



# The ADVISOR

TEACHERS, EMPLOYEES, and JUDICIAL



Vol. XLV—No. 9

SERVING OVER 370,000 MEMBERS

March 2020

## CENSUS 101: WHAT YOU NEED TO KNOW

**6 MINUTES COULD MEAN BILLIONS.**  
THE 2020 CENSUS IS COMING

**T**he 2020 census is closer than you think! Here's a quick refresher of what it is and why it's essential that everyone is counted.

### EVERYONE COUNTS.

The census counts every person living in Alabama once, only once, and in the right place.

### IT'S ABOUT FAIR REPRESENTATION.

Every 10 years, the results of the census are used to reapportion the House of Representatives, determining how many seats Alabama gets. We stand to lose a representative without an accurate count.

### IT'S IN THE CONSTITUTION.

The U.S. Constitution mandates that everyone in the country be counted every 10 years. The first census was in 1790.

### IT'S ABOUT 13 BILLION.

The distribution of \$13 billion in federal funds, grants, and support to our state's counties and communities are based on the census data. That money is spent on schools, health-care, hospitals, roads, and other vital programs.

### TAKING PART IS YOUR CIVIC DUTY.

Completing the census is mandatory: it's a way to participate in our democracy and say "I COUNT!"

### CENSUS DATA IS BEING USED ALL AROUND YOU.

Residents use the census to support community initiatives involving

legislation, quality-of-life, and consumer advocacy.

**Businesses use census data to decide where to build factories, offices, and stores, which create jobs.**

Local governments use the census for public safety and emergency preparedness.

Real estate developers use the census to build new homes and revitalize old neighborhoods.

### YOUR PRIVACY IS PROTECTED.

It's against the law for the Census Bureau to publicly release your responses in any way that could identify you or your household.

By law, your responses cannot be used against you and can only be used to produce statistics.

### 2020 WILL BE EASIER THAN EVER.

In 2020, you will be able to complete your census online at [census.gov](https://census.gov), by phone, or by completing the traditional paper form.

### IMPORTANT DATES.

- **March 12-20:** An invitation to respond online to the census will be mailed to all households.
- **March 16-24:** A reminder letter will be mailed.
- **March 25-April 3:** A reminder postcard will be mailed.
- **April 8-16:** A reminder letter and paper questionnaire will be mailed.
- **April 20-27:** A final reminder postcard will be mailed before a follow up in person. ●



## Our Georgia Envy

BY DAVID G. BRONNER

**R**ecently, I have heard from many retirees about wanting a retiree Cost-of-Living Adjustment (COLA), especially with the budgets having more money. I completely understand because the retirees haven't had a COLA since 2006, and inflation is eating up their retirement check. Alabama retirees point to Georgia, whose education retirees receive a semiannual 1.5% automatic COLA, and ask, "Why can't we have that?"

The answer is the cost to the RSA. Georgia's automatic COLA has a large price tag attached to it. If Alabama adopted a similar COLA structure for its education retirees, it would add \$10.6 billion to the unfunded liability, decrease our funded ratio from 70.2% to 54.2%, and double the annual employer contribution rates!

How does Georgia fund such a benefit? There are several key factors. Georgia does not incur the \$10.6 billion in unfunded liability all at once. They prefund the benefit over a member's career. However, they pay a higher employer contribution rate (GA TRS is 21.14% compared to AL TRS Tier I of 12.43% and Tier II of 11.34%) than we do in order to pay for this benefit. How do they afford this? They simply have more money to pay the employer contribution. According to the Public Affairs Research Council of Alabama (PARCA), Georgia collects **\$1.8 billion** more per year in revenue than Alabama.

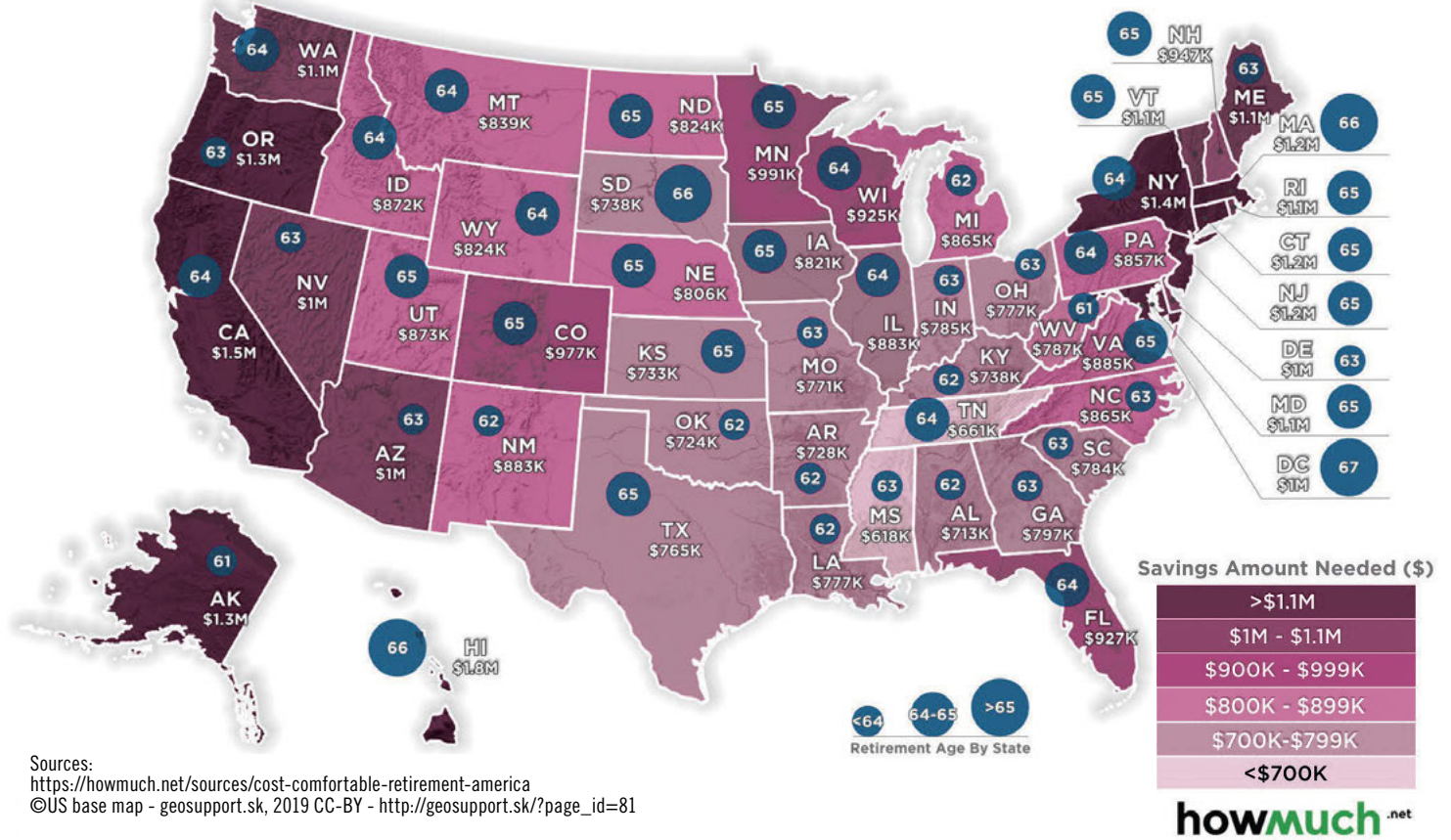
That kind of increase in revenue would make a significant impact on Alabama. If retirees want a COLA, they must work to support new revenue streams for the state. The normal increases in the budget will not be enough to fund a retiree COLA as long as state services and education remain underfunded. Work with your associations and support your legislators that are looking for new revenue streams, such as a lottery or sports betting. This might be the **only** way to get funding for a retiree COLA, because Alabama pays the least in taxes in the ten Southeastern states! ●

# How Much You Need to Retire Comfortably in Each State

Having enough savings to afford a comfortable retirement has been an issue for a long time now. In fact, some economists have recently estimated that millennials will face even a harder challenge and should *save almost half of their income* if they wish to retire at 65. However, the good news is that some parts of the country are friendlier on the wallet than others when it comes to retirement. Our newest visualization shows the average amount that a person will need to retire comfortably in each state, as well as the average retirement age by state.

## The Cost Of A Comfortable Retirement in America

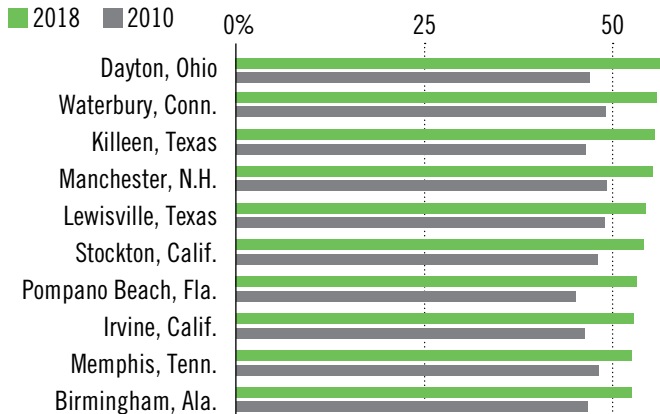
Amount Required to Retire Comfortably & Average Retirement Age by State



## National Real Estate Update

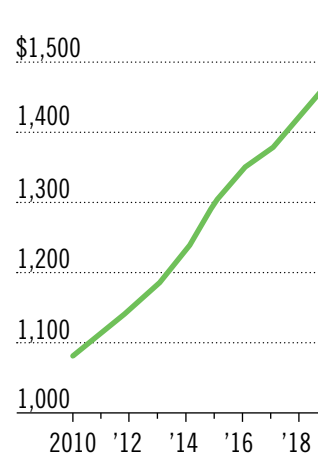
The share of the population that rents crossed the 50% mark in these cities in the past decade.

### Renters as percentage of total population

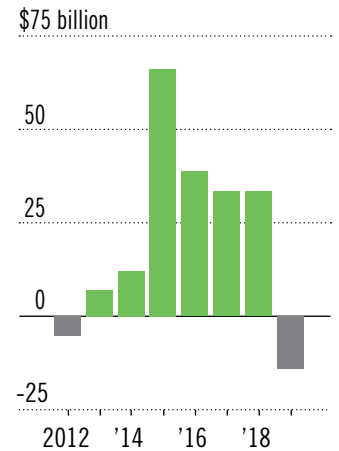


Source: Yardi Matrix

### Average U.S. rent



### Net purchases of U.S. commercial real estate by overseas investors



Source: Real Capital Analytics



## Alabama Success Stories

### The University of South Alabama Student-Run Free Clinic

The University of South Alabama Student-Run Free Clinic (USA SRFC), founded in March 2014 by two USA medical students, is a student-led initiative with the purpose of enhancing wellness amongst underserved populations in Mobile. Through the USA SRFC, students across multiple health and social science disciplines collaborate to empower patients through health education, the promotion of health literacy, and improving access to community health resources. The clinic aims to provide experiential learning for students to practice clinical and communication skills while improving sensitivity to vulnerable populations and promoting a life-long commitment to service.

The USA SRFC provides an entry point into the healthcare system for those individuals who may not have access to medical care. Services provided include routine check-ups, preventative care, patient education, providing referrals, and identifying and facilitating access to existing community resources to improve patient wellness.

The USA SRFC is also making an impact by providing service-learning opportunities for students in the College of Medicine, College of Nursing, College of Allied Health Professions, Department of Social Work, and other participating departments. The clinic facilitates inter-professional collaboration among students through team-based patient care experiences. Students experience real-world opportunities to refine clinical skills and to improve patient-provider communication. The clinic also provides research opportunities for student volunteers.

“The fact that the USA SRFC is organized and operated by an inter-professional team of students is very unique,” stated Dr. Alison Rudd, Assistant Professor of the USA Simulation Program. Dr. Rudd has been the Operations Director of the USA SRFC since October 2015. “Most student-run free clinics across the country are using a medical model with medical students exclusively coordinating and running the clinic. Our founding medical students and faculty advisory committee had the foresight to think collaboratively

early on, which has only served to benefit patients today through inter-disciplinary referrals, broad expertise, and a vast resource network.”

Third-year medical student Ravi Rajendra states, “One of my favorite parts about USA SRFC is how it allows the healthcare professionals of tomorrow to make an impact today. We are able to spend more time with our patients and really explain healthcare problems to our patients. This helps them understand their health better and provides a bridge of encouragement that spans between their typical doctor visits. In addition, we as students get to learn from each other due to the many disciplines that are present. We have students from a wide range of disciplines including medicine, pharmacy, nursing, physical therapy, occupational therapy, audiology, recreational therapy, social work, and physician assistants. Though each of us come from different backgrounds and though we often see patients with experiences disparate from our own, we are reminded of the fact we are all human, we all need help, and we all can help. The USA SRFC is a way for us to immediately make an impact on our community as student-providers.”

New services offered in 2019 included

free HIV screenings, free dental screenings, and an occupational therapy-driven pediatric evaluation and treatment program focused on appropriate physical, mental, and social development at the Salvation Army Family Haven. Additional services included an innovative ambulant clinic where the USA SRFC directly provided care to Spanish-speaking patients in the community. In-house physicals and documentation for those beginning rehab programs at the Salvation Army were also provided.

Partnerships, nonprofits, and grants make services possible at the USA SRFC. The USA SRFC is thankful for the continued support provided by the University of South Alabama, Healthcare for the Homeless in supporting the flu shot clinic, the Salvation Army of Coastal Alabama, preceptors, student volunteers, and the donations received from those in the local community. To learn more about the USA SRFC, please visit [southalabama.edu/org/srffc/](http://southalabama.edu/org/srffc/).

*This is a series of articles about Alabama Success Stories. Please let us know if you have a similar success story you would like to share with the RSA membership. You may contact us at [communication.correspondences@rsa-al.gov](mailto:communication.correspondences@rsa-al.gov).* ●

## Alabama It is Time to Get Healthy

Only four states were ranked fatter than Alabama: Mississippi, West Virginia, Kentucky, and Tennessee.

### THE TOP 10 FATTEST STATES WERE:

1. Mississippi
2. West Virginia
3. Kentucky
4. Tennessee
5. **ALABAMA**
6. Oklahoma
7. Louisiana
8. Arkansas
9. Delaware
10. Ohio

### THE TOP 10 FITTEST STATES WERE:

1. Utah
2. Colorado
3. Massachusetts
4. Connecticut
5. California
6. Minnesota
7. District of Columbia
8. Hawaii
9. Alaska
10. Washington

# Start Planning Your Getaways at RSA's Outstanding Hotels, Spas, and RTJ Golf



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**The Battle House,**

**A Renaissance Hotel—Mobile—\$119**

- March 1-2, 6-9, 22, 26-31
- April 1-3, 9, 12-16, 21-22, 26-30
- May 2-10, 15-21, 22-31

**The Battle House—RSA Spa Package—\$207**

- March 2, 9, 30-31 • April 1, 13-15, 21-22, 27-29
- May 4-6, 18-20, 25-27

**The Renaissance Riverview Plaza—Mobile—\$109**

- March 1-5, 8, 22-24, 29 • April 8-9, 12-13, 23, 29
- May 3-4, 15-16, 20-21, 24-31

**Grand Hotel—\$127 plus a 15% resort fee**

- March 1, 11-12, 15-18, 22-23, 29
- April 1, 13, 19-20, 26-29 • May 3, 10-11, 17-18, 25-27

**Grand Hotel—RSA Golf Package—\$199**

**plus a 15% resort fee —Promotional code—R2A**

- Includes: Deluxe Room, One Round of Golf for Two People.  
Call for Tee Times after booking package
- March 1, 11-12, 15-18, 22-23, 29
  - April 1, 13, 19-20, 26-29 • May 3, 10-11, 17-18, 25-27

**Grand Hotel—RSA Spa Package—\$259**

- plus a 15% resort fee**
- March 1, 11-12, 15-18, 22-23, 29
  - April 1, 13, 19-20, 26-29 • May 3, 10-11, 17-18, 25-27

**Marriott Shoals—Florence—\$109**

- March 1, 8, 15, 22, 29 • April 5, 12, 19, 26
- May 3, 10, 17, 31

**Marriott Shoals—RSA Spa Package—\$210**

- March 1, 8, 15, 22, 29 • April 5, 12, 19, 26
- May 3, 10, 17, 31

**Renaissance Ross Bridge—Hoover—\$119**

- March 1-3, 8-17, 20-26, 29-31
- April 1-6, 8-22, 24, 26-29 • May 3, 10, 25-27, 31

**Ross Bridge—RSA Spa Package—\$223**

- March 1-3, 8-11, 15-17, 22-25, 29-31
- April 1, 5-6, 8, 12-15, 19-22, 26-29
- May 3, 10, 25-27, 31

**Auburn/Opelika Marriott—\$109**

- March 4-5, 8, 12, 15-20, 22-26, 29-31
- April 5-9, 12-23 • May 4-10, 12-14, 17-31

**Auburn/Opelika Marriott—RSA Spa Package—\$201**

- March 4-5, 12, 16-19, 23-26, 30-31
- April 6-9, 13-16, 20-23
- May 4-7, 12-14, 18-21, 25-28

**Prattville Marriott—\$89**

- March 8, 22, 29 • April 5, 10-13, 19, 26
- May 3, 17, 24-25, 31

**Renaissance Montgomery—\$119**

- March 22, 27-28, 30-31 • April 12 • May 3, 25-29

**Renaissance Montgomery—RSA Spa Package—\$209**

- March 27-28, 31 • April N/A • May 26-29

Specific room requests may require additional charge.  
Rates available the 1st of the month and  
are not applicable to groups.

800-228-9290 Ask for RSA rate. **Promotional Code: R2A** on [www.rsa-al.gov](http://www.rsa-al.gov)  
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Discounts Webpage



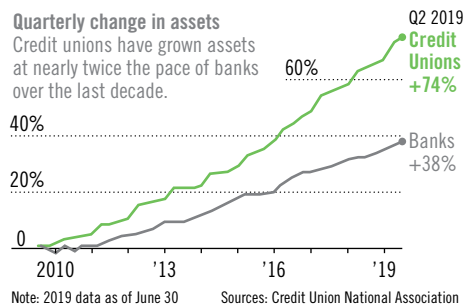
## ERS Board Seeks Candidates for Upcoming Election

Candidates are being sought for the **Retired Local Position** of the ERS Board of Control. This position is a three-year term beginning October 1, 2020, and is currently held by James Fibbe, the current Vice Chair of the ERS Board. The election will take place this May.

The nominee for the Retired Local Position must be a retired employee of a local agency (city, county, town, public or quasi-public agency) that participates in the ERS pursuant to §36-27-6, *Code of Alabama 1975*, and is currently on the ERS retirement payroll.

Nomination packets are available at [www.rsa-al.gov](http://www.rsa-al.gov) or by contacting the Elections Coordinator at 334.517.7192 or 877.517.0020. The completed packet must be returned to the ERS office by 4:00 p.m., April 15, 2020.

## Credit Unions Are Growing



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Donald L. Yancey

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**Communications**

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**Legislative Counsel**

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**RSA-1**

Rhonda H. Peters

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Christopher P. Townes

The Retirement Systems of Alabama

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Montgomery, Alabama 36130-2150

Phone: 334.517.7000

877.517.0020

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