

Table 4.1 Benefit Payments of Medicare Beneficiaries by Age, Gender, Race/Ethnicity, and Residence Status, 2005

All Medicare Beneficiaries

Beneficiary Characteristic	Total	Residence	
		Community Only	Long-Term Care Facility Only
Benefit Payments (in Millions)	286,966	251,416	35,550
	6,046	5,462	2,557
Medicare Status¹			
Aged			
65 - 74 years	92,371	86,544	5,828
	3,972	3,725	1,513
75 - 84 years	96,684	85,413	11,271
	2,928	2,512	1,480
85 years and older	48,785	35,296	13,489
	1,794	1,624	816
Disabled			
Under 45 years	10,072	9,461	611
	737	724	150
45 - 64 years	39,054	34,702	4,351
	2,703	2,635	980
Gender by Age			
Male	127,585	114,240	13,345
	3,898	3,475	1,558
Aged			
65 - 74 years	40,358	38,720	1637*
	2,176	2,137	439
75 - 84 years	43,216	38,642	4,575
	1,887	1,595	1,049
85 years and older	17,552	13,492	4,060
	1,187	1,201	575
Disabled			
Under 45 years	5,677	5,296	381
	619	608	128
45 - 64 years	20,782	18,090	2,692
	2,083	1,959	730

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All Medicare Beneficiaries

Beneficiary Characteristic	Total	Residence	
		Community Only	Long-Term Care Facility Only
Benefit Payments (in Millions)	286,966	251,416	35,550
	6,046	5,462	2,557
Female	159,307	137,177	22,130
	4,709	4,253	2,129
Aged			
65 - 74 years	52,014	47,823	4191*
	3,353	2,967	1,446
75 - 84 years	53,393	46,771	6,622
	2,055	1,808	1,050
85 years and older	31,233	21,805	9,429
	1,322	1,206	672
Disabled			
Under 45 years	4,395	4,165	230*
	484	482	85
45 - 64 years	18,272	16,612	1660*
	2,259	2,177	626
Race/Ethnicity by Age²			
White non-Hispanic	220,132	193,315	26,818
	5,529	4,970	1,827
Aged			
65 - 74 years	69,747	67,152	2,594
	3,361	3,339	498
75 - 84 years	77,577	68,448	9,128
	2,655	2,177	1,402
85 years and older	41,244	29,409	11,836
	1,597	1,334	774
Disabled			
Under 45 years	5,647	5,279	369
	560	543	99
45 - 64 years	25,917	23,027	2,890
	2,366	2,311	831

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All Medicare Beneficiaries

Beneficiary Characteristic	Total	Residence	
		Community Only	Long-Term Care Facility Only
Benefit Payments (in Millions)	286,966	251,416	35,550
	6,046	5,462	2,557
Black non-Hispanic	35,310	29,161	6,148
	2,552	2,156	1,346
Aged			
65 - 74 years	10,270	8,034	2236*
	1,509	1,070	1,053
75 - 84 years	9,635	8,652	982*
	1,165	1,207	350
85 years and older	4,221	2,943	1278*
	741	718	285
Disabled			
Under 45 years	2,377	2,163	214*
	443	432	118
45 - 64 years	8,808	7,370	1439*
	1,379	1,311	550
Hispanic	19,963	18,011	1952*
	2,010	1,685	995
Aged			
65 - 74 years	8,245	7,296	949*
	1,492	1,065	920
75 - 84 years	5,487	4,767	720*
	764	664	340
85 years and older	1,981	1,725	256*
	312	295	123
Disabled			
Under 45 years	1,009	1,005	5*
	257	257	2
45 - 64 years	3,241	3,219	22*
	662	667	16

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, 2005

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)	286,966	49,126	92,371	96,802	48,827	26,459	40,358	43,216	17,552	127,585	22,666	52,014	53,393	31,233	159,307
	6,046	2,686	3,972	2,915	1,796	2,188	2,176	1,887	1,187	3,898	2,282	3,353	2,055	1,322	4,709
Benefit Payments (in Millions of Dollars)															
Marital Status															
Married	127,250	16,642	52,711	46,906	10,992	9,807	28,005	29,860	7,933	75,605	6,835	24,706	17,046	3,059	51,646
	4,349	2,398	2,431	2,200	984	1,651	1,633	1,793	928	2,711	1,820	1,807	1,215	357	3,243
Widowed	99,669	4,630	22,272	39,126	33,642	1737*	4,589	9,374	7,992	23,691	2,893	17,683	29,752	25,650	75,978
	3,553	1,190	2,311	1,756	1,574	847	876	767	741	1,637	740	2,134	1,619	1,331	3,031
Divorced/separated	37,937	15,353	14,273	7,048	1,263	7,637	6,125	2,771	383*	16,916	7,716	8,149	4,276	880	21,021
	2,616	1,652	1,685	743	267	1,156	1,061	509	193	1,676	1,155	1,241	485	189	1,774
Never married	21,071	12,452	2,927	3,129	2,563	7,259	1,498	1,205	1227*	11,189	5,193	1,429	1,924	1,336	9,882
	1,435	1,210	602	568	480	949	385	326	405	1,149	862	479	461	228	1,076
Living Arrangement															
Community															
Lives alone	79,531	12,294	21,618	28,474	17,146	6,646	7,152	7,684	4,999	26,481	5,647	14,466	20,790	12,147	53,049
	3,192	1,236	1,768	1,455	1,155	952	933	573	733	1,637	780	1,472	1,239	901	2,284
With spouse	117,391	16,471	51,082	41,109	8,729	9,941	27,003	26,592	6,336	69,872	6,530	24,079	14,517	2,393	47,519
	4,119	2,396	2,456	1,807	950	1,685	1,646	1,561	886	2,676	1,810	1,786	1,003	317	3,037
With children	31,261	5,057	7,193	11,773	7,238	1,254	2,981	2,743	1,539	8,516	3,803	4,213	9,030	5,700	22,745
	2,013	1,197	920	1,140	653	618	697	549	328	1,184	1,004	484	981	576	1,606
With others	23,234	10,342	6,650	4,058	2,183	5,544	1,585	1,623	618*	9,370	4,798	5,065	2,435	1,565	13,864
	1,960	1,185	1,518	612	384	879	329	383	186	1,030	793	1,479	462	327	1,658
Long-Term Care Facility	35,550	4,962	5,828	11,271	13,489	3,073	1637*	4,575	4,060	13,345	1,889	4191*	6,622	9,429	22,130
	2,557	992	1,513	1,480	816	734	439	1,049	575	1,558	638	1,446	1,050	672	2,129
Race/Ethnicity															
White non-Hispanic	220,132	31,564	69,747	77,577	41,244	17,319	31,492	35,451	14,760	99,022	14,245	38,255	42,126	26,485	121,110
	5,529	2,322	3,361	2,655	1,597	2,022	1,811	1,610	951	3,570	1,978	3,011	1,749	1,231	4,384
Black non-Hispanic	35,310	11,185	10,270	9,635	4,221	5,500	3,682	3,500	1543*	14,226	5,685	6,587	6,135	2,677	21,084
	2,552	1,428	1,509	1,165	741	806	804	733	669	1,476	1,125	1,276	1,044	376	2,187
Hispanic	19,963	4,251	8,245	5,487	1,981	2,282	2,979	2,624	612*	8,496	1,969	5,266	2,863	1,369	11,467
	2,010	715	1,492	764	312	539	532	571	162	1,012	407	1,333	441	257	1,560
Other	11,215	2,104	4,054	3,733	1,324	1,357	2,179	1,548	637*	5,720	747	1,875	2,185	687	5,495
	1,262	472	884	584	312	414	756	369	250	1,063	260	285	471	178	591

Table 4.2 Benefit Payments of Medicare Beneficiaries, by Demographic and Socioeconomic Characteristics, and by Gender and Age, 2005

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)	286,966	49,126	92,371	96,802	48,827	26,459	40,358	43,216	17,552	127,585	22,666	52,014	53,393	31,233	159,307
	6,046	2,686	3,972	2,915	1,796	2,188	2,176	1,887	1,187	3,898	2,282	3,353	2,055	1,322	4,709
Benefit Payments (in Millions of Dollars)															
Schooling															
0 - 8 years	36,486	4,749	9,909	12,935	8,892	2,022	4,681	5,616	2,382	14,702	2,726	5,228	7,319	6,510	21,784
	1,724	1,035	905	834	699	416	714	564	308	997	945	698	705	614	1,413
9 - 12 years (no diploma)	44,394	9,138	14,535	12,995	7,726	5,710	6,569	5,117	2,812	20,208	3,428	7,966	7,877	4,915	24,186
	2,530	1,097	1,547	940	951	834	1,195	659	776	1,877	670	864	687	605	1,378
High school graduate	77,613	14,963	26,595	25,314	10,740	7,859	8,047	9,127	3,251	28,284	7,104	18,548	16,187	7,489	49,329
	3,258	2,045	2,319	1,273	978	1,633	768	679	442	2,017	1,128	2,356	1,100	716	2,910
Voc/tech/bus/etc.	15,941	3,177	4,773	5,564	2,427	1,651	1,462	2,044	901*	6,058	1,526	3,311	3,520	1,526	9,883
	1,208	644	726	585	411	577	295	329	284	792	323	644	525	252	972
Some college	32,497	7,441	10,921	10,669	3,467	4,034	4,950	4,466	1,277	14,726	3,407	5,971	6,203	2,189	17,771
	1,904	888	1,312	854	500	712	791	487	232	1,216	514	903	684	407	1,358
Any college degree	45,194	5,426	16,833	17,620	5,316	2,279	10,547	10,969	2,753	26,548	3,147	6,285	6,650	2,563	18,645
	2,983	1,905	1,399	1,558	528	667	1,157	1,258	542	2,019	1,797	701	936	414	2,066
Income															
\$5,000 or Less	13,484	4,488	2,093	4,030	2,873	3,196	920	1,244	698*	6,058	1,293	1,173	2,785	2,174	7,426
	1,473	1,122	469	559	408	1,327	251	317	185	1,329	374	371	382	364	785
\$5,001 - \$10,000	60,341	18,647	16,121	15,688	9,907	9,680	4,010	4,265	2,303	20,257	8,967	12,111	11,416	7,590	40,084
	2,881	1,690	1,721	1,335	980	1,177	779	552	722	1,349	1,289	1,505	1,169	627	2,399
\$10,001 - \$15,000	56,421	10,640	17,228	17,562	11,069	5,553	6,715	6,795	3,106	22,169	5,087	10,514	10,715	7,936	34,251
	3,228	1,242	2,007	1,244	976	991	1,242	829	562	1,997	763	1,409	964	839	2,172
\$15,001 - \$20,000	31,624	4,112	8,474	11,790	7,307	2,149	3,472	4,004	2,941	12,567	1,963	5,001	7,727	4,366	19,057
	1,900	755	1,543	857	686	610	671	454	444	1,078	440	1,357	760	500	1,484
\$20,001 - \$25,000	28,381	2,169	9,030	12,059	5,122	1,093	4,151	5,472	2,205	12,921	1,076	4,878	6,513	2,918	15,385
	1,533	460	1,014	972	565	288	628	576	429	1,011	348	762	743	401	1,080
\$25,001 - \$30,000	25,916	1,175	10,692	10,748	3,301	739	5,598	5,698	1,585	13,620	436	5,094	5,050	1,716	12,295
	2,272	347	1,655	1,347	537	293	1,014	1,095	400	1,602	185	1,301	796	325	1,642
\$30,001 - \$35,000	13,893	1,439	5,543	5,030	1,881	1,070	3,087	2,821	881*	7,858	369*	2,457	2,210	1,000	6,035
	1,205	506	774	588	364	460	707	452	273	1,071	208	276	348	259	578
\$35,001 - \$40,000	12,473	1,403	4,498	5,098	1,474	1,165*	2,867	3,089	494*	7,616	237*	1,631	2,009	980	4,857
	1,087	601	541	770	283	602	442	671	142	1,040	83	270	410	234	538
More than \$40,000	44,352	5,052	18,617	14,797	5,886	1,813	9,537	9,828	3,332	24,511	3,239	9,079	4,969	2,554	19,841
	2,924	1,968	1,427	1,208	469	533	1,020	989	503	1,652	1,760	1,038	717	423	2,230

Table 4.2 Benefit Payments of Medicare Beneficiaries, by Demographic and Socioeconomic Characteristics, and by Gender and Age, 2005

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)	286,966	49,126	92,371	96,802	48,827	26,459	40,358	43,216	17,552	127,585	22,666	52,014	53,393	31,233	159,307
	<i>6,046</i>	<i>2,686</i>	<i>3,972</i>	<i>2,915</i>	<i>1,796</i>	<i>2,188</i>	<i>2,176</i>	<i>1,887</i>	<i>1,187</i>	<i>3,898</i>	<i>2,282</i>	<i>3,353</i>	<i>2,055</i>	<i>1,322</i>	<i>4,709</i>

Benefit Payments (in Millions of Dollars)

Metropolitan Area Resident

Yes	217,467	38,453	67,258	74,496	37,295	20,326	27,803	33,051	13,855	95,036	18,127	39,454	41,364	23,412	122,357
	<i>5,613</i>	<i>2,503</i>	<i>3,698</i>	<i>2,592</i>	<i>1,510</i>	<i>1,931</i>	<i>1,813</i>	<i>1,709</i>	<i>1,146</i>	<i>3,632</i>	<i>2,195</i>	<i>3,226</i>	<i>1,922</i>	<i>1,086</i>	<i>4,431</i>
No	69,499	10,673	25,114	22,306	11,533	6,133	12,554	10,165	3,697	32,549	4,540	12,560	12,029	7,821	36,950
	<i>2,375</i>	<i>1,157</i>	<i>1,496</i>	<i>1,360</i>	<i>867</i>	<i>1,297</i>	<i>1,266</i>	<i>765</i>	<i>354</i>	<i>1,923</i>	<i>704</i>	<i>912</i>	<i>953</i>	<i>659</i>	<i>1,361</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, 2005

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)	286,966	31,564	69,747	77,577	41,244	220,132	11,185	10,270	9,635	4,221	35,310	4,251	8,245	5,487	1,981	19,963
	6,046	2,322	3,361	2,655	1,597	5,529	1,428	1,509	1,165	741	2,552	715	1,492	764	312	2,010
Benefit Payments (in Millions of Dollars)																
Gender																
Male	127,585	17,319	31,492	35,451	14,760	99,022	5,500	3,682	3,500	1543*	14,226	2,282	2,979	2,624	612*	8,496
	3,898	2,022	1,811	1,610	951	3,570	806	804	733	669	1,476	539	532	571	162	1,012
Female	159,307	14,245	38,255	42,126	26,485	121,110	5,685	6,587	6,135	2,677	21,084	1,969	5,266	2,863	1,369	11,467
	4,709	1,978	3,011	1,749	1,231	4,384	1,125	1,276	1,044	376	2,187	407	1,333	441	257	1,560
Marital Status																
Married	127,250	11,956	42,318	39,020	9,059	102,354	2,127	2,719	2,774	1054*	8,674	1,820	4,882	2,930	483*	10,115
	4,349	2,209	2,073	1,962	699	4,020	575	658	693	682	1,313	441	927	599	126	1,235
Widowed	99,669	2,788	15,304	31,128	28,719	77,938	1415*	3,811	4,937	2,818	12,981	302*	2,191	1,896	1,393	5,782
	3,553	991	2,063	1,645	1,457	3,203	557	725	920	389	1,440	159	947	385	270	1,103
Divorced/seperated	37,937	8,536	10,203	4,919	914	24,572	4,720	2,781	1071*	254*	8,826	1,499	1,001	600*	69*	3,169
	2,616	1,057	1,209	585	243	1,743	1,205	1,022	325	117	1,755	446	314	195	39	733
Never married	21,071	8,274	1,772	2,288	2,270	14,603	2,895	948*	674*	58*	4,574	629	172*	61*	30*	892
	1,435	1,068	352	514	415	1,220	565	471	216	32	786	153	76	35	17	167
Living Arrangement																
Community																
Lives alone	79,531	8,548	17,249	24,673	15,306	65,777	2,477	2,467	1,746	934	7,624	810*	1,204	1,248	528*	3,790
	3,192	1,095	1,705	1,500	1,082	2,919	494	426	274	230	696	357	307	307	203	713
With spouse	117,391	12,123	41,250	34,605	6,864	94,843	1,851	2,466	2,496	1031*	7,844	1,759	4,824	2,332	439*	9,355
	4,119	2,221	2,093	1,564	543	3,752	565	645	674	685	1,278	441	929	451	119	1,191
With children	31,261	2,271	4,478	7,053	5,569	19,372	1,727	1,331	3,236	568*	6,861	779*	742	936	688*	3,144
	2,013	712	676	763	582	1,292	872	377	805	158	1,385	280	149	276	159	480
With others	23,234	5,362	4,176	2,117	1,669	13,324	3,477	1,770	1174*	411*	6,833	876	525*	250*	70*	1,721
	1,960	845	1,375	381	349	1,596	761	618	392	154	1,125	187	175	144	32	302
Long-Term Care Facility	35,550	3,259	2,594	9,128	11,836	26,818	1653*	2236*	982*	1278*	6,148	26*	949*	720*	256*	1952*
	2,557	835	498	1,402	774	1,827	572	1,053	350	285	1,346	16	920	340	123	995

Table 4.3 Benefit Payments of Medicare Beneficiaries, by Demographic and Socioeconomic Characteristics, and by Race/Ethnicity and Age, 2005

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)	286,966	31,564	69,747	77,577	41,244	220,132	11,185	10,270	9,635	4,221	35,310	4,251	8,245	5,487	1,981	19,963
	6,046	2,322	3,361	2,655	1,597	5,529	1,428	1,509	1,165	741	2,552	715	1,492	764	312	2,010
Benefit Payments (in Millions of Dollars)																
Schooling																
0 - 8 years	36,486	2,166	5,192	7,489	6,119	20,966	1,440	1,496	2,312	1,636	6,885	1,032	2,731	2,631	813	7,207
	1,724	499	637	715	640	1,164	884	378	463	319	1,100	274	536	490	165	855
9 - 12 years (no diploma)	44,394	5,781	10,126	10,447	6,337	32,690	2,372	2,345	1,376	1106*	7,199	867	1,003	620*	195*	2,685
	2,530	931	1,192	899	679	2,065	575	633	312	680	1,162	280	263	166	73	462
High school graduate	77,613	10,854	21,100	22,221	9,785	63,960	2,824	2,308	1,808	586*	7,527	953	2,485	540*	202*	4,180
	3,258	1,833	1,886	1,193	908	2,836	614	976	409	226	1,269	419	1,110	81	103	1,201
Voc/tech/bus/etc.	15,941	1,709	3,915	4,979	2,172	12,775	643*	600*	430*	54*	1,728	259*	153*	74*	101*	586*
	1,208	504	571	526	389	993	228	427	254	49	554	158	95	24	94	208
Some college	32,497	4,196	8,370	9,733	3,102	25,402	1,906	1,364	225*	136*	3,631	784*	890	233*	199*	2,106
	1,904	592	964	807	394	1,438	546	521	60	109	743	362	515	118	182	666
Any college degree	45,194	4,633	14,521	15,115	4,690	38,958	472*	643	543*	246*	1,903	120*	383*	814*	134*	1,451
	2,983	1,789	1,229	1,447	520	2,751	171	135	238	92	336	83	106	335	72	360
Income																
\$5,000 or Less	13,484	2,862	908	2,499	1,981	8,249	1,073	869*	885*	472*	3,299	463*	234*	452*	269*	1,417
	1,473	1,061	230	356	342	1,178	231	363	272	144	626	215	86	188	92	344
\$5,001 - \$10,000	60,341	9,985	9,158	8,604	6,547	34,294	5,793	3,251	3,648	2,389	15,081	1,865	2,922	2,054	599	7,440
	2,881	1,167	1,066	775	619	1,873	1,163	734	754	743	1,765	544	977	414	122	1,173
\$10,001 - \$15,000	56,421	7,027	10,724	13,322	9,390	40,463	2,439	2,339	2,263	1006*	8,047	599	2,668	1,325	332*	4,925
	3,228	1,109	1,592	1,028	928	2,740	559	632	588	252	1,054	198	759	371	165	885
\$15,001 - \$20,000	31,624	3,006	6,672	10,008	6,947	26,633	607*	889	851*	91*	2,438	400*	381*	387*	104*	1,272
	1,900	713	1,462	755	679	1,851	264	272	396	76	571	157	134	152	44	257
\$20,001 - \$25,000	28,381	1,465	7,721	10,900	4,844	24,930	148*	377*	276*	43*	844	485*	750*	381*	169*	1,784
	1,533	363	998	965	561	1,502	90	90	90	21	153	244	280	155	42	410
\$25,001 - \$30,000	25,916	288	8,724	9,908	3,006	21,926	717*	1401*	498*	13*	2,630	120*	210*	172*	277*	780
	2,272	77	1,368	1,314	517	1,997	320	932	234	11	988	82	105	71	191	238
\$30,001 - \$35,000	13,893	1,399	4,677	4,439	1,612	12,127	12*	364*	344*	10*	729*	0*	416*	49*	5*	470*
	1,205	509	753	509	302	1,128	8	258	208	9	341	0	270	26	5	272
\$35,001 - \$40,000	12,473	728	4,241	4,267	1,458	10,694	392*	96*	761*	7*	1256*	236*	50*	39*	4*	328*
	1,087	531	524	497	283	882	276	36	540	7	613	136	18	15	4	138
More than \$40,000	44,352	4,804	16,923	13,629	5,454	40,810	5*	684*	108*	189*	986	83*	615	628*	222*	1,547
	2,924	1,966	1,414	1,164	474	2,860	3	254	35	85	277	50	185	297	115	365

Table 4.3 Benefit Payments of Medicare Beneficiaries, by Demographic and Socioeconomic Characteristics, and by Race/Ethnicity and Age, 2005

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)	286,966	31,564	69,747	77,577	41,244	220,132	11,185	10,270	9,635	4,221	35,310	4,251	8,245	5,487	1,981	19,963
	<i>6,046</i>	<i>2,322</i>	<i>3,361</i>	<i>2,655</i>	<i>1,597</i>	<i>5,529</i>	<i>1,428</i>	<i>1,509</i>	<i>1,165</i>	<i>741</i>	<i>2,552</i>	<i>715</i>	<i>1,492</i>	<i>764</i>	<i>312</i>	<i>2,010</i>

Benefit Payments (in Millions of Dollars)

**Metropolitan Area
Resident**

Yes	217,467	23,300	49,070	58,087	30,769	161,226	9,670	8,877	8,031	3,604	30,182	3,982	7,258	4,983	1,738	17,961
	<i>5,613</i>	<i>2,089</i>	<i>3,126</i>	<i>2,319</i>	<i>1,295</i>	<i>5,149</i>	<i>1,360</i>	<i>1,466</i>	<i>1,167</i>	<i>718</i>	<i>2,403</i>	<i>694</i>	<i>1,423</i>	<i>757</i>	<i>315</i>	<i>1,966</i>
No	69,499	8,265	20,677	19,490	10,476	58,907	1,515	1,393	1,604	616*	5,128	268*	987*	504*	243*	2,002
	<i>2,375</i>	<i>1,151</i>	<i>1,249</i>	<i>1,309</i>	<i>861</i>	<i>1,858</i>	<i>395</i>	<i>377</i>	<i>200</i>	<i>255</i>	<i>849</i>	<i>138</i>	<i>427</i>	<i>113</i>	<i>17</i>	<i>420</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, 2005

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)	251,416	12,294	21,618	28,474	17,146	79,531	16,471	51,082	41,109	8,729	117,391	15,399	13,844	15,831	9,421	54,494
	5,462	1,236	1,768	1,455	1,155	3,192	2,396	2,456	1,807	950	4,119	1,604	1,759	1,364	791	2,755
Benefit Payments (in Millions of Dollars)																
Marital Status																
Married	120,376	110*	812*	1,033	389*	2,344	16,004	50,986	41,080	8,729	116,800	405*	377*	411*	40*	1,232
	4,154	53	298	291	127	436	2,395	2,423	1,808	950	4,090	158	240	150	18	327
Widowed	81,372	1,586	12,425	22,095	14,889	50,995	.	.	.	.	.	1,598	7,397	12,412	8,970	30,378
	3,175	411	1,418	1,274	1,125	2,256	.	.	.	.	.	623	1,451	1,158	767	1,960
Divorced/separated	33,424	6,284	6,885	3,704	741*	17,614	467*	59*	29*	.	555*	7,387	5,144	2,400	324*	15,255
	2,288	842	890	426	239	1,608	453	83	27	.	461	1,299	763	486	112	1,587
Never married	16,172	4,297	1,496	1,635	1127*	8,555	.	.	.	.	.	5,997	925	608*	87*	7,617
	1,322	861	383	429	315	1,041	.	.	.	.	.	853	433	224	46	968
Race/Ethnicity																
White non-Hispanic	193,315	8,548	17,249	24,673	15,306	65,777	12,123	41,250	34,605	6,864	94,843	7,634	8,654	9,170	7,238	32,696
	4,970	1,095	1,705	1,500	1,082	2,919	2,221	2,093	1,564	543	3,752	1,058	1,476	823	724	2,034
Black non-Hispanic	29,161	2,477	2,467	1,746	934	7,624	1,851	2,466	2,496	1031*	7,844	5,204	3,101	4,410	979	13,694
	2,156	494	426	274	230	696	565	645	674	685	1,278	1,128	750	961	189	1,746
Hispanic	18,011	810*	1,204	1,248	528*	3,790	1,759	4,824	2,332	439*	9,355	1,655	1,267	1,186	758	4,866
	1,685	357	307	307	203	713	441	929	451	119	1,191	375	246	309	161	604
Other	10,713	446*	692	798	367*	2,303	729*	2,515	1,580	396*	5,221	905	799*	1038*	447*	3,189
	1,198	211	222	216	217	435	303	821	365	153	998	302	273	282	149	457
Schooling																
0 - 8 years	30,477	884	2,807	3,604	2,229	9,524	1,180	3,493	4,621	1,154	10,448	1,902	2,582	3,516	2,506	10,505
	1,632	322	521	422	300	898	344	536	598	231	930	867	471	463	350	1,148
9 - 12 years (no diploma)	39,865	1,716	3,667	4,331	2,822	12,536	3,846	7,942	5,007	1,603	18,398	2,627	2,035	2,638	1,633	8,932
	2,428	413	656	538	552	1,150	817	1,237	641	686	1,833	587	389	404	283	861
High school graduate	68,320	3,805	6,331	8,099	4,271	22,506	4,963	13,535	11,050	1,727	31,276	4,823	4,231	3,697	1,787	14,539
	3,045	704	1,203	758	469	1,675	1,471	1,049	825	341	1,962	988	1,305	592	327	1,876
Voc/tech/bus/etc.	14,920	1174*	946	2,079	1,214	5,413	1,126	2,554	2,270	437*	6,387	870	1234*	739*	275*	3,119
	1,181	522	252	366	293	716	325	383	386	120	623	253	548	202	103	649
Some college	30,711	3,158	2,306	4,148	1,561	11,173	1,625	6,972	4,646	896	14,139	2,543	1,200	1,255	401*	5,399
	1,887	566	609	587	455	1,210	466	834	574	168	1,186	535	419	292	141	608
Any college degree	40,925	1,105	3,247	3,808	2,251	10,410	2,868	11,782	9,591	1,444	25,685	911	1,715	1,323	881*	4,830
	2,611	318	562	540	494	830	1,677	1,138	942	211	2,305	212	491	301	369	733

Table 4.4a Benefit Payments of Non-institutionalized Medicare Beneficiaries, by Demographic and Socioeconomic Characteristics, and by Living Arrangement and Age, 2005

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)	251,416	12,294	21,618	28,474	17,146	79,531	16,471	51,082	41,109	8,729	117,391	15,399	13,844	15,831	9,421	54,494
	5,462	1,236	1,768	1,455	1,155	3,192	2,396	2,456	1,807	950	4,119	1,604	1,759	1,364	791	2,755
Benefit Payments (in Millions of Dollars)																
Income																
\$5,000 or Less	11,075	1,280	601	1,373	890	4,144	1579*	605	966	252*	3,402	1,010	679*	1,199	642*	3,529
	1,448	422	212	293	213	616	1,296	134	255	88	1,371	246	340	334	178	620
\$5,001 - \$10,000	48,904	5,622	6,264	5,513	2,883	20,282	1,727	3,069	1,655	916*	7,367	9,780	3,913	5,181	2,381	21,255
	2,532	774	780	597	443	1,370	456	805	342	683	1,125	1,386	635	909	332	1,789
\$10,001 - \$15,000	47,984	3,701	5,797	6,316	4,303	20,118	2,422	7,198	4,495	1,026	15,141	2,640	3,474	4,299	2,312	12,725
	2,793	726	1,308	691	699	1,923	699	1,207	582	220	1,487	399	674	657	376	1,031
\$15,001 - \$20,000	28,803	846*	1,576	3,894	3,008	9,324	1,986	4,036	4,730	1,265	12,017	1,169	2,580	1,904	1,809	7,462
	1,890	299	253	484	452	795	594	723	485	271	999	336	1,279	426	367	1,369
\$20,001 - \$25,000	26,329	525*	2,064	4,300	1,606	8,494	1,228	5,657	5,837	1,458	14,179	356*	994	1,411	895*	3,656
	1,525	289	482	612	276	813	288	815	578	367	1,110	198	221	274	240	495
\$25,001 - \$30,000	21,923	69*	2,294	2,234	1,342	5,939	734	6,975	5,521	730	13,959	226*	465	967*	366*	2,025
	1,788	41	501	441	326	755	283	1,261	613	150	1,510	108	125	344	164	427
\$30,001 - \$35,000	13,361	53*	457	1,247	821*	2,578	1,305	4,530	3,467	484*	9,785	82*	556*	185*	174*	997
	1,213	25	128	315	271	435	497	711	464	111	1,044	81	278	59	91	312
\$35,001 - \$40,000	11,400	84*	583	990	611*	2,269	766	3,686	3,891	416*	8,759	31*	202*	100*	39*	372
	956	62	180	242	203	369	299	466	714	117	917	15	111	40	24	123
More than \$40,000	41,564	114*	1,909	2,605	1,681	6,308	4,726	15,328	10,546	2,184	32,783	105*	981*	584*	803*	2,473
	2,795	53	544	488	391	876	1,965	1,179	997	306	2,693	53	424	157	363	630
Metropolitan Area Resident																
Yes	188,753	9,740	15,297	21,260	12,815	59,112	11,434	36,513	31,293	7,028	86,269	13,100	10,853	12,428	6,991	43,373
	5,078	1,121	1,664	1,240	995	2,806	2,014	2,183	1,599	931	3,576	1,610	1,646	1,295	655	2,550
No	62,663	2,553	6,322	7,213	4,331	20,419	5,037	14,569	9,816	1,702	31,123	2,299	2,990	3,402	2,430	11,122
	2,200	522	535	702	604	1,420	1,316	1,086	796	222	2,047	293	675	420	390	1,102

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, 2005

Male 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 Millions)	114,240	6,646	7,152	7,684	4,999	26,481	9,941	27,003	26,592	6,336	69,872	6,798	4,566	4,366	2,157	17,886
	3,475	952	933	573	733	1,637	1,685	1,646	1,561	886	2,676	1,075	797	620	364	1,566
Benefit Payments (in Millions of Dollars)																
Marital Status																
Married	71,165	73*	340*	728*	99*	1,240	9,475	26,943	26,563	6,336	69,317	141*	275*	192*	1*	608*
	2,604	55	183	242	46	311	1,657	1,639	1,563	886	2,631	63	234	113	1	267
Widowed	19,740	297*	2,376	5,148	3,955	11,777	.	.	.	.	.	921*	1,896	3,081	2,065	7,963
	1,558	169	667	489	628	1,037	.	.	.	.	.	576	513	582	363	1,138
Divorced/separated	14,760	3,142	3,294	1,306	321*	8,063	467*	59*	29*	.	555*	2,934	2,169	990*	49*	6,142
	1,547	590	856	292	191	1,183	453	83	27	.	461	729	478	332	23	936
Never married	8,575	3,134	1,141	502*	624*	5,401	.	.	.	.	.	2,802	225*	104*	42*	3,173
	958	774	357	131	282	881	.	.	.	.	.	493	110	45	42	509
Race/Ethnicity																
White non-Hispanic	88,340	4,451	6,260	6,596	4,496	21,802	7,169	21,652	22,444	4,946	56,211	3,452	2,546	2,733	1,596	10,327
	3,012	800	901	555	692	1,507	1,583	1,350	1,239	465	2,388	774	540	521	338	1,122
Black non-Hispanic	12,263	1,508	416	385*	236*	2,545	1,136	1,461	1,718	827*	5,142	2,073	1304*	944*	256*	4,576
	1,437	426	93	90	94	454	402	547	623	676	1,123	619	474	327	110	828
Hispanic	7,980	478*	384*	357*	47*	1,266	1141*	2,254	1,528	287*	5,209	644	290*	342*	228*	1,504
	970	294	91	139	18	386	423	468	420	87	766	158	108	158	126	262
Other	5,585	209*	92*	337*	221*	860	496*	1,612	890	275*	3,274	628*	427*	320*	77*	1,452
	1,041	125	59	167	201	302	262	662	210	136	770	287	282	217	49	480
Schooling																
0 - 8 years	12,607	393*	1,191	1,394	498*	3,476	806	2,076	2,941	640	6,462	390	853*	860*	566*	2,669
	821	179	365	291	176	619	281	415	431	148	727	121	277	303	157	408
9 - 12 years (no diploma)	18,046	846	1,323	924	480*	3,573	2,955	3,991	3,154	1307*	11,407	1,166	910*	759*	231*	3,066
	1,842	231	565	191	180	689	757	930	502	683	1,454	288	327	222	100	507
High school graduate	25,903	1,710	1,470	1,373	842	5,395	3,651	5,233	6,272	1,216	16,372	2,096	1,065	731*	245*	4,136
	1,978	529	437	252	197	642	1,432	583	633	307	1,672	686	311	210	80	788
Voc/tech/bus/etc.	5,692	710*	157*	410*	240*	1,518	507*	1,173	1,398	372*	3,450	427*	94*	104*	100*	725*
	755	488	53	88	173	536	262	236	291	115	451	198	80	67	59	228
Some college	14,072	1,990	1,155	896	519*	4,560	965	3,581	2,797	491	7,834	973	158*	469*	79*	1,679
	1,204	535	588	168	191	794	409	541	385	113	858	309	78	223	60	387
Any college degree	24,245	854*	1,335	1,784	1310*	5,283	619	8,466	7,024	1,133	17,242	262*	735*	623*	99*	1,719
	1,706	302	367	344	481	692	271	1,098	838	194	1,448	97	407	283	68	473

Table 4.4b Benefit Payments of Non-institutionalized Male Medicare Beneficiaries, by Demographic and Socioeconomic Characteristics, and by Living Arrangement and Age, 2005

Male 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 Millions)	114,240	6,646	7,152	7,684	4,999	26,481	9,941	27,003	26,592	6,336	69,872	6,798	4,566	4,366	2,157	17,886
	<i>3,475</i>	<i>952</i>	<i>933</i>	<i>573</i>	<i>733</i>	<i>1,637</i>	<i>1,685</i>	<i>1,646</i>	<i>1,561</i>	<i>886</i>	<i>2,676</i>	<i>1,075</i>	<i>797</i>	<i>620</i>	<i>364</i>	<i>1,566</i>
Benefit Payments (in Millions of Dollars)																
Income																
\$5,000 or Less	4,988	762*	323*	342*	185*	1,612	1452*	405*	612*	191*	2,659	402	18*	206*	92*	717
	<i>1,311</i>	<i>288</i>	<i>178</i>	<i>191</i>	<i>117</i>	<i>410</i>	<i>1,293</i>	<i>126</i>	<i>224</i>	<i>72</i>	<i>1,333</i>	<i>104</i>	<i>10</i>	<i>107</i>	<i>66</i>	<i>157</i>
\$5,001 - \$10,000	16,672	3,087	1,003	1,290	315*	5,695	1339*	1,211	1,008	764*	4,322	4,418	917*	1039*	281*	6,656
	<i>1,251</i>	<i>626</i>	<i>302</i>	<i>262</i>	<i>117</i>	<i>730</i>	<i>432</i>	<i>576</i>	<i>263</i>	<i>674</i>	<i>941</i>	<i>897</i>	<i>308</i>	<i>361</i>	<i>105</i>	<i>952</i>
\$10,001 - \$15,000	18,707	2,071	1,810	1,158	803*	5,842	1,498	3,611	3,006	685*	8,800	1,002	1,105	1330*	628*	4,065
	<i>1,795</i>	<i>601</i>	<i>678</i>	<i>245</i>	<i>298</i>	<i>1,029</i>	<i>641</i>	<i>833</i>	<i>472</i>	<i>182</i>	<i>1,092</i>	<i>217</i>	<i>339</i>	<i>330</i>	<i>249</i>	<i>586</i>
\$15,001 - \$20,000	11,747	335*	650*	993	1383*	3,361	1,154	2,090	2,576	776	6,596	634*	602*	181*	373*	1,790
	<i>1,047</i>	<i>182</i>	<i>193</i>	<i>278</i>	<i>387</i>	<i>578</i>	<i>511</i>	<i>541</i>	<i>337</i>	<i>202</i>	<i>746</i>	<i>310</i>	<i>250</i>	<i>65</i>	<i>146</i>	<i>441</i>
\$20,001 - \$25,000	12,061	191*	898*	1,244	347*	2,679	801	2,727	3,471	1,183	8,182	44*	442*	514*	199*	1,199
	<i>1,028</i>	<i>112</i>	<i>418</i>	<i>307</i>	<i>127</i>	<i>563</i>	<i>254</i>	<i>524</i>	<i>378</i>	<i>353</i>	<i>776</i>	<i>33</i>	<i>187</i>	<i>181</i>	<i>101</i>	<i>289</i>
\$25,001 - \$30,000	11,943	38*	1353*	603	461*	2,454	575*	4,005	3,254	408*	8,242	127*	230*	661*	229*	1,246
	<i>1,318</i>	<i>37</i>	<i>428</i>	<i>161</i>	<i>179</i>	<i>491</i>	<i>276</i>	<i>870</i>	<i>468</i>	<i>107</i>	<i>1,048</i>	<i>85</i>	<i>105</i>	<i>323</i>	<i>131</i>	<i>372</i>
\$30,001 - \$35,000	7,723	34*	221*	565*	314*	1,135	955*	2,393	2,177	334*	5,859	81*	472*	65*	110*	729*
	<i>1,076</i>	<i>19</i>	<i>102</i>	<i>200</i>	<i>212</i>	<i>305</i>	<i>450</i>	<i>619</i>	<i>376</i>	<i>95</i>	<i>933</i>	<i>81</i>	<i>279</i>	<i>30</i>	<i>80</i>	<i>305</i>
\$35,001 - \$40,000	6,903	22*	208*	426*	139*	796	604*	2,517	2,589	228*	5,937	21*	114*	12*	23*	171*
	<i>866</i>	<i>17</i>	<i>125</i>	<i>146</i>	<i>95</i>	<i>215</i>	<i>295</i>	<i>382</i>	<i>614</i>	<i>83</i>	<i>836</i>	<i>14</i>	<i>107</i>	<i>7</i>	<i>20</i>	<i>110</i>
More than \$40,000	23,495	107*	685	1,062	1054*	2,907	1,565	8,044	7,899	1,767	19,275	70*	666*	357*	220*	1,313
	<i>1,641</i>	<i>53</i>	<i>251</i>	<i>228</i>	<i>374</i>	<i>527</i>	<i>510</i>	<i>880</i>	<i>937</i>	<i>297</i>	<i>1,442</i>	<i>47</i>	<i>404</i>	<i>122</i>	<i>94</i>	<i>431</i>
Metropolitan Area Resident																
Yes	84,522	5,521	4,263	5,881	4,160	19,826	6,381	19,135	19,993	5,201	50,709	5,699	3,635	3,306	1,347	13,986
	<i>3,175</i>	<i>934</i>	<i>812</i>	<i>502</i>	<i>695</i>	<i>1,492</i>	<i>1,108</i>	<i>1,404</i>	<i>1,384</i>	<i>871</i>	<i>2,192</i>	<i>1,076</i>	<i>729</i>	<i>590</i>	<i>297</i>	<i>1,501</i>
No	29,718	1,125	2,889	1,803	839*	6,655	3,561	7,868	6,599	1,135	19,163	1,100	931	1059*	810*	3,900
	<i>1,753</i>	<i>168</i>	<i>485</i>	<i>274</i>	<i>242</i>	<i>720</i>	<i>1,324</i>	<i>813</i>	<i>685</i>	<i>168</i>	<i>1,586</i>	<i>164</i>	<i>317</i>	<i>197</i>	<i>194</i>	<i>467</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, 2005

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)	137,177	5,647	14,466	20,790	12,147	53,049	6,530	24,079	14,517	2,393	47,519	8,601	9,278	11,465	7,265	36,608
	4,253	780	1,472	1,239	901	2,284	1,810	1,786	1,003	317	3,037	1,188	1,582	1,209	668	2,279
Benefit Payments (in Millions of Dollars)																
Marital Status																
Married	49,210	37*	472*	305*	290*	1,104	6,530	24,043	14,517	2,393	47,482	264*	102*	219*	39*	624*
	3,136	21	236	167	118	320	1,810	1,785	1,003	317	3,037	143	57	101	18	179
Widowed	61,633	1289*	10,048	16,947	10,934	39,218	.	.	.	.	.	677*	5,501	9,332	6,905	22,415
	2,574	380	1,266	1,156	894	1,917	.	.	.	.	.	256	1,331	995	657	1,665
Divorced/separated	18,665	3,142	3,591	2,398	420*	9,551	.	.	.	.	.	4,453	2,975	1,410	275*	9,113
	1,441	589	604	330	147	863	.	.	.	.	.	1,069	659	367	110	1,215
Never married	7,597	1,163	354*	1,133	503*	3,153	.	.	.	.	.	3,195	701*	504*	45*	4,444
	1,034	356	130	403	140	574	.	.	.	.	.	747	417	219	22	884
Race/Ethnicity																
White non-Hispanic	104,975	4,098	10,989	18,077	10,811	43,974	4,954	19,598	12,161	1,918	38,632	4,182	6,108	6,437	5,642	22,369
	4,211	689	1,422	1,248	799	2,078	1,776	1,722	926	292	2,999	764	1,424	604	605	1,722
Black non-Hispanic	16,899	968	2,051	1,361	698*	5,079	715*	1,005	779*	203*	2,702	3,131	1,797	3,467	723*	9,118
	1,630	256	416	298	225	554	378	277	213	97	501	962	565	925	148	1,483
Hispanic	10,032	331*	820*	891	481*	2,524	619*	2,571	805	151*	4,146	1,011	977	844	530*	3,362
	1,160	193	288	251	201	483	177	737	191	81	804	322	210	263	99	500
Other	5,128	237*	600*	460*	146*	1,444	233*	903	690*	121*	1,947	277*	373*	718*	370*	1,737
	520	169	214	152	86	315	156	237	293	67	393	109	116	192	140	238
Schooling																
0 - 8 years	17,870	491*	1,616	2,210	1,731	6,047	374*	1,417	1,680	514*	3,986	1,512	1,729	2,656	1,939	7,837
	1,343	270	358	313	218	590	180	418	385	182	632	869	420	384	297	1,085
9 - 12 years (no diploma)	21,820	870*	2,344	3,407	2,342	8,963	891	3,951	1,853	295*	6,990	1,461	1,126	1,878	1,402	5,866
	1,350	311	336	495	528	750	309	802	387	92	1,057	503	207	346	262	732
High school graduate	42,417	2,095	4,861	6,726	3,429	17,111	1,312	8,303	4,778	511	14,904	2,727	3,167	2,966	1,542	10,402
	2,507	493	1,063	727	440	1,505	316	1,014	541	127	1,107	671	1,280	527	320	1,727
Voc/tech/bus/etc.	9,228	464*	790	1,669	974	3,896	619*	1,380	873	66*	2,937	444*	1,141*	635*	175*	2,395
	962	194	254	352	205	472	220	276	256	33	422	154	544	188	84	612
Some college	16,639	1,168	1,151	3,253	1,042	6,613	660	3,391	1,850	404*	6,305	1,569	1,043	786	322*	3,720
	1,320	307	187	574	357	786	197	616	386	123	787	433	418	186	128	478
Any college degree	16,680	250*	1,912	2,024	941	5,127	2,248	3,316	2,568	311*	8,443	648	980	700	782*	3,111
	1,945	91	374	426	159	531	1,665	549	466	93	1,781	172	256	175	363	512

Table 4.4c Benefit Payments of Non-institutionalized Female Medicare Beneficiaries, by Demographic and Socioeconomic Characteristics, and by Living Arrangement and Age, 2005

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)	137,177	5,647	14,466	20,790	12,147	53,049	6,530	24,079	14,517	2,393	47,519	8,601	9,278	11,465	7,265	36,608
	<i>4,253</i>	<i>780</i>	<i>1,472</i>	<i>1,239</i>	<i>901</i>	<i>2,284</i>	<i>1,810</i>	<i>1,786</i>	<i>1,003</i>	<i>317</i>	<i>3,037</i>	<i>1,188</i>	<i>1,582</i>	<i>1,209</i>	<i>668</i>	<i>2,279</i>
Benefit Payments (in Millions of Dollars)																
Income																
\$5,000 or Less	6,087	517*	278*	1,031	706*	2,532	128*	200*	354*	61*	743	608	661*	993	550*	2,812
	<i>749</i>	<i>297</i>	<i>112</i>	<i>222</i>	<i>186</i>	<i>425</i>	<i>79</i>	<i>60</i>	<i>122</i>	<i>50</i>	<i>203</i>	<i>198</i>	<i>341</i>	<i>318</i>	<i>163</i>	<i>619</i>
\$5,001 - \$10,000	32,231	2,535	5,261	4,222	2,569	14,587	388*	1,858	648*	152*	3,045	5,361	2,996	4,141	2,100	14,599
	<i>1,985</i>	<i>476</i>	<i>758</i>	<i>513</i>	<i>406</i>	<i>1,053</i>	<i>133</i>	<i>511</i>	<i>206</i>	<i>74</i>	<i>552</i>	<i>1,099</i>	<i>541</i>	<i>826</i>	<i>326</i>	<i>1,440</i>
\$10,001 - \$15,000	29,276	1,630	3,987	5,158	3,501	14,276	924*	3,586	1,490	340*	6,340	1,638	2,370	2,969	1,683	8,660
	<i>1,913</i>	<i>416</i>	<i>1,035</i>	<i>649</i>	<i>653</i>	<i>1,468</i>	<i>274</i>	<i>780</i>	<i>321</i>	<i>138</i>	<i>912</i>	<i>337</i>	<i>593</i>	<i>572</i>	<i>291</i>	<i>921</i>
\$15,001 - \$20,000	17,056	511*	925	2,901	1,625	5,962	832*	1,946	2,154	489*	5,421	536*	1,978	1,723	1,435	5,672
	<i>1,449</i>	<i>244</i>	<i>169</i>	<i>379</i>	<i>264</i>	<i>586</i>	<i>300</i>	<i>442</i>	<i>404</i>	<i>187</i>	<i>725</i>	<i>129</i>	<i>1,257</i>	<i>422</i>	<i>328</i>	<i>1,299</i>
\$20,001 - \$25,000	14,268	334*	1,166	3,056	1,259	5,815	427*	2,930	2,366	275*	5,997	312*	551*	897*	696*	2,456
	<i>1,064</i>	<i>257</i>	<i>253</i>	<i>516</i>	<i>255</i>	<i>593</i>	<i>122</i>	<i>599</i>	<i>412</i>	<i>95</i>	<i>749</i>	<i>195</i>	<i>143</i>	<i>215</i>	<i>202</i>	<i>368</i>
\$25,001 - \$30,000	9,980	31*	941	1,631	881*	3,485	159*	2,970	2,267	322*	5,717	100*	235*	306*	137*	778
	<i>1,260</i>	<i>18</i>	<i>283</i>	<i>422</i>	<i>275</i>	<i>583</i>	<i>55</i>	<i>901</i>	<i>398</i>	<i>105</i>	<i>982</i>	<i>69</i>	<i>68</i>	<i>105</i>	<i>68</i>	<i>157</i>
\$30,001 - \$35,000	5,638	19*	236*	683*	507*	1,443	349*	2,137	1,290	150*	3,926	1*	84*	120*	64*	268*
	<i>548</i>	<i>16</i>	<i>70</i>	<i>243</i>	<i>169</i>	<i>303</i>	<i>207</i>	<i>300</i>	<i>237</i>	<i>67</i>	<i>474</i>	<i>1</i>	<i>27</i>	<i>53</i>	<i>43</i>	<i>74</i>
\$35,001 - \$40,000	4,497	63*	375*	564	472*	1,474	162*	1,169	1,303	188*	2,822	10*	88*	88*	16*	201*
	<i>515</i>	<i>59</i>	<i>128</i>	<i>194</i>	<i>181</i>	<i>302</i>	<i>57</i>	<i>222</i>	<i>358</i>	<i>78</i>	<i>423</i>	<i>7</i>	<i>30</i>	<i>40</i>	<i>14</i>	<i>56</i>
More than \$40,000	18,069	7*	1,224	1,543	627	3,401	3,161	7,284	2,647	417*	13,508	35*	316*	227*	582*	1,160
	<i>2,072</i>	<i>7</i>	<i>475</i>	<i>374</i>	<i>144</i>	<i>617</i>	<i>1,764</i>	<i>933</i>	<i>387</i>	<i>93</i>	<i>2,026</i>	<i>26</i>	<i>125</i>	<i>100</i>	<i>352</i>	<i>387</i>
Metropolitan Area Resident																
Yes	104,232	4,219	11,033	15,379	8,654	39,286	5,054	17,378	11,300	1,827	35,559	7,401	7,219	9,122	5,645	29,387
	<i>3,975</i>	<i>598</i>	<i>1,352</i>	<i>1,093</i>	<i>751</i>	<i>1,960</i>	<i>1,800</i>	<i>1,646</i>	<i>974</i>	<i>296</i>	<i>2,862</i>	<i>1,183</i>	<i>1,493</i>	<i>1,143</i>	<i>579</i>	<i>2,112</i>
No	32,945	1,428	3,433	5,411	3,492	13,764	1,476	6,701	3,216	566*	11,960	1,199	2,059	2,343	1,620	7,222
	<i>1,325</i>	<i>499</i>	<i>583</i>	<i>605</i>	<i>505</i>	<i>1,185</i>	<i>292</i>	<i>658</i>	<i>336</i>	<i>141</i>	<i>920</i>	<i>238</i>	<i>611</i>	<i>430</i>	<i>275</i>	<i>881</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 4.5 Benefit Payments Institutionalized Medicare Beneficiaries, by Demographic and Socioeconomic Characteristics, and by Age, 2005

Long-Term Care Facility-Only Residents¹

Beneficiary Characteristic	Total	Age			
		< 65	65 - 74	75 - 84	85 +
Benefit Payments (in Millions)	35,550	4,962	5,828	11,271	13,489
	2,557	992	1,513	1,480	816
Benefit Payments (in Millions of Dollars)					
Marital Status					
Married	6,875	123*	536*	4,382	1,833
	1,237	115	219	1,120	458
Widowed	18,297	1446*	2449*	4,618	9,783
	1,628	760	1,066	730	656
Divorced/separated	4,513	1215*	2185*	915*	198*
	1,159	537	1,010	276	79
Never married	4,899	2,158	506*	887*	1349*
	633	431	207	263	369
Race/Ethnicity					
White non-Hispanic	26,818	3,259	2,594	9,128	11,836
	1,827	835	498	1,402	774
Black non-Hispanic	6,148	1653*	2236*	982*	1278*
	1,346	572	1,053	350	285
Hispanic	1952*	26*	949*	720*	256*
	995	16	920	340	123
Other	502*	24*	47*	317*	114*
	293	15	31	284	56
Schooling					
0 - 8 years	6,009	783	1027*	1,195	3,004
	695	304	335	317	418
9 - 12 years (no diploma)	4,529	950*	891*	1019*	1,669
	650	240	345	286	362
High school graduate	9,293	1,372	2498*	2,468	2,955
	1,607	529	1,341	654	519
Voc/tech/bus/etc.	1021*	6*	39*	475*	501*
	312	6	39	208	226
Some college	1,786	115*	443*	618*	610*
	446	63	389	169	158
Any college degree	4,269	543*	88*	2897*	740*
	1,173	525	65	1,019	188

Table 4.5 Benefit Payments Institutionalized Medicare Beneficiaries, by Demographic and Socioeconomic Characteristics, and by Age, 2005

Long-Term Care Facility-Only Residents¹

Beneficiary Characteristic	Total	Age			
		< 65	65 - 74	75 - 84	85 +
Benefit Payments (in Millions)	35,550	4,962	5,828	11,271	13,489
	<i>2,557</i>	<i>992</i>	<i>1,513</i>	<i>1,480</i>	<i>816</i>
Benefit Payments (in Millions of Dollars)					
Income					
\$5,000 or Less	2,409	620*	209*	492*	1088*
	<i>329</i>	<i>137</i>	<i>118</i>	<i>164</i>	<i>279</i>
\$5,001 - \$10,000	11,438	1,518	2875*	3,332	3,712
	<i>1,192</i>	<i>407</i>	<i>1,001</i>	<i>541</i>	<i>345</i>
\$10,001 - \$15,000	8,437	1,877	760*	2,399	3,401
	<i>1,166</i>	<i>702</i>	<i>421</i>	<i>584</i>	<i>489</i>
\$15,001 - \$20,000	2,821	111*	282*	1202*	1,226
	<i>555</i>	<i>84</i>	<i>191</i>	<i>422</i>	<i>230</i>
\$20,001 - \$25,000	2,052	61*	316*	511*	1164*
	<i>463</i>	<i>58</i>	<i>242</i>	<i>166</i>	<i>352</i>
\$25,001 - \$30,000	3,993	146*	958*	2026*	863*
	<i>1,393</i>	<i>157</i>	<i>915</i>	<i>953</i>	<i>301</i>
\$30,001 - \$35,000	533*	.	.	131*	402*
	<i>211</i>	<i>.</i>	<i>.</i>	<i>78</i>	<i>197</i>
\$35,001 - \$40,000	1074*	521*	28*	117*	408*
	<i>542</i>	<i>525</i>	<i>28</i>	<i>69</i>	<i>143</i>
More than \$40,000	2,788	108*	399*	1062*	1,218
	<i>680</i>	<i>76</i>	<i>280</i>	<i>555</i>	<i>221</i>
Metropolitan Area Resident					
Yes	28,714	4,178	4,595	9,508	10,433
	<i>2,504</i>	<i>1,086</i>	<i>1,468</i>	<i>1,407</i>	<i>759</i>
No	6,836	784*	1233*	1,764	3,055
	<i>670</i>	<i>330</i>	<i>348</i>	<i>392</i>	<i>377</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, 2005

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)	251,416	12,321	58,525	67,012	69,353	10,427	31,407	2,371
	5,462	359	2,526	2,793	2,704	948	2,521	374
Benefit Payments (in Millions of Dollars)								
Medicare Status³								
Aged								
65 - 74 years	86,544	4,756	16,762	25,736	26,448	3,396	8,777	669
	3,725	298	1,558	2,294	1,694	486	923	156
75 - 84 years	85,413	4,941	13,770	26,076	27,027	5,162	7,415	1,021
	2,512	173	1,038	1,368	1,415	798	658	290
85 years and older	35,296	1,671	5,477	12,846	9,150	1,687	4,035	430*
	1,624	158	632	1,037	759	408	749	108
Disabled								
Under 45 years	85,413	4,941	13,770	26,076	27,027	5,162	7,415	1,021
	2,512	173	1,038	1,368	1,415	798	658	290
45 - 64 years	35,296	1,671	5,477	12,846	9,150	1,687	4,035	430*
	1,624	158	632	1,037	759	408	749	108
Gender								
Male	114,240	5,098	22,377	29,922	32,963	4,915	18,155	811
	3,475	227	1,653	1,876	1,746	709	2,159	129
Female	137,177	7,223	36,149	37,090	36,390	5,512	13,251	1,560
	4,253	386	1,972	2,177	2,297	516	981	335
Marital Status								
Married	120,376	6,257	15,214	35,521	41,450	6,354	14,796	785
	4,154	305	1,436	1,982	2,582	697	1,896	239
Widowed	81,372	4,296	17,151	24,831	21,750	3,091	9,317	936
	3,175	205	1,140	1,726	1,643	538	1,157	221
Divorced/separated	33,424	1,210	17,178	5,284	3,542	489*	5,242	480*
	2,288	114	1,674	982	498	167	841	218
Never married	16,172	552	8,955	1,375	2,611	457*	2,052	170*
	1,322	82	1,001	328	654	283	599	95

Table 4.6 Benefit Payments of Non-institutionalized Medicare Beneficiaries, by Demographic and Socioeconomic Characteristics, and by Insurance Coverage, 2005

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)	251,416	12,321	58,525	67,012	69,353	10,427	31,407	2,371
	5,462	359	2,526	2,793	2,704	948	2,521	374
Benefit Payments (in Millions of Dollars)								
Living Arrangement								
Lives alone	79,531	3,919	21,012	21,860	19,667	3,386	8,841	846
	3,192	224	1,462	1,506	1,560	486	1,044	269
With spouse	117,391	6,110	14,132	34,505	40,578	6,372	14,917	777
	4,119	302	1,415	1,898	2,600	698	1,970	237
With children	31,261	1,517	11,356	6,490	6,549	485*	4,446	418*
	2,013	114	1,370	620	958	181	944	121
With others	23,234	776	12,025	4,157	2,559	184*	3,202	331*
	1,960	91	1,308	1,258	494	73	584	113
Race/Ethnicity								
White non-Hispanic	193,315	8,244	29,697	60,604	59,080	9,722	24,804	1,164
	4,970	282	1,812	2,600	2,508	918	2,260	180
Black non-Hispanic	29,161	1,382	14,431	2,025	5,844	346*	4,482	651*
	2,156	139	1,550	522	1,056	118	907	243
Hispanic	18,011	2,037	9,603	2,003	2,527	220*	1,355	265*
	1,685	298	1,249	447	517	116	295	135
Other	10,713	653	4,766	2,349	1,763	136*	756	291*
	1,198	120	689	721	374	52	135	134
Schooling								
0 - 8 years	30,477	1,759	14,631	5,795	4,277	136*	3,360	520*
	1,632	142	1,378	609	534	63	453	123
9 - 12 years (no diploma)	39,865	1,901	12,308	9,752	8,822	841*	5,699	543*
	2,428	141	1,169	1,114	1,043	313	1,000	138
High school graduate	68,320	3,381	11,227	20,888	20,373	2,886	9,178	387*
	3,045	201	1,256	1,937	1,701	488	1,661	114
Voc/tech/bus/etc.	14,920	813	2,655	4,272	4,481	950	1,459	289*
	1,181	79	534	549	663	231	499	211
Some college	30,711	1,797	6,859	7,700	9,315	1,075	3,851	114*
	1,887	125	920	1,123	759	203	639	67
Any college degree	40,925	1,967	3,037	12,911	15,109	3,881	3,833	188*
	2,611	161	508	1,192	1,973	552	670	96

Table 4.6 Benefit Payments of Non-institutionalized Medicare Beneficiaries, by Demographic and Socioeconomic Characteristics, and by Insurance Coverage, 2005

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)	251,416	12,321	58,525	67,012	69,353	10,427	31,407	2,371
	5,462	359	2,526	2,793	2,704	948	2,521	374
Benefit Payments (in Millions of Dollars)								
Income								
\$5,000 or Less	11,075	373	4,937	1,521	1,512	160*	2,537	36*
	1,448	58	711	289	460	113	1,313	23
\$5,001 - \$10,000	48,904	2,090	34,158	4,605	2,165	53*	5,276	555*
	2,532	278	2,149	552	330	33	1,039	153
\$10,001 - \$15,000	47,984	2,407	14,333	14,449	8,674	308*	7,012	800*
	2,793	149	1,243	1,576	1,235	93	1,063	238
\$15,001 - \$20,000	28,803	1,783	3,228	10,531	7,806	674*	4,421	359*
	1,890	140	529	1,440	745	205	648	134
\$20,001 - \$25,000	26,329	1,472	1023*	8,849	9,713	1,753	3,137	382*
	1,525	130	290	955	918	398	458	158
\$25,001 - \$30,000	21,923	1,144	491*	6,384	9,811	1,685	2,356	51*
	1,788	102	267	874	1,280	422	605	26
\$30,001 - \$35,000	13,361	827	56*	3,826	5,706	1,051	1,814	80*
	1,213	102	34	654	791	312	432	48
\$35,001 - \$40,000	11,400	648	138*	3,286	5,508	825	977	18*
	956	68	96	446	832	166	233	10
More than \$40,000	41,564	1,576	160*	13,560	18,457	3,919	3,876	15*
	2,795	106	53	1,322	2,325	546	601	14
Metropolitan Area Resident								
Yes	188,753	12,005	43,828	48,666	52,369	8,678	21,576	1,630
	5,078	347	2,318	2,544	2,568	924	1,894	322
No	62,663	316*	14,697	18,346	16,984	1,749	9,831	741
	2,200	75	1,192	1,133	956	205	1,733	191

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."