

Table 4.1 Benefit Payments of Medicare Beneficiaries by Age, Gender, Race/Ethnicity, and Residence Status, 2004

All Medicare Beneficiaries

Beneficiary Characteristic	Total	Residence	
		Community Only	Long-Term Care Facility Only
Benefit Payments (in Millions)	271795	239885	31910
	5786	5792	2065
Medicare Status¹			
Aged			
65 - 74 years	84628	80167	4461
	3035	2988	861
75 - 84 years	90579	81069	9511
	2427	2492	961
85 years and older	46895	33919	12976
	2051	2060	883
Disabled			
Under 45 years	9933	9240	693
	932	929	135
45 - 64 years	39760	35490	4270
	3472	3339	1110
Gender by Age			
Male	119805	108686	11119
	3708	3664	1384
Aged			
65 - 74 years	37579	35783	1796*
	2079	1980	597
75 - 84 years	39320	36166	3154
	1746	1729	550
85 years and older	15983	12714	3269
	1027	1077	465
Disabled			
Under 45 years	5127	4616	511
	665	654	114
45 - 64 years	21795	19407	2388
	2598	2389	983

Table 4.1 Benefit Payments of Medicare Beneficiaries by Age, Gender, Race/Ethnicity, and Residence Status, 2004

All Medicare Beneficiaries

Beneficiary Characteristic	Total	Residence	
		Community Only	Long-Term Care Facility Only
Benefit Payments (in Millions)	271795	239885	31910
	5786	5792	2065
Female	151710	130919	20792
	3981	3908	1298
Aged			
65 - 74 years	47049	44385	2664*
	2394	2424	605
75 - 84 years	51259	44903	6356
	1696	1627	793
85 years and older	30632	20924	9707
	1747	1698	680
Disabled			
Under 45 years	4806	4623	182*
	655	657	73
45 - 64 years	17965	16083	1882
	2188	2141	497
Race/Ethnicity by Age²			
White non-Hispanic	203563	178730	24834
	4797	4703	1638
Aged			
65 - 74 years	64558	61660	2898
	2854	2704	563
75 - 84 years	73035	66204	6831
	2012	2164	688
85 years and older	37462	25938	11524
	1491	1288	896
Disabled			
Under 45 years	6093	5599	494
	702	694	108
45 - 64 years	22415	19329	3086
	2485	2262	957

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All Medicare Beneficiaries

Beneficiary Characteristic	Total	Residence	
		Community Only	Long-Term Care Facility Only
Benefit Payments (in Millions)	271795	239885	31910
	<i>5786</i>	<i>5792</i>	<i>2065</i>
Black non-Hispanic	40353	35220	5133
	<i>3369</i>	<i>3237</i>	<i>1013</i>
Aged			
65 - 74 years	9996	8847	1149*
	<i>1166</i>	<i>999</i>	<i>567</i>
75 - 84 years	8999	7146	1853*
	<i>1386</i>	<i>1243</i>	<i>647</i>
85 years and older	5874	5035	839*
	<i>1547</i>	<i>1531</i>	<i>274</i>
Disabled			
Under 45 years	2747	2614	133*
	<i>452</i>	<i>453</i>	<i>76</i>
45 - 64 years	12738	11578	1159*
	<i>2284</i>	<i>2205</i>	<i>567</i>
Hispanic	17205	15789	1416
	<i>1301</i>	<i>1100</i>	<i>432</i>
Aged			
65 - 74 years	6329	5926	403*
	<i>787</i>	<i>684</i>	<i>299</i>
75 - 84 years	5055	4444	611*
	<i>661</i>	<i>543</i>	<i>239</i>
85 years and older	2087	1744	343*
	<i>320</i>	<i>277</i>	<i>135</i>
Disabled			
Under 45 years	662	623	38*
	<i>160</i>	<i>162</i>	<i>28</i>
45 - 64 years	3072	3051	21*
	<i>681</i>	<i>680</i>	<i>20</i>

Source: Medicare Current Beneficiary Survey

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

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

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

Table 4.2 Benefit Payments of Medicare Beneficiaries, by Demographic and Socioeconomic Characteristics, 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 +	
Benefit Payments (in Millions)	271795	49693	84628	90658	46899	26923	37579	39320	15983	119805	22771	47049	51259	30632	151710
	5786	3484	3035	2424	2050	2621	2079	1746	1027	3708	2220	2394	1696	1747	3981
Benefit Payments (in Millions of Dollars)															
Marital Status															
Married	118258	13481	49183	42755	12838	9142	25858	27632	8139	70770	4340	23325	15123	4700	47487
	4111	1885	2488	1749	1434	1814	1719	1445	859	2767	509	1881	1152	1070	2887
Widowed	93307	5165	20289	37122	30731	1156*	4431	7237	6460	19284	4009	15858	29885	24272	74024
	3045	1403	1398	1773	1616	491	773	733	683	1404	1367	1218	1491	1437	2524
Divorced/separated	36877	17690	11650	6076	1461	8755	5203	2479	632*	17070	8935	6447	3596	828	19807
	2608	1959	1257	758	300	1471	972	426	232	1806	1147	827	627	184	1560
Never married	21186	12191	3465	4097	1433	7108	2081	1706	654*	11549	5083	1384	2391	779	9637
	1762	1352	607	824	296	1183	448	620	219	1456	950	421	497	199	1121
Living Arrangement															
Community															
Lives alone	76475	15702	19580	26780	14414	8006	6367	6855	3877	25104	7696	13213	19925	10537	51372
	3378	2295	1497	1339	1312	1501	1053	866	517	2102	1760	1217	1017	1171	2624
With spouse	110221	12665	47308	39305	10943	8668	25441	25932	6972	67013	3997	21867	13373	3970	43208
	3957	1861	2517	1702	1388	1796	1725	1469	822	2812	494	1961	941	1052	2684
With children	31364	5776	8175	10947	6467	1241	1762	1388	1253	5644	4535	6413	9559	5214	25720
	1788	891	818	1188	600	480	291	269	305	668	711	778	1126	546	1647
With others	21544	10588	5104	4036	1816	6109	2213	1992	612*	10925	4479	2891	2045	1204	10619
	1978	1540	680	634	341	928	335	533	188	1062	1092	580	386	288	1469
Long-Term Care Facility	31910	4963	4461	9511	12976	2899	1796*	3154	3269	11119	2064	2664*	6356	9707	20792
	2065	1110	861	961	883	990	597	550	465	1384	499	605	793	680	1298
Race/Ethnicity															
White non-Hispanic	203563	28508	64558	73035	37462	14067	29220	32381	13329	88997	14442	35338	40655	24133	114567
	4797	2478	2854	2012	1491	1807	1877	1634	941	3169	1563	2259	1434	1199	3234
Black non-Hispanic	40353	15484	9996	8999	5874	9214	4516	2992	1632	18354	6271	5480	6007	4242	21999
	3369	2312	1166	1386	1547	1833	793	736	529	1929	1555	761	974	1372	2585
Hispanic	17205	3734	6329	5055	2087	2518	2599	2419	667*	8203	1215	3730	2636	1420	9002
	1301	715	787	661	320	664	448	407	199	1032	279	704	419	213	821
Other	10022	1962	3613	3272	1174	1123	1179	1405	355*	4062	839	2435	1868	820	5961
	1203	568	715	636	240	405	272	496	131	726	372	696	417	206	933

Table 4.2 Benefit Payments of Medicare Beneficiaries, by Demographic and Socioeconomic Characteristics, and by Gender and Age, 2004

All Medicare Beneficiaries

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
Benefit Payments (in Millions)	271795	49693	84628	90658	46899	26923	37579	39320	15983	119805	22771	47049	51259	30632	151710
	5786	3484	3035	2424	2050	2621	2079	1746	1027	3708	2220	2394	1696	1747	3981
Benefit Payments (in Millions of Dollars)															
Schooling															
0 - 8 years	37086	4118	10534	13633	8801	2128	4614	5118	2398	14258	1990	5921	8515	6403	22829
	1690	798	926	1140	732	425	704	636	337	994	694	758	959	617	1452
9 - 12 years (no diploma)	42131	8258	14035	13448	6390	4839	4885	4704	2101	16529	3419	9150	8744	4289	25602
	2342	1209	1187	1145	646	1043	638	609	447	1569	514	1035	924	470	1635
High school graduate	68250	16310	22598	21110	8233	7456	9244	7998	2540	27239	8853	13353	13111	5693	41011
	3245	2025	1441	1234	714	1114	888	699	439	1710	1707	1149	920	520	2407
Voc/tech/bus/etc.	16628	3897	4642	6057	2031	1569	2392	1868	893	6722	2328	2250	4189	1139	9906
	1376	986	470	610	368	585	347	368	284	828	789	360	516	223	1122
Some college	34040	8333	10782	11201	3723	4830	5284	4869	1673	16656	3503	5498	6331	2051	17384
	2081	1371	1252	890	449	1277	962	599	373	1699	634	802	609	276	1224
Any college degree	36053	3798	13684	13269	5301	1890	7973	7870	2001	19734	1908	5711	5399	3300	16319
	1723	1034	1064	961	696	809	886	794	353	1263	514	710	614	585	1102
Income															
\$5,000 or Less	13879	3690	4608	3458	2123	1707	1625	1028	419*	4779	1983	2983	2429	1703	9099
	1371	633	857	518	349	428	492	288	135	722	470	716	405	328	1006
\$5,001 - \$10,000	63925	21360	14746	15650	12169	9777	4223	4237	2557	20795	11583	10523	11413	9535	43054
	3487	2503	1326	1254	1549	1486	761	645	391	1772	2028	1070	1075	1472	2895
\$10,001 - \$15,000	49606	9926	13213	16955	9591	5766	4683	6185	2565	19199	4161	8530	10691	6822	30203
	2472	1369	1254	1247	838	969	552	820	387	1398	743	1081	1072	716	1710
\$15,001 - \$20,000	31501	4782	8303	11133	7287	2510	4118	3956	2526	13110	2272	4184	7178	4758	18391
	1657	1118	961	863	740	930	805	562	468	1569	608	507	783	537	1077
\$20,001 - \$25,000	29196	4419	9070	11102	4605	3566	3035	4968	2031	13600	853	6035	6134	2574	15596
	2453	1418	1379	972	720	1404	638	649	491	1822	206	1137	723	545	1531
\$25,001 - \$30,000	20694	1025	8510	8313	2847	630	3692	4391	1272	9986	395*	4817	3922	1575	10708
	1611	286	1141	912	372	273	602	590	224	943	146	989	709	307	1296
\$30,001 - \$35,000	12912	1382	4623	5256	1651	1236*	2900	3132	908*	8175	146*	1723	2125	743	4737
	1496	987	573	782	337	985	472	669	267	1360	47	302	335	196	468
\$35,001 - \$40,000	13336	1002	5803	5433	1098	808*	3996	3258	442*	8504	194*	1808	2175	656	4832
	1193	334	866	820	171	340	824	675	128	1123	58	329	408	133	566
More than \$40,000	36734	2106	15752	13359	5517	921	9307	8165	3263	21656	1185	6445	5194	2254	15078
	1756	466	1157	920	680	367	910	746	611	1383	302	725	586	324	1028

Table 4.2 Benefit Payments of Medicare Beneficiaries, by Demographic and Socioeconomic Characteristics, 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 +	
Benefit Payments (in Millions)	271795	49693	84628	90658	46899	26923	37579	39320	15983	119805	22771	47049	51259	30632	151710
	<i>5786</i>	<i>3484</i>	<i>3035</i>	<i>2424</i>	<i>2050</i>	<i>2621</i>	<i>2079</i>	<i>1746</i>	<i>1027</i>	<i>3708</i>	<i>2220</i>	<i>2394</i>	<i>1696</i>	<i>1747</i>	<i>3981</i>

Benefit Payments (in Millions of Dollars)

Metropolitan Area Resident															
Yes	209574	38043	62759	71181	37670	21315	27232	31342	12774	92663	16728	35526	39760	24616	116630
	<i>5597</i>	<i>3200</i>	<i>2724</i>	<i>2273</i>	<i>1975</i>	<i>2410</i>	<i>1876</i>	<i>1636</i>	<i>995</i>	<i>3518</i>	<i>1957</i>	<i>2152</i>	<i>1608</i>	<i>1692</i>	<i>3754</i>
No	62222	11650	21869	19477	9229	5608	10347	7978	3209	27142	6042	11523	11500	6016	35080
	<i>1754</i>	<i>1447</i>	<i>1385</i>	<i>821</i>	<i>656</i>	<i>1045</i>	<i>1000</i>	<i>645</i>	<i>267</i>	<i>1449</i>	<i>1059</i>	<i>928</i>	<i>440</i>	<i>591</i>	<i>1276</i>

Source: Medicare Current Beneficiary Survey

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

Table 4.3 Benefit Payments of Medicare Beneficiaries, by Demographic and Socioeconomic Characteristics, and by Race/Ethnicity and Age, 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
Benefit Payments (in Millions)	271795	28508	64558	73035	37462	203563	15484	9996	8999	5874	40353	3734	6329	5055	2087	17205
	5786	2478	2854	2012	1491	4797	2312	1166	1386	1547	3369	715	787	661	320	1301
Benefit Payments (in Millions of Dollars)																
Gender																
Male	119805	14067	29220	32381	13329	88997	9214	4516	2992	1632	18354	2518	2599	2419	667*	8203
	3708	1807	1877	1634	941	3169	1833	793	736	529	1929	664	448	407	199	1032
Female	151710	14442	35338	40655	24133	114567	6271	5480	6007	4242	21999	1215	3730	2636	1420	9002
	3981	1563	2259	1434	1199	3234	1555	761	974	1372	2585	279	704	419	213	821
Marital Status																
Married	118258	7375	40628	35876	9955	93834	3493	2354	3210	2126*	11183	1860	3518	2024	472*	7874
	4111	1111	2405	1604	897	3470	1371	426	847	1112	1970	466	605	337	159	833
Widowed	93307	2416	13687	29226	25215	70543	2281*	4343	3794	3166	13585	38*	1502	2505	1539	5585
	3045	778	1242	1447	1348	2213	1161	890	682	952	2004	17	370	656	270	799
Divorced/seperated	36877	9723	8004	4555	862	23144	6130	2617	936*	546*	10229	1444	751	397*	29*	2620
	2608	1135	1026	620	230	1841	1430	698	413	177	1582	574	241	143	10	710
Never married	21186	8150	2228	3033	1312	14723	3258	654*	875*	35*	4822	391	559*	129*	21*	1100
	1762	1279	465	693	288	1490	659	231	381	16	854	69	327	68	12	341
Living Arrangement																
Community																
Lives alone	76475	8347	13843	22883	11973	57046	6116	3357	2111	1798	13383	781*	1799	1217	378*	4175
	3378	1380	1153	1320	933	2384	1705	629	497	914	2282	518	492	267	96	575
With spouse	110221	7062	39298	33370	8223	87953	3222	2183	2579	2020*	10003	1631	3215	1791	416*	7052
	3957	1103	2355	1518	847	3348	1363	415	714	1116	1954	427	479	324	155	657
With children	31364	3263	5535	7379	4527	20705	1725	1868	1919	848	6360	704*	665	1158	779*	3306
	1788	787	794	908	528	1518	471	422	544	211	966	291	198	381	226	537
With others	21544	6255	2984	2571	1215	13025	3128	1440	536*	370*	5474	560	246*	278*	172*	1255
	1978	1201	416	471	281	1485	757	504	214	152	920	146	52	171	93	245
Long-Term Care Facility	31910	3581	2898	6831	11524	24834	1292*	1149*	1853*	839*	5133	59*	403*	611*	343*	1416
	2065	964	563	688	896	1638	573	567	647	274	1013	36	299	239	135	432

Table 4.3 Benefit Payments of Medicare Beneficiaries, by Demographic and Socioeconomic Characteristics, and 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
Benefit Payments (in Millions)	271795	28508	64558	73035	37462	203563	15484	9996	8999	5874	40353	3734	6329	5055	2087	17205
	5786	2478	2854	2012	1491	4797	2312	1166	1386	1547	3369	715	787	661	320	1301
Benefit Payments (in Millions of Dollars)																
Schooling																
0 - 8 years	37086	2229	5189	7118	6062	20597	913	1823	3504	1498	7737	858	2950	2561	888	7257
	1690	679	805	733	736	1249	290	453	912	258	960	293	380	427	222	724
9 - 12 years (no diploma)	42131	5250	9948	10808	5277	31282	1942	2682	1066	571*	6261	924	1029	737*	340*	3030
	2342	1043	1076	993	603	1996	462	490	230	162	719	310	262	215	168	541
High school graduate	68250	9708	17872	18925	7403	53907	5768	2751	1076	442*	10037	629	1008	396	189*	2222
	3245	1419	1299	1243	682	2791	1495	757	259	156	1806	192	347	79	75	402
Voc/tech/bus/etc.	16628	1559	4157	5505	1805	13026	1455*	177*	385*	77*	2095	34*	132*	63*	124*	353*
	1376	485	472	573	346	1000	600	112	190	79	592	22	53	27	112	128
Some college	34040	3965	9124	9946	3625	26661	2799	788	540*	47*	4175	1203	597*	448*	50*	2299
	2081	610	1120	842	446	1681	1119	214	229	31	1173	549	292	214	33	654
Any college degree	36053	3049	11893	11467	4828	31237	480*	654	665*	206*	2005	83*	335*	463*	84*	965
	1723	969	976	794	680	1609	179	174	284	89	356	32	121	232	30	252
Income																
\$5,000 or Less	13879	2083	2913	2013	1370	8379	1106	1124*	671*	395*	3295	392*	467*	499*	246*	1604
	1371	532	744	397	365	1250	341	371	272	80	536	188	178	157	106	352
\$5,001 - \$10,000	63925	11137	7149	9580	7170	35036	8372	4954	2933	3322	19582	870	2259	2247	1059	6435
	3487	1684	757	967	676	2080	1884	966	526	1349	2612	204	360	562	166	720
\$10,001 - \$15,000	49606	6159	9077	13193	7744	36173	2285	1283	2152	1115*	6835	935	1520	686	301*	3442
	2472	910	1012	933	700	1825	564	345	601	397	871	525	414	177	124	683
\$15,001 - \$20,000	31501	3762	6665	9142	6715	26283	390*	822	1297*	278*	2788	606*	534*	354*	164*	1658
	1657	1118	889	622	704	1617	125	296	583	176	682	249	176	111	105	328
\$20,001 - \$25,000	29196	1980	7880	9986	4202	24048	1828*	591*	313*	178*	2910	601*	509*	440*	163*	1714
	2453	952	1340	864	704	2104	1020	156	103	111	1042	288	305	162	113	521
\$25,001 - \$30,000	20694	451	7283	7297	2743	17774	362*	432*	511*	45*	1350	148*	185*	308*	32*	673
	1611	152	1100	894	368	1604	194	121	199	21	321	95	73	127	18	196
\$30,001 - \$35,000	12912	216	3917	4547	1566	10246	1101*	254*	589*	9*	1953*	60*	180*	40*	21*	301*
	1496	58	510	626	333	843	983	123	459	6	1143	47	70	16	11	116
\$35,001 - \$40,000	13336	919	5200	4896	1038	12052	0*	207*	314*	52*	573*	83*	214*	177*	6*	480*
	1193	330	828	801	166	1170	0	100	155	44	183	42	143	136	4	207
More than \$40,000	36734	1802	14475	12382	4902	33560	40*	330	218*	479*	1068	40*	460*	304*	96*	899
	1756	425	1144	921	519	1654	32	103	46	464	476	29	161	167	78	240

Table 4.3 Benefit Payments of Medicare Beneficiaries, by Demographic and Socioeconomic Characteristics, and 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
Benefit Payments (in Millions)	271795	28508	64558	73035	37462	203563	15484	9996	8999	5874	40353	3734	6329	5055	2087	17205
	<i>5786</i>	<i>2478</i>	<i>2854</i>	<i>2012</i>	<i>1491</i>	<i>4797</i>	<i>2312</i>	<i>1166</i>	<i>1386</i>	<i>1547</i>	<i>3369</i>	<i>715</i>	<i>787</i>	<i>661</i>	<i>320</i>	<i>1301</i>
Benefit Payments (in Millions of Dollars)																
Metropolitan Area Resident																
Yes	209574	20034	46063	55140	29549	150785	13266	8455	8255	4916	34891	3309	5647	4761	1992	15708
	<i>5597</i>	<i>2176</i>	<i>2517</i>	<i>1758</i>	<i>1404</i>	<i>4403</i>	<i>2231</i>	<i>1116</i>	<i>1386</i>	<i>1491</i>	<i>3201</i>	<i>667</i>	<i>756</i>	<i>649</i>	<i>312</i>	<i>1247</i>
No	62222	8475	18495	17896	7913	52778	2219	1541	744	959*	5462	425*	682*	294*	95*	1497
	<i>1754</i>	<i>1140</i>	<i>1338</i>	<i>911</i>	<i>596</i>	<i>1738</i>	<i>731</i>	<i>392</i>	<i>148</i>	<i>383</i>	<i>1083</i>	<i>258</i>	<i>199</i>	<i>118</i>	<i>67</i>	<i>383</i>

Source: Medicare Current Beneficiary Survey

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

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

Table 4.4a Benefit Payments of Non-institutionalized Medicare Beneficiaries, by Demographic and Socioeconomic Characteristics, and 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
Benefit Payments (in Millions)	239885	15702	19580	26780	14414	76475	12665	47308	39305	10943	110221	16364	13279	14983	8282	52908
	5792	2295	1497	1339	1312	3378	1861	2517	1702	1388	3957	1739	1048	1290	691	2788
Benefit Payments (in Millions of Dollars)																
Marital Status																
Married	112918	60*	441*	609*	222*	1331	12651	47308	39305	10943	110207	642*	368*	248*	122*	1380
	3987	21	142	317	100	358	1862	2517	1702	1388	3958	276	152	118	61	333
Widowed	76633	2283	10275	20208	13011	45778	.	.	.	.	.	2650	8320	12121	7765	30856
	2775	1180	1063	1134	1294	2210	.	.	.	.	.	807	925	1177	680	1815
Divorced/separated	33424	9507	6351	3433	723	20014	13*	0*	.	.	14*	7093	4300	1678	325*	13396
	2437	1557	865	488	224	1861	14	0	.	.	14	1016	755	267	136	1423
Never married	15638	3091	2507	2305	458*	8361	.	.	.	.	.	5979	291*	936*	71*	7277
	1550	661	557	653	111	1004	.	.	.	.	.	1005	81	365	37	1151
Race/Ethnicity																
White non-Hispanic	178730	8347	13843	22883	11973	57046	7062	39298	33370	8223	87953	9519	8519	9951	5742	33730
	4703	1380	1153	1320	933	2384	1103	2355	1518	847	3348	1383	897	927	607	2181
Black non-Hispanic	35220	6116	3357	2111	1798	13383	3222	2183	2579	2020*	10003	4854	3307	2455	1218	11834
	3237	1705	629	497	914	2282	1363	415	714	1116	1954	843	628	581	251	1278
Hispanic	15789	781*	1799	1217	378*	4175	1631	3215	1791	416*	7052	1263	911	1436	951	4562
	1100	518	492	267	96	575	427	479	324	155	657	326	207	411	194	591
Other	9537	457*	528	545	261*	1792	748*	2537	1394	284*	4963	727	541*	1141*	372*	2781
	1177	202	172	152	88	329	382	681	391	118	901	339	277	459	142	673
Schooling																
0 - 8 years	29983	535	2151	3475	1807	7969	980	5111	4607	1144	11842	1696	2206	3584	2686	10172
	1386	171	423	494	222	598	340	669	634	209	1005	572	419	666	430	1004
9 - 12 years (no diploma)	36954	1851	3920	3765	1986	11522	2688	6656	5625	1362	16331	3042	2612	2136	1312	9102
	2259	436	592	489	377	1009	938	1015	705	316	1777	498	490	408	239	918
High school graduate	62774	7214	4872	7157	2908	22151	2958	12328	9814	1562	26662	5415	4118	2814	1614	13961
	3227	1676	705	726	342	2037	511	879	748	291	1343	996	798	418	320	1573
Voc/tech/bus/etc.	15183	702*	1241	2369	1107	5420	1272	2991	1931	345*	6539	1598	409*	871*	345*	3224
	1313	406	320	387	287	682	439	478	351	98	795	584	167	235	144	716
Some college	31990	3474	2455	3637	1167	10733	2347	6676	6033	1317	16373	2077	1247	1023	537*	4884
	2012	797	639	438	192	1076	1030	851	676	332	1462	466	306	241	192	635
Any college degree	32941	1358	3044	3047	1908	9357	917	8991	7355	1447	18710	1484	1045	1924	422	4874
	1632	777	458	364	480	1033	226	862	722	325	1137	540	307	410	93	718

Table 4.4a Benefit Payments of Non-institutionalized Medicare Beneficiaries, by Demographic and Socioeconomic Characteristics, and 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
Benefit Payments (in Millions)	239885	15702	19580	26780	14414	76475	12665	47308	39305	10943	110221	16364	13279	14983	8282	52908
	<i>5792</i>	<i>2295</i>	<i>1497</i>	<i>1339</i>	<i>1312</i>	<i>3378</i>	<i>1861</i>	<i>2517</i>	<i>1702</i>	<i>1388</i>	<i>3957</i>	<i>1739</i>	<i>1048</i>	<i>1290</i>	<i>691</i>	<i>2788</i>
Benefit Payments (in Millions of Dollars)																
Income																
\$5,000 or Less	11817	743	2007	952	653	4355	571*	1267	639	129*	2606	2159	923*	1064	710*	4856
	<i>1361</i>	<i>233</i>	<i>539</i>	<i>311</i>	<i>176</i>	<i>674</i>	<i>304</i>	<i>544</i>	<i>188</i>	<i>65</i>	<i>683</i>	<i>487</i>	<i>282</i>	<i>270</i>	<i>214</i>	<i>728</i>
\$5,001 - \$10,000	50363	9289	5604	6944	3218	25055	990	1836	1600	1625*	6051	7594	4921	4182	2484	19180
	<i>3274</i>	<i>1893</i>	<i>767</i>	<i>880</i>	<i>938</i>	<i>2579</i>	<i>205</i>	<i>304</i>	<i>403</i>	<i>965</i>	<i>1141</i>	<i>1198</i>	<i>820</i>	<i>635</i>	<i>361</i>	<i>1661</i>
\$10,001 - \$15,000	43008	3480	3967	5626	3094	16167	2187	5292	4382	1245	13106	3505	3072	4340	2615	13532
	<i>2404</i>	<i>882</i>	<i>773</i>	<i>593</i>	<i>498</i>	<i>1277</i>	<i>498</i>	<i>891</i>	<i>675</i>	<i>419</i>	<i>1346</i>	<i>866</i>	<i>612</i>	<i>926</i>	<i>389</i>	<i>1469</i>
\$15,001 - \$20,000	28231	1122*	2433	3763	2665	9983	1701	4348	4637	1848	12533	1756	1223	1513	1222	5714
	<i>1617</i>	<i>777</i>	<i>653</i>	<i>419</i>	<i>444</i>	<i>1161</i>	<i>340</i>	<i>623</i>	<i>485</i>	<i>344</i>	<i>924</i>	<i>727</i>	<i>237</i>	<i>323</i>	<i>296</i>	<i>845</i>
\$20,001 - \$25,000	26664	631*	1705	2605	1647	6588	2789	5921	6363	1193	16266	736*	1035	1565	474*	3810
	<i>2281</i>	<i>401</i>	<i>409</i>	<i>390</i>	<i>463</i>	<i>776</i>	<i>1289</i>	<i>1120</i>	<i>763</i>	<i>352</i>	<i>1925</i>	<i>281</i>	<i>364</i>	<i>387</i>	<i>145</i>	<i>525</i>
\$25,001 - \$30,000	19268	149*	1378	2052	974	4553	758	6162	4971	785	12676	96*	935*	644*	363*	2039
	<i>1552</i>	<i>82</i>	<i>293</i>	<i>401</i>	<i>224</i>	<i>568</i>	<i>274</i>	<i>1038</i>	<i>574</i>	<i>166</i>	<i>1212</i>	<i>68</i>	<i>436</i>	<i>294</i>	<i>102</i>	<i>538</i>
\$30,001 - \$35,000	12306	63*	631	804	485*	1983	1311	3496	3909	691*	9407	8*	496*	377*	36*	916
	<i>1494</i>	<i>38</i>	<i>209</i>	<i>180</i>	<i>158</i>	<i>322</i>	<i>984</i>	<i>514</i>	<i>703</i>	<i>233</i>	<i>1445</i>	<i>6</i>	<i>183</i>	<i>162</i>	<i>18</i>	<i>243</i>
\$35,001 - \$40,000	12939	6*	452	1662	444*	2563	753	5040	3142	385*	9321	243*	281*	486*	45*	1055
	<i>1193</i>	<i>4</i>	<i>128</i>	<i>560</i>	<i>120</i>	<i>579</i>	<i>273</i>	<i>869</i>	<i>491</i>	<i>101</i>	<i>1032</i>	<i>144</i>	<i>178</i>	<i>258</i>	<i>25</i>	<i>339</i>
More than \$40,000	35290	220*	1403	2372	1233	5228	1605	13947	9661	3042	28255	267*	394*	812*	334*	1807
	<i>1756</i>	<i>137</i>	<i>262</i>	<i>331</i>	<i>262</i>	<i>483</i>	<i>411</i>	<i>1180</i>	<i>869</i>	<i>586</i>	<i>1643</i>	<i>156</i>	<i>179</i>	<i>262</i>	<i>145</i>	<i>427</i>
Metropolitan Area Resident																
Yes	184230	12283	14097	19614	11979	57973	8727	35435	31785	8995	84943	12655	9585	12034	6760	41034
	<i>5446</i>	<i>2143</i>	<i>1313</i>	<i>1171</i>	<i>1297</i>	<i>3088</i>	<i>1601</i>	<i>2246</i>	<i>1558</i>	<i>1301</i>	<i>3507</i>	<i>1557</i>	<i>1024</i>	<i>1261</i>	<i>606</i>	<i>2600</i>
No	55656	3418	5484	7166	2435	18502	3938	11873	7520	1947	25278	3709	3694	2949	1522	11875
	<i>2111</i>	<i>775</i>	<i>746</i>	<i>641</i>	<i>182</i>	<i>1399</i>	<i>935</i>	<i>1120</i>	<i>658</i>	<i>427</i>	<i>1717</i>	<i>721</i>	<i>537</i>	<i>401</i>	<i>346</i>	<i>1159</i>

Source: Medicare Current Beneficiary Survey

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

1 The term *community residents* includes beneficiaries who resided in the community at the time of the round 37 interview (fall 2003), and beneficiaries who resided in the community at the time of the round 34 interview (fall 2002) who died prior to the round 37 interview.

Table 4.4b Benefit Payments of Non-institutionalized Male Medicare Beneficiaries, by Demographic and Socioeconomic Characteristics, and 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
Benefit Payments (in Millions)	108686	8006	6367	6855	3877	25104	8668	25441	25932	6972	67013	7350	3975	3379	1865	16569
	3664	1501	1053	866	517	2102	1796	1725	1469	822	2812	965	402	576	372	1287
Benefit Payments (in Millions of Dollars)																
Marital Status																
Married	68275	26*	270*	74*	160*	530	8668	25440	25932	6972	67013	447*	16*	159*	109*	732*
	2862	12	118	37	93	128	1796	1725	1469	822	2812	257	9	112	61	288
Widowed	15447	98*	1792	3616	3031	8537	.	.	.	.	.	1056*	1712	2456	1686	6910
	1350	36	326	391	480	785	.	.	.	.	.	490	466	556	359	1040
Divorced/separated	15460	5208	2491	1656	475*	9830	.	0*	.	.	0*	2748	2155	696*	30*	5630
	1716	1251	709	402	212	1480	.	0	.	.	0	614	428	84	24	914
Never married	8519	1911	1814	1285*	212*	5222	.	.	.	.	.	3098	92*	68*	39*	3297
	1100	534	434	605	89	938	.	.	.	.	.	631	47	29	36	625
Race/Ethnicity																
White non-Hispanic	80924	3602	4335	5894	3347	17178	4151	21403	21873	5771	53198	4205	2750	2277	1315	10547
	2977	998	799	825	462	1608	1013	1576	1303	666	2352	729	375	394	320	1067
Black non-Hispanic	16155	3401	1437	556*	355*	5749	2724*	1141	1958	705*	6528	2366	990*	141*	381*	3878
	1868	1097	468	296	160	1155	1385	347	665	459	1676	605	284	45	149	663
Hispanic	7428	624*	433*	303*	27*	1388	1282	1858	1170	303*	4613	573	201*	492*	161*	1427
	922	507	155	149	13	542	408	344	253	143	558	221	131	191	79	349
Other	4017	378*	153*	99*	148*	779	511*	986	832	194*	2522	205*	33*	469*	9*	716*
	726	199	87	44	80	240	332	255	298	107	525	110	18	390	6	408
Schooling																
0 - 8 years	12358	332*	660	721	440*	2153	843	2992	3295	690	7820	691	498*	577*	619*	2385
	877	140	159	187	119	300	328	570	586	152	792	189	187	179	202	405
9 - 12 years (no diploma)	15367	698	1043	615	689*	3045	1908	2824	3329	1001*	9061	1716	850*	603*	91*	3260
	1536	295	346	102	274	541	889	329	560	278	1149	444	360	234	51	635
High school graduate	25098	2974	1470	1248	470	6162	1616	5827	5878	829	14150	2724	1219	360*	483*	4786
	1672	887	422	280	117	1074	467	684	572	199	1085	591	342	106	209	718
Voc/tech/bus/etc.	6553	599*	330*	720*	417*	2066	777*	1886	1010	210*	3884	190*	176*	79*	158*	603*
	826	405	147	286	247	587	388	417	204	60	648	87	151	31	97	195
Some college	15677	2039	1076	854	314*	4282	1624	3728	3626	1030	10008	755	398*	102*	132*	1387
	1660	715	599	225	106	939	1009	705	552	318	1318	248	151	48	89	294
Any college degree	18610	901*	1329	1034	445*	3709	427*	6340	5656	1116	13539	559*	102*	570*	131*	1362
	1226	760	291	222	156	809	144	842	604	294	1049	209	32	233	61	326

Table 4.4b Benefit Payments of Non-institutionalized Male Medicare Beneficiaries, by Demographic and Socioeconomic Characteristics, and 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
Benefit Payments (in Millions)	108686	8006	6367	6855	3877	25104	8668	25441	25932	6972	67013	7350	3975	3379	1865	16569
	<i>3664</i>	<i>1501</i>	<i>1053</i>	<i>866</i>	<i>517</i>	<i>2102</i>	<i>1796</i>	<i>1725</i>	<i>1469</i>	<i>822</i>	<i>2812</i>	<i>965</i>	<i>402</i>	<i>576</i>	<i>372</i>	<i>1287</i>
Benefit Payments (in Millions of Dollars)																
Income																
\$5,000 or Less	4230	320*	1010*	266*	100*	1696	392*	333*	498*	124*	1347	868	102*	109*	109*	1187
	<i>692</i>	<i>135</i>	<i>446</i>	<i>205</i>	<i>51</i>	<i>523</i>	<i>289</i>	<i>139</i>	<i>171</i>	<i>65</i>	<i>399</i>	<i>245</i>	<i>17</i>	<i>76</i>	<i>75</i>	<i>269</i>
\$5,001 - \$10,000	15137	4298	1172	1256	588*	7314	545*	941	1034	264*	2785	2772	1116*	659*	492*	5038
	<i>1361</i>	<i>1018</i>	<i>265</i>	<i>351</i>	<i>236</i>	<i>1095</i>	<i>173</i>	<i>216</i>	<i>346</i>	<i>131</i>	<i>489</i>	<i>473</i>	<i>370</i>	<i>232</i>	<i>189</i>	<i>626</i>
\$10,001 - \$15,000	17176	1996	956	1261	740*	4954	1401	2275	3005	765*	7447	2026	1182	1053*	515*	4776
	<i>1349</i>	<i>743</i>	<i>270</i>	<i>241</i>	<i>174</i>	<i>779</i>	<i>420</i>	<i>426</i>	<i>621</i>	<i>262</i>	<i>851</i>	<i>598</i>	<i>416</i>	<i>460</i>	<i>180</i>	<i>872</i>
\$15,001 - \$20,000	12434	819*	897*	577	722*	3015	939	2694	2824	1159	7615	750*	308*	295*	449*	1803
	<i>1568</i>	<i>758</i>	<i>584</i>	<i>89</i>	<i>295</i>	<i>1025</i>	<i>287</i>	<i>557</i>	<i>558</i>	<i>272</i>	<i>901</i>	<i>468</i>	<i>114</i>	<i>95</i>	<i>188</i>	<i>537</i>
\$20,001 - \$25,000	12756	496*	433*	648*	626*	2203	2410	2090	4081	889*	9470	401*	452*	148*	82*	1083
	<i>1768</i>	<i>395</i>	<i>181</i>	<i>255</i>	<i>260</i>	<i>575</i>	<i>1308</i>	<i>575</i>	<i>606</i>	<i>315</i>	<i>1616</i>	<i>223</i>	<i>185</i>	<i>60</i>	<i>53</i>	<i>286</i>
\$25,001 - \$30,000	9509	41*	539*	679*	367*	1625	513*	2973	3087	540	7113	74*	146*	419*	132*	771*
	<i>935</i>	<i>18</i>	<i>299</i>	<i>182</i>	<i>134</i>	<i>366</i>	<i>271</i>	<i>490</i>	<i>468</i>	<i>134</i>	<i>724</i>	<i>73</i>	<i>88</i>	<i>271</i>	<i>58</i>	<i>318</i>
\$30,001 - \$35,000	7928	17*	404*	226*	147*	795	1218*	2226	2802	519*	6765	0*	270*	86*	13*	368*
	<i>1361</i>	<i>10</i>	<i>186</i>	<i>112</i>	<i>71</i>	<i>235</i>	<i>985</i>	<i>442</i>	<i>660</i>	<i>214</i>	<i>1315</i>	<i>0</i>	<i>120</i>	<i>60</i>	<i>8</i>	<i>133</i>
\$35,001 - \$40,000	8418	1*	134*	1149*	151*	1436	597*	3584	1897	242*	6320	210*	246*	182*	25*	662*
	<i>1124</i>	<i>1</i>	<i>35</i>	<i>544</i>	<i>90</i>	<i>549</i>	<i>277</i>	<i>807</i>	<i>381</i>	<i>79</i>	<i>944</i>	<i>142</i>	<i>174</i>	<i>136</i>	<i>22</i>	<i>264</i>
More than \$40,000	21099	18*	821*	791	436*	2066	653	8325	6703	2471	18152	249*	153*	429*	49*	881
	<i>1359</i>	<i>12</i>	<i>202</i>	<i>221</i>	<i>156</i>	<i>351</i>	<i>320</i>	<i>947</i>	<i>679</i>	<i>577</i>	<i>1274</i>	<i>156</i>	<i>96</i>	<i>222</i>	<i>25</i>	<i>285</i>
Metropolitan Area Resident																
Yes	83657	6437	4504	5287	3471	19699	6178	18707	20875	5686	51446	5860	2670	2532	1450	12512
	<i>3345</i>	<i>1443</i>	<i>931</i>	<i>798</i>	<i>507</i>	<i>2038</i>	<i>1518</i>	<i>1543</i>	<i>1327</i>	<i>782</i>	<i>2298</i>	<i>886</i>	<i>328</i>	<i>574</i>	<i>326</i>	<i>1120</i>
No	25029	1568	1863	1568	405*	5405	2490	6734	5057	1286	15568	1490	1305	847*	415*	4057
	<i>1543</i>	<i>500</i>	<i>473</i>	<i>324</i>	<i>126</i>	<i>687</i>	<i>924</i>	<i>761</i>	<i>593</i>	<i>241</i>	<i>1493</i>	<i>338</i>	<i>227</i>	<i>163</i>	<i>170</i>	<i>605</i>

Source: Medicare Current Beneficiary Survey

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

1 The term *community residents* includes beneficiaries who resided in the community at the time of the round 37 interview (fall 2003), and beneficiaries who resided in the community at the time of the round 34 interview (fall 2002) who died prior to the round 37 interview.

Table 4.4c Benefit Payments of Non-institutionalized Female Medicare Beneficiaries, by Demographic and Socioeconomic Characteristics, and 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
Benefit Payments (in 000s)	130919	7696	13213	19925	10537	51372	3997	21867	13373	3970	43208	9014	9304	11604	6417	36340
	3908	1760	1217	1017	1171	2624	494	1961	941	1052	2684	1298	961	1172	600	2272
Benefit Payments (in Millions of Dollars)																
Marital Status																
Married	44643	34*	171*	535*	62*	801	3983	21867	13373	3970	43194	194*	352*	89*	12*	648*
	2683	18	76	318	33	351	494	1961	941	1052	2685	99	151	36	9	182
Widowed	61186	2185*	8483	16592	9981	37241	.	.	.	.	.	1594	6608	9665	6078	23945
	2372	1178	1028	1044	1164	2041	.	.	.	.	.	678	846	1083	591	1589
Divorced/separated	17964	4298	3860	1777	248*	10184	13*	.	.	.	13*	4345	2145	982	295*	7767
	1458	892	551	344	73	1111	14	.	.	.	14	751	637	246	133	953
Never married	7119	1179	693*	1021	246*	3139	.	.	.	.	.	2881	199*	868*	31*	3980
	1038	412	344	268	63	578	.	.	.	.	.	786	73	364	13	849
Race/Ethnicity																
White non-Hispanic	97806	4745	9508	16989	8626	39869	2911	17894	11498	2452	34755	5314	5769	7674	4427	23183
	3186	917	946	985	776	1958	362	1790	845	382	2264	1088	836	918	532	1916
Black non-Hispanic	19065	2715	1920	1555	1443*	7634	498*	1041	622*	1315*	3475	2487	2317	2314	837	7956
	2436	1378	455	392	875	1764	182	258	245	975	1077	629	573	582	212	1103
Hispanic	8361	157*	1366	913	351*	2788	349*	1358	620	113*	2439	690	710	944	790*	3134
	745	108	475	236	95	528	112	296	170	60	338	231	175	371	189	474
Other	5520	79*	375*	446*	113*	1014	237*	1551	562*	91*	2441	521*	508*	672*	363*	2065
	911	35	125	150	38	196	187	628	246	46	709	317	276	228	142	534
Schooling																
0 - 8 years	17625	203*	1491	2754	1367	5816	138*	2119	1311	454*	4022	1005	1708	3007	2067	7787
	1177	87	392	471	193	592	60	475	256	136	609	536	386	641	358	964
9 - 12 years (no diploma)	21588	1153*	2877	3150	1297	8477	780	3832	2296	361*	7269	1326	1761	1534	1221	5842
	1519	323	485	503	249	857	235	965	385	133	1145	297	292	305	237	641
High school graduate	37676	4240	3402	5909	2438	15989	1342	6501	3936	733	12512	2691	2899	2455	1131	9175
	2371	1491	541	626	311	1734	238	652	442	193	848	800	670	414	256	1188
Voc/tech/bus/etc.	8630	103*	912	1649	690	3354	495*	1105	921	135*	2655	1409*	233*	792*	187*	2621
	1010	36	294	300	155	450	204	210	286	83	426	573	75	233	115	660
Some college	16313	1435	1379	2783	854	6451	723	2948	2406	288*	6365	1322	849	921	405*	3497
	1135	362	215	442	170	600	195	506	410	103	626	419	281	240	169	576
Any college degree	14331	458*	1715	2013	1462	5648	491	2651	1698	331*	5171	925	942	1354	291*	3512
	1047	166	321	283	461	649	181	425	330	124	619	440	309	425	73	691

Table 4.4c Benefit Payments of Non-institutionalized Female Medicare Beneficiaries, by Demographic and Socioeconomic Characteristics, and by Living Arrangement and Age, 2004

Female Community Residents¹

Beneficiary Characteristic	Total	Lives Alone				Total	Lives with Spouse				Total	Lives with Children/Others				Total
		< 65	65 - 74	75 - 84	85 +		< 65	65 - 74	75 - 84	85 +		< 65	65 - 74	75 - 84	85 +	
Benefit Payments (in 000s)	130919	7696	13213	19925	10537	51372	3997	21867	13373	3970	43208	9014	9304	11604	6417	36340
	3908	1760	1217	1017	1171	2624	494	1961	941	1052	2684	1298	961	1172	600	2272
Benefit Payments (in Millions of Dollars)																
Income																
\$5,000 or Less	7587	423*	997*	686	553*	2659	178*	934*	141*	6*	1259	1291	821*	956	601*	3669
	980	224	319	235	167	473	95	527	78	5	539	405	282	260	220	668
\$5,001 - \$10,000	35150	4991	4432	5689	2630	17742	445*	895	566*	1361*	3266	4822	3805	3523	1992	14142
	2813	1630	706	820	894	2133	130	212	232	957	1018	1049	720	617	280	1454
\$10,001 - \$15,000	25628	1484	3011	4365	2354	11213	785*	3017	1377	479*	5659	1479	1890	3287	2100	8756
	1659	419	723	540	472	1043	252	751	238	230	844	421	412	838	359	1054
\$15,001 - \$20,000	15797	303*	1536	3185	1944	6968	762	1654	1813	689*	4918	1006*	915	1218	772	3911
	918	133	327	413	312	626	212	290	345	202	583	558	242	304	222	687
\$20,001 - \$25,000	13908	135*	1272	1956	1021	4385	380*	3831	2282	304*	6796	335*	583*	1417	391*	2727
	1337	68	372	284	378	549	141	927	462	155	1074	159	306	401	134	480
\$25,001 - \$30,000	9758	108*	839	1373	607	2928	245*	3189	1884	245*	5563	22*	789*	225*	231*	1268
	1200	80	206	344	200	475	90	852	417	77	983	14	426	110	84	444
\$30,001 - \$35,000	4378	45*	227*	578*	338*	1188	93*	1270	1107	172*	2642	8*	226*	291*	23*	548*
	437	36	83	133	138	208	31	246	244	97	356	6	142	151	15	203
\$35,001 - \$40,000	4520	4*	317*	512*	293*	1127	156*	1456	1246	144*	3001	34*	34*	304*	20*	392*
	550	4	126	132	100	202	54	296	299	61	450	23	16	220	11	221
More than \$40,000	14192	202*	582	1581	797*	3162	952	5622	2958	571*	10103	18*	241*	382*	285*	926
	1039	136	175	307	208	452	271	711	457	167	894	9	149	150	139	254
Metropolitan Area Resident																
Yes	100292	5846	9593	14327	8507	38274	2549	16729	10911	3309	33497	6795	6915	9502	5310	28522
	3625	1613	1000	893	1157	2282	373	1842	891	1017	2611	1172	959	1144	551	2163
No	30626	1850	3620	5598	2030	13098	1447	5139	2463	661*	9710	2219	2389	2102	1108	7818
	1364	614	712	473	187	1185	330	651	267	256	705	569	438	329	257	857

Source: Medicare Current Beneficiary Survey

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

¹ The term *community residents* includes beneficiaries who resided in the community at the time of the round 37 interview (fall 2003), and beneficiaries who resided in the community at the time of the round 34 interview (fall 2002) who died prior to the round 37 interview.

Table 4.5 Benefit Payments Institutionalized Medicare Beneficiaries, by Demographic and Socioeconomic Characteristics, and by Age, 2004

Long-Term Care Facility-Only Residents¹

Beneficiary Characteristic	Total	Age			
		< 65	65 - 74	75 - 84	85 +
Benefit Payments (in Millions)	31910	4963	4461	9511	12976
	2065	1110	861	961	883
Benefit Payments (in Millions of Dollars)					
Marital Status					
Married	5339	128*	1066*	2592	1552
	924	98	493	611	329
Widowed	16674	233*	1694*	4792	9955
	1140	133	581	571	720
Divorced/separated	3453	1077*	999*	964*	413*
	783	503	323	417	140
Never married	5548	3121	667*	856*	904*
	1038	931	240	233	280
Race/Ethnicity					
White non-Hispanic	24834	3581	2898	6831	11524
	1638	964	563	688	896
Black non-Hispanic	5133	1292*	1149*	1853*	839*
	1013	573	567	647	274
Hispanic	1416	59*	403*	611*	343*
	432	36	299	239	135
Other	486*	30*	7*	192*	256*
	157	18	7	85	130
Schooling					
0 - 8 years	7103	906	1066*	1967	3165
	1024	298	324	637	490
9 - 12 years (no diploma)	5176	678*	847*	1922	1730
	566	203	244	465	375
High school graduate	5476	722*	1280*	1324	2149
	915	248	578	291	392
Voc/tech/bus/etc.	1445*	325*	.	886*	234*
	548	332	.	385	96
Some college	2050	436*	404*	509*	701*
	458	235	295	195	198
Any college degree	3112	39*	605*	943*	1525*
	582	25	380	298	367

Table 4.5 Benefit Payments Institutionalized Medicare Beneficiaries, by Demographic and Socioeconomic Characteristics, and by Age, 2004

Long-Term Care Facility-Only Residents¹

Beneficiary Characteristic	Total	Age			
		< 65	65 - 74	75 - 84	85 +
Benefit Payments (in Millions)	31910	4963	4461	9511	12976
	<i>2065</i>	<i>1110</i>	<i>861</i>	<i>961</i>	<i>883</i>
Benefit Payments (in Millions of Dollars)					
Income					
\$5,000 or Less	2062	218*	411*	803*	630*
	<i>402</i>	<i>127</i>	<i>201</i>	<i>265</i>	<i>203</i>
\$5,001 - \$10,000	13562	3488	2385*	2924	4765
	<i>1449</i>	<i>1034</i>	<i>618</i>	<i>511</i>	<i>639</i>
\$10,001 - \$15,000	6598	755	883*	2527	2433
	<i>724</i>	<i>218</i>	<i>381</i>	<i>479</i>	<i>376</i>
\$15,001 - \$20,000	3271	203*	298*	1221*	1549
	<i>636</i>	<i>137</i>	<i>187</i>	<i>585</i>	<i>299</i>
\$20,001 - \$25,000	2532	263*	409*	569*	1292*
	<i>588</i>	<i>207</i>	<i>335</i>	<i>246</i>	<i>363</i>
\$25,001 - \$30,000	1427	22*	34*	646*	725*
	<i>375</i>	<i>20</i>	<i>28</i>	<i>311</i>	<i>213</i>
\$30,001 - \$35,000	605*	.*	.*	166*	440*
	<i>234</i>	<i>.</i>	<i>.</i>	<i>94</i>	<i>203</i>
\$35,001 - \$40,000	397*	.*	31*	143*	224*
	<i>147</i>	<i>.</i>	<i>30</i>	<i>115</i>	<i>85</i>
More than \$40,000	1443	14*	8*	513*	907*
	<i>248</i>	<i>11</i>	<i>12</i>	<i>165</i>	<i>187</i>
Metropolitan Area Resident					
Yes	25344	4378	3642	7669	9655
	<i>1891</i>	<i>1091</i>	<i>821</i>	<i>873</i>	<i>703</i>
No	6566	585*	818*	1842	3320
	<i>705</i>	<i>228</i>	<i>244</i>	<i>368</i>	<i>556</i>

Source: Medicare Current Beneficiary Survey

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

- 1 The term *long-term care facility residents* includes beneficiaries who resided in a long-term care facility at the time of the round 37 interview (fall 2003), and beneficiaries who resided in a long-term care facility at the time of the round 34 interview (fall 2002) who died prior to the round 37 interview.

Table 4.6 Benefit Payments of Non-institutionalized Medicare Beneficiaries, by Demographic and Socioeconomic Characteristics, and 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		
Benefit Payments (in Millions)	239885	11377	60028	57408	64410	11634	32102	2927
	5792	349	3243	2782	2705	1513	2235	552
Benefit Payments (in Millions of Dollars)								
Medicare Status³								
Aged								
65 - 74 years	80167	4319	15693	20878	24355	4437	9628	858
	2988	176	1336	1857	1877	879	987	202
75 - 84 years	81069	4465	12427	23287	26759	5432	7743	954
	2492	228	1023	1148	1606	875	845	237
85 years and older	33919	1591	5089	11109	9320	697	5684	428*
	2060	157	626	1040	747	160	1449	167
Disabled								
Under 45 years	81069	4465	12427	23287	26759	5432	7743	954
	2492	228	1023	1148	1606	875	845	237
45 - 64 years	33919	1591	5089	11109	9320	697	5684	428*
	2060	157	626	1040	747	160	1449	167
Gender								
Male	108686	4845	22391	24115	31596	6422	18200	1117
	3664	219	1832	1826	1740	1384	1664	248
Female	130919	6531	37357	33293	32814	5212	13901	1810
	3908	308	2702	1848	2003	759	1564	473
Marital Status								
Married	112918	5714	12363	31249	38840	7631	15716	1407
	3987	266	1332	2104	2117	1423	1606	345
Widowed	76633	3909	20178	19792	19438	3097	9395	824
	2775	224	1856	1106	1405	470	1157	169
Divorced/separated	33424	1269	18047	5186	3231	219*	4872	599*
	2437	131	1762	954	584	60	596	399
Never married	15638	480	9159	1180	2680	687*	1355	97*
	1550	91	1155	305	691	526	389	49

Table 4.6 Benefit Payments of Non-institutionalized Medicare Beneficiaries, by Demographic and Socioeconomic Characteristics, and 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		
Benefit Payments (in Millions)	239885	11377	60028	57408	64410	11634	32102	2927
	5792	349	3243	2782	2705	1513	2235	552
Benefit Payments (in Millions of Dollars)								
Living Arrangement								
Lives alone	76475	3608	25054	17416	16837	2703	9729	1127
	3378	226	2207	1541	1130	643	1343	421
With spouse	110221	5555	11099	30703	38475	7606	15429	1355
	3957	272	1245	2076	2125	1422	1616	341
With children	31364	1512	12585	6145	6532	694*	3586	311*
	1788	149	1167	659	1005	271	640	94
With others	21544	702	11010	3144	2566	631*	3357	133*
	1978	74	1481	533	485	329	680	58
Race/Ethnicity								
White non-Hispanic	178730	7740	29788	50917	55391	9709	22938	2247
	4703	280	1960	2596	2643	1117	1820	512
Black non-Hispanic	35220	1241	18292	3339	4949	1120*	5990	290*
	3237	163	2505	1112	775	947	1539	117
Hispanic	15789	1973	8088	1478	2315	148*	1434	353*
	1100	163	833	350	490	88	295	131
Other	9537	407	3578	1594	1526	655*	1740	36*
	1177	62	649	364	426	583	501	18
Schooling								
0 - 8 years	29983	1788	14122	5567	3952	238*	3618	699*
	1386	178	1027	845	582	106	503	157
9 - 12 years (no diploma)	36954	1793	12156	8540	8346	433*	5161	526
	2259	158	1125	831	841	133	1174	161
High school graduate	62774	3247	14262	17092	17448	1805	7945	975
	3227	198	1951	1659	1353	289	847	424
Voc/tech/bus/etc.	15183	721	2324	3954	5142	618	2120	305*
	1313	79	669	560	712	195	557	131
Some college	31990	1586	7565	8198	10238	1302	2999	102*
	2012	95	1384	1238	810	274	448	63
Any college degree	32941	1760	3106	8329	11020	4104	4580	42*
	1632	110	574	792	934	741	851	21

Table 4.6 Benefit Payments of Non-institutionalized Medicare Beneficiaries, by Demographic and Socioeconomic Characteristics, and 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		
Benefit Payments (in Millions)	239885	11377	60028	57408	64410	11634	32102	2927
	<i>5792</i>	<i>349</i>	<i>3243</i>	<i>2782</i>	<i>2705</i>	<i>1513</i>	<i>2235</i>	<i>552</i>
Benefit Payments (in Millions of Dollars)								
Income								
\$5,000 or Less	11817	339	6834	1259	871	119*	2234	160*
	<i>1361</i>	<i>61</i>	<i>929</i>	<i>310</i>	<i>247</i>	<i>59</i>	<i>828</i>	<i>68</i>
\$5,001 - \$10,000	50363	1815	34452	4996	2861	14*	5548	678*
	<i>3274</i>	<i>191</i>	<i>2547</i>	<i>1108</i>	<i>557</i>	<i>7</i>	<i>1481</i>	<i>404</i>
\$10,001 - \$15,000	43008	2247	13481	11212	7559	1154*	6584	772
	<i>2404</i>	<i>152</i>	<i>1468</i>	<i>1078</i>	<i>990</i>	<i>595</i>	<i>879</i>	<i>169</i>
\$15,001 - \$20,000	28231	1704	3178	10116	6310	603*	5727	594*
	<i>1617</i>	<i>141</i>	<i>573</i>	<i>997</i>	<i>594</i>	<i>189</i>	<i>1069</i>	<i>168</i>
\$20,001 - \$25,000	26664	1331	532*	6265	12519	1755	3977	285*
	<i>2281</i>	<i>151</i>	<i>186</i>	<i>819</i>	<i>1626</i>	<i>994</i>	<i>1034</i>	<i>106</i>
\$25,001 - \$30,000	19268	1175	64*	6597	8318	1409	1605	100*
	<i>1552</i>	<i>132</i>	<i>27</i>	<i>1054</i>	<i>756</i>	<i>376</i>	<i>312</i>	<i>64</i>
\$30,001 - \$35,000	12306	704	1072*	2903	5960	820	722	126*
	<i>1494</i>	<i>68</i>	<i>981</i>	<i>441</i>	<i>874</i>	<i>217</i>	<i>201</i>	<i>97</i>
\$35,001 - \$40,000	12939	643	41*	4146	4857	1283	1924	46*
	<i>1193</i>	<i>74</i>	<i>26</i>	<i>722</i>	<i>487</i>	<i>562</i>	<i>519</i>	<i>29</i>
More than \$40,000	35290	1420	374*	9914	15155	4478	3781	167*
	<i>1756</i>	<i>98</i>	<i>172</i>	<i>983</i>	<i>1095</i>	<i>828</i>	<i>665</i>	<i>160</i>
Metropolitan Area Resident								
Yes	184230	11220	44814	42918	50371	8654	24065	2187
	<i>5446</i>	<i>348</i>	<i>2889</i>	<i>2452</i>	<i>2398</i>	<i>1219</i>	<i>2016</i>	<i>502</i>
No	55656	156*	15214	14490	14039	2980	8036	740
	<i>2111</i>	<i>27</i>	<i>1520</i>	<i>1262</i>	<i>1012</i>	<i>892</i>	<i>1023</i>	<i>254</i>

Source: Medicare Current Beneficiary Survey

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

- 1 The term *community residents* includes beneficiaries who resided in the community at the time of the round 37 interview (fall 2003), and beneficiaries who resided in the community at the time of the round 34 interview (fall 2002) who died prior to the round 37 interview.
- 2 HMO stands for Health Maintenance Organization.
- 3 Medicare beneficiaries with end-stage renal disease (ESRD) are included within the subgroups of "Aged" and "Disabled."