VITAL VOICES
Issues that Impact South Carolina Adults Age 45 and Older

DOI: https://doi.org/10.26419/res.00351.069
# TABLE OF CONTENTS

<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Introduction to State Centric Surveys</td>
<td>3</td>
</tr>
<tr>
<td>Core Questions</td>
<td>4</td>
</tr>
<tr>
<td>Health Questions</td>
<td>10</td>
</tr>
<tr>
<td>Wealth Questions</td>
<td>16</td>
</tr>
<tr>
<td>Methodology</td>
<td>26</td>
</tr>
<tr>
<td>About AARP</td>
<td>28</td>
</tr>
<tr>
<td>Contact</td>
<td>29</td>
</tr>
</tbody>
</table>
INTRODUCTION

For the past two decades, AARP has provided state offices with data to support planning and advocacy. As the breadth of our work has expanded, AARP Research and our national partners have responded by creating a tool that will empower state offices and staff to do more for their local constituents.

As part of our transition from National to Nationwide, AARP is launching a new research initiative that will deliver vital, current, and state-specific data to every state office on a rolling three-year schedule. The name of this nationwide initiative is Vital Voices, and we will use it to ensure that each individual state has access to the data they need for local advocacy, outreach, and education efforts. States can use the data in numerous ways:

- Predict the need for a specific program or interest in a specific issue.
- Enhance all communications with current data.
- Track issues and attitudes over time to assess shifts in public opinion.

Bringing Vital Voices to the states has been an enterprise-wide initiative. Never before has AARP launched a research program of this size and with this much promise. We give it to you with the hope that this data will inform better decisions for South Carolina adults age 45 and older.
Survey Results for South Carolina- Core Questions

Issues that Impact South Carolina Adults Age 45 and Older
ISSUES OF IMPORTANCE

South Carolina residents age 45+ think a wide variety of health care issues are important, including things like ‘staying mentally sharp.’

Percentage Rating Health Care Issues Extremely or Very Important

<table>
<thead>
<tr>
<th>Issue</th>
<th>Rating</th>
</tr>
</thead>
<tbody>
<tr>
<td>Staying mentally sharp</td>
<td>94%</td>
</tr>
<tr>
<td>Having adequate health insurance coverage</td>
<td>93%</td>
</tr>
<tr>
<td>Staying physically healthy</td>
<td>93%</td>
</tr>
<tr>
<td>Having Medicare benefits available to you in the future</td>
<td>92%</td>
</tr>
<tr>
<td>Paying for health care expenses, including premiums and co-pays</td>
<td>88%</td>
</tr>
<tr>
<td>Paying for prescription drugs</td>
<td>83%</td>
</tr>
</tbody>
</table>

1. For the following list of issues, please indicate how important each is to you personally. (Health Care) (n=738)

*not all charts equal one-hundred percent due to removal of small cells, see annotation for all categories
‘Having enough income or savings to retire’ is extremely or very important to nearly all (94%) South Carolina residents age 45+.

<table>
<thead>
<tr>
<th>Economic Issue</th>
<th>Percentage Rating</th>
</tr>
</thead>
<tbody>
<tr>
<td>Having enough income or savings to retire</td>
<td>94%</td>
</tr>
<tr>
<td>Having adequate Social Security benefits available to you in the future</td>
<td>92%</td>
</tr>
<tr>
<td>Protecting yourself against unfair financial practices</td>
<td>82%</td>
</tr>
<tr>
<td>Protecting yourself against consumer fraud</td>
<td>82%</td>
</tr>
<tr>
<td>Being able to stop working for pay at the age you want</td>
<td>79%</td>
</tr>
<tr>
<td>Having online security</td>
<td>71%</td>
</tr>
<tr>
<td>Protection from age discrimination</td>
<td>69%</td>
</tr>
<tr>
<td>Having good employment opportunities in your community</td>
<td>68%</td>
</tr>
<tr>
<td>Maintaining relevant job skills and experience</td>
<td>55%</td>
</tr>
</tbody>
</table>

I1. For the following list of issues, please indicate how important each is to you personally. (Economic/Financial) (n=738)
*not all charts equal one-hundred percent due to removal of small cells, see annotation for all categories
‘Staying in your own home as you get older’ is extremely or very important to most (86%) South Carolina residents age 45+.

<table>
<thead>
<tr>
<th>Issue</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Staying in your own home as you get older</td>
<td>86%</td>
</tr>
<tr>
<td>Getting to the places you need to go independently</td>
<td>85%</td>
</tr>
<tr>
<td>Caring for a loved one</td>
<td>85%</td>
</tr>
<tr>
<td>Having high quality long-term care in your community</td>
<td>80%</td>
</tr>
</tbody>
</table>

11. For the following list of issues, please indicate how important each is to you personally. (Independent Living and Long-Term Care) (n=738)  
*not all charts equal one-hundred percent due to removal of small cells, see annotation for all categories
CARE1. Are you currently providing unpaid help to a relative or friend 18 years or older to help them take care of themselves? This would include doing things for them such as grocery shopping, providing transportation, managing finances, arranging for healthcare or other services, or preparing meals. (n=738)

About one-quarter (29%) of South Carolina residents age 45+ are currently providing unpaid care to an adult relative or friend.
CAREGIVING ISSUES

Two in five (40%) South Carolina residents age 45+ who are not currently providing unpaid care have provided this type of care in the past.

Ever Provided Unpaid Adult Care

- Yes: 40%
- No: 59%

CARE1_A. Have you ever provided this type of unpaid help in the past? (n=524)
Survey Results for South Carolina-Health Questions

Issues that Impact South Carolina Adults age 45 and Older
Half (51%) of South Carolina residents age 65+ have daily contact with family, friends, or neighbors who do not live with them.

Frequency of Contact with Family and Friends

<table>
<thead>
<tr>
<th></th>
<th>Everyday</th>
<th>Several Times a Week</th>
<th>Once a Week</th>
<th>Once Every 2 or 3 Weeks</th>
<th>Once a Month</th>
<th>Less Than Monthly</th>
<th>Never</th>
<th>Don't Know</th>
</tr>
</thead>
<tbody>
<tr>
<td>Percentage</td>
<td>51%</td>
<td>30%</td>
<td>10%</td>
<td>4%</td>
<td>4%</td>
<td>1%</td>
<td>0%</td>
<td>0%</td>
</tr>
</tbody>
</table>
One in six (16%) South Carolina residents age 65+ feel they often or very often lack companionship.

IS02. How often do you feel the following? (n=299)
The vast majority (94%) of South Carolina residents age 65+ have friends or family who can help them at any time of the day or night if needed.
Under one-quarter (18%) of South Carolina residents age 65+ use continuing education or self-improvement classes in their community.
South Carolina residents age 65+ who participate in community-based classes and workshops do so through a variety of providers like faith communities.

**Providers Used for Continuing Education**

- Faith community: 41%
- Community center: 27%
- Online programs: 27%
- Local organizations or businesses: 26%
- Senior center: 25%
- Offerings through my work: 15%
- Department of Parks and Recreation: 14%
- Some other source: 38%
- Don't know: 2%

**ISO5. Are they provided by...? (n=53)**
Survey Results for South Carolina-Wealth Questions

Issues that Impact South Carolina Adults
**RETIREMENT ISSUES**

Nearly all (97%) South Carolina residents age 45+ agree that saving for retirement while working is extremely or very important.

### Importance of Saving for Retirement

<table>
<thead>
<tr>
<th>Importance</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Extremely important</td>
<td>74%</td>
</tr>
<tr>
<td>Very important</td>
<td>23%</td>
</tr>
<tr>
<td>Somewhat important</td>
<td>3%</td>
</tr>
<tr>
<td>Not very important</td>
<td>0%</td>
</tr>
<tr>
<td>Not important at all</td>
<td>0%</td>
</tr>
<tr>
<td>Don't know</td>
<td>0%</td>
</tr>
<tr>
<td>Refused</td>
<td>0%</td>
</tr>
</tbody>
</table>

**RET8.** How important is it for people to be able to save money for their retirement years while they are working? (n=738)
South Carolina residents age 45+ have split opinions regarding their pace of retirement savings, with 42% feeling ‘on track’ and 39% feeling ‘behind schedule.’

RET9. When it comes to planning and saving for retirement, are you ahead of schedule, on track, or behind schedule? (n=738)
About four in five (79%) South Carolina workers age 45+ report that their employer offers a way to save for retirement.

Access to Employer-Provided Retirement Options

- Yes: 79%
- No: 20%
- Don’t know: 1%
Among South Carolina workers age 45+ whose employer offers a way to save for retirement, an IRA, 401(k), or 403(b) defined contribution plan is most common (78%).

**Employer-Provided Retirement Saving Options**

- A traditional pension plan or a defined benefit plan: 38%
- An IRA, 401(k), or 403(b) defined contribution plan: 78%
- Don’t know: 3%
- Refused: 1%

RET10a. Which of the following ways to save for retirement does your current employer provide? (n=201)
Among South Carolina workers age 45+ who do not have a way to save for retirement at work, most (70%) would be extremely or very likely to take advantage of a plan if one were available.

Likelihood of Utilizing Employer-Provided Retirement Saving Option

- Extremely likely: 48%
- Very likely: 22%
- Somewhat likely: 14%
- Not very likely: 6%
- Not likely at all: 6%
- Don't know: 4%

*RET11. If your employer offered a way to save for retirement at work, how likely would you be to take advantage of it? (n=53)*
Among South Carolina residents age 45+ who have access to a workplace retirement savings plan, the majority (86%) report making regular contributions.

Making Contributions to Employer-Provided Retirement Fund

- Yes: 86%
- No: 12%
- Don't know: 1%
- Refused: 1%

RET12_A. Are you making regular contributions to...? A workplace retirement savings plan such as a 401(k) or 403(b) offered by your employer. (n=156)
RETIREMENT ISSUES

One-third (32%) of South Carolina residents age 45+ report contributing to a personal retirement savings plan such as an IRA or thrift savings plan.

Making Regular Contributions to Personal Retirement Savings

- 67%
- 32%
- 1%

- Yes
- No
- Don't know
- Refused

RET12_B. Are you making regular contributions to...? A personal retirement savings plan such as an IRA or thrift savings plan (n=738)
Almost one-quarter (21%) of South Carolina residents age 45+ make contributions to a savings tool besides a defined contribution plan or IRA/thrift savings plan.

Making Regular Contributions to Another Saving Tool
The majority (88%) of South Carolina residents age 45+ agree that state elected officials should support legislation that makes it easier for workers to save for retirement.

Belief That Elected Officials Make it Easier for Workers to Save for Retirement

- Strongly agree: 65%
- Somewhat agree: 23%
- Neither agree nor disagree: 4%
- Somewhat disagree: 4%
- Strongly disagree: 3%
- Don’t know: 1%
- Refused: 0%

Retirement Issues

One way that local small businesses can stay competitive is by offering their employees some of the same benefits that big companies do, like a retirement savings plan. But many small businesses are currently unable to do so because it's too costly and complicated to set up a retirement savings program on their own. Thinking about this, do you agree or disagree with the following statement: “South Carolina elected officials should support legislation that makes it easier for workers to save their own money for retirement so they can take care of themselves in their later years.” (n=738)
METHODOLOGY

In August 2019, AARP engaged Alan Newman Research (ANR) to conduct a quantitative research study among South Carolina residents age 45+. Topics included healthcare, the economy, financial issues, independent living, long-term care, caregiving, isolation and mental health issues, retirement issues.

738 Interviews
South Carolina Residents 45+
Fielded in August 2019

ANR completed a total of 738 interviews (369 via landline telephone, 183 via cell phone, and 186 online). Respondents were screened to meet the following criteria:

• Age 45+
• Resident of South Carolina

Survey length averaged 17 minutes by telephone and 15 minutes online.
METHODOLOGY

Sampling Procedure

Landline, cell phone, and online sampling were used for this research, with the telephone sample drawn randomly from a list of residents age 45+ of South Carolina, purchased from Aristotle, and online sample provided by Fulcrum. A total of 25,200 records were utilized. The list of 2,297,305 residents of South Carolina age 45+ was randomly divided into 2,297 replicates of 1,000 records for telephone dialing. Initially, 20 replicates were released for calling, with additional replicates being opened as necessary. In all, 26 replicates representing a total of 25,200 resident records were dialed to complete the telephone portion of this study.

The total sample of 738 respondents yields a maximum statistical error of ± 3.6% at the 95% level of confidence. (This means that in 95 out of 100 samples of this size, the results obtained in the sample would be within ± 3.6 percentage points of the results obtained had everyone in the population been interviewed.)

Interview Methodology

The survey was launched on August 2, 2019 and closed on August 7, 2019.

Telephone interviewing was active between 5:30 p.m. and 9:00 p.m., with some additional calling done between 10:00 a.m. and 4:00 p.m. If necessary, up to 8 call attempts per telephone number were made to reach an eligible respondent. All numbers were called at multiple times of the day as well as days of the week to maximize each resident’s opportunity for inclusion in the study.

Percentages of some questions may exceed 100% due to rounding or the use of multiple response question formats.

All data have been weighted by age, gender, and race/ethnicity according to 2018 U.S. Census Bureau Current Population Survey (CPS) statistics for South Carolina.
AARP is the nation’s largest nonprofit, nonpartisan organization dedicated to empowering Americans 50 and older to choose how they live as they age. With nearly 38 million members and offices in every state, the District of Columbia, Puerto Rico, and the U.S. Virgin Islands, AARP works to strengthen communities and advocate for what matters most to families with a focus on health security, financial stability and personal fulfillment. AARP also works for individuals in the marketplace by sparking new solutions and allowing carefully chosen, high-quality products and services to carry the AARP name. As a trusted source for news and information, AARP produces the nation’s largest circulation publications, AARP The Magazine and AARP Bulletin. To learn more, visit www.aarp.org or follow @AARP and @AARPadvocates on social media.
CONTACT

Cassandra Cantave,
ccantave@aarp.org

For media inquiries, please contact media@aarp.org

This research was designed and executed by AARP Research.