US House South Carolina District 3

HOW TO USE THE AARP VOTERS' GUIDE:
AARP produced this guide to help you find out what candidates are saying about health and financial security in their own words.

HAVING TROUBLE CUTTING THROUGH THE POLITICAL CAMPAIGN CLUTTER?
AARP is committed to helping you get the facts you need to choose candidates who reflect your views and values. We are nonpartisan—we don’t support or oppose any political candidates or contribute any money to campaigns or political action committees. Our priority is ensuring you know where the candidates stand before you cast your vote.

aarp.org/yourvote
**Social Security**

*How would you protect Social Security for today's seniors and strengthen it for future generations?*

**AARP's Position:**
Social Security should continue to guarantee that Americans who work and pay into the system receive benefits based on what they earn and contribute. Benefits should keep up with inflation and last for as long as an individual lives. We must strengthen Social Security for the future and protect benefits for people who count on them most, including surviving spouses and families, lower-wage workers, and disabled individuals who no longer can work. Social Security must be put on stable financial ground, but any adjustments should be implemented gradually so changes do not impact those in or near retirement.

**Jeff D. Duncan (Rep):**
Duncan says Social Security should be phased out over the next 60 years to bring America out of debt. (Source: WACHFOX http://goo.gl/zb0MPE)

**Barbara Jo Mullis (Dem):**
Social Security should be strengthened and expanded, not reduced or privatized[...] Hopefully, we have put the idea of chained CPI behind us. Social Security must keep up with inflation, since seniors on fixed incomes have no options in their budgets to deal with increased cost of necessities[...] The most effective change to ensure the viability of the Social Security system is to remove the cap on eligible earnings. All earned income should have Social Security contributions deducted. The earnings cap makes Social Security a regressive tax that exacerbates the income gap[...] (Source: Barbara Jo Mullis for Congress, http://ow.ly/zgSCx)

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**Medicare**

*How would you put Medicare on stronger financial ground and protect today's seniors and future retirees from rising health costs?*

**AARP's Position:**
Medicare should be strengthened and improved so both current and future generations can count on having access to high-quality, affordable coverage. Medicare should continue to guarantee a specific set of benefits that are affordable and meet a person’s health care needs. Medicare should offer choices that ensure access to high-quality health care. Medicare should improve the quality, safety, and efficiency of care by emphasizing value and cracking down on fraud, waste, and abuse.

**Jeff D. Duncan (Rep):**
AARP did extensive research but was unable to find any public statement on this issue by July 11, 2014.

**Barbara Jo Mullis (Dem):**
One important change to improve Medicare would be to negotiate prescription prices[...] This would drastically reduce the cost of drugs. Seniors would also benefit if closing the “donut hole” were accelerated[...] There needs to be more transparency in actions and language[...] services and their ramifications must be explained before decisions are made. In a free market a list of fees would be readily available. Costs will also be contained by more aggressive enforcement of medical providers who game the system by billing Medicare for thousands of procedures...we must monitor their billing. (Source: Barbara Jo Mullis for Congress, http://ow.ly/zgSCx)
Financial Security

How would you help Americans save so they can secure their future and live independently as they age?

**AARP’s Position:**
More opportunities and incentives should be available for all Americans to plan and save so they can have a more secure future. Freedom from age discrimination is a fundamental right and critical to Americans’ ability to have a secure retirement. Every worker should be treated fairly, regardless of age. We need to support family caregivers who make it possible for more seniors to live in their homes and communities, where they want, rather than taxpayers and struggling families paying for costlier care.

**Jeff D. Duncan (Rep):**
Job creation is a top priority for me as a member of Congress. The House of Representatives passed numerous jobs bills during 2011, but unfortunately, most were blocked by the Democrat-controlled Senate. House and Senate conservatives have now developed a jobs plan, H.R. 3400, the Jobs Through Growth Act, of which I am an original cosponsor. This legislation is about keeping America open for business. It is a composite economic growth bill that would reform the tax code, reduce federal regulations, and increase American energy independence. The conservatives’ plan creates jobs by growing the economy, not the government. (Source: Duncan’s Congressional Site http://ow.ly/y5QBB)

**Barbara Jo Mullis (Dem):**
[... ]Americans, working for the current minimum wage fall below the poverty line. They do not have disposable income[... ] Raising the minimum wage would take the financial pressure off them and allow them to put money aside. Retirement vehicles, like 401k IRAs, Roth IRAs and 457s, should be offered and managed through temp agencies for their clients. Today a lot of service and manufacturing jobs are “temp-to-hire”.[... ] They have no employee retirement plans because they actually work for the temp agency. There should also be better consumer protection regulations and policies for personal retirement plans and annuities. (Source: Barbara Jo Mullis for Congress, http://ow.ly/zgSCx)
After years of working hard and paying into the system, AARP believes you’ve earned the right to know where the candidates stand on the issues that matter to you and your family. This Voters’ Guide will help you find out where the candidates stand on health and financial security in their own words, so you can decide which candidate best reflects your views and values.

To find out more about these issues and voting information, please visit aarp.org/yourvote.

Voter Information Inside