>1.16</i>	<i>2.34</i>	<i>1.39</i>	<i>0.89</i>
\$30,001 - \$35,000	1.71*	.	.	2.88*	1.95*
	<i>0.51</i>	.	.	<i>1.20</i>	<i>0.66</i>
\$35,001 - \$40,000	2.18*	.	1.37*	1.89*	3.35*
	<i>0.48</i>	.	<i>1.38</i>	<i>0.87</i>	<i>0.76</i>
More than \$40,000	5.64	2.25*	0.90*	6.03*	7.70*
	<i>0.55</i>	<i>1.15</i>	<i>1.27</i>	<i>1.21</i>	<i>1.05</i>
Metropolitan Area Resident					
Yes	74.48	82.48	68.52	74.92	72.64
	<i>1.08</i>	<i>3.26</i>	<i>4.23</i>	<i>2.27</i>	<i>1.58</i>
No	25.52	17.52*	31.48*	25.08	27.36
	<i>1.08</i>	<i>3.26</i>	<i>4.23</i>	<i>2.27</i>	<i>1.58</i>

Source: Medicare Current Beneficiary Survey

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

1 The term *long-term care facility-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.

Table 1.6 Demographic and Socioeconomic Characteristics of Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, 2004

Community Residents¹

Beneficiary Characteristic	Total	Medicare Risk HMO ²	Supplemental Health Insurance				Medicare Fee-For-Service Only	Other
			Medicaid	Individually-Purchased Private Insurance	Employer-Sponsored Private Insurance	Both Types of Private Insurance		
Beneficiaries (in 000s)	40,497	5,267	6,213	8,827	11,758	1,844	6,068	519
	124	105	131	167	172	83	160	43
Beneficiaries as a Percent of Column Total								
Medicare Status³								
Aged								
65 - 74 years	43.82	46.05	27.15	44.51	49.15	54.88	44.65	39.39
	0.31	0.93	1.10	0.91	0.82	1.93	1.21	4.87
75 - 84 years	30.61	35.89	21.05	37.80	31.45	36.31	21.61	35.50
	0.26	0.99	0.86	0.70	0.75	1.75	0.97	4.24
85 years and older	10.15	10.21	8.54	14.75	9.41	5.89	7.93	8.03*
	0.20	0.56	0.60	0.57	0.42	0.81	0.44	1.67
Disabled								
Under 45 years	3.75	0.84*	15.36	0.44*	1.43	0.30*	4.76	3.69*
	0.08	0.15	0.48	0.10	0.15	0.18	0.38	1.01
45 - 64 years	11.67	7.02	27.90	2.49	8.57	2.62*	21.05	13.39*
	0.21	0.66	1.06	0.32	0.57	0.83	1.18	2.63
Gender								
Male	44.73	40.59	38.68	40.98	46.49	46.32	56.24	42.39
	0.28	1.22	1.17	0.82	0.82	1.91	1.07	3.51
Female	55.27	59.41	61.32	59.02	53.51	53.68	43.76	57.61
	0.28	1.22	1.17	0.82	0.82	1.91	1.07	3.51
Marital Status								
Married	53.02	53.19	23.19	56.51	65.90	65.36	50.35	44.07
	0.50	1.39	0.88	0.95	0.98	1.86	1.19	4.29
Widowed	28.54	31.68	30.50	33.22	24.26	27.89	24.85	35.70
	0.43	1.12	1.04	0.84	0.71	1.72	1.01	3.57
Divorced/separated	12.32	11.73	27.11	7.45	6.91	4.31*	17.57	14.09*
	0.29	0.89	0.96	0.46	0.56	0.76	0.86	2.60
Never married	6.13	3.40	19.20	2.82	2.94	2.44*	7.23	6.14*
	0.19	0.43	0.81	0.28	0.24	0.61	0.73	1.85

Table 1.6 Demographic and Socioeconomic Characteristics of Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, 2004

Community Residents¹

Beneficiary Characteristic	Total	Medicare Risk HMO ²	Supplemental Health Insurance				Medicare Fee-For-Service Only	Other
			Medicaid	Individually-Purchased Private Insurance	Employer-Sponsored Private Insurance	Both Types of Private Insurance		
Beneficiaries (in 000s)	40,497	5,267	6,213	8,827	11,758	1,844	6,068	519
	124	105	131	167	172	83	160	43
Beneficiaries as a Percent of Column Total								
Living Arrangement								
Lives alone	29.77	29.99	38.39	32.49	24.18	26.93	28.40	30.73
	0.51	1.34	1.13	0.90	0.85	1.61	1.11	3.58
With spouse	51.78	51.94	21.42	55.46	65.04	64.85	48.55	41.60
	0.52	1.39	0.86	0.99	0.98	1.83	1.19	4.90
With children	10.48	11.90	19.26	7.84	6.69	6.04*	12.18	17.65*
	0.30	0.83	0.95	0.50	0.38	1.39	0.95	3.72
With others	7.97	6.17	20.93	4.21	4.09	2.17*	10.87	10.02*
	0.25	0.59	1.10	0.38	0.30	0.61	0.77	2.55
Race/Ethnicity								
White non-Hispanic	78.07	71.80	52.91	91.03	85.21	89.89	73.65	70.87
	0.58	1.37	1.38	0.68	0.76	1.46	1.48	3.37
Black non-Hispanic	9.66	9.67	21.48	3.07	7.05	4.68*	13.48	12.16*
	0.19	1.04	1.00	0.32	0.48	1.15	0.95	2.77
Hispanic	7.84	14.60	16.45	2.91	4.53	2.49*	8.18	10.32*
	0.46	1.01	1.02	0.43	0.49	0.71	0.96	3.11
Other	4.43	3.93	9.17	2.98	3.22	2.94*	4.70	6.65*
	0.32	0.44	0.83	0.37	0.34	0.82	0.78	1.36
Schooling								
0 - 8 years	12.87	13.49	30.33	9.32	6.38	2.56*	14.88	23.06*
	0.29	0.88	1.04	0.49	0.41	0.68	0.85	3.42
9 - 12 years (no diploma)	15.49	15.33	23.86	14.52	11.81	6.73*	17.31	28.89
	0.30	0.90	0.97	0.64	0.51	1.06	0.97	3.29
High school graduate	30.45	30.43	24.82	33.17	32.67	23.85	29.92	29.70
	0.49	1.46	1.19	0.88	0.78	2.05	1.27	3.61
Voc/tech/bus/etc.	6.89	7.12	3.65	7.72	7.36	9.31	7.06	7.19*
	0.28	0.69	0.47	0.61	0.41	1.27	0.62	2.05
Some college	14.92	16.23	10.49	14.29	17.01	17.04	15.44	3.17*
	0.33	0.90	0.72	0.71	0.65	1.72	0.90	1.29
Any college degree	19.38	17.40	6.84	20.98	24.77	40.51	15.39	7.98*
	0.48	1.18	0.82	0.78	0.72	2.18	0.98	2.43

Table 1.6 Demographic and Socioeconomic Characteristics of Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, 2004

Community Residents¹

Beneficiary Characteristic	Total	Medicare Risk HMO ²	Supplemental Health Insurance				Medicare Fee-For-Service Only	Other
			Medicaid	Individually-Purchased Private Insurance	Employer-Sponsored Private Insurance	Both Types of Private Insurance		
Beneficiaries (in 000s)	40,497	5,267	6,213	8,827	11,758	1,844	6,068	519
	<i>124</i>	<i>105</i>	<i>131</i>	<i>167</i>	<i>172</i>	<i>83</i>	<i>160</i>	<i>43</i>
Beneficiaries as a Percent of Column Total								
Income								
\$5,000 or less	4.32	3.03	12.05	2.40	1.70	1.70*	6.07	6.05*
	<i>0.23</i>	<i>0.50</i>	<i>0.88</i>	<i>0.24</i>	<i>0.22</i>	<i>0.51</i>	<i>0.64</i>	<i>1.40</i>
\$5,001 - \$10,000	15.87	12.81	57.27	7.95	3.89	0.58*	15.35	18.12*
	<i>0.38</i>	<i>0.92</i>	<i>1.25</i>	<i>0.61</i>	<i>0.35</i>	<i>0.26</i>	<i>0.98</i>	<i>3.29</i>
\$10,001 - \$15,000	16.40	19.42	21.35	17.65	9.85	5.25*	21.50	33.70
	<i>0.35</i>	<i>0.91</i>	<i>1.02</i>	<i>0.80</i>	<i>0.42</i>	<i>0.72</i>	<i>1.13</i>	<i>3.69</i>
\$15,001 - \$20,000	11.67	15.08	6.28	14.09	10.46	5.92*	14.08	19.81*
	<i>0.34</i>	<i>0.94</i>	<i>0.53</i>	<i>0.71</i>	<i>0.42</i>	<i>0.86</i>	<i>0.84</i>	<i>3.56</i>
\$20,001 - \$25,000	10.65	11.77	1.22*	11.67	13.32	11.80	12.39	9.79*
	<i>0.29</i>	<i>0.82</i>	<i>0.33</i>	<i>0.59</i>	<i>0.58</i>	<i>1.36</i>	<i>0.86</i>	<i>2.45</i>
\$25,001 - \$30,000	9.35	10.01	0.40*	10.75	12.47	14.77	8.63	4.24*
	<i>0.30</i>	<i>0.74</i>	<i>0.12</i>	<i>0.60</i>	<i>0.55</i>	<i>1.52</i>	<i>0.76</i>	<i>1.21</i>
\$30,001 - \$35,000	6.23	7.29	0.51*	6.62	9.11	8.79	4.47	3.58*
	<i>0.27</i>	<i>0.62</i>	<i>0.15</i>	<i>0.61</i>	<i>0.53</i>	<i>1.06</i>	<i>0.50</i>	<i>1.59</i>
\$35,001 - \$40,000	6.34	5.93	0.27*	7.30	9.62	8.04	4.97	2.24*
	<i>0.27</i>	<i>0.59</i>	<i>0.10</i>	<i>0.54</i>	<i>0.50</i>	<i>0.97</i>	<i>0.75</i>	<i>1.17</i>
More than \$40,000	19.17	14.66	0.65*	21.56	29.58	43.15	12.53	2.47*
	<i>0.37</i>	<i>1.05</i>	<i>0.17</i>	<i>0.75</i>	<i>0.75</i>	<i>1.99</i>	<i>0.82</i>	<i>1.19</i>
Metropolitan Area Resident								
Yes	76.44	98.31	71.94	69.97	76.54	82.37	69.88	71.72
	<i>0.19</i>	<i>0.35</i>	<i>1.01</i>	<i>0.93</i>	<i>0.71</i>	<i>1.78</i>	<i>1.43</i>	<i>4.16</i>
No	23.56	1.69*	28.06	30.03	23.46	17.63	30.12	28.28
	<i>0.19</i>	<i>0.35</i>	<i>1.01</i>	<i>0.93</i>	<i>0.71</i>	<i>1.78</i>	<i>1.43</i>	<i>4.16</i>

Source: Medicare Current Beneficiary Survey

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

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