

**Table 7-1 Beneficiary's Satisfaction With Their Ability To Understand The Medicare Program, by Demographic, Socioeconomic, and Health Characteristics, 1997 (4 pages)**

Community Residents<sup>1</sup>

Beneficiary Characteristic	Total	Is The Medicare Program Understandable?		Are you Satisfied With The Available Of Information On The Medicare Program?		Are You Satisfied With The Ways Available For Making Suggestions?	
		Yes	No	Satisfied	Unsatisfied	Satisfied	Unsatisfied
<b>All Beneficiaries</b>	37,257	25,385	7,005	27,321	1,854	24,585	1,758
	140	175	139	211	88	280	96
<b>Medicare Status<sup>3</sup></b>							
<b>Aged</b>							
65 - 74 years	48.38	49.65	45.22	48.80	48.84	48.52	50.02
	0.30	0.42	1.22	0.41	2.18	0.35	2.43
75 - 84 years	30.59	30.94	28.96	31.00	23.78	30.97	25.61
	0.25	0.36	0.70	0.35	1.53	0.37	2.01
85 years and older	9.05	7.99	10.45	8.51	6.27	8.52	5.85
	0.16	0.22	0.53	0.20	0.58	0.22	0.76
<b>Disabled</b>							
Under 45 years	3.76	3.56	4.83	3.66	6.64	3.73	5.32
	0.10	0.12	0.38	0.12	0.91	0.13	0.80
45 - 64 years	8.21	7.86	10.53	8.02	14.47	8.25	13.20
	0.19	0.26	0.66	0.25	1.53	0.24	1.39
<b>Gender</b>							
Male	44.57	44.96	44.04	44.60	47.61	44.50	50.45
	0.28	0.36	0.77	0.34	1.71	0.42	1.78
Female	55.43	55.04	55.96	55.40	52.39	55.50	49.55
	0.28	0.36	0.77	0.34	1.71	0.42	1.78
<b>Living Arrangement</b>							
Lives alone	30.32	29.26	33.40	29.74	29.87	30.38	28.04
	0.34	0.44	1.03	0.41	1.96	0.45	2.06
With spouse	53.00	54.75	48.21	53.57	53.65	53.02	57.47
	0.36	0.48	1.13	0.47	2.04	0.50	1.98
With children	9.32	8.86	10.12	9.36	8.99	9.23	6.95
	0.23	0.26	0.55	0.30	1.05	0.34	1.00
With others	7.36	7.14	8.27	7.32	7.49	7.37	7.55
	0.21	0.26	0.48	0.26	1.12	0.26	1.06

**Table 7-1 Beneficiary's Satisfaction With Their Ability To Understand The Medicare Program, by Demographic, Socioeconomic, and Health Characteristics, 1997 (4 pages)**

Community Residents<sup>1</sup>

Beneficiary Characteristic	Total	Is The Medicare Program Understandable?		Are you Satisfied With The Available Of Information On The Medicare Program?		Are You Satisfied With The Ways Available For Making Suggestions?	
		Yes	No	Satisfied	Unsatisfied	Satisfied	Unsatisfied
<b>All Beneficiaries</b>	37,257	25,385	7,005	27,321	1,854	24,585	1,758
	140	175	139	211	88	280	96
<b>Race/Ethnicity</b>							
White non-Hispanic	82.47	83.00	79.57	82.33	80.17	82.11	87.36
	0.45	0.42	1.08	0.50	1.67	0.56	1.32
Black non-Hispanic	8.69	8.74	8.37	9.17	7.55	9.72	4.84
	0.18	0.24	0.53	0.22	1.07	0.26	0.67
Hispanic	6.60	6.40	8.47	6.48	8.01	6.09	5.30
	0.46	0.41	1.00	0.49	1.32	0.54	0.99
Other	2.24	1.86	3.60	2.02	4.27	2.08	2.50
	0.15	0.17	0.38	0.17	0.82	0.16	0.71
<b>Income</b>							
\$5,000 or less	6.50	6.27	6.90	6.36	6.78	6.31	5.66
	0.23	0.30	0.50	0.29	0.95	0.29	0.85
\$5,001 - \$10,000	24.63	23.18	28.33	24.05	26.49	24.23	22.10
	0.45	0.56	1.07	0.52	1.71	0.55	1.71
\$10,001 - \$15,000	17.15	16.97	18.19	17.09	15.98	17.51	16.49
	0.34	0.43	0.86	0.39	1.46	0.43	1.31
\$15,001 - \$20,000	12.13	12.53	11.08	12.21	11.51	12.29	14.45
	0.25	0.31	0.56	0.28	1.50	0.34	1.46
\$20,001 - \$25,000	10.46	10.51	10.05	10.55	10.82	10.35	13.04
	0.28	0.35	0.62	0.35	1.36	0.34	1.15
\$25,001 - \$30,000	8.07	8.60	7.07	8.34	6.98	8.12	7.13
	0.25	0.32	0.56	0.28	1.03	0.30	1.12
\$30,001 - \$35,000	5.28	5.59	4.33	5.50	4.29	5.37	4.64
	0.21	0.27	0.42	0.24	0.87	0.25	0.88
\$35,001 - \$40,000	4.44	4.54	3.83	4.52	4.61	4.63	4.02
	0.23	0.26	0.44	0.25	0.84	0.28	0.77
More than \$40,000	11.33	11.81	10.21	11.39	12.54	11.18	12.47
	0.31	0.37	0.68	0.35	1.35	0.38	1.44

**Table 7-1 Beneficiary's Satisfaction With Their Ability To Understand The Medicare Program, by Demographic, Socioeconomic, and Health Characteristics, 1997 (4 pages)**

Community Residents<sup>1</sup>

Beneficiary Characteristic	Total	Is The Medicare Program Understandable?		Are you Satisfied With The Available Of Information On The Medicare Program?		Are You Satisfied With The Ways Available For Making Suggestions?	
		Yes	No	Satisfied	Unsatisfied	Satisfied	Unsatisfied
<b>All Beneficiaries</b>	37,257	25,385	7,005	27,321	1,854	24,585	1,758
	140	175	139	211	88	280	96
<b>Schooling</b>							
0 - 8 years	20.35	19.05	26.16	20.56	17.72	20.59	12.68
	0.53	0.49	1.25	0.57	1.65	0.65	1.19
9 - 11 years	16.17	16.00	16.38	16.28	15.14	16.69	15.68
	0.36	0.40	0.90	0.39	1.51	0.41	1.63
12 years	33.42	34.31	29.88	33.78	29.26	34.15	30.49
	0.52	0.62	1.00	0.61	1.81	0.57	2.08
13 - 15 years	15.72	16.06	13.92	15.25	18.89	15.12	21.25
	0.33	0.39	0.68	0.33	1.56	0.41	1.73
16 or more years	14.34	14.57	13.67	14.13	18.99	13.44	19.89
	0.41	0.44	0.93	0.45	2.02	0.44	1.99
<b>Health Status</b>							
Excellent	15.95	16.75	13.37	15.93	14.86	15.50	15.27
	0.38	0.39	0.76	0.41	1.48	0.41	1.97
Very Good	26.26	27.13	25.01	27.12	19.46	27.05	21.10
	0.41	0.50	0.82	0.50	1.59	0.56	1.72
Good	30.01	30.97	27.79	30.59	29.45	30.78	31.07
	0.38	0.47	0.89	0.47	1.82	0.51	1.92
Fair	18.76	17.57	22.10	18.34	23.24	18.28	21.32
	0.33	0.39	0.71	0.40	1.71	0.39	1.78
Poor	9.03	7.58	11.73	8.02	12.98	8.39	11.25
	0.23	0.25	0.65	0.25	1.49	0.25	1.27

**Table 7-1 Beneficiary's Satisfaction With Their Ability To Understand The Medicare Program, by Demographic, Socioeconomic, and Health Characteristics, 1997 (4 pages)**

Community Residents<sup>1</sup>

Beneficiary Characteristic	Total	Is The Medicare Program Understandable?		Are you Satisfied With The Available Of Information On The Medicare Program?		Are You Satisfied With The Ways Available For Making Suggestions?	
		Yes	No	Satisfied	Unsatisfied	Satisfied	Unsatisfied
<b>All Beneficiaries</b>	37,257	25,385	7,005	27,321	1,854	24,585	1,758
	<i>140</i>	<i>175</i>	<i>139</i>	<i>211</i>	<i>88</i>	<i>280</i>	<i>96</i>
<b>Functional Limitation</b>							
None	58.75	61.57	52.90	60.62	51.34	60.59	53.05
	<i>0.44</i>	<i>0.54</i>	<i>0.95</i>	<i>0.56</i>	<i>2.22</i>	<i>0.55</i>	<i>2.40</i>
IADL only	19.74	19.14	21.19	19.38	20.92	19.47	21.87
	<i>0.33</i>	<i>0.40</i>	<i>0.76</i>	<i>0.45</i>	<i>1.46</i>	<i>0.44</i>	<i>1.69</i>
One to two ADLs	13.83	12.80	16.51	13.33	16.81	13.42	13.83
	<i>0.34</i>	<i>0.37</i>	<i>0.85</i>	<i>0.36</i>	<i>1.81</i>	<i>0.41</i>	<i>1.49</i>
Three to five ADLs	7.67	6.49	9.39	6.66	10.93	6.52	11.24
	<i>0.23</i>	<i>0.22</i>	<i>0.59</i>	<i>0.24</i>	<i>1.28</i>	<i>0.29</i>	<i>1.41</i>
<b>Metropolitan Area Resident</b>							
Yes	75.71	74.83	72.06	74.48	77.02	73.51	76.86
	<i>0.29</i>	<i>0.41</i>	<i>0.90</i>	<i>0.56</i>	<i>1.99</i>	<i>0.75</i>	<i>2.24</i>
No	24.29	25.17	27.94	25.52	22.98	26.49	23.14
	<i>0.29</i>	<i>0.41</i>	<i>0.90</i>	<i>0.56</i>	<i>1.99</i>	<i>0.75</i>	<i>2.24</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 16 interview (fall 1996), and beneficiaries who resided in the community at the time of the round 13 interview (fall 1995) who died prior to the round 16 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."

**Table 7-2 How Medicare Beneficiaries Keep Up With The Medicare Program by Demographic, Socioeconomic, and Health Characteristics 1997 (4 pages)**

Community Residents<sup>1</sup>

Beneficiary Characteristic	Total	Does Not Keep Up With Medicare	Newspapers\ Magazines\ Television	Annual Edition Of Medicare Handbook	Toll-Free Information Number	Other Method
<b>All Beneficiaries</b>	37,257	6,617	7,242	11,870	4,152	2,806
	140	175	169	197	116	97
<b>Medicare Status<sup>3</sup></b>						
<b>Aged</b>						
65 - 74 years	48.38	41.44	50.21	50.70	52.07	48.71
	0.30	0.91	0.96	0.67	1.31	1.41
75 - 84 years	30.59	30.75	31.69	30.22	27.42	30.47
	0.25	0.79	0.82	0.58	1.01	1.40
85 years and older	9.05	13.84	7.57	7.44	5.99	7.99
	0.16	0.45	0.41	0.30	0.46	0.58
<b>Disabled</b>						
Under 45 years	3.76	5.57	2.47	3.46	4.23	4.24
	0.10	0.35	0.22	0.20	0.33	0.48
45 - 64 years	8.21	8.41	8.06	8.18	10.29	8.59
	0.19	0.60	0.58	0.39	0.92	1.02
<b>Gender</b>						
Male	44.57	42.71	46.35	44.31	45.10	46.25
	0.28	0.99	0.93	0.74	1.28	1.64
Female	55.43	57.29	53.65	55.69	54.90	53.75
	0.28	0.99	0.93	0.74	1.28	1.64
<b>Living Arrangement</b>						
Lives alone	30.32	38.32	28.76	27.06	27.79	30.51
	0.34	0.97	0.96	0.59	1.22	1.68
With spouse	53.00	41.48	54.40	57.69	58.70	51.37
	0.36	1.00	0.98	0.68	1.23	1.45
With children	9.32	11.07	9.65	9.11	6.65	8.29
	0.23	0.63	0.49	0.42	0.69	0.99
With others	7.36	9.13	7.19	6.14	6.86	9.83
	0.21	0.55	0.46	0.37	0.60	0.99

**Table 7-2 How Medicare Beneficiaries Keep Up With The Medicare Program by Demographic, Socioeconomic, and Health Characteristics 1997 (4 pages)**

Community Residents<sup>1</sup>

Beneficiary Characteristic	Total	Does Not Keep Up With Medicare	Newspapers\ Magazines\ Television	Annual Edition Of Medicare Handbook	Toll-Free Information Number	Other Method
<b>All Beneficiaries</b>	37,257	6,617	7,242	11,870	4,152	2,806
	140	175	169	197	116	97
<b>Race/Ethnicity</b>						
White non-Hispanic	82.47	77.25	83.40	83.26	86.12	80.77
	0.45	1.30	0.87	0.63	1.06	1.25
Black non-Hispanic	8.69	11.42	8.89	7.17	7.45	9.75
	0.18	0.62	0.57	0.39	0.77	0.91
Hispanic	6.60	7.68	6.25	7.54	4.30	7.03
	0.46	1.24	0.69	0.55	0.73	0.84
Other	2.24	3.65	1.46	2.03	2.13	2.44
	0.15	0.45	0.23	0.20	0.53	0.56
<b>Income</b>						
\$5,000 or less	6.50	7.97	6.74	5.58	5.73	7.52
	0.23	0.60	0.53	0.33	0.74	0.95
\$5,001 - \$10,000	24.63	29.50	24.20	21.89	23.02	24.15
	0.45	0.93	1.05	0.69	1.37	1.43
\$10,001 - \$15,000	17.15	18.15	17.81	16.84	15.27	17.13
	0.34	0.87	0.68	0.61	1.00	1.17
\$15,001 - \$20,000	12.13	12.17	11.87	13.06	10.45	12.32
	0.25	0.75	0.68	0.49	0.70	0.96
\$20,001 - \$25,000	10.46	9.22	10.29	10.87	11.23	9.88
	0.28	0.66	0.72	0.49	0.99	1.23
\$25,001 - \$30,000	8.07	6.58	8.46	8.63	10.08	6.43
	0.25	0.51	0.57	0.52	0.88	0.81
\$30,001 - \$35,000	5.28	4.46	5.70	5.70	5.25	5.52
	0.21	0.45	0.47	0.36	0.64	0.58
\$35,001 - \$40,000	4.44	3.54	3.97	4.82	5.32	5.23
	0.23	0.43	0.43	0.37	0.62	0.82
More than \$40,000	11.33	8.41	10.95	12.60	13.65	11.84
	0.31	0.60	0.68	0.56	0.97	1.13

**Table 7-2 How Medicare Beneficiaries Keep Up With The Medicare Program by Demographic, Socioeconomic, and Health Characteristics 1997 (4 pages)**

Community Residents<sup>1</sup>

Beneficiary Characteristic	Total	Does Not Keep Up With Medicare	Newspapers\ Magazines\ Television	Annual Eddition Of Medicare Handbook	Toll-Free Information Number	Other Method
<b>All Beneficiaries</b>	37,257	6,617	7,242	11,870	4,152	2,806
	140	175	169	197	116	97
<b>Schooling</b>						
0 - 8 years	20.35	30.35	20.15	16.90	16.64	21.42
	0.53	1.44	0.88	0.63	1.27	1.35
9 - 11 years	16.17	18.20	16.68	14.29	15.15	16.12
	0.36	0.87	0.77	0.54	0.99	1.05
12 years	33.42	28.67	35.15	34.25	37.02	31.54
	0.52	1.09	1.02	0.75	1.52	1.42
13 - 15 years	15.72	12.71	14.41	17.42	16.82	15.21
	0.33	0.70	0.75	0.62	1.03	1.31
16 or more years	14.34	10.07	13.61	17.14	14.37	15.70
	0.41	0.65	0.73	0.71	1.05	1.12
<b>Health Status</b>						
Excellent	15.95	14.74	15.32	16.75	16.82	18.44
	0.38	0.82	0.77	0.59	1.09	1.41
Very Good	26.26	24.28	26.45	27.42	29.22	25.95
	0.41	0.95	1.03	0.68	1.15	1.43
Good	30.01	29.62	33.47	29.36	27.74	30.84
	0.38	0.89	0.87	0.66	1.41	1.58
Fair	18.76	20.95	17.14	18.36	17.27	17.70
	0.33	0.81	0.67	0.64	0.92	1.18
Poor	9.03	10.42	7.62	8.11	8.95	7.06
	0.23	0.61	0.51	0.37	0.85	0.81

**Table 7-2 How Medicare Beneficiaries Keep Up With The Medicare Program by Demographic, Socioeconomic, and Health Characteristics 1997 (4 pages)**

Community Residents<sup>1</sup>

Beneficiary Characteristic	Total	Does Not Keep Up With Medicare	Newspapers\ Magazines\ Television	Annual Eddition Of Medicare Handbook	Toll-Free Information Number	Other Method
<b>All Beneficiaries</b>	37,257	6,617	7,242	11,870	4,152	2,806
	<i>140</i>	<i>175</i>	<i>169</i>	<i>197</i>	<i>116</i>	<i>97</i>
<b>Functional Limitation</b>						
None	58.75	55.10	62.97	60.22	60.25	61.10
	<i>0.44</i>	<i>1.00</i>	<i>0.95</i>	<i>0.92</i>	<i>1.46</i>	<i>1.64</i>
IADL only	19.74	21.22	19.42	18.60	18.87	19.76
	<i>0.33</i>	<i>1.09</i>	<i>0.83</i>	<i>0.62</i>	<i>1.16</i>	<i>1.26</i>
One to two ADLs	13.83	14.79	11.78	14.29	13.70	12.36
	<i>0.34</i>	<i>0.85</i>	<i>0.66</i>	<i>0.64</i>	<i>0.95</i>	<i>0.99</i>
Three to five ADLs	7.67	8.88	5.83	6.89	7.18	6.77
	<i>0.23</i>	<i>0.67</i>	<i>0.40</i>	<i>0.35</i>	<i>0.82</i>	<i>0.69</i>
<b>Metropolitan Area Resident</b>						
Yes	75.71	74.30	76.33	74.62	73.36	73.09
	<i>0.29</i>	<i>1.56</i>	<i>1.12</i>	<i>0.81</i>	<i>1.30</i>	<i>1.79</i>
No	24.29	25.70	23.67	25.38	26.64	26.91
	<i>0.29</i>	<i>1.56</i>	<i>1.12</i>	<i>0.81</i>	<i>1.30</i>	<i>1.79</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 16 interview (fall 1996), and beneficiaries who resided in the community at the time of the round 13 interview (fall 1995) who died prior to the round 16 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."



**Table 7-3 Who Beneficiaries Would Report Fraud To, by Demographic, Socioeconomic, and Health Characteristics, 1997 (4 pages)**

Community Residents<sup>1</sup>

Beneficiary Characteristic	Total	Would Not Report Fraud	Who Would Report Fraud To?		
			Social Security Office	Insurance Company	Other
<b>All Beneficiaries</b>	37,257	6,563	17,494	1,073	7,073
	140	161	236	66	192
<b>Medicare Status<sup>3</sup></b>					
<b>Aged</b>					
65 - 74 years	48.38	39.05	51.02	49.52	53.25
	0.30	1.08	0.50	2.70	0.88
75 - 84 years	30.59	35.57	29.04	32.59	27.72
	0.25	0.97	0.47	2.35	0.71
85 years and older	9.05	13.33	7.15	7.87	6.92
	0.16	0.44	0.24	1.01	0.43
<b>Disabled</b>					
Under 45 years	3.76	3.89	4.02	1.50	3.75
	0.10	0.29	0.16	0.42	0.30
45 - 64 years	8.21	8.16	8.77	8.51	8.36
	0.19	0.61	0.34	1.49	0.50
<b>Gender</b>					
Male	44.57	40.28	45.25	50.75	47.14
	0.28	0.96	0.58	2.48	0.82
Female	55.43	59.72	54.75	49.25	52.86
	0.28	0.96	0.58	2.48	0.82
<b>Living Arrangement</b>					
Lives alone	30.32	37.61	27.45	26.15	29.18
	0.34	0.92	0.49	2.35	0.96
With spouse	53.00	43.07	56.28	57.97	56.03
	0.36	0.91	0.59	2.26	1.12
With children	9.32	10.73	9.00	9.20	8.35
	0.23	0.63	0.35	1.73	0.48
With others	7.36	8.58	7.27	6.69	6.43
	0.21	0.51	0.27	1.21	0.47

**Table 7-3 Who Beneficiaries Would Report Fraud To, by Demographic, Socioeconomic, and Health Characteristics, 1997 (4 pages)**

Community Residents<sup>1</sup>

Beneficiary Characteristic	Total	Would Not Report Fraud	Who Would Report Fraud To?		
			Social Security Office	Insurance Company	Other
<b>All Beneficiaries</b>	37,257	6,563	17,494	1,073	7,073
	140	161	236	66	192
<b>Race/Ethnicity</b>					
White non-Hispanic	82.47	76.87	82.28	82.97	86.93
	0.45	1.18	0.55	2.46	0.74
Black non-Hispanic	8.69	11.56	8.56	7.58	6.11
	0.18	0.62	0.39	1.35	0.38
Hispanic	6.60	8.00	7.16	7.75	5.04
	0.46	1.16	0.42	2.34	0.59
Other	2.24	3.58	2.01	1.70	1.92
	0.15	0.43	0.22	0.51	0.30
<b>Income</b>					
\$5,000 or less	6.50	8.25	6.07	4.27	5.85
	0.23	0.63	0.32	0.88	0.52
\$5,001 - \$10,000	24.63	29.99	22.71	24.54	23.20
	0.45	0.93	0.58	2.06	1.01
\$10,001 - \$15,000	17.15	17.29	16.79	18.71	17.17
	0.34	0.79	0.42	1.73	0.76
\$15,001 - \$20,000	12.13	12.49	12.91	10.86	10.68
	0.25	0.66	0.42	1.51	0.53
\$20,001 - \$25,000	10.46	8.87	10.99	7.20	10.95
	0.28	0.56	0.42	1.12	0.78
\$25,001 - \$30,000	8.07	7.44	8.34	8.60	8.49
	0.25	0.69	0.34	1.50	0.57
\$30,001 - \$35,000	5.28	4.26	5.75	6.76	5.26
	0.21	0.40	0.32	1.52	0.44
\$35,001 - \$40,000	4.44	3.35	4.40	5.95	5.27
	0.23	0.35	0.30	1.58	0.56
More than \$40,000	11.33	8.07	12.04	13.12	13.12
	0.31	0.48	0.47	1.90	0.76

**Table 7-3 Who Beneficiaries Would Report Fraud To, by Demographic, Socioeconomic, and Health Characteristics, 1997 (4 pages)**

Community Residents<sup>1</sup>

Beneficiary Characteristic	Total	Would Not Report Fraud	Who Would Report Fraud To?		
			Social Security Office	Insurance Company	Other
<b>All Beneficiaries</b>	37,257	6,563	17,494	1,073	7,073
	140	161	236	66	192
<b>Schooling</b>					
0 - 8 years	20.35	30.92	18.31	19.37	15.71
	0.53	1.14	0.58	2.08	0.82
9 - 11 years	16.17	18.78	15.80	16.77	14.07
	0.36	0.86	0.51	2.26	0.73
12 years	33.42	28.65	35.30	32.85	33.10
	0.52	1.02	0.76	2.60	0.95
13 - 15 years	15.72	12.05	15.78	14.91	19.00
	0.33	0.66	0.51	1.81	0.77
16 or more years	14.34	9.60	14.81	16.10	18.10
	0.41	0.68	0.55	2.05	0.98
<b>Health Status</b>					
Excellent	15.95	13.08	16.68	13.47	18.05
	0.38	0.84	0.48	1.91	1.04
Very Good	26.26	24.30	26.91	27.57	28.94
	0.41	0.86	0.61	2.37	1.12
Good	30.01	31.11	29.57	35.45	30.18
	0.38	0.93	0.58	2.42	0.97
Fair	18.76	21.56	18.21	14.13	16.19
	0.33	0.92	0.47	1.89	0.75
Poor	9.03	9.95	8.63	9.37	6.65
	0.23	0.61	0.34	1.26	0.48

**Table 7-3 Who Beneficiaries Would Report Fraud To, by Demographic, Socioeconomic, and Health Characteristics, 1997 (4 pages)**

Community Residents<sup>1</sup>

Beneficiary Characteristic	Total	Would Not Report Fraud	Who Would Report Fraud To?		
			Social Security Office	Insurance Company	Other
<b>All Beneficiaries</b>	37,257	6,563	17,494	1,073	7,073
	<i>140</i>	<i>161</i>	<i>236</i>	<i>66</i>	<i>192</i>
<b>Functional Limitation</b>					
None	58.75	54.99	61.09	58.13	63.33
	<i>0.44</i>	<i>1.01</i>	<i>0.66</i>	<i>2.65</i>	<i>1.09</i>
IADL only	19.74	21.78	18.94	24.30	17.27
	<i>0.33</i>	<i>0.92</i>	<i>0.52</i>	<i>2.07</i>	<i>0.82</i>
One to two ADLs	13.83	14.69	13.21	13.29	12.64
	<i>0.34</i>	<i>0.90</i>	<i>0.49</i>	<i>1.48</i>	<i>0.76</i>
Three to five ADLs	7.67	8.54	6.76	4.28	6.76
	<i>0.23</i>	<i>0.63</i>	<i>0.30</i>	<i>0.98</i>	<i>0.46</i>
<b>Metropolitan Area Resident</b>					
Yes	75.71	76.99	74.03	81.30	72.67
	<i>0.29</i>	<i>1.17</i>	<i>0.65</i>	<i>2.28</i>	<i>1.20</i>
No	24.29	23.01	25.97	18.70	27.33
	<i>0.29</i>	<i>1.17</i>	<i>0.65</i>	<i>2.28</i>	<i>1.20</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 The term *community residents* includes beneficiaries who resided in the community at the time of the round 16 interview (fall 1996), and beneficiaries who resided in the community at the time of the round 13 interview (fall 1995) who died prior to the round 16 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."