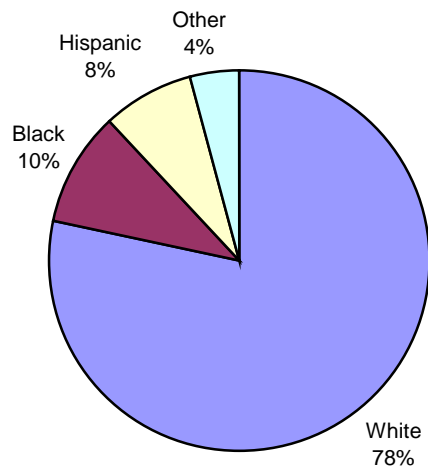


# Section 1

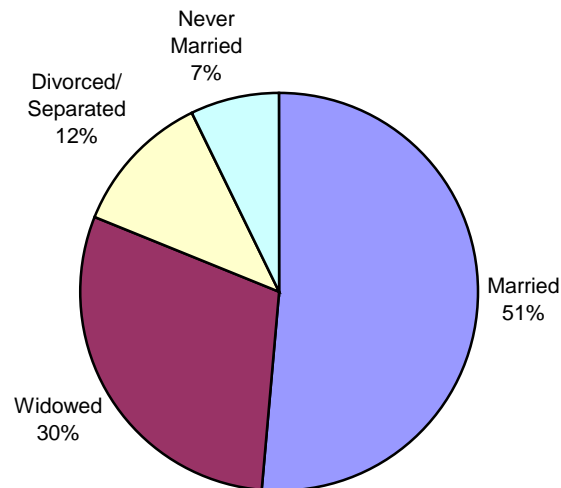
## The Medicare Population in 2004

**Medicare Beneficiaries,  
by Race and Ethnicity**



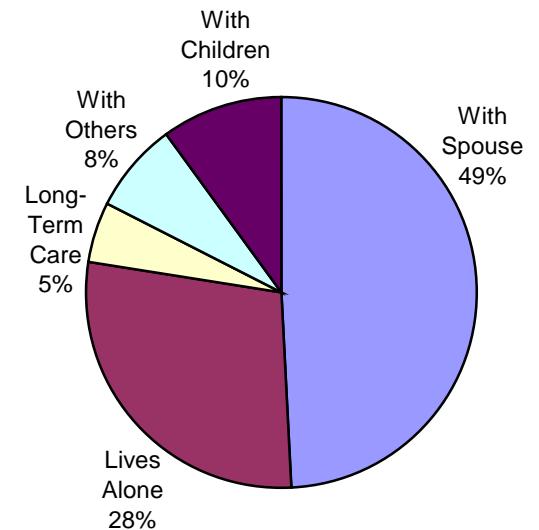
- Seventy-eight percent of beneficiaries were White, 10 percent were Black, 8 percent were Hispanic, and 4 percent were of other racial/ethnic groups.

**Medicare Beneficiaries,  
by Marital Status**



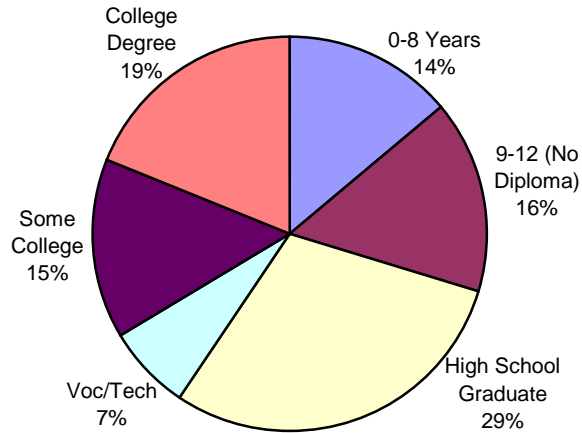
- Most beneficiaries were married or widowed. Few beneficiaries, especially among the aged, were divorced, separated or never married.

**Medicare Beneficiaries,  
by Living Arrangement**



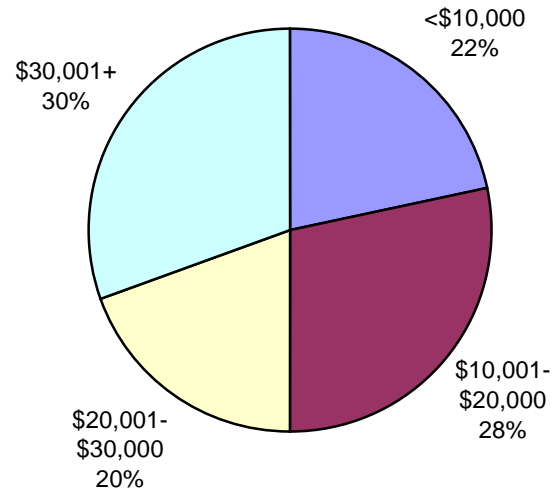
- Nearly half of all beneficiaries lived with their spouses, while 28 percent lived alone, 18 percent lived with children or others, and 5 percent lived in long-term facility care.

**Medicare Beneficiaries,  
by Years of Schooling**



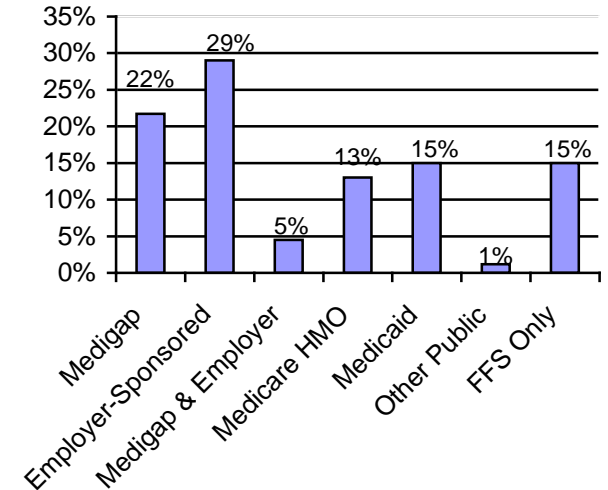
- Almost one-third of beneficiaries had less than a high school education and 15 percent had some college education.

**Medicare Beneficiaries,  
by Income**



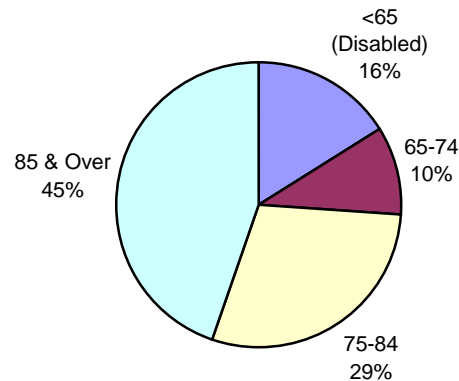
- Twenty-two percent of beneficiaries reported annual incomes of \$10,000 or less. About one-third of beneficiaries reported annual incomes over \$30,000.

**Community Medicare Beneficiaries,  
by Insurance Type**



- Fifty-six percent of all Medicare beneficiaries living in the community had some type of private supplemental insurance. An additional 13 percent were in Medicare HMOs, which cover many services in full, thereby making supplemental policies unnecessary. Fifteen percent of beneficiaries received supplemental coverage through Medicaid and 15 percent had no coverage at all.

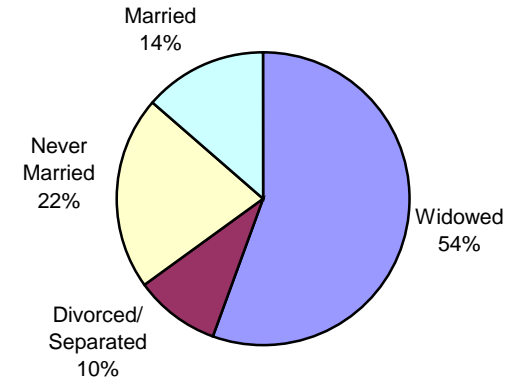
**Medicare Beneficiaries in Long-Term Care Facilities, by Age**



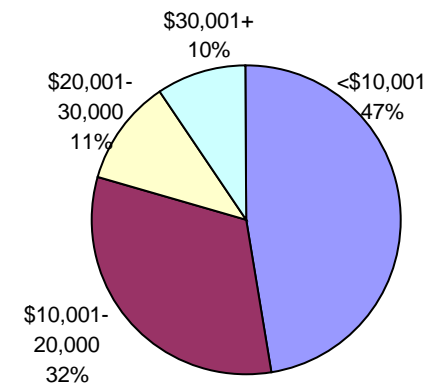
- Beneficiaries in long-term care were disproportionately made up of those aged 85 and older (45 percent of long-term care residents versus 12 percent of the whole Medicare population).

- Beneficiaries in long-term care were much more likely to be widowed or never married. In fact, only 14 percent of beneficiaries in long-term care facilities were married versus 51 percent for the Medicare population as a whole.

**Medicare Beneficiaries in Long-Term Care Facilities, by Marital Status**



**Medicare Beneficiaries in Long-Term Care Facilities, by Income**



- Over half of beneficiaries who lived in facility care did not complete high school, compared to 30 percent who did not complete high school for the population as a whole.

- Twenty-two percent of all beneficiaries had incomes of \$10,000 or less. In long-term care facilities, however, 47 percent of beneficiaries had incomes of \$10,000 or less.

**Medicare Beneficiaries in Long-Term Care Facilities, by Years of Schooling**

