



# Teacher Retirement System of Texas 2017 Member Satisfaction Survey



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## I. INTRODUCTION

The Teacher Retirement System of Texas (TRS) Member Satisfaction Survey was designed to gauge satisfaction with TRS services for active and retired members. Specifically, the survey assesses member evaluations of:

- TRS-Care and TRS-Active Care
- TRS services overall
- Confidence in the Retirement System
- TRS Communications
- TRS Ethics
- TRS as an Organization

Where applicable, survey responses were compared by member type (active v. retired), age, gender, and institutional type (public K-12 v. higher education).

## II. METHODOLOGY

### Population

The survey was designed to represent the population of all active and retired TRS members. This represents approximately 90 percent of members with the remaining 10 percent of membership either joining/leaving the system or changing employers at any given point in time. The population was stratified first by active and retired members. The population was further stratified by age, gender, and type of employer (see Table 1).

Table 1: Distribution of Demographic Characteristics in the TRS Population

	Higher Education		Public Schools		Total Counts
	Male	Female	Male	Female	
Active Members					
36 and under	23,725	43,447	60,060	199,692	326,924
37 to 45	16,963	29,167	42,294	155,839	244,263
46 to 51	10,524	18,206	28,717	106,111	163,558
52 and over	21,915	37,004	58,831	184,014	301,764
Total	73,127	127,824	189,902	645,656	1,036,509
Retired Members					
63 and under	3,025	6,425	13,348	49,013	71,811
64 to 69	4,744	9,784	19,503	69,641	103,672
70 to 74	3,394	6,634	15,335	47,209	72,572
75 and over	5,343	9,053	21,238	66,028	101,662
Total	16,506	31,896	69,424	231,891	349,717

### Instrument

The survey instrument was constructed to provide active and retired member evaluations of TRS-ActiveCare and TRS-Care as well as more general evaluations of TRS' services. Additional questions were added by the TRS's Strategic Initiatives department. Final instruments for retired and active members are presented in the appendix.

## **Data Collection**

To maximize survey response, data were collected via an online web-based survey and telephone interviews. For respondents with an email address in the sample records, initial contact attempts were made via email. All potential respondents received an initial invitation to participate in the survey and at least three additional email contacts. Respondents with email addresses who did not respond via email were added to the telephone sample and additional contact efforts were made to obtain completed interviews by phone.

Telephone interviews were conducted by trained interviewers at the Public Policy Research Institute. Interviewers completed both a general training session in survey research methodology as well as training specific to the Teacher Retirement System survey. The project specific training included an overview of the background and goals of the TRS Member Satisfaction Survey, common challenges in eliciting survey response in this specific survey, and frequently asked questions. All telephone interviewers practiced administering the questionnaire prior to live data collection.

All interviewing was conducted within the facilities of the Public Policy Research Institute at Texas A&M University. Experienced telephone supervisors monitored the interviews to assure survey quality and to address any questions or problems in survey administration. Potential respondents who indicated resistance to taking the survey over the phone were asked for an email address and were encouraged to take the survey online. Data for the retired members were collected between March 24 and April 18, 2017. Data for the active members were collected between March 23 and April 26, 2017.

## **Sample**

The sample for the TRS Member Satisfaction Survey was stratified to allow for statistically meaningful comparisons by member type, age, gender, and institutional type. This means potential respondents were selected randomly not from the entire population of TRS members but from within each of these subgroups. This allows us to better evaluate whether levels of satisfaction with TRS services differ by any of these characteristics. The initial sampling targets, outlined in Table 2, were constructed to assure final samples of at least 800 active and 400 retired TRS members and adequate sample by age group, gender, and institutional type.

Table 2: Distribution of Demographic Characteristics in the TRS Sample

	Higher Education		Public Schools		Total Counts
	Male	Female	Male	Female	
Active Members					
36 and under	1,500	1,500	800	800	4,600
37 to 45	800	800	800	800	3,200
46 to 51	1,500	1,500	800	800	4,600
52 and over	800	800	800	800	3,200
Total	4,600	4,600	3,200	3,200	15,600
Retired Members					
63 and under	250	250	250	250	1,000
64 to 69	250	250	250	250	1,000
70 to 74	250	250	250	250	1,000
75 and over	250	250	250	250	1,000
Total	1,000	1,000	1,000	1,000	4,000

Sample records included the names and addresses for all potential respondents, but were often missing contact information, include phone numbers or email addresses. Where contact information was missing, names and addresses were matched to existing databases to provide telephone numbers. This process is, at best, imperfect; meaning some records were not matched at all, while others matched only address or phone number but not both. The quality of the match often affects the likelihood of obtaining a completed interview. Of the 5,068 active member records sent to Marketing Systems Group, 3,086 were matched to a phone record. Of the 268 retired member records sent to Marketing Systems Group, 140 were matched to a phone record.

Overall, 2,002 records were entered into the calling sample for retired members. 1,870 records that contained an email address were first sent an email invitation to complete the survey via the internet. This number proved sufficient to complete 221 telephone interviews and 231 via the internet. For active members, a total of 8,473 records were entered into the calling sample and 5,145 records that contained an email address were sent an email invitation to complete the survey via the internet (see Table 2). This quantity yielded 377 completed telephone interviews and 476 via the internet. PPRI conducted a total of 1,305 interviews including 853 interviews with active members and 452 interviews with retired members. The distribution of interviews was controlled so that an adequate number from each demographic group could be included (see Table 3).

Table 3: Distribution of Demographic Characteristics in the TRS Respondents

	Higher Education		Public Schools		Total Counts
	Male	Female	Male	Female	
Active Members					
36 and under	18	16	22	34	90
37 to 45	42	54	30	34	160
46 to 51	70	66	86	74	296
52 and over	96	87	65	59	307
Total	226	223	203	201	853
Retired Members					
63 and under	20	24	23	37	104
64 to 69	33	28	31	25	117
70 to 74	25	27	36	33	121
75 and over	25	28	25	32	110
Total	103	107	115	127	452

In a purely random sample of TRS members, 853 completed interviews with active members would yield a margin of error of +/- 3.3 percentage points at the 95 percent confidence level, and 452 completed interviews with retired members would yield a margin of error of +/- 4.6 percentage. Since this is a stratified sample, the margin of error for point estimates will be larger - approximately 5.1 percentage points for active members and 7.1 percentage points for retired members. This is a necessary tradeoff to assure adequate sample for statistically meaningful comparisons across subgroups.

### Weighting Method

To assure the final data represent the population of active and retired members, final data are weighted to reflect population characteristics. The analyses that follow are based on weighted data which provide the best possible estimates of TRS customer satisfaction levels while also allowing subgroup analyses.

### Analysis by Demographic Groups

Throughout the report, survey responses are examined across the following demographic categories: Age, Gender, and Institution Type (higher education or public schools)

Tests of statistical significance are performed for each of these analyses. These tests indicate the probability that differences observed in the sample reflect real differences in the population. Unless otherwise noted, the results presented below are statistically significant at the .05 level or below, meaning that there is a relatively strong probability that the sample results reflect differences in the population.

### Report Format

The remainder of the report is arranged in three sections. Section III provides the sample characteristics. Section IV presents the substantive findings for the questions tapping individual interactions and satisfaction with TRS services. Where active members and retired members are asked the same questions, findings are presented in the same format for easy comparison. Section V presents the conclusions of the study.

### III. SAMPLE CHARACTERISTICS

Table 4: Sample Characteristics of Retired Members (Weighted)

Demographics	Percentage Responding (n=452)
Age of the respondent	
63 and under	22.0
64 to 69	30.3
70 to 74	19.3
75 and over	28.3
Type of institution	
Public Schools	86.3
Higher Education	13.7
Gender	
Male	24.7
Female	75.3

Table 5: Sample Characteristics for Active Members (Weighted)

Demographics	Percentage Responding (n=853)
Age of the respondent	
36 and under	31.6
37 to 45	23.9
46 to 51	15.6
52 and over	29.0
Type of institution	
Public Schools	80.8
Higher Education	19.2
Gender	
Male	25.3
Female	74.7

Retired and active member demographic characteristics in the weighted sample are presented in Tables 4 and 5, respectively. Since the characteristics were weighted to reflect proportions in the population, female respondents and respondents from public schools comprise a larger portion of each sample.

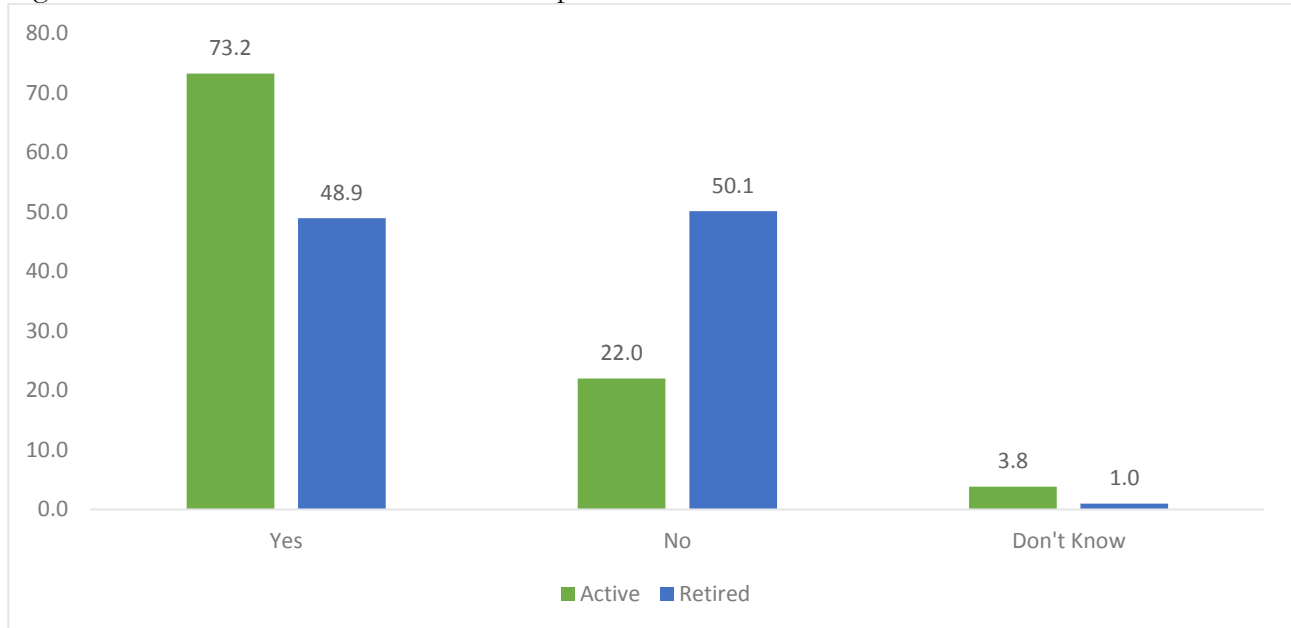
For the tables above and throughout the remainder of the report, frequencies may not sum to 100%. Unless explicitly noted, “don’t know” responses are not included in the charts and tables but are also not excluded as missing data. The percent of “don’t know” responses varies by question but is often between one and two percent. Even when “don’t know” responses are included, totals may sum to 99.9 percent or 100.1 percent due to rounding.

## IV. FINDINGS

### Covered by TRS-Care or TRS-ActiveCare

Before asking about levels of satisfaction with TRS-ActiveCare, active members were first screened to identify whether they were employed by a district or entity that provided TRS-ActiveCare. Retired members were screened to identify whether they were covered by TRS-Care. As can be seen in Figure 1, 73.2 percent of active members reported they were employed by a district or entity that provided TRS-ActiveCare while 48.99 percent of retired members said they were covered by TRS-Care.

Figure 1: Active and Retired Member Participation in TRS-ActiveCare or TRS-Care



*N=452 for retired members; N=853 for active members.*

Table 6 displays differences in employment in a district providing TRS-ActiveCare by age, institution type, and gender. Younger active members and public school employees were more likely to report being employed by an entity participating in TRS-ActiveCare, though notably the differences by age were not statistically significant. Specifically, 81.2 percent of active members 36 years old or younger were employed by a district participating in TRS-ActiveCare compared to 72.3 percent of active members 52 years old or older. With respect to institution type, 78.2 percent of public school employees reported being employed by a district participating in TRS-ActiveCare compared to 52.1 percent of higher education employees.

Table 7 displays differences in coverage by TRS-Care for retired members. In contrast to active members, older retired members were more likely to report being covered by TRS-Care. Sixty-six percent of retired members 75 or older said they were covered by TRS-Care compared to 44.6 percent of retired members 63 or younger. Similar to active members, institution type also mattered. Fifty-two percent of retired members who were employed by public schools reported being covered by TRS-Care compared to 26 percent of those employed in higher education.

Table 6: Active Members Employed by District/Entity Participating in TRS-ActiveCare

Demographics	Percentage Responding (n=853)
Age of the respondent	
36 and under	81.2
37 to 45	66.3
46 to 51	69.1
52 and over	72.3
Type of institution	
Public Schools	78.2
Higher Education	52.1
Gender	
Male	73.7
Female	73.0

$p < .01$  for type of institution;  $p = .18$  for age.

Table 7: Retired Members Participating in TRS-Care

Demographics	Percentage Responding (n=452)
Age of respondent	
63 and under	44.6
64 to 69	41.2
70 to 74	40.8
75 and over	66.1
Type of institution	
Public Schools	52.5
Higher Education	26.0
Gender	
Male	46.3
Female	49.7

$p < .01$  for age and institution type.

### Satisfaction with TRS-Care and TRS-ActiveCare

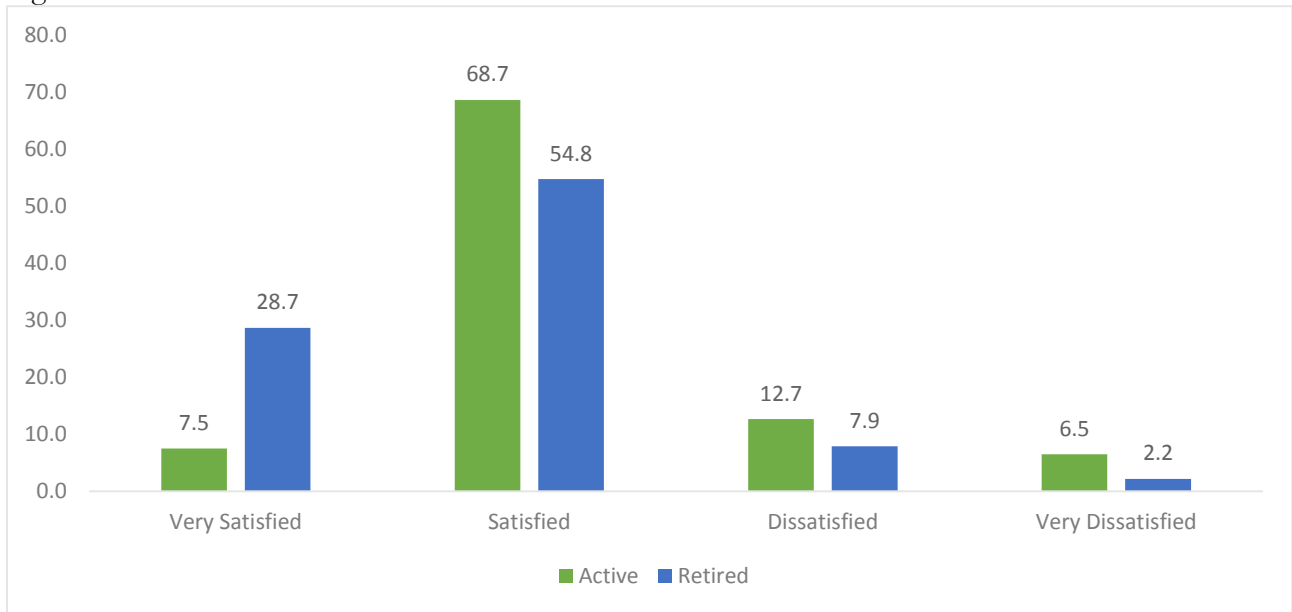
Figure 2 displays overall satisfaction with TRS-ActiveCare service and TRS-Care design and benefits. The specific question wordings are listed as follows:

- Active Members: Overall, are you very satisfied, satisfied, dissatisfied, or very dissatisfied with TRS-ActiveCare service?
- Retired Members: Overall, are you very satisfied, satisfied, dissatisfied, or very dissatisfied with the TRS-Care plan design and benefits?

Overall, both active and retired members report being satisfied with their coverage. Seventy-six percent of active members said they were very satisfied (7.5 percent) or satisfied (68.7 percent) with TRS-ActiveCare services while 19.2 percent reported being dissatisfied (12.7 percent) or very dissatisfied (6.5 percent). Among retired members, 83.5 percent said they were very satisfied (28.7 percent) or satisfied (54.8 percent) with TRS-Care plan design and benefits while 10.1 percent of retired members said they were dissatisfied (7.9 percent) or very dissatisfied (2.2 percent). While overall levels of satisfaction are comparable, retired members were more likely to report that they were very satisfied with TRS-Care.

Twenty-nine percent of retired members compared to 7.5 percent of active members reported being very satisfied with their plan.

Figure 2: Member Satisfaction with TRS-ActiveCare and TRS-Care



*N=172 for retired members; N=540 for active members.*

Satisfaction with TRS-Active Care among active members differs by age, institution type, and gender. First, younger members were generally more satisfied than older members but were also less likely to say they were very satisfied. Eighty-five percent of active members 36 years old or younger said they were satisfied with TRS-ActiveCare compared to 67.4 percent of members between the ages of 46 and 51 and 75 percent of members 52 years or older. Second, 74.2 percent of active members employed by a public school reported that they were satisfied with TRS-ActiveCare compared to 89 percent of members employed in higher education. Third, female respondents were more likely to say they were very satisfied with TRS-ActiveCare though they were slightly less satisfied than male respondents overall.

For retired members, the only difference that was statistically significant was age. Nearly every retired member 63 or younger (98.5 percent) said they were satisfied with TRS-Care, though interestingly, these same members were less likely to say they were very satisfied. By comparison, 80.5 percent of retired members between 64 and 69 said they were satisfied with slightly more than half of these members (41.9 percent) indicating they were very satisfied.

Table 8: Active Member Satisfaction with TRS-ActiveCare

Demographics	Very Satisfied	Satisfied	Dissatisfied	Very Dissatisfied
Age of the respondent				
36 and under	3.7	81.4	6.1	8.2
37 to 45	7.4	62.7	13.7	8.8
46 to 51	10.1	57.3	13.9	9.2
52 and over	10.8	63.5	19.1	1.2
Type of institution				
Public Schools	6.4	67.8	13.7	7.3
Higher Education	14.5	74.5	5.5	0.9
Gender				
Male	5.3	71.5	11.2	6.5
Female	13.9	60.4	16.8	6.3

*N=540;  $p = .02$  for age;  $p < .01$  for institution type;  $p = .02$  for gender*

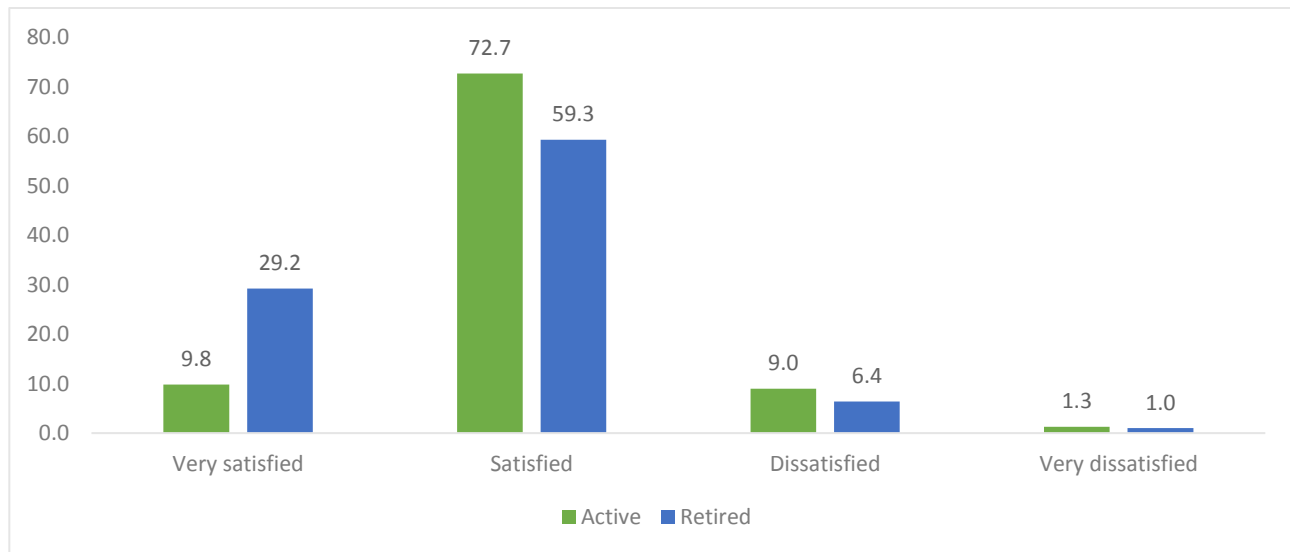
Table 9: Retried Member Satisfaction with TRS-Care

Demographics	Very Satisfied	Satisfied	Dissatisfied	Very Dissatisfied
Age of respondent				
63 and under	2.5	96.0	0.4	1.1
64 to 69	41.9	38.6	9.0	0.0
70 to 74	30.3	51.6	4.1	9.7
75 and over	33.0	45.4	12.8	1.0

*N=172;  $p < .01$ ;*

## Overall Satisfaction with TRS' Services

Figure 3: Overall Member Satisfaction with 'TRS' Services



*N=853 for active members; N=452 for retired members*

Members were next asked to evaluate 'TRS' services. Overall, retired and active members reported being satisfied with services. Eighty-three percent of active members said they were satisfied 'TRS' services while 10.3 percent said they were dissatisfied. Similarly, 88.5 percent of retired members said they satisfied with TRS services and 7.4 percent said they were dissatisfied. Notably, retired members were more likely to say that they were very satisfied with 'TRS' services. Among active members, older members and members employed in higher education were more likely to report being very satisfied.

Table 10: Active Member Overall Satisfaction with 'TRS' Services

Demographics	Very Satisfied	Satisfied	Dissatisfied	Very Dissatisfied
Age of the respondent				
36 and under	4.2	82.5	5.9	0.0
37 to 45	7.9	63.8	12.0	4.9
46 to 51	10.7	72.3	11.8	0.6
52 and over	17.1	69.5	8.6	0.1
Type of institution				
Public Schools	8.5	72.9	9.7	1.5
Higher Education	15.5	71.6	6.4	0.4

*N=853;  $p < .01$  for age;  $p = .04$  for institution type.*

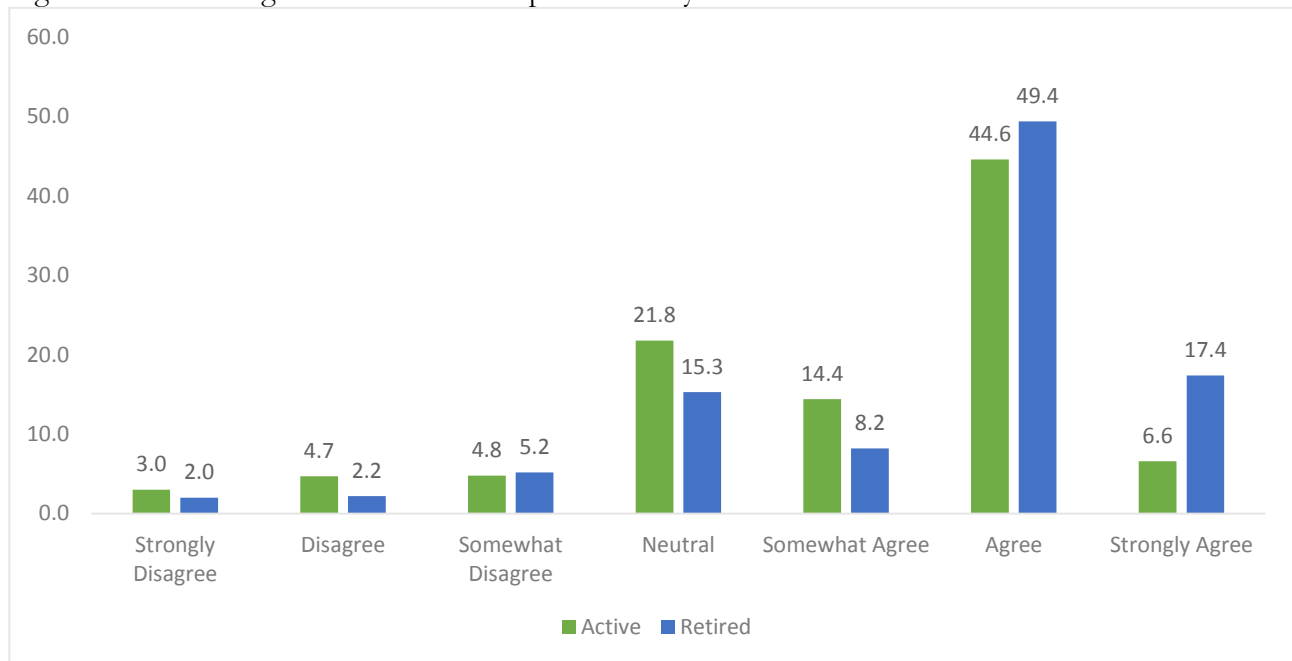
Table 11: Retired Member Overall Satisfaction with 'TRS' Services

Demographics	Very Satisfied	Satisfied	Dissatisfied	Very Dissatisfied
Type of institution				
Public Schools	26.6	60.6	7.1	0.9
Higher Education	45.4	51.1	1.9	1.2

*N=452;  $p < .01$ .*

## TRS Operates in My Best Interest

Figure 4: Member Agreement that TRS Operates in My Best Interest



*N=853 for active members; N=452 for retired members.*

The next questions asked members to agree or disagree with a series of statements. The first of these questions asked for levels of agreement that “I know TRS operates in my best interest.” Overall, both active and retired members agreed that TRS operates in their best interest. For ease of interpretation, the analysis in this section focuses on overall levels of agreement including somewhat agree, agree, and strongly agree as a single category.

Sixty-six percent of active members agreed that TRS operates in their best interest compared to 75.0 percent of retired members. Twelve percent of active members and 9.4 percent of retired disagreed with this statement. Active members employed in higher education were more likely to say that TRS operates in their best interest. There were also differences between male and female respondents, though these differences were in degree rather than direction. Men were more likely than women to strongly agree that TRS is operating in their best interests. There were no statistically significant differences for retired members.

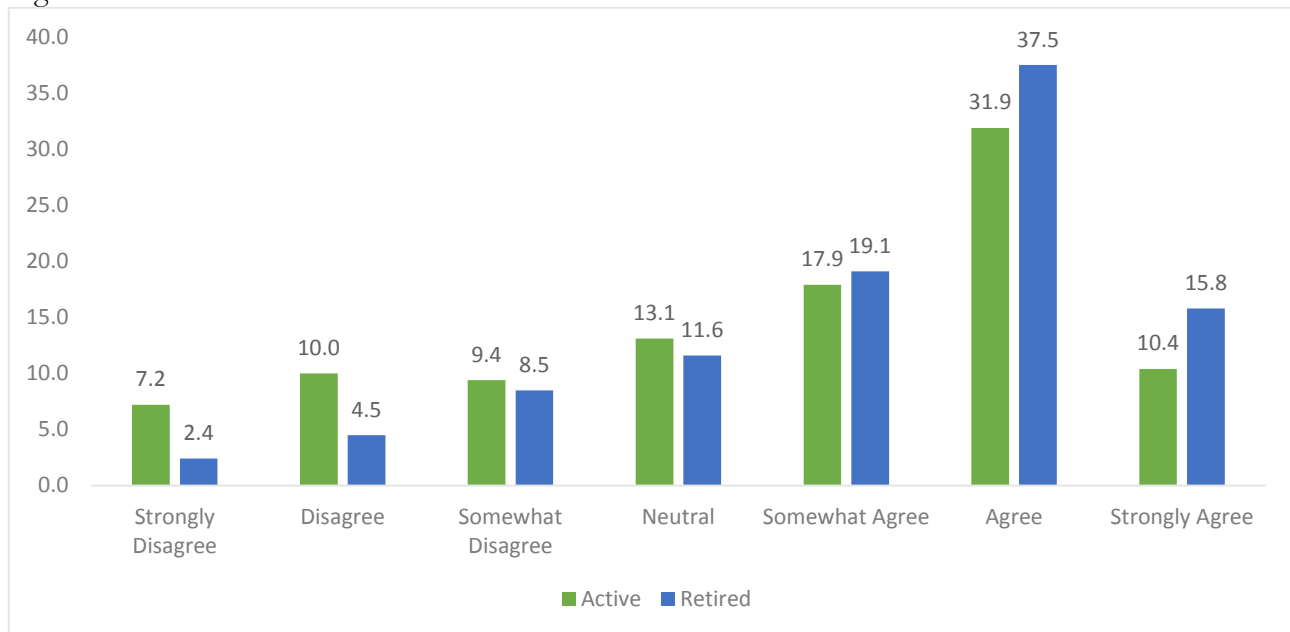
Table 12: Member Agreement that TRS Operates in My Best Interests (Active Members)

Demographics	Strongly Disagree	Disagree	Somewhat Disagree	Neutral	Somewhat Agree	Agree	Strongly Agree
Type of institution							
Public Schools	3.4	5.3	5.4	21.0	14.2	45	5.7
Higher Education	1.3	1.8	2.5	25.2	15.3	43	10.7
Gender							
Male	2.3	5.9	3.6	21.4	13.5	39.8	13
Female	3.2	4.2	5.2	21.9	14.7	46.3	4.5

*N=853;  $p=.02$  for both gender and institution type.*

## Confidence Retirement System is Secure

Figure 5: Confidence Retirement is Secure with TRS



*N=853 for active members; N=452 for retired members.*

The next statement provided to members asked is listed as follows: “I feel confident my retirement is secure with TRS.” Members expressed varying degrees of confidence in the security of their retirement. First, retired members expressed greater confidence that their retirement was secure with TRS than active members. Sixty percent of active members compared to 72.4 percent of retired members said they felt confident their retirement was secure.

As active members move closer to retirement, they grow increasingly confident that their retirement is secure. Sixty-seven percent of active members 52 years old or older agreed that their retirement was secure compared to 60.3 percent of members 36 years old or younger. Interestingly, active members between the ages of 37 and 45 expressed the least confidence in their retirement, just under half of these members (49.3 percent) said they were confident their retirement was secure.

Responses also differed by institution type with employees working in higher education more likely say they were confident their retirement was secure. Among active members, 68.8 percent of higher education expressed confidence in their retirement compared to 58.2 percent of public school employees. Similarly, among retired members, 89.5 percent of higher education expressed confidence in their retirement compared to 69.5 percent of public school employees.

Table 13: Active Member Confidence Retirement is Secure

Demographics	Strongly Disagree	Disagree	Somewhat Disagree	Neutral	Somewhat Agree	Agree	Strongly Agree
Age of the respondent							
36 and under	2.2	17.0	6.1	14.4	17.6	34	8.7
37 to 45	17.0	6.2	15.3	11.7	17.0	23.7	8.6
46 to 51	4.9	8.0	10.3	14.3	19.8	33.0	9.6
52 and over	5.8	6.4	7.5	12.2	18.1	35.7	13.9
Type of institution							
Public Schools	8.5	11.0	9.9	12.4	17.9	31	9.3
Higher Education	1.7	5.6	7.2	16.2	18.2	35.7	14.9

$N=853$ ;  $p=.02$  for age;  $p=.01$  for institution type.

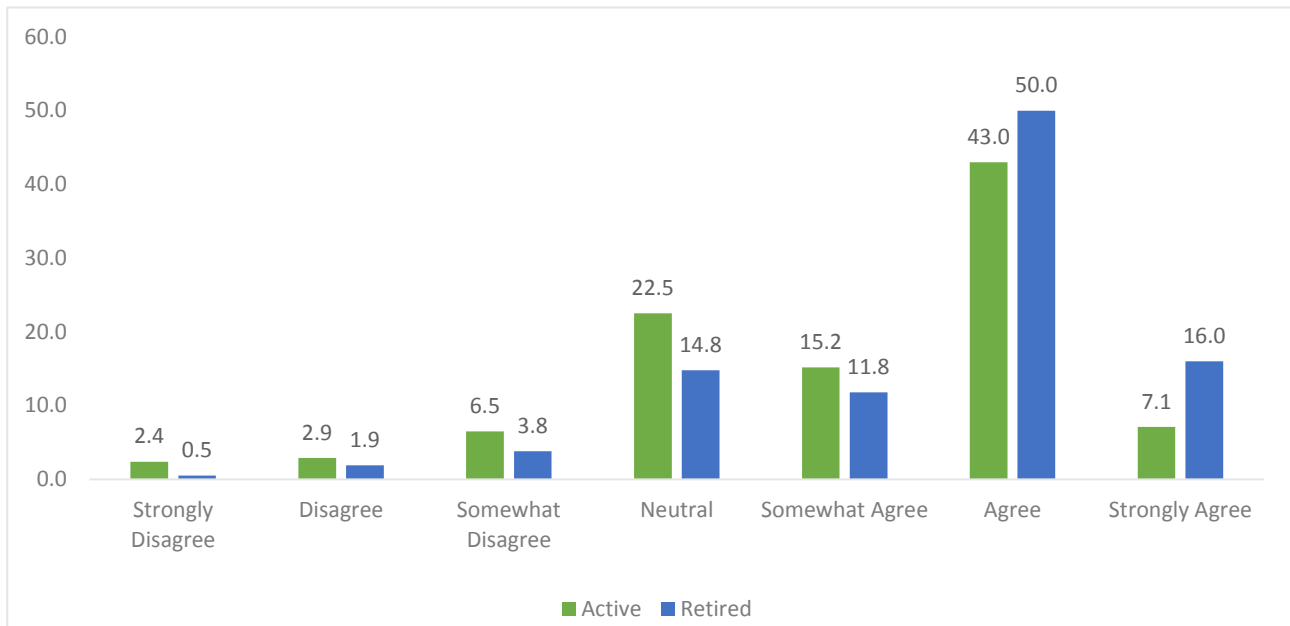
Table 14: Retired Member Confidence Retirement is Secure

Demographics	Strongly Disagree	Disagree	Somewhat Disagree	Neutral	Somewhat Agree	Agree	Strongly Agree
Type of institution							
Public Schools	2.6	4.8	9.5	12.7	19.8	35.2	14.5
Higher Education	1.3	2.0	2.1	5.0	14.2	51.9	23.4

$N=452$ ;  $p=.04$ .

## TRS Sends Communications Relevant to Member Needs

Figure 6: Agreement that TRS Sends Communications Relevant to Member Needs



*N=853 for active members; N=452 for retired members.*

Members were also asked about their level of agreement that “TRS sends communications that are relevant to my needs.” Retired members were more likely to agree that TRS was sending communications relevant to their needs. Seventy-eight percent of retired members compared to 65.3 percent of active members agreed that TRS sends information relevant to their needs. Among active members, age was related to levels of agreement with older active members slightly more likely to say that TRS sends communications with relevant information. The least positive group on this question were respondents between 37-45 years of age: 57.5 percent of this age group agreed that TRS sends relevant communications. There were no differences by age, institution type, or gender for retired members.

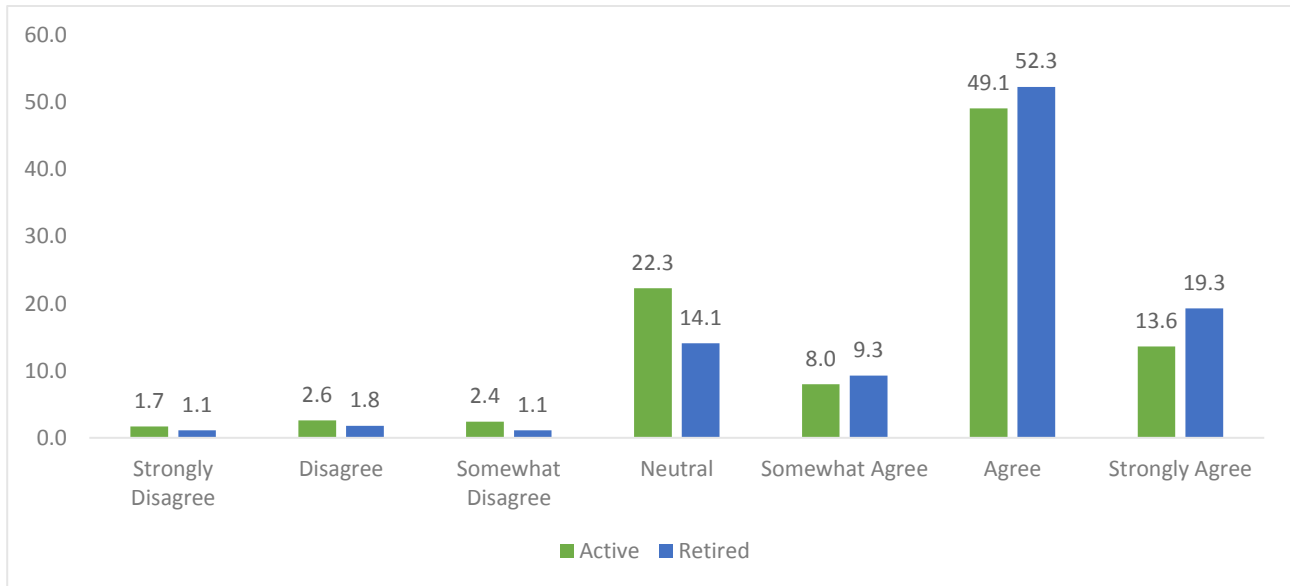
Table 15: Agreement TRS Sends Communications Relevant to Needs

Demographics	Strongly Disagree	Disagree	Somewhat Disagree	Neutral	Somewhat Agree	Agree	Strongly Agree
Age of the respondent							
36 and under	0.5	0.5	5.0	28.6	11.1	51.4	2.8
37 to 45	4.9	2.9	10.8	23.7	19.9	31.9	5.7
46 to 51	1.9	2.4	7.0	17.4	18.3	42.1	10.8
52 and over	2.5	5.7	4.3	17.8	14.3	43.5	11

$N=853$ ;  $p=.02$ .

## TRS Acts Ethically

Figure 7: Agreement that TRS Acts Ethically

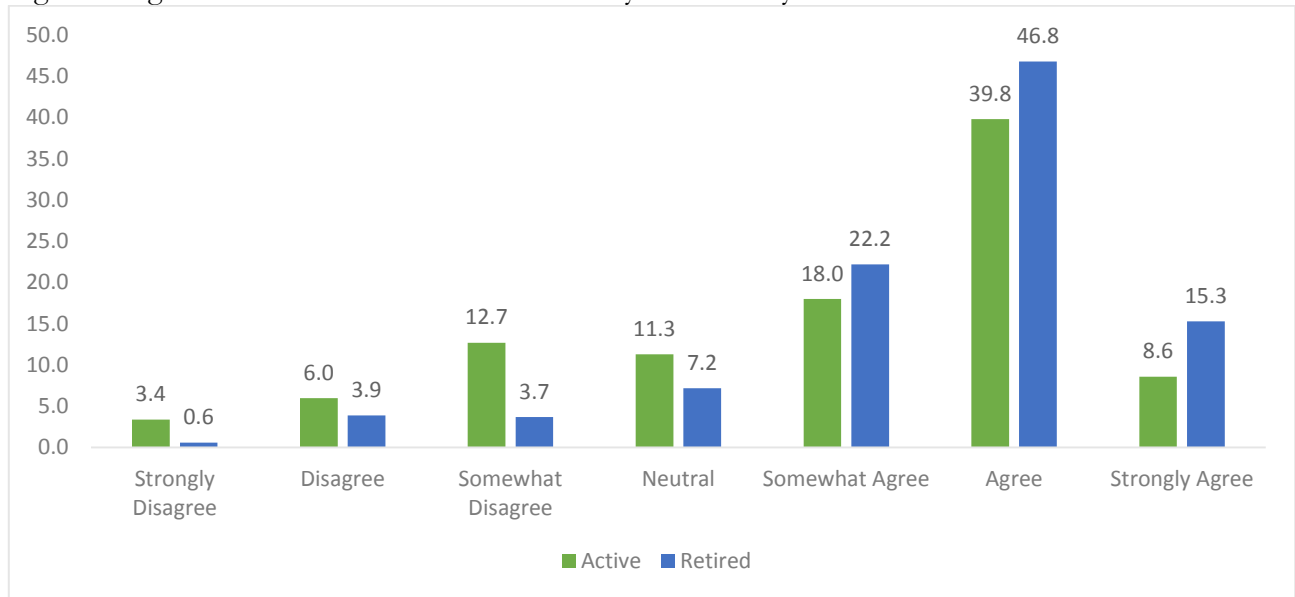


*N=853 for active members; N=452 for retired members.*

To gauge perceptions of TRS' ethics, members asked their level of agreement with the following statement "TRS acts ethically." Both active and retired members generally agreed that TRS acts ethically, though retired members agreed more so and more strongly. Eight-one percent of retired members compared to 70.7 percent of active members said that TRS acts ethically. There were no statistically significant differences by age, institutional type or gender.

## Information Provided by TRS is Easy to Understand

Figure 8: Agreement that Information Provided by TRS is Easy to Understand



*N=853 for active members; N=452 for retired members.*

Finally, members were asked about their level of agreement that “Information provided by TRS is easy to understand.” Retired members were more likely than active members to say that information provided by TRS was easy to understand. Eighty-four percent of retired members compared to 65.4 percent of active members said they information provided by TRS was easy to understand. Retired members working in higher education were more likely to agree and to agree strongly that information provided by TRS was easy to understand. Seventy-six percent of retired members working in higher education strongly agreed or agreed that information provided by TRS was easy to understand compared to 59.9 percent of members working in public schools.

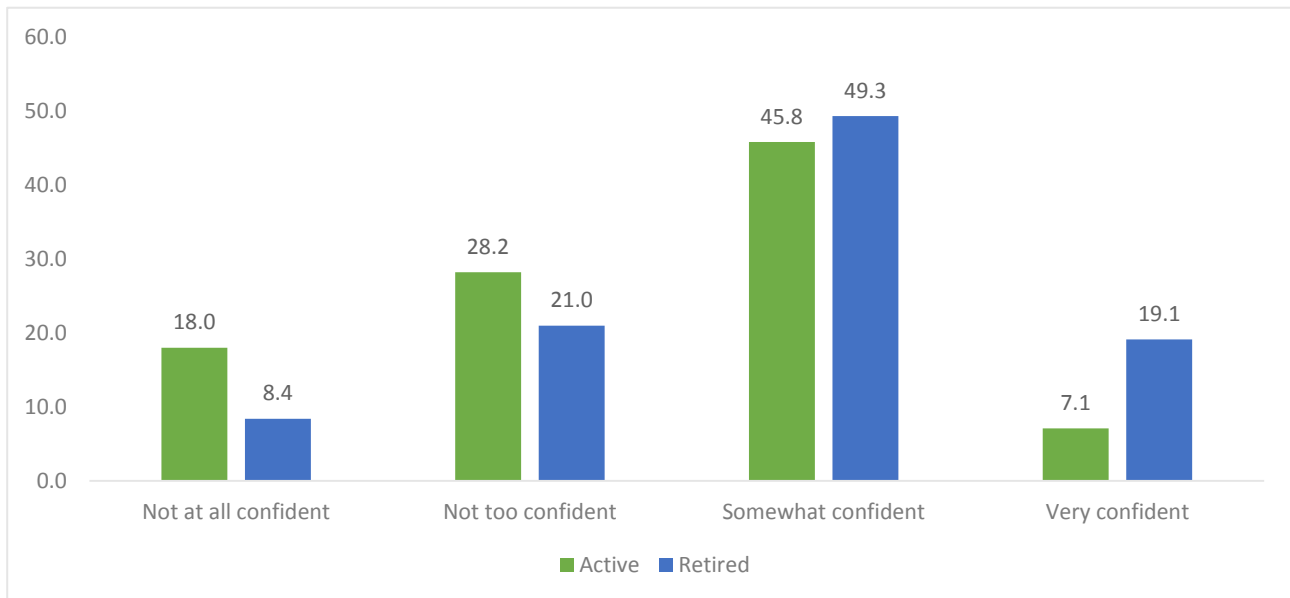
Table 16: Information Provided by TRS is Easy to Understand (Retired Members)

Demographics	Strongly Disagree	Disagree	Somewhat Disagree	Neutral	Somewhat Agree	Agree	Strongly Agree
Type of institution							
Public Schools	0.7	4.4	3.9	7.2	23.7	45.3	14.6
Higher Education	0.3	1.2	2.6	7.4	12.9	55.9	19.6

$N=452$ ;  $p=.06$ .

## Member Confidence They Will Have Enough Money to Live Comfortably Through Retirement

Figure 9: Member Confidence They Will Have Enough Money to Live Comfortably Through Retirement



*N=853 for active members; N=452 for retired members.*

In addition to questions asking about levels of agreement, members were also asked how confident they were that they would have enough money to live comfortably through retirement. Retired members expressed greater confidence than active members, though notably there are significant percentages in both groups expressing doubt about their ability to live comfortably through retirement. First, 68.4 percent of retired members said they were confident or very confident they would have enough money to live comfortably through retirement compared to 52.9 percent of active members. Nearly half of active members (46.2 percent) said they were not at all confident or not too confident they would have enough money to live comfortably. Twenty-nine percent of retired members similarly said they were not confident they would have enough money live comfortably through retirement.

Among active members those working in higher education expressed greater confidence that they would live comfortably through retirement. Sixty-six percent of higher education employees said they were confident they would have enough money to live comfortably through retirement compared to 49.8 percent of public school employees.

Among retired members, younger retirees and public school employees expressed less confidence they would have enough money to live comfortably through retirement. Thirty-eight percent of retired members 63 years old or younger said they not very confident or not at all confident they would have enough money to live comfortably compared to 20.9 percent of retired members 75 years or older. Eighty-five percent of retired higher education employees expressed confidence they would live comfortably through retirement compared to 65.8 percent of employees working in public schools.

Table 17: Active Member Confidence They Will Have Enough Money to Live Comfortably Through Retirement

Demographics	Not At All Confident	Not Too Confident	Somewhat Confident	Very Confident
Type of institution Public Schools	19.7	29.4	43.6	6.2
Higher Education	10.6	23.0	55.0	10.9

$N=853$ ;  $p<.01$ .

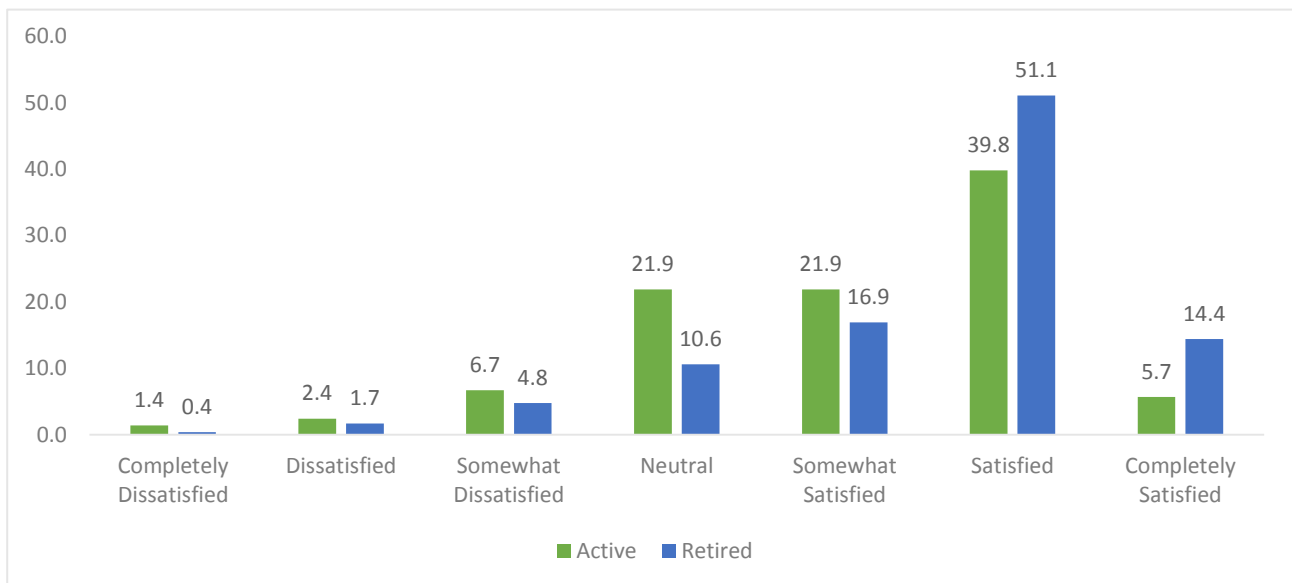
Table 18: Retired Member Confidence They Will Have Enough Money to Live Comfortably Through Retirement

Demographics	Not At All Confident	Not Too Confident	Somewhat Confident	Very Confident
Age of respondent 63 and under	17.3	20.9	54.4	7.4
64 to 69	9.7	21.8	54.7	13.8
70 to 74	3.3	25.2	46.2	25.3
75 and over	3.5	17.4	41.7	29.6
Type of institution Public Schools	9.0	22.8	49.3	16.5
Higher Education	4.2	9.7	49.3	35.6

$N=452$ ;  $p<.01$  for both age and institution type.

### Satisfaction with TRS as an Organization

Figure 10: Satisfaction with TRS as an Organization



$N=853$  for active members;  $N=452$  for retired members.

Finally members were asked about their overall level of satisfaction with TRS as an organization. Retired members expressed greater satisfaction. Eighty-two percent of retired members compared to 67.4 percent of active members said they were satisfied with TRS as an organization. Retired members were also more likely to say they were completely satisfied or satisfied (excluding the somewhat satisfied category).

Among active members, younger members were more likely to say that they were satisfied with TRS as an organization. Eighty-one percent of active members 36 years old or younger said they were satisfied with TRS as an organization compared to 65.2 percent of members 52 years old or older. There is also a statistically significant difference based on gender with men being more likely to report they are completely satisfied as opposed to satisfied or somewhat satisfied.

Retired member satisfaction with TRS is also associated with age. Older members are more likely to say they are completely satisfied with TRS as an organization. Twenty-one percent of retired members 75 or older said they were completely satisfied with TRS as an organization compared to 6.8 percent of members 63 or younger. In addition, retired members who worked in higher education reported greater satisfaction than members who worked in public schools. Ninety-one percent of members retired from higher education were satisfied with TRS as an organization compared to 81.1 percent of retired members who worked in public schools.

Table 19: Active Member Satisfaction with TRS as an Organization

Demographics	Completely Dissatisfied	Dissatisfied	Somewhat Dissatisfied	Neutral	Somewhat Satisfied	Satisfied	Completely Satisfied
Age of the respondent							
36 and under	0.0	1.6	4.7	12.6	25.4	52.6	3.1
37 to 45	4.3	2.3	9.9	27.8	21.3	30.9	3.6
46 to 51	1.0	6.2	4.9	25.5	20.7	34.7	6.8
52 and over	0.9	1.1	7.3	25.3	19.4	36	9.8
Gender							
Male	0.1	3.8	8.6	19.2	22.2	36.2	9.9
Female	1.9	1.9	6.1	22.9	21.9	41.1	4.3

*N=853; p=.02 for age; p=.03 for gender.*

Table 20: Retired Member Satisfaction with TRS as an Organization

Demographics	Completely Dissatisfied	Dissatisfied	Somewhat Dissatisfied	Neutral	Somewhat Satisfied	Satisfied	Completely Satisfied
Age of respondent							
63 and under	0.0	0.7	3.5	7.4	24.3	57.3	6.8
64 to 69	0.8	4.3	5.4	10.8	15.2	49.4	14
70 to 74	0.0	0.2	12.3	9.1	11.5	52.9	14
75 and over	0.7	0.8	0.2	13.7	16.8	46.8	21
Type of Institution							
Public School	0.5	1.9	5.4	11.2	17.6	50.3	13.2
Higher Education	0.0	0.9	1.3	6.6	12.8	56	22.3

*N=452; p=.08 for age; p=.05 for institution type.*

## V. CONCLUSIONS

The 2017 TRS Member Satisfaction Survey was conducted to assess member satisfaction with TRS' services, including TRS-ActiveCare for active members and TRS-Care for retired members. Overall, both active and retired members say they are satisfied with services provided by TRS. Throughout the survey, retired members who more directly engage with TRS services and as an organization expressed greater satisfaction with TRS's services and its performance as an organization.

First, 76 percent of active members expressed satisfaction with TRS-ActiveCare compared to the 84 percent of retired members who expressed satisfaction with TRS-Care. Importantly, retired members were also more likely to say they were very satisfied with TRS-Care and services more generally. In this respect, 28.7 percent of retired members said they were very satisfied with TRS-Care compared to 7.5 percent of active members who said they were very satisfied with TRS-ActiveCare.

Second, active and retired members similarly expressed satisfaction with TRS's services. On this question, levels of satisfaction for active and retired members were comparable: 82.5 percent of active members compared to 88.5 percent of retired members said they were satisfied with TRS' services. As with TRS-ActiveCare and TRS-Care, however, retired members were more likely to say they were very satisfied with TRS' services. Twenty-nine percent of retired members compared to 9.8 percent of active members said they were very satisfied with TRS' services.

Third, retired members were more positive than active members across a range of statements evaluating TRS performance. Specifically, they were more likely to agree that TRS operates in their best interest, their retirement was secure with TRS, TRS sends communications relevant to their needs, TRS acts ethically, and the information provided by TRS was easy to understand. In addition, retired members were more confident than active members that they would have enough money to live comfortably through retirement and were more satisfied overall with TRS as an organization.

Fourth, throughout the survey, members from higher education expressed greater satisfaction with TRS services and were more positive in evaluating TRS performance than members from public schools. This includes perceptions that TRS operates in their best interest, confidence their retirement is secure, and confidence they would live comfortably throughout retirement.

## Appendix: Survey Instruments

### *Teacher Retirement System of Texas Retiree Survey 2017*

*Hello, my name is \_\_\_\_\_ and I am calling from the Public Policy Research Institute at Texas A&M. The Teacher Retirement System of Texas is conducting a survey of its retirees and I would like to talk to \_\_\_\_\_. (TO RESPONDENT) The Teacher Retirement System is conducting a survey to determine how its retirees evaluate the services provided by the agency. This survey is NOT intended to ask retirees to evaluate their retirement and other related benefits since such benefits are determined by the Texas Legislature—not by TRS. The questions that I want to ask you will take less than 5 minutes and your answers will be useful as decisions are made about retiree services. All of your answers will be kept confidential.*

*Your participation in this study is voluntary. Your decision to participate or not participate will have no effect on your rights or benefits. This project has been reviewed and approved by Institutional Review Board at Texas A&M. If you have any questions you may call 979.458.4067.*

1. Are you covered by TRS-Care?
  1. Yes
  2. No
  9. DK/NR
2. Overall, are you very satisfied, satisfied, dissatisfied, or very dissatisfied with the TRS-Care plan design and benefits?
  1. Very satisfied
  2. Satisfied
  3. Dissatisfied
  4. Very dissatisfied
  9. DK/NR
3. Overall, are you very satisfied, satisfied, dissatisfied, or very dissatisfied with TRS' member services?
  1. Very satisfied
  2. Satisfied
  3. Dissatisfied
  4. Very dissatisfied
  9. DK/NR

Please indicate with you agree or disagree with the following statements:

4. I know TRS operates in my best interest.
  1. Strongly Disagree
  2. Disagree
  3. Somewhat Disagree
  4. Neutral
  5. Somewhat Agree
  6. Agree
  7. Strongly Agree

5. I feel confident my retirement is secure with (organization).
  1. Strongly Disagree
  2. Disagree
  3. Somewhat Disagree
  4. Neutral
  5. Somewhat Agree
  6. Agree
  7. Strongly Agree
6. TRS sends communications that are relevant to my needs.
  1. Strongly Disagree
  2. Disagree
  3. Somewhat Disagree
  4. Neutral
  5. Somewhat Agree
  6. Agree
  7. Strongly Agree
7. TRS acts ethically.
  1. Strongly Disagree
  2. Disagree
  3. Somewhat Disagree
  4. Neutral
  5. Somewhat Agree
  6. Agree
  7. Strongly Agree
8. Information provided by TRS is easy to understand.
  1. Strongly Disagree
  2. Disagree
  3. Somewhat Disagree
  4. Neutral
  5. Somewhat Agree
  6. Agree
  7. Strongly Agree
9. How confident are you that you will have enough money to live comfortably throughout your retirement years?
  1. Not at all confident
  2. Not too confident
  3. Somewhat confident
  4. Very confident

10. Now thinking about TRS as an organization and not about specific TRS services, how satisfied are you with TRS overall?

1. Completely Dissatisfied
2. Dissatisfied
3. Somewhat Dissatisfied
4. Neutral
5. Somewhat Satisfied
6. Satisfied
7. Completely Satisfied

11. What year did you retire?

1. <Enter Year>

Thank you, that is all the questions we have for today.

## ***Teacher Retirement System of Texas Active Member Survey 2016***

Hello, my name is \_\_\_\_\_ and I am calling from the Public Policy Research Institute at Texas A&M. The Teacher Retirement System of Texas is conducting a survey of its members and I would like to talk to \_\_\_\_\_. (TO RESPONDENT) The Teacher Retirement System is conducting a survey to determine how its members evaluate the services provided by the agency. This survey is NOT intended to ask members to evaluate their retirement and other related benefits since such benefits are determined by the Texas Legislature—not by TRS. The questions that I want to ask you will take between 20 and 25 minutes and your answers will be useful as decisions are made about member services. All of your answers will be kept confidential.

Your participation in this study is voluntary. Your decision to participate or not participate will have no effect on your rights or benefits. This project has been reviewed and approved by Institutional Review Board at Texas A&M. If you have any questions you may call 979.458.4067. Are you able to help us by participating in the survey?

1. Are you employed by a district/entity (Probe) participating in TRS-ActiveCare?
  1. Yes
  2. No
  9. DK/NR
2. Overall, are you very satisfied, satisfied, dissatisfied, or very dissatisfied with TRS-ActiveCare service?
  1. Very satisfied
  2. Satisfied
  3. Dissatisfied
  4. Very dissatisfied
  9. DK/NR
3. Overall, are you very satisfied, satisfied, dissatisfied, or very dissatisfied with TRS' member services?
  1. Very satisfied
  2. Satisfied
  3. Dissatisfied
  4. Very dissatisfied
  9. DK/NR

Please indicate with you agree or disagree with the following statements:

4. I know TRS operates in my best interest.
  1. Strongly Disagree
  2. Disagree
  3. Somewhat Disagree
  4. Neutral
  5. Somewhat Agree
  6. Agree
  7. Strongly Agree
5. I feel confident my retirement is secure with (organization).
  1. Strongly Disagree

2. Disagree
  3. Somewhat Disagree
  4. Neutral
  5. Somewhat Agree
  6. Agree
  7. Strongly Agree
6. TRS sends communications that are relevant to my needs.
1. Strongly Disagree
  2. Disagree
  3. Somewhat Disagree
  4. Neutral
  5. Somewhat Agree
  6. Agree
  7. Strongly Agree
7. TRS acts ethically.
1. Strongly Disagree
  2. Disagree
  3. Somewhat Disagree
  4. Neutral
  5. Somewhat Agree
  6. Agree
  7. Strongly Agree
8. Information provided by TRS is easy to understand.
1. Strongly Disagree
  2. Disagree
  3. Somewhat Disagree
  4. Neutral
  5. Somewhat Agree
  6. Agree
  7. Strongly Agree
9. How confident are you that you will have enough money to live comfortably throughout your retirement years?
1. Not at all confident
  2. Not too confident
  3. Somewhat confident
  4. Very confident
10. Now thinking about TRS as an organization and not about specific TRS services, how satisfied are you with TRS overall?
1. Completely Dissatisfied
  2. Dissatisfied
  3. Somewhat Dissatisfied
  4. Neutral

5. Somewhat Satisfied
6. Satisfied
7. Completely Satisfied