Divided We Fail
Key Findings in South Carolina

Health care costs are skyrocketing and retirement savings are inadequate. The American people have said that these issues are top domestic priorities and they want action, answers, and accountability from our elected officials now.¹

**AMERICANS NEED AFFORDABLE, QUALITY HEALTH CARE**

**Too many South Carolinians are uninsured.**
- 16 percent of South Carolinians do not have health insurance
  - 22 percent of those ages 19-64 are uninsured
  - 10 percent of children are uninsured
  - 20 percent of African-Americans/Blacks are uninsured.²

**Health care costs too much.**
- Since 1980, health care expenditures in South Carolina have grown an average of 10 percent per year.³
- The average total single premium rose from $2,336 in 1998 to $3,371 in 2003, for employees enrolled at private firms in South Carolina that offer health coverage. This is an increase of 44 percent in inflation-adjusted dollars.⁴
- The average employee contribution for health insurance in South Carolina rose from $404 per year in 1998 to $667 per year in 2003.⁵
- Over the last seven years, the average manufacturers’ price of 153 common drugs increased almost 54 percent, more than 2½ times the rate of inflation.⁶

**AMERICANS NEED LIFETIME FINANCIAL SECURITY**

**Social Security is vital to the well-being of South Carolinians.**
- In 2003, one in six South Carolina residents received Social Security.
  - Six in ten beneficiaries were retirees;
  - Four in ten beneficiaries were widows or widowers, workers with disabilities, wives or husbands of workers, or children.⁷
- For more than half of South Carolinians age 65 and older Social Security makes up at least half of their income.
- Approximately three in ten South Carolinians rely on Social Security as their only source of income.⁸
- About half (49 percent) of South Carolina’s population 65 and older (194,000) would be living in poverty if they were not receiving Social Security.⁹

**Americans haven’t saved enough to retire.**
- Just 23% are very confident of achieving a comfortable lifestyle in retirement.¹⁰
  - Only 21% believe that they are very prepared for retirement.
  - Only 25% of baby boomers believe they are prepared.¹¹
- Only 42% of workers have actually tried to figure out how much money they will need in order to live comfortably throughout retirement.¹²