

A3A9475

2.ES2

Copy 1

**THE ELDERLY IN
SOUTH CAROLINA:
QUICK FACTS**



*Joint Legislative Committee on Aging
P.O. Box 11867
212 Blatt Building
Columbia, SC 29211
(803) 734-2995*

INTRODUCTION

The purpose of this booklet is to provide you with some quick facts on various issues concerning the elderly in South Carolina. This is a summary of just some of the facts on the elderly in South Carolina, space does not permit a thorough coverage of all of the issues concerning the elderly population in 1993.

Thank you,

**Terry Willie, Social Work Graduate Intern
May, 1993**

S. C. STATE LIBRARY

JUN 03 1993

STATE DOCUMENTS

TABLE OF CONTENTS

I.	Introduction	
II.	Demographic Profile of Older South Carolinians	1
	A. Trends for the Future	2
	B. Profile of Retirees	2
II.	Financial Assistance	3
	A. Social Security	3
	B. Supplemental Security Income	3
	C. Food Stamps	4
IV.	Programs that Provide Health Care Assistance	4
	A. Medicare	4
	B. Medicaid	5
V.	Aging Services and Aging Organizations	6
VI.	Other Services and Organizations for the Elderly . . .	7
	A. Dept. of Social Services	7
	B. Dept. of Health and Environmental Control . . .	7
	C. Commission for the Blind	8
	D. Dept. of Mental Health	8
	E. Lifeline	8
	F. Elderhostel	8
	G. Adult Education	8
	H. American Association of Retired Persons	9
	I. South Carolina Federation of Older Americans .	9
	J. Alzheimer's Disease & Related Disorders Assoc.	9
VII.	Miscellaneous.	9
	A. Independent Living	9
	B. Legislative Action on Issues of Elderly Housing	10
	C. Current Housing Resources for the Elderly in SC	11
	1. Rental Assisted Housing	11
	2. Moderate-Income Rental Housing	11
	3. Home Equity Conversion Mortgages	11
	D. Low-Income Home Energy Assistance Program	12
	E. Shared Housing	12
	F. ECHO	12
	G. Elderly South Carolinians and Delivered Meals	12
	H. Expenditures on the Elderly by State Agencies in	
	SC	13
	1. Commission on Aging	13
	2. Health & Human Services Finance	
	Commission	13
	3. Dept. of Health and Environmental	
	Control	14
	4. Department of Social Services	14

5.	Department of Mental Health	15
6.	Department of Mental Retardation	15
I.	Tax and Fee Exemptions for the Elderly	16
1.	Property Tax Exemptions	16
2.	Pension Exemptions	16
3.	Social Security Benefits Exemption	16
4.	Discount Camping Fees	16
5.	Discount Vehicle Registration	17
J.	Unmet Needs of the Elderly in South Carolina	17
K.	Adult Day Care	18
L.	Nursing Home Beds	18
M.	Community Long Term Care	19
N.	Alzheimer's Disease	19
O.	Major Causes of Death	20
VIII.	Sources	21

Demographic Profile of Older South Carolinians

According to the 1990 census, there are 396,935 South Carolinians age 65 and older. This is about 11% of the state's population.

- 62% were between the ages of 65 through 74; 30% were between the ages of 75 through 84; and 8% were 85 and older.
- 61% were female, and 39% were male; 76% were white, and 24% were black.
- The ratio of females to males increased as the population aged; 75% of those age 85 and older were females.
- 67% lived in households with family members, while 28% lived alone, 4% lived in institutions, and 2% lived with unrelated individuals and in other group quarters.
- Women between the ages of 75 to 84 were the most likely to be living alone, especially compared to their male counterparts (45% vs. 18%).

South Carolina is ranked 29th nationally in the number of age 65+ citizens, and is ranked 38th in its number of older citizens as a percent of state population.

In S.C., the aggregate numbers of the 65+ population are the highest in the state's metropolitan centers, while the greatest growth in percentage terms is found in the coastal tourism centers of Beaufort, Berkeley, and Horry counties.

The 1990 census also shows that South Carolinians aged 65 and older were poorer than the state as a whole; 20.5% lived below the poverty as compared to a statewide average of 15.4%. This was almost twice the national poverty rate of 11.4% for people age 65 and older. Almost 40% of South Carolina citizens 65 and older had annual incomes of less than \$10,000. The highest

income elderly are found in both the coastal and metropolitan counties.

There are 46,218 individuals 65 and over in the civilian labor force.

- **According to the 1990 census, 45,203 individuals 65 and older are employed.**
- **According to the 1990 census, 2,015 individuals 65 and older are unemployed.**

Trends for the Future

According to the Division of Research and Statistics of the Budget and Control Board, from 1990 to 2000, the total population of South Carolina is expect to increase by about 16%.

- **There is expected to be about a 25% increase in persons age 65 and above.**
- **The number of South Carolina citizens aged 85 and above is expected to grow 117%.**
- **Individuals age 65 and above are expected to be 12% of South Carolina's population by year 2000.**

Profile of Retirees in South Carolina

One-fifth of America's non-metropolitan counties are havens for rural retirees.

- **Horry count ranked 5th and Beaufort county ranked 12th nationally in the total amount of population change between 1980 and 1988.**

- **South Carolina ranked 7th nationally in terms of net benefits from retirement migration with an estimated financial gain of \$170 million between 1985 and 1990.**

For all South Carolinians 65 and older, the major source of retiree income was reported from Social Security and pension funds. This makes their spending less affected by economic downturns than that of the general population.

In a survey of all South Carolinians 50 and older, it was found that the most important features in a retirement location decision are the climate or weather, health care availability, and daily cost of living. Respondents compared South Carolina favorably to other states on each of these figures.

When South Carolinians aged 50 and older compare South Carolina to other states with respect to additional features, the state does best in terms of climate/weather, followed closely by recreation/leisure activities and housing values. The state rated lowest relative to others in terms of tax climate.

Financial Assistance for the Elderly in South Carolina

Social Security

- **Social security is a federal insurance program for the aged and disabled.**
- **An individual is eligible for full retirement benefits at age 65, and reduced benefits at age 62, provided that he/she has paid FICA taxes long enough to be insured.**

Supplemental Security Income

- **SSI is a federal cash benefit program designed to guarantee a minimum monthly income to every eligible person who is either 65 or older, blind or disabled, and has a limited income.**

- **The main difference between SSI and Social Security is that Social Security is an insurance program for which you qualify by working, whereas SSI is based on low income and resources.**

Food Stamps

- **The purpose of food stamps is to ensure that the citizens of South Carolina are able to purchase nutritious food to sustain themselves.**
- **To be eligible, your resources must not exceed \$1,500 (or \$3,000 in households of two or more persons when one is 60 or older) and your net monthly income must be within the limits set by the law.**

Programs that provide health care assistance

Medicare

- **Medicare is the federal health insurance program for persons 65 and over and certain disabled persons under 65.**
- **The program is administered by the Social Security Administration, and is subject to congressional control and federal regulation.**
- **Medicare is divided into Part A (Hospital Insurance) which covers Some costs of hospitalization, care in nursing facilities, and some other medical services, and Part B (Supplemental Medical Insurance) which is a voluntary program covering physician services, some medical supplies, and other costs not covered in Part A.**

Medicaid

- **Medicaid is designed to assist low income, needy persons in paying for certain health care services.**
- **Eligibility for Medicaid is based on need.**
 - **An individual's gross monthly income must be below the Medicaid Cap.**
 - **Effective 1/1/92, the gross income limit is \$1266 per month.**
 - **This special income limit of \$1266 can be used only if an individual is institutionalized.**
 - **The value of resources owned by the individual cannot exceed \$2000 (after exclusions). The following resources are excluded:**
 - **the value of the home**
 - **the value of one automobile**
 - **the value of life estate interest in real property**
 - **the value of household goods and personal effects**
 - **the value of undivided interest in heirs property**
 - **up to \$1500 set aside for the individual's burial. (an additional \$1500 for a spouse, if living)**
- **The program is also called the Medical Assistance Program, or Title XIX of the Social Security Act.**
- **The program is financed jointly by the federal government and South Carolina.**
- **The program is actually administrated through DSS, with policy set by the Health and Human Service Finance Commission.**

● **Services covered by Medicaid:**

- **Inpatient and outpatient hospital services**
- **Lab and x-ray services**
- **Skilled and intermediate nursing services**
- **Physician services**
- **Prescribed drugs**
- **Medical transportation**
- **Dental services**
- **Podiatry services**
- **Chiropractic services**
- **Optometric services**

Aging Services and Aging Organizations

State Aging Network

The network is a system of social and health services designed to meet the needs of older persons in the state.

The network includes the South Carolina Commission on Aging and key components—the Area Agencies on Aging and numerous community-based service providers.

The network also includes groups which serve in an advisory capacity. The advisory Council on Elder Affairs is charged with the responsibility of serving as an advisor to the governor and the Commission on Aging.

The following services are provided through the area agencies on aging and the local councils on aging and other service providers to the elderly in South Carolina:

- **Adult Day Care**
- **Case Management**
- **Congregate Meals**
- **Employment**
- **Home-Delivered Meals**

- **Homemaker/Housekeeping**
- **Information/Referral**
- **Legal Services**
- **Outreach**
- **Personal Care**
- **Recreation/Social Support**
- **Respite Care**
- **Support Groups**
- **Transportation**

All persons age 60 or older are eligible for services under the Older Americans Act; however, preference for services must be given to those in greatest social or economic need.

Other Services and Organizations for the Elderly

Department of Social Services

- **DSS provides social services to older people, including Case management, Homemaker Services, and Alternate Placement and Management Services.**
- **Eligibility is based on income and need.**

Department of Health and Environmental Control

- **DHEC provides home health services which include professional and/or supportive services to individuals in their own home.**
- **Services are provided only on the referral of a physician.**
- **Medicare and Medicaid, as well as major private insurance carriers, provide benefit coverage for these home health services.**

Commission For the Blind

- **The Commission for the Blind provides a variety of services to older people who are legally blind.**

Department of Mental Health

- **The DMH provides prevention and detection services and outpatient diagnosis and treatment services through a network of community Mental Health Centers.**
- **Programs for prevention of mental illness in the elderly focus on health needs, nutrition, alleviation of loneliness, retirement, dependency, and the emotional needs of the elderly.**

Lifeline

- **The Lifeline personal emergency response system, sponsored in Columbia by the Pilot Club Foundation and Providence Hospital provides 24-hour access to community services.**
- **Each Lifeline participant leases a home call unit connected to his/her telephone line, which can send a "help needed" signal directly to the hospital emergency room.**

Elderhostel

- **Elderhostel is a national network of colleges and universities which provide short-term, on-campus, college-level courses to older persons at a very low cost.**

Adult Education

- **Most public schools in South Carolina offer opportunities for continued education or adult basic education.**

American Association of Retired Persons

- AARP is a non-profit membership organization of older Americans.
- It serves its members through legislative representation, educational and community service programs, and direct membership benefits.

South Carolina Federation of Older Americans

- SCFOA is a tax-exempt volunteer organization concerned with the welfare of the state's older citizens.

Alzheimer's Disease and Related Disorders Association, Inc.

- ADRDA is fighting Alzheimer's disease and informing the public about the fight through newsletters, educational forums, and family support groups.

Miscellaneous Facts

Independent Living

National studies of Medicare enrollees indicate that 19% of persons 65 and older living in the community have functional impairments that affect their ability to live independently or to care for themselves.

Over one in five of South Carolina's older citizens have functional impairments that limit their abilities to live independently.

Nationally, approximately 5% of the older adults live in institutions.

Based on national rates of functional impairment, there were an estimated 70,068 impaired older adults living in South Carolina.

Elderly South Carolinians and the Issue of Housing

There is currently a lack of housing resources to meet the needs of the elderly.

Given the limited federal funding for housing programs and the growing elderly population, the shortage is likely to become more acute.

Legislative Action on Issues of Elderly Housing

- **The State Housing Authority is established and its purpose among others, is to encourage the growth of specialized housing for the elderly.**
- **The State Housing Authority is authorized to make home equity conversion mortgages to any person who is a member of the beneficiary class and over sixty-five years of age. Monies received under this program would not affect Medicaid eligibility.**
- **During the 1991 Legislative Session, the Legislature passed the Joint Resolution to direct the SC Commission on Aging in Connection with the South Carolina State Housing Finance and Development Authority to study the housing needs of low and moderate income elderly with special attention to reverse mortgage programs and report to Joint Legislative Committee on Aging.**
- **During the 1993 Legislative Session, the Legislature passed the Joint Resolution that home equity conversion mortgages will be studied by a task force established by the SC Commission on Aging and the Housing Authority.**

Current Housing Resources for the Elderly in South Carolina

Rental Assisted Housing

- The survey of the rental assisted housing determined that the conservatively estimated average waiting time for a one-bedroom unit in the low-income rental assisted program is 8.7 months.
- Five thousand plus (5,188) householders or spouses 65 years of age or older live in homes that are lacking complete plumbing.

Moderate-Income Rental Housing

- The survey of the moderate income rental housing determined that the conservatively estimated average waiting time for a one-bedroom unit in moderate-income housing is 11.3 months.

Home Equity Conversion Mortgages

- There has been a small number of participants in this program.
- Two lending institutions in the state have been approved by HUD, the First Citizens Mortgage Corporation and American Federal Bank, to participate in the Home Equity Conversion Mortgage Program (Reverse Mortgages).
- As of July 1991, First Citizens has approved and closed 20 loans, with 20 pending.
- American Federal Bank, a new participant as of June 1992, has not made any loans and has no applications pending.

HUD, FMHA, and Low-Income Home Energy Assistance Program

- This program which is administered by the Governor's Office provides funds for home improvements.

Shared Housing

- According to the National Shared Housing Resource Center, there are 400 programs in 42 states.
- In South Carolina there is the Pilot Shared Housing Program of Palmetto Senior Care and the Commission on Aging.

Elderly Cottage Housing Opportunity Program (ECHO)

- An ECHO Unit is a small house installed in the side or back yard of existing single family home. This arrangement allows the older person an opportunity to live in close proximity to relatives who can help him or her maintain independence and privacy.

Elderly South Carolinians and Delivered Meals

- To be eligible for home-delivered meals, a person must be age 65 or older and have no one living in the home who can prepare a meal.
- There is no income eligibility for meals funded under the Older Americans Act.
- According to the state Commission on Aging, about 9,600 homebound South Carolinians had 1.1 million meals delivered to them during the fiscal year that ended June 30, 1992.

- According to Mary Bundrick, Health Promotion Consultant with the South Carolina Commission on Aging, statewide, an estimated 1,200 frail elderly people qualify for meal deliveries but can not get them because there's not enough money.
- According to the State newspaper, hundreds of South Carolinians could end up in nursing homes because local aging groups can not afford to deliver meals to them.
- As of March 1993, there are 70 people on the waiting list for meals delivered to their doorsteps in Richland County and 119 in Lexington County.
- The need has increased, but in many cases the funds have not.

Expenditures on the Elderly by State Agencies in South Carolina

Commission on Aging

- The COA targets their services primarily at persons age 60 and older. Examples of services include home delivered meals, congregate meals, homemaker services, recreational activities, transportation, and case management.
- COA records indicate that in fiscal year 90-91, approximately 3.0 million state funds (including bingo tax revenue) and \$10.5 million in federal (mostly through the older Americans Act) and other funds on services to clients 60 and older.

Health and Human Services Finance Commission

- The Finance Commission supports the Community Long Term Care program with medicaid funds.
- CLTC provides the elderly and disabled clients case management, personal care assistance, and other service at home as an alternative to nursing home care.

- Approximately 65% of CLTC clients are 65 or older.
- The Finance Commission reports that in fiscal year 90-91 it spent approximately \$88.5 million in state fund on services to clients 65 and older.

Department of Health and Environmental Control (DHEC)

- DHEC is under contract with the finance commission to provide personal care services to CLTC clients.
- Approximately 66% of home health and personal care aide clients are 65 or older.
- DHEC reports that in fiscal year 90-91 it spent approximately \$2.3 million in state funds and \$28.4 million in federal (including medicare) and other funds on services to clients 65 and older.

Department of Social Services (DSS)

- Adult Protective Services protects persons including those who are disabled, abused, or neglected. The optional state supplement program provides funding for elderly, blind, and disabled clients in residential care facilities. DSS also provides homemaker services, family counseling, and food stamps.
- The percentage of clients who are 65 and older in these DSS programs ranges from 33% to 64%.
- DSS reports that in fiscal year 90-91 it spent approximately \$8.3 million in state funds and \$38.6 million in federal and other funds on services to clients 65 and older.

Department of Mental Health (DMH)

- **DMH provides institutional and community services for persons with conditions including mental illness, alcohol and drug addiction, and Alzheimer's disease.**
- **The percentage of DMH clients who are 65 and older varies.**
 - **In DMH institutions, the percentage of clients 65 and older ranges from approximately 70% to 100%.**
 - **By contrast, 6% of direct community service hours are provided to clients 65 and older.**
- **DMH reports that fiscal year 90-91 it spent approximately \$27.4 million in state funds and \$14.1 million in federal and other funds on services to clients 65 and older.**

Department of Mental Retardation (DMR)

- **DMR provides regional residential care, community residential care, and family support for persons with mental retardation.**
- **The percentage of clients who are 65 and older in DMR programs ranges from 2% for family support to 7% for regional residential care.**
- **DMR reports that in fiscal year 90-91 it spent approximately \$4.8 million in state funds and \$7.0 million in federal and other funds on services to clients 65 and older.**

Tax and Fee Exemptions for the Elderly

Homestead Exemptions

State residents 65 and older can deduct \$20,000.00 from the fair market value of their home when determining county, municipal, school and special assessment property taxes owed.

Pension Exemptions

Retired individuals who have reached the age of 65 can receive their first \$10,000 per year of retirement income tax free.

Taxpayers under the age of 65 who receive retirement income may exempt up to \$3,000 of this income from state taxes annually but may not increase this exemption when they reach the age of 65. This amendment takes effect in taxable year 1993.

Social Security Benefits Exemption

Individuals under 70 years old, can work and earn up to \$10,560 a year before it effects their Social Security benefits.

When the individuals turn 70, they can earn any amount and still receive all the Social Security owed to them.

Discount Camping Fees

South Carolina residents who are 65 and older, disabled, or blind can receive a 50% discount off camping fees in state parks.

Discount Vehicle Registration

South Carolina residents who are 65 and older and the handicapped are allowed to pay \$10 to register a private passenger vehicle.

Unmet Needs of the Elderly in South Carolina

- As of September 1992, approximately 500 individuals age 65 and older were waiting for medicaid-funded nursing home beds, according to the Finance Commission.
- As of October 1992, there were 3,213 individuals waiting for Community Long Term care services for the elderly and disabled according to the Finance Commission.
- A lack of housing suitable for frail elderly has been cited by Palmetto Senior Care and the Commission on Aging.
- 29 of the State's 46 counties do not have licensed adult day care available.
- The allocation of Social Services block grant funds for adult day care and homemaker services was not based on the relative needs of each county, but rather was determined by traditional funding levels. As a result, some counties do not have these SSBG-funded services available for the elderly.
- As of April 1, 1992, the largest waiting lists were for the following services:

<u>Service</u>	<u>Number on waiting list</u>
Home-delivered meals	1,149
Home Care	929
Case Management	218
Transportation	135
Congregate Meals	231
Respite/Adult Day Care	109

Adult Day Care

- A Joint Resolution of the 1990 General Assembly directed the "Division of Human Resource Management of the Budget and Control Board to study the adult day care service needs of state employees who currently are taking care of family members and to examine ways of providing state-supported adult day care services."
- The survey found that approximately 32% of South Carolina state government employees who responded have some responsibility for the care of an older or disabled adult.
- In many cases, respondents cited they have caregiving responsibilities for several members.
- Amount of time spent each week to care for an older or disabled adult and the percentage of respondents for each time span:

Less than 10 hrs	49%
10 to 20 hrs	17%
21 to 30 hrs	4%
Over 30 hrs	8%

- Over half of the respondents who have adult caregiving responsibilities stated that such responsibilities have periodically taken them away from their jobs.
- According to the Department of Health and Environmental Control, in January 1993, there were 32 licensed adult daycare centers in South Carolina. These centers provided services for approximately 954 individuals.

Nursing Home Beds

- As of October 1992, South Carolina had 13,499 community nursing home beds certified to receive medicaid clients.
- Medicaid currently pays for approximately 75% of nursing home patients in South Carolina.

- According to Finance Commission reports, the cost of maintaining a client in a nursing home with medicaid funds was \$12,765 for federal fiscal year 1991.
- As of January 26, 1993, there are 171 nursing home facilities in South Carolina that are licensed by Department of Health and Environmental Control.
- There are a total of 16,577 nursing home beds in South Carolina as of January 26, 1993.

Community Long Term Care

- CLTC takes clients on a "first come, first served" basis, and does not distinguish between clients base on severity of need, although to be eligible all clients must need nursing home level of care.
- Approximately 65% of CLTC clients are 65 and older.
- As of October 1992, there were approximately 4,000 CLTC "slots".
- For fiscal year 1991, the cost of maintaining a client in the CLTC program with medicaid funds was \$4,539.

Alzheimer's Disease

- Alzheimer's disease is a progressive, degenerative disease that attacks the brain and results in impaired memory, thinking, and behavior.
- It is the most common form of dementing illness.
- Alzheimer's disease affects an estimated 4 million American adults.
- According to the Statewide Alzheimer's Disease and Related Disorders Registry 1992, it is estimated that by 1995 there will be 33,387 cases of Alzheimer's disease in South Carolina.

- More than 100,000 die of Alzheimer's disease annually, which makes it the fourth leading cause of death in adults, after heart disease, cancer, and stroke.

Major Causes of Death

- Chronic diseases are the major causes of disability and death among persons age 65 and older.
- In 1988, 19,180 South Carolinians age 65 and older died.
- These deaths represented 65% of all deaths in the state
- The major causes of death among older adults included:

Heart Disease	7,703 deaths
Cancer	3,845 deaths
Stroke	2,108 deaths
Chronic Lung Disease	719 deaths
Pneumonia	566 deaths



SOURCES

- Adult Daycare Services (Spring 1991).** The Joint Legislative Committee on Aging.
- Adult Daycare Survey (September, 1991).** Division of Human Resource Management.
- Aging America: Trends and Projections (1991).** U. S. Senate Special Committee on Aging, the AARP, the Federal Council on the Aging, & the U. S. Administration on Aging.
- A Limited-Scope Review of Long Term Care and Related Services for the Elder (March, 1993).** South Carolina Legislative Audit Council.
- Alzheimer's Disease Fact Sheet (1990).** Alzheimer's Disease and Related Disorders Association, Inc.
- A Study of the Housing Needs of the Low and Moderate Income Elderly with Special Attention to the Reverse Mortgage Program (February 26, 1993).** The South Carolina Commission on Aging.
- Page, Levona (March 26, 1993).** "Funds-starved agencies can't feed the elderly". The State Newspaper. Columbia, South Carolina, pp.1B & 7B.
- South Carolina Commission on Aging**
- South Carolina Department of Health and Environmental Control**
- South Carolina Senior Citizens Handbook: A Guide to Laws and Programs Affecting Senior Citizens (1987).** Young Lawyers Division of the South Carolina Bar.
- State Data Center, Division of Research and Statistical Services.**

Statewide Alzheimer's Diseases and Related Disorders Registry (December, 1992). School of Public Health, University South Carolina.

Summary of Legislation Related to Aging Interests Enacted through 1992 (September, 1992). Joint Legislative Committee on Aging.

The Economic Impact of the Senior Living Industry (1991). South Carolina Department of Parks, Recreation and Tourism, Engineering and Planning Division, Research and Statistics Section.

The Greying of South Carolina (January, 1990). South Carolina Humanities Council.

U. S. Bureau of the Census, 1990 Census, S. C. Summary Tape File 3A, Table P.117.

U. S. Bureau of the Census, Current Population Reports, State Population and Household Estimates: July 1, 1989.

U. S. Bureau of the Census, Unpublished Data, July 1991.