



Teacher Retirement System of Texas 2019 Member Satisfaction Survey



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TABLE OF CONTENTS

| | |
|---|----|
| LIST OF FIGURES..... | ii |
| LIST OF TABLES | iv |
| I. EXECUTIVE SUMMARY..... | 1 |
| II. INTRODUCTION..... | 3 |
| III. METHODOLOGY | 3 |
| Population..... | 3 |
| Instrument | 4 |
| Data Collection | 4 |
| Sample | 5 |
| Weighting Method..... | 6 |
| Analysis by Demographic Groups | 7 |
| Report Format..... | 7 |
| IV. SAMPLE CHARACTERISTICS..... | 7 |
| V. FINDINGS..... | 9 |
| Overall Satisfaction with TRS Member Services..... | 9 |
| TRS Engagement..... | 10 |
| TRS-Care and TRS-ActiveCare | 18 |
| Health Savings Accounts | 24 |
| TRS Interactions | 25 |
| <i>MyTRS</i> | 29 |
| Email Subscription Service..... | 33 |
| Social Media..... | 33 |
| TRS Benefits..... | 36 |
| TRS Publications..... | 37 |
| TRS Handbook | 41 |
| Financial Preparedness..... | 44 |
| Alternative Publication Formats..... | 49 |
| Promoting TRS as a Great Organization | 50 |
| Improving TRS Services | 51 |
| VI. CONCLUSIONS..... | 51 |
| APPENDIX A: RETIRED MEMBER SATISFACTION SURVEY..... | 53 |
| APPENDIX B: ACTIVE MEMBER SATISFACTION SURVEY | 67 |

LIST OF FIGURES

| | |
|--|----|
| Figure 1: Satisfaction with TRS Overall | 9 |
| Figure 2: Active Member Overall Satisfaction by Age | 10 |
| Figure 3: I Know TRS Operates in My Best Interest | 11 |
| Figure 4: TRS Operates in My Best Interest by Age | 11 |
| Figure 5: I Feel Confident My Retirement Is Secure with TRS | 12 |
| Figure 6: Confidence Retirement Is Secure by Age | 12 |
| Figure 7: TRS Sends Communications That Are Relevant to My Needs..... | 13 |
| Figure 8: Relevance of TRS Communications by Gender..... | 13 |
| Figure 9: TRS Acts Ethically | 14 |
| Figure 10: Information Provided by TRS Is Easy to Understand..... | 15 |
| Figure 11: TRS Listens to Its Members..... | 16 |
| Figure 12: Three Most Important TRS Member Priorities..... | 17 |
| Figure 13: Self-Reported TRS-ActiveCare Plan Enrollment..... | 18 |
| Figure 14: Use of Information Resources for TRS-Care and TRS-ActiveCare..... | 19 |
| Figure 15: Satisfaction with TRS-Care/TRS-ActiveCare Customer Service Line..... | 20 |
| Figure 16: Helpfulness of Information Resources..... | 20 |
| Figure 17: Greatest Value in TRS-Care/TRS-ActiveCare Resources | 21 |
| Figure 18: Value of TRS-Care/TRS-Active Care..... | 21 |
| Figure 19: Three Most Important Ways TRS-Care/TRS-ActiveCare Benefits Could Be Improved.. | 22 |
| Figure 20: Overall Satisfaction with TRS-Care/TRS-ActiveCare Services | 23 |
| Figure 21: Reasons for Not Enrolling in TRS-Care/TRS-ActiveCare | 23 |
| Figure 22: Familiarity and Interest in Health Saving Account | 24 |
| Figure 23: Preferences for Interacting with TRS | 25 |
| Figure 24: Types of Interaction with TRS Over Past 12 Months..... | 26 |
| Figure 25: Ratings for TRS Interactions..... | 27 |
| Figure 26: Satisfaction with TRS Interactions | 28 |
| Figure 27: Ever Visited and Frequency of Visiting MyTRS | 29 |
| Figure 28: Active Member Visits to MyTRS by Age | 29 |
| Figure 29: Active Member Reasons for Visiting MyTRS..... | 30 |
| Figure 30: Active Member Visited MyTRS to Obtain Personalized Retirement Estimate by Age | 30 |
| Figure 31: Reasons Retired Members Visit MyTRS | 31 |
| Figure 32: Reasons for Not Visiting MyTRS..... | 32 |
| Figure 33: Subscription and Awareness to TRS Email Service..... | 33 |
| Figure 34: Importance of Social Media..... | 34 |
| Figure 35: Helpfulness of Social Media | 35 |
| Figure 36: Active Member Request for Retirement Estimate by Age..... | 36 |

| | |
|---|----|
| Figure 37: Importance of TRS Publications (Percent Important and Very Important)..... | 37 |
| Figure 38: Active Member Importance of Publications by Age (Percent Very Important) | 38 |
| Figure 39: TRS Rating for Providing Relevant and Easy to Understand Information (Percent Good or Very Good) | 39 |
| Figure 40: Percent "Don't Know" on Rating of TRS Publications..... | 40 |
| Figure 41: Evaluation of Information Resources by Type of Institution (Percent “Don't Know”)... | 41 |
| Figure 42: Three Most Important Things in TRS Handbook..... | 41 |
| Figure 43: Rating of How Well TRS Handbook Provides Information (Percent Very Well or Well) | 42 |
| Figure 44: Financial Confidence for Retirement | 44 |
| Figure 45: Financial Confidence by Gender | 45 |
| Figure 46: Active Member Saving for Retirement Outside TRS | 45 |
| Figure 47: Type of Savings Outside of TRS | 46 |
| Figure 48: Reasons for Not Saving for Retirement Outside of TRS | 46 |
| Figure 49: Estimate Income Needed for Retirement | 47 |
| Figure 50: Self-Reported Knowledge About Saving Outside of TRS..... | 47 |
| Figure 51: Sources of Information for Saving Outside TRS..... | 48 |
| Figure 52: Source of Information About Retirement Saving by Knowledge | 48 |
| Figure 53: Alternative Publication Formats | 49 |
| Figure 54: Willingness to Promote TRS as a Great Organization..... | 50 |

LIST OF TABLES

| | |
|---|----|
| Table 1: Distribution of Characteristics in the TRS Population | 4 |
| Table 2: Distribution of Demographic Characteristics in TRS Sample..... | 5 |
| Table 3: Distribution of Demographic Characteristics Among TRS Respondents | 6 |
| Table 4: Sample Characteristics of Retired Members (Weighted) | 7 |
| Table 5: Sample Characteristics of Active Members (Weighted)..... | 8 |
| Table 6: Percent of Active and Retired Members Using TRS Benefits | 36 |
| Table 7: Do you require that TRS information be available in any of the following languages?..... | 50 |

I. EXECUTIVE SUMMARY

The Teacher Retirement System of Texas (TRS) Member Satisfaction Survey was designed to gauge active and retired member satisfaction with TRS services. The larger objective of the survey is to help inform TRS leadership about how members use and evaluate TRS services and to use this critical feedback to improve TRS services. With this in mind, the 2019 TRS Member Satisfaction Survey underwent a major redesign to improve the survey instrument and survey sample. First, the instrument was redesigned to shorten the time necessary to complete an interview, improve the experience for respondents, and provide more useful information for improving TRS services. Second, the sampling strategy was redesigned to include more members who had interacted with TRS services during fiscal year 2018. Subsequently, evaluations of TRS services are more informed than in previous years. Overall, these improvements make the 2019 TRS Member Satisfaction Survey the best and most current information on members' use and evaluation of TRS services.

The survey results provide a number of key insights into TRS services, including the following:

Retired members were generally satisfied with TRS services. Across a wide range of questions, retired members overwhelmingly reported satisfaction with TRS services, including with TRS services overall, TRS-Care, and various TRS publications. Retired members were also more willing to recommend TRS as a great organization. In open-ended questions, retired members expressed concerns about their retirement income, especially the lack of cost of living increases and increases in health care deductible and premium costs, but generally they evaluated TRS positively for its work on their behalf.

Active members were often unaware of TRS services and publications. At first glance, it might appear that active members were less positive about TRS services. This is only true in select cases and only tells part of the story. Across most of the evaluations included in the survey, active member evaluations were more positive than negative, but relatively large percentages of active members either opted for a neutral response or explicitly said they did not know. When asked to evaluate TRS publications, for example, up to a third of active members did not know enough about the publication to provide a rating. One of the keys to improving member evaluations of TRS services involves increasing awareness and use of services by active members.

Members place the greatest value on retirement security. When asked which organizational characteristics were most important to them, active and retired members most frequently selected "I feel confident my retirement is secure with TRS." More than 4 in 5 retired and active members, respectively, selected this as one of their most important organizational characteristics. In subsequent questions, active members identified the summary of their retirement benefits as the most important information provided by TRS and indicated that the most important use of the TRS Handbook was to "obtain information that will help me decide when to retire." At least for active members, TRS services were evaluated primarily in the context of securing retirement.

Members placed the least value on TRS communications. "TRS sends communications that are relevant to my needs" and "Information provided by TRS is easy to understand" were selected least frequently as important organizational characteristics. In open-ended questions, however, members frequently commented on the need for better communication and increased awareness. In fact, on the engagement questions, members expressed the least agreement with the statement that "TRS listens

to its members.” While the response was not negative, relatively large percentages of active (46 percent) and retired members (22 percent) indicated they did not know if TRS listened.

Retirees enrolled in TRS-Care overwhelmingly see its value. Seventy-nine percent of retirees enrolled in TRS-Care found their benefits valuable, with 29 percent describing them as very valuable. In contrast, slightly fewer than half of TRS-ActiveCare members saw their benefits as valuable (47.4). When asked what would improve TRS-Care and TRS-ActiveCare, members selected lower deductibles and out-of-pocket expenditures, lower premiums, and additional coverage for medical procedures and treatments. Both retirees and active plan members who visited the TRS website or read *The Pulse* described the resources as helpful, with retirees expressing a preference for using *The Pulse* or the website as their source of information, while active members seemed to prefer the website.

Members are open to a TRS Health Savings Account (HSA). Active members are familiar with and interested in an HSA. Retired members are less interested, but interest increases as familiarity increases. The one exception to this rule is the oldest age group of retirees (75 and older), which is familiar but not interested.

Despite the value they place on it, *active members are not confident in their ability to live comfortably in retirement.* This is an even larger concern for women who express greater financial insecurity than men. One reason members may lack financial confidence was that only about half of members were saving for retirement outside of TRS. The most common reason for not saving was that they did not have the additional income to save. In addition, nearly 40 percent of members said were not very knowledgeable about how to save outside of TRS. TRS may want to consider steps to improve awareness about the need to save for retirement outside of TRS and knowledge about how to do so.

Social media use for TRS information is limited. Given the increase in social media use, maintaining a social media presence and using social media to communicate with members is critically important for organizations. Given its focus, however, TRS is in a bit of a double-bind. Younger members often use social media but do not consider it an important source of information regarding retirement while older members are not using social media. The lesson is that social media is no panacea. It does, however, remain an important source of information for members, so maintaining a presence and experimenting with new technologies remains a critically important task. When asked to identify alternative formats for TRS publications, members overwhelmingly selected email and online versions.

Member communication preferences and the way members actually communicate with TRS are not well aligned. Members greatly prefer calling and speaking to a counselor rather than the automated phone system. Yet, when asked about actual interactions, the most common interaction is visiting the TRS website followed by calling the TRS automated phone system. In open-ended responses, members expressed frustration with the automated phone system and their inability to talk to someone when they need information or need to address an issue. In terms of rating interactions, members were most negative about the phone system and most positive about group presentations and meeting in-person with counselors.

Finally, *members were willing to promote TRS as a great organization.* When asked to rate their willingness to recommend/promote TRS as a great organization, members typically gave TRS favorable marks. On average, active members rated TRS at 5.7 (on a 10-point scale) as a great organization while retired

members rated TRS at 7.6. Overall, most members gave TRS a positive evaluation (6 or above), including 78 percent of retired members and 54 percent of active members.

II. INTRODUCTION

The TRS Member Satisfaction Survey was designed to gauge active and retired members' satisfaction with TRS services. Specifically, the survey assesses member evaluations of:

- TRS services overall
- TRS as an organization
- Confidence in TRS
- TRS-Care and TRS-ActiveCare
- TRS communications

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

To improve the usefulness of the survey and the survey experience for respondents, researchers at the Public Policy Research Institute and TRS staff revised the survey instrument for the 2019 TRS Member Satisfaction Survey. In previous years, the length of the survey instrument made it difficult to obtain interviews, especially among harder to reach active members. In addition, the sample was redesigned to increase the number of respondents who had interacted with TRS during the previous fiscal year. Too often in previous surveys, specific analyses were limited because the number of respondents who had interactions with TRS was small. Having a sample that includes a significant percentage of individuals who have had recent contact with TRS should improve the accuracy of responses to questions that inquire about members' experience with TRS. For example, evaluations of TRS services are of limited utility if only a handful of respondents used a given service. These changes should improve the usefulness of the survey, but they also mean caution should be exercised when making comparisons to previous years.

III. 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. It was then further stratified by age, gender, and previous contact with TRS (see Table 1). Previous contact with TRS was determined using TRS' customer relationship management (CRM) database. This stratification is notably different from previous years when the sample was stratified by institution type (higher education, public schools) rather than by previous contact.

Table 1: Distribution of Characteristics in the TRS Population

| | Has CRM | | No CRM | | Total |
|---------------------|---------|--------|---------|---------|---------|
| | Male | Female | Male | Female | |
| Active Members | | | | | |
| <30 | 728 | 1,876 | 34,414 | 99,794 | 136,812 |
| 30-39 | 2,023 | 5,489 | 64,100 | 186,678 | 258,290 |
| 40-49 | 2,639 | 7,145 | 61,477 | 195,955 | 267,216 |
| 50-59 | 4,351 | 13,350 | 52,066 | 159,073 | 228,840 |
| 60+ | 3,896 | 9,868 | 30,442 | 63,105 | 107,311 |
| Total | 13,637 | 37,728 | 242,499 | 704,605 | 998,469 |
| % of Actives w/CRM | 5% | | | | |
| Retired Members | | | | | |
| <64 | 6,774 | 23,666 | 11,415 | 38,834 | 80,689 |
| 65-74 | 12,457 | 44,556 | 29,489 | 88,419 | 174,921 |
| 75+ | 7,229 | 26,432 | 22,461 | 59,500 | 115,622 |
| Total | 26,460 | 94,654 | 63,365 | 186,753 | 371,232 |
| % of Retirees w/CRM | 33% | | | | |

Instrument

The survey instrument was revised this year to shorten the time necessary for completion. This included significantly cutting survey content as well as reorganizing the questionnaire to improve the flow of the survey. The final survey instrument was designed to provide active and retired member evaluations of TRS services, including (but not limited to) TRS-ActiveCare and TRS-Care, and to provide strategic, actionable information that could be used to improve TRS services. 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 through telephone interviews. For respondents with an email address in the sample records, initial contact attempts were made via email. All potential respondents with an email address received an initial invitation to participate in the survey and at least four additional email reminders. Respondents with email addresses who did not respond to these requests were added to the telephone sample and additional contact efforts were made to obtain completed interviews by phone. For respondents without an email address but with a phone number, the survey was conducted as a telephone survey with multiple contact attempts.

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 responses 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 April 16 and May 27, 2019. Data for the active members were collected between April 16 and June 2, 2019.

Sample

The sample for the TRS Member Satisfaction Survey was stratified to allow for statistically meaningful comparisons by age, gender, and previous TRS contact. 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 previous contact with TRS.

Table 2: Distribution of Demographic Characteristics in TRS Sample

| | Has CRM | | No CRM | | Total |
|----------------|---------|--------|--------|--------|--------|
| Active | | | | | |
| | Male | Female | Male | Female | |
| <30 | 300 | 300 | 300 | 300 | 1,200 |
| 30-39 | 800 | 800 | 1,000 | 1,000 | 1,200 |
| 40-49 | 800 | 800 | 1,000 | 1,000 | 1,200 |
| 50-59 | 800 | 800 | 1,000 | 1,000 | 1,200 |
| 60+ | 800 | 800 | 1,000 | 1,000 | 1,200 |
| Total | 3,500 | 3,500 | 4,300 | 4,300 | 15,600 |
| Retired | | | | | |
| | Has CRM | | No CRM | | Total |
| | Male | Female | Male | Female | |
| <64 | 350 | 350 | 350 | 350 | 1,400 |
| 65-74 | 350 | 350 | 350 | 350 | 1,400 |
| 75+ | 300 | 300 | 300 | 300 | 1,200 |
| 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 other contact information, including phone numbers or email addresses. Where contact information was missing, names and addresses were matched to existing databases to provide telephone numbers and email addresses. 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 15,600 active member records included in the original sample, 15,095 had a matching telephone number and 13,332 had a matching email address. Of the 4,000 retired member records included in the original sample, 3,958 had a matching telephone number and 2,657 had a matching email address. Where an email address was available, potential respondents were first sent an email invitation to participate in the survey and at least four reminders. Members who did not respond to the email requests were subsequently added to the telephone survey. Members without a matching email address

but with a phone match were added to the telephone sample. Members without an email or phone match were mailed a letter including a link to the online survey and a 1-800 number to call to participate or provide their contact information.

Overall, the PPRI conducted a total of 1,271 interviews including 832 interviews with active members and 439 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). For retired members, 174 completed a telephone interview, while 265 completed the survey online. For active members, 280 completed a telephone interviews and 552 completed the survey online. Relative to previous years, more respondents took the survey online this year than by phone. This number has been increasing each year. Research indicates that respondents are often more negative when taking a survey online than when talking to a live interviewer, though, importantly, online surveys may also reduce social desirability biases. Because of the relatively small number of respondents in the 29 and younger age group (N=33), these respondents were combined into a 39 and younger category in the analysis that follows.

Table 3: Distribution of Demographic Characteristics Among TRS Respondents

| | Has CRM | | No CRM | | Total |
|----------------|---------|--------|--------|--------|-------|
| Active | | | | | |
| | Male | Female | Male | Female | |
| <40 | 56 | 42 | 50 | 22 | 170 |
| 40-49 | 54 | 37 | 47 | 27 | 165 |
| 50-59 | 62 | 52 | 57 | 41 | 212 |
| 60+ | 71 | 70 | 85 | 59 | 285 |
| Total | 243 | 201 | 239 | 149 | 832 |
| Retired | | | | | |
| | Has CRM | | No CRM | | Total |
| | Male | Female | Male | Female | |
| <64 | 45 | 32 | 30 | 33 | 140 |
| 65-74 | 39 | 37 | 43 | 41 | 160 |
| 75+ | 28 | 41 | 34 | 36 | 139 |
| Total | 112 | 110 | 107 | 110 | 439 |

In a purely random sample of TRS members, 832 completed interviews with active members would yield a margin of error of +/- 3.3 percentage points at the 95 percent confidence level, and 439 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 approximately 5.1 percentage points for active members and 7.1 percentage points for retired members. This is a necessary tradeoff to assure an 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 for subgroup analysis.

Analysis by Demographic Groups

Throughout the report, survey responses are examined across the following demographic categories: age, gender, previous contact with TRS, and institution type. 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 population differences.

Report Format

The remainder of the report is arranged in three sections. Section IV provides the sample characteristics. Section V presents the substantive findings for the questions regarding 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 VI presents the conclusions of the study.

IV. SAMPLE CHARACTERISTICS

Table 4: Sample Characteristics of Retired Members (Weighted)

| Demographics | Weighted Percentage (N=439) |
|----------------------------------|--------------------------------|
| Age of Respondent | |
| Under 65 | 21.7 |
| 65-74 | 47.1 |
| 75 and Over | 31.2 |
| Gender | |
| Male | 24.2 |
| Female | 75.8 |
| Previous Contact with TRS | |
| Contact | 32.6 |
| No Contact | 67.4 |
| School Type | |
| Higher Education | 30.4 |
| Public School | 69.6 |

Table 5: Sample Characteristics of Active Members (Weighted)

| Demographics | Weighted Percentage (N=832) |
|----------------------------------|--------------------------------|
| Age of Respondent | |
| Under 40 | 39.6 |
| 40-49 | 26.8 |
| 50-59 | 22.9 |
| 60 and Over | 10.7 |
| Gender | |
| Male | 74.3 |
| Female | 25.7 |
| Previous Contact with TRS | |
| Contact | 5.1 |
| No Contact | 94.9 |
| School Type | |
| Higher Education | 12.3 |
| Public School | 87.7 |

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 population proportions, female respondents and respondents without prior TRS contact provide a larger proportion of the weighted sample. To provide more accurate estimates, the actual sample sizes of these subgroups are larger than what is presented in Tables 4 and 5. For the tables above and throughout the remainder of the report, frequencies may not sum to 100%.

V. FINDINGS

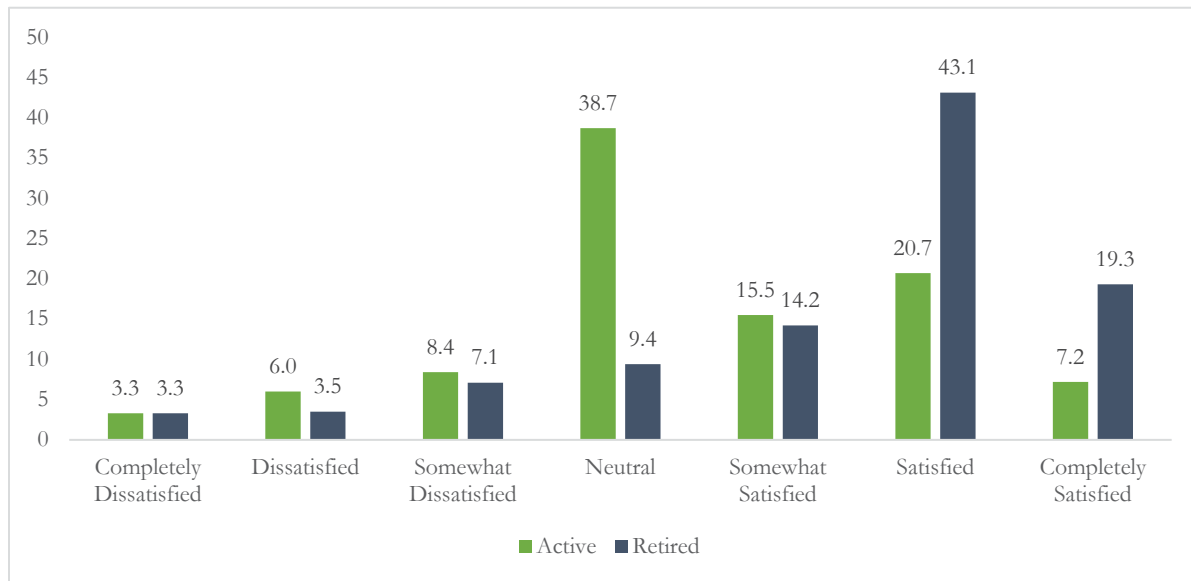


Figure 1: Satisfaction with TRS Overall

*N=439 for retired members; N=832 for active members

Overall Satisfaction with TRS Member Services

The first question in the survey gauged respondents' overall satisfaction with TRS services. Placing this question at the beginning of the survey assures that responses reflect "top of mind" considerations. As the results presented in Figure 1 reveal, satisfaction levels were generally quite strong, especially for retired members. Seventy-seven percent of retired respondents were at least somewhat satisfied with TRS services including 19 percent who were completely satisfied and 43 percent who were satisfied.

Active members were less satisfied than retired members but were still, on balance, more satisfied than not. Forty-three percent of active members were at least somewhat satisfied, while only 18 percent were dissatisfied. The modal response for active members (39 percent) was the neutral category, indicating that they were not familiar enough with TRS to form an overall evaluation of TRS member services. The key to improving the overall TRS rating is to move these active members from the neutral category to a satisfied level.

Among retired members, there were no statistically significant differences in satisfaction levels by gender, age, or prior contact with TRS. There were, however, differences based on institution type, with respondents in higher education more positive in their evaluation than members in public schools. Thirty-four percent of respondents in higher education said they were completely satisfied with TRS compared to 17 percent in public schools.

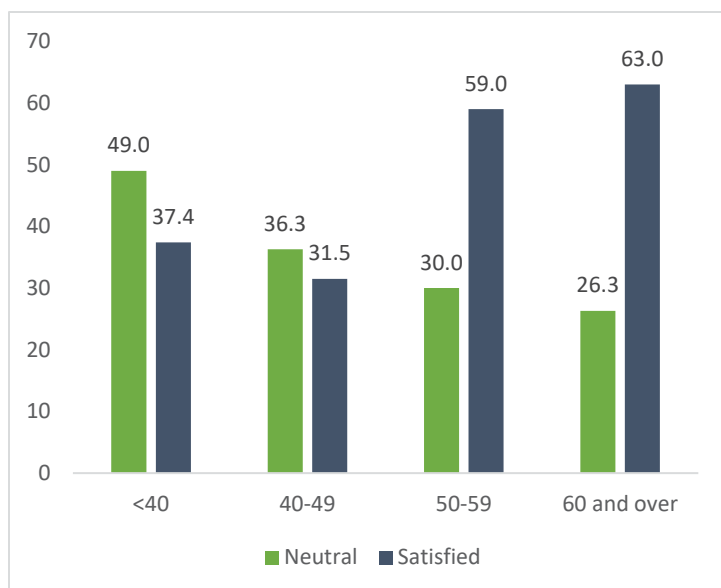


Figure 2: Active Member Overall Satisfaction by Age
 *N=832

at least somewhat satisfied with TRS services overall compared to 43 percent with no contact. This is partially, though not entirely, reflective of a decline in responses opting for the neutral category. Forty percent of active members without TRS contact were neutral in their evaluation of TRS compared to 22 percent who had contact with TRS. Active members who had contact with TRS were also more likely to be dissatisfied with TRS overall (26 percent compared to 17 percent).

TRS Engagement

The next set of questions relate to engagement with TRS. Throughout this set of questions, active members are consistently more likely to opt for the neutral category. As a result, their responses may, at first glance, appear lukewarm or even negative. Instead, this reflects a lack of awareness of TRS among active members, especially members in the younger age groups. Active members are not generally negative in their assessments but are less knowledgeable about TRS services.

Satisfaction for active members, in contrast, differed by age and previous contact with TRS. First, as active member age increased, satisfaction with TRS increased as well (Figure 2). Thirty-seven percent of respondents in the 40 and under age group were at least somewhat satisfied with TRS services compared to 63 percent of respondents in the 60 or older age group. Part of the shift can be explained by the decline in neutral responses. Twenty-six percent of active members who were 60 or older opted for the neutral category compared to 49 percent of active members younger than 40. A similar pattern emerges for previous contact with TRS. Fifty-two percent of active members who had prior contact with TRS reported that they were

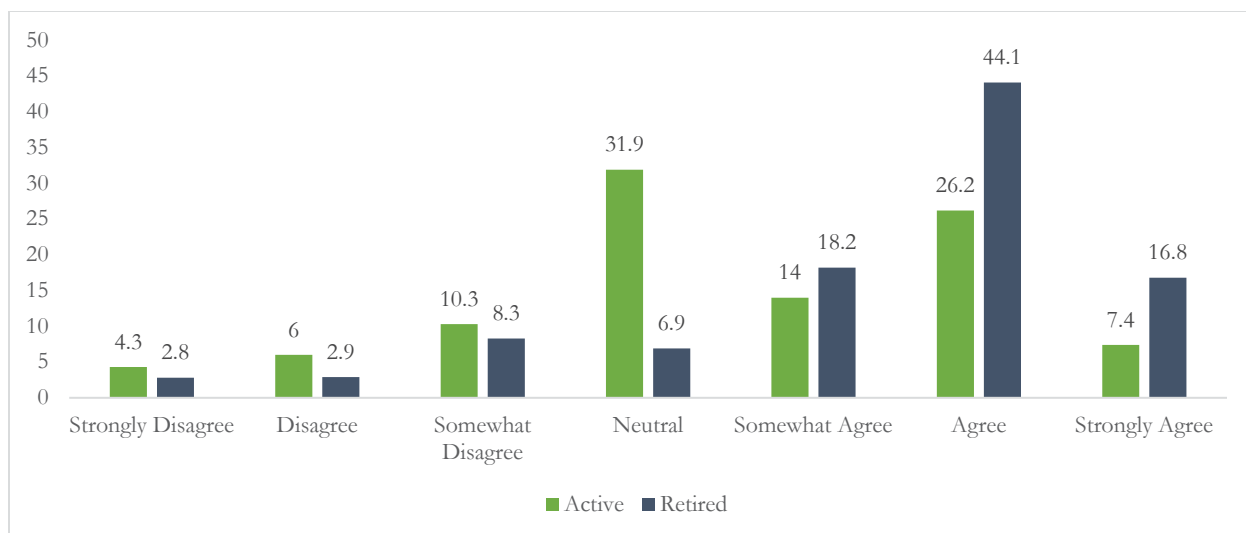


Figure 3: I Know TRS Operates in My Best Interest

*N=439 for retired members; N=832 for active members

To begin respondents were asked if TRS operates in their best interest (Figure 3). The overwhelming majority of retired respondents (61 percent) agreed that it does. Indeed, only 14 percent of retired respondents disagreed with this statement. Active members were less positive, though not necessarily more negative. Forty-eight percent of active members agreed that TRS operates in their best interest compared to 32 percent who were neutral and 21 percent who disagreed.

For retired members, there were no statistically significant differences on this question. For active members, there were differences by age (Figure 4). Older active members were more likely to evaluate TRS positively. The relationship was not linear, however, as the 50-59-year-old group was most positive in its assessment.

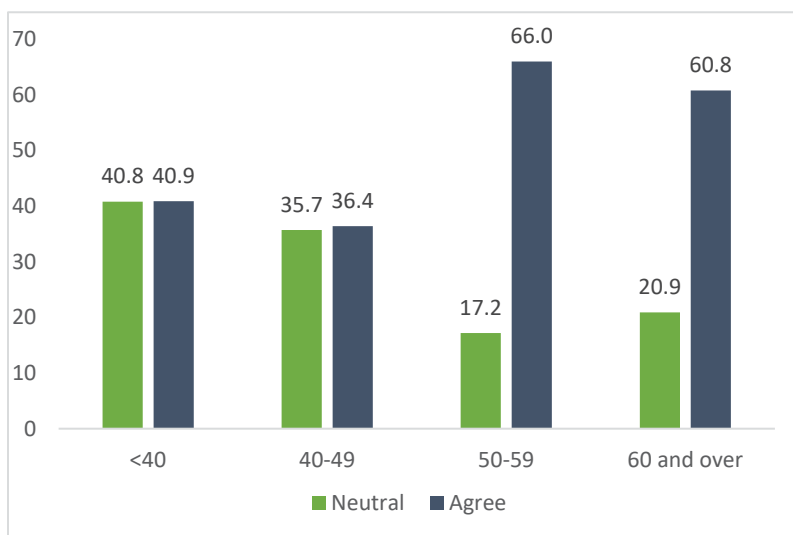


Figure 4: TRS Operates in My Best Interest by Age

*N=832

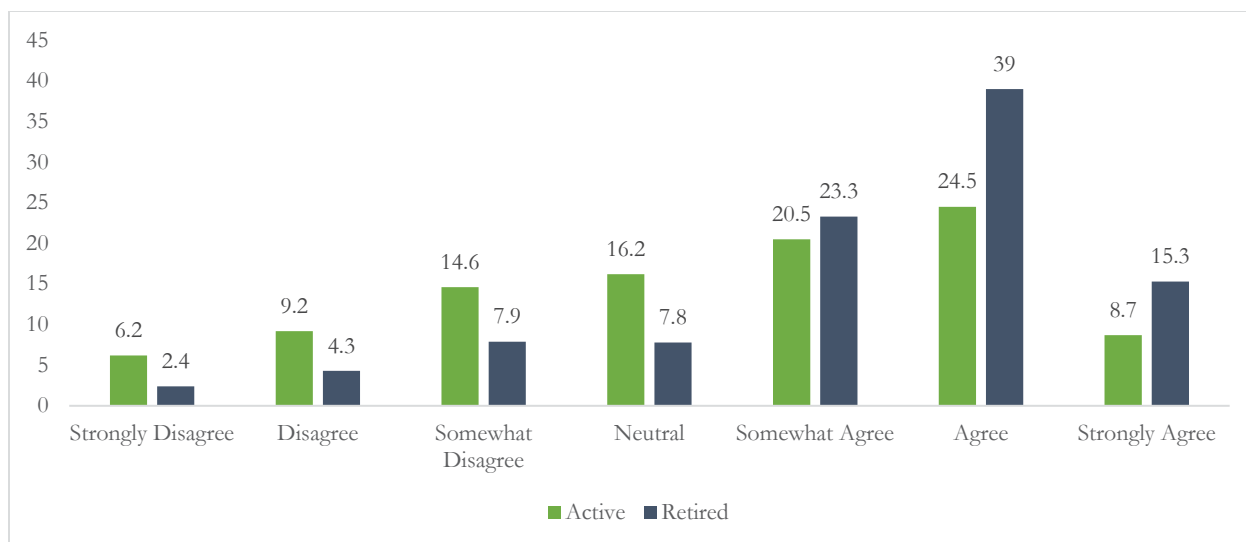


Figure 5: I Feel Confident My Retirement Is Secure with TRS

*N=439 for retired members; N=832 for active members

Active and retired members generally expressed confidence that their retirement is secure with TRS. Overall, 78 percent of retired members and 54 percent of active members agreed that their retirement is secure. The more general pattern of active members opting for the neutral category is somewhat in evidence but far more muted on this particular question. Active members were also noticeably more skeptical regarding retirement security. Thirty-percent of active members compared to 15 percent of retired members disagreed that their retirement is secure with TRS.

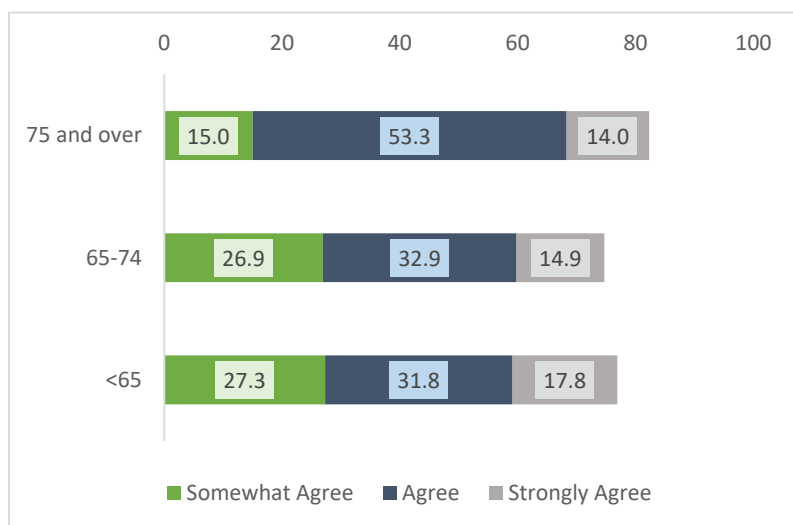


Figure 6: Confidence Retirement Is Secure by Age

*N=439

For retired members, confidence grew as age increased (Figure 6), though notably this primarily reflected a shift from the “somewhat agree” to the “agree” category. Only 15 percent of retired members 75 or older “somewhat agreed” that their retirement was secure compared to 27 percent of retired members in the 65-74 and 64 or younger age groups.

The only significant difference for active members was by institution type. Active members working in higher education were more likely to agree that their retirement was secure (66 percent) than members working in public schools (48 percent). The difference, however, was largely in the “somewhat agree” category. Thirty percent of active members working in higher education “somewhat agreed” that their retirement was secure compared to 16 percent of active members working in public schools.

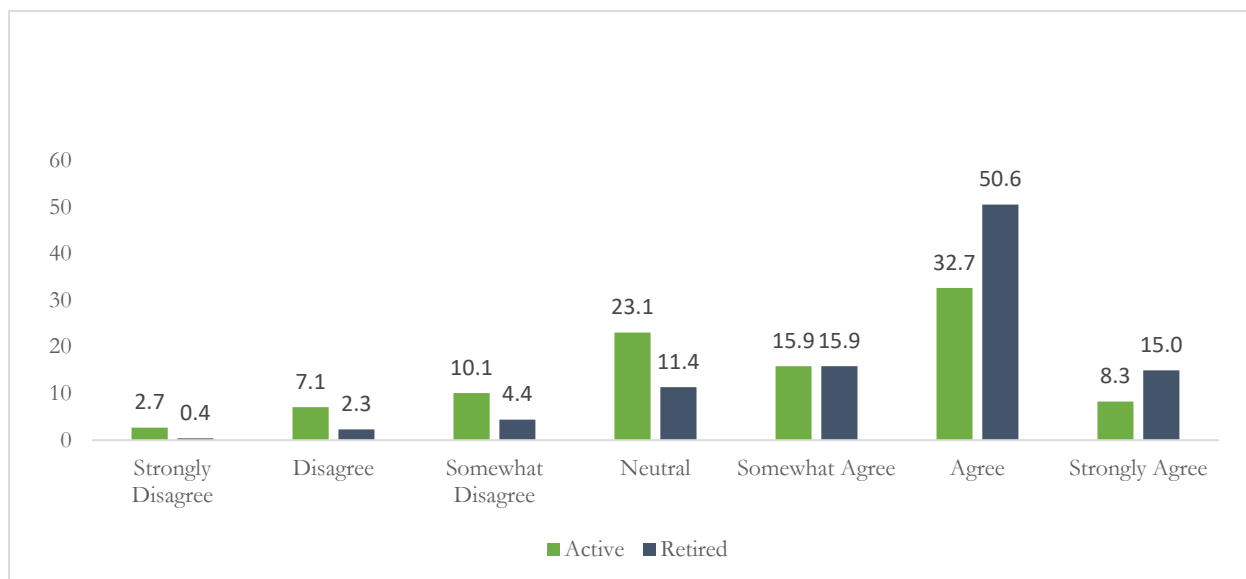


Figure 7: TRS Sends Communications That Are Relevant to My Needs

*N=439 for retired members; N=832 for active members

Active and retired members were generally positive in their assessment of the communications they receive from TRS. More than 4 in 5 retired members (82 percent) agreed that “TRS sends communications that are relevant to my needs.” Only 7 percent of retired members disagreed. Active members were less positive, though a majority of active members (57 percent) agreed TRS communications were relevant to their needs, while 20 percent disagreed.

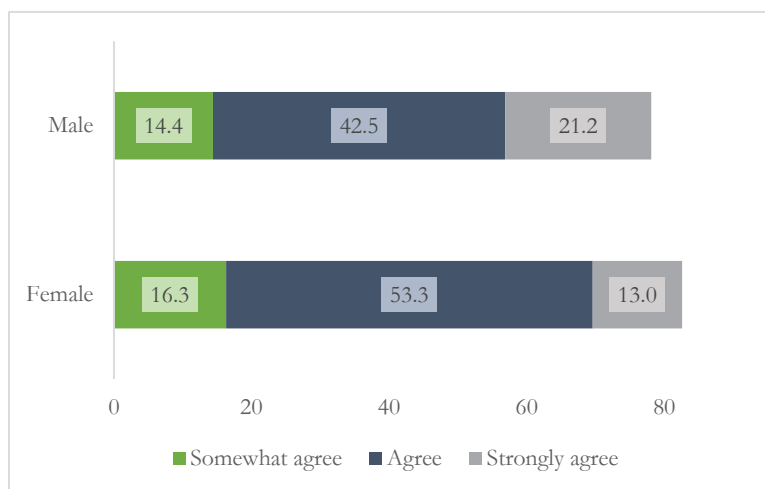


Figure 8: Relevance of TRS Communications by Gender

*N=439

sends communications that are relevant to my needs.” This compares to 20 percent of active members who had no contact with TRS. The contact may occur, in part, because of some issue regarding the clarity of TRS communications. There are no differences by gender, age, or institution type.

Among retired members, men and women evaluate TRS communications differently (Figure 8). Women are typically more positive than men in their overall assessment, though men are more likely to strongly agree that TRS communications are relevant to their needs.

For active members, previous contact with TRS adversely affects their evaluation of TRS communications. Twenty-six percent of active members who had contacted TRS disagreed that “TRS

Retired members give TRS strong marks for acting ethically (Figure 9). Overall, 82 percent of retired members agreed that “TRS acts ethically.” Consistent with previous results, active members are less positive but largely because of a large neutral response (37 percent). Even so, 54 percent of active members agreed that TRS acts ethically. Very few active (9 percent) or retired members (3 percent) disagree with the statement that TRS acts ethically.

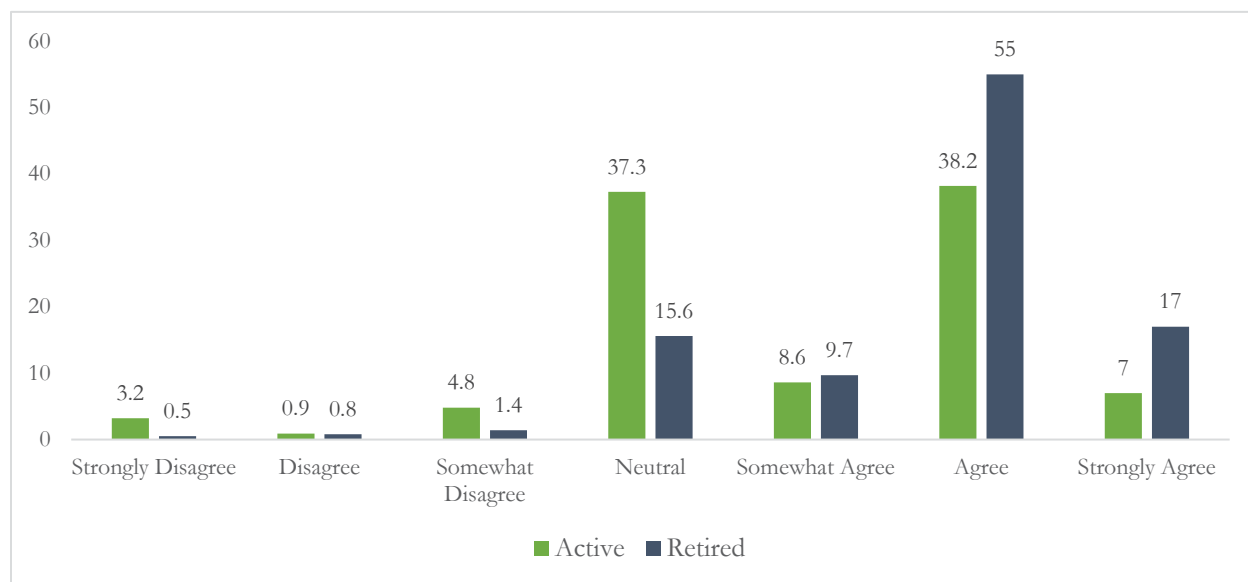


Figure 9: TRS Acts Ethically

**N=439 for retired members; N=832 for active members*

Among retired members, women are more likely than men to agree that TRS acts ethically. Eighty-five percent of women compared to 72 percent of men agreed that TRS acts ethically. There were no differences by age, previous contact, or institution type. For active members, there are differences based on previous contact, though the differences are fairly small. Fifty-seven percent of active members who had previous contact with TRS agreed that TRS acts ethically compared to 53 percent of respondents without TRS contact.

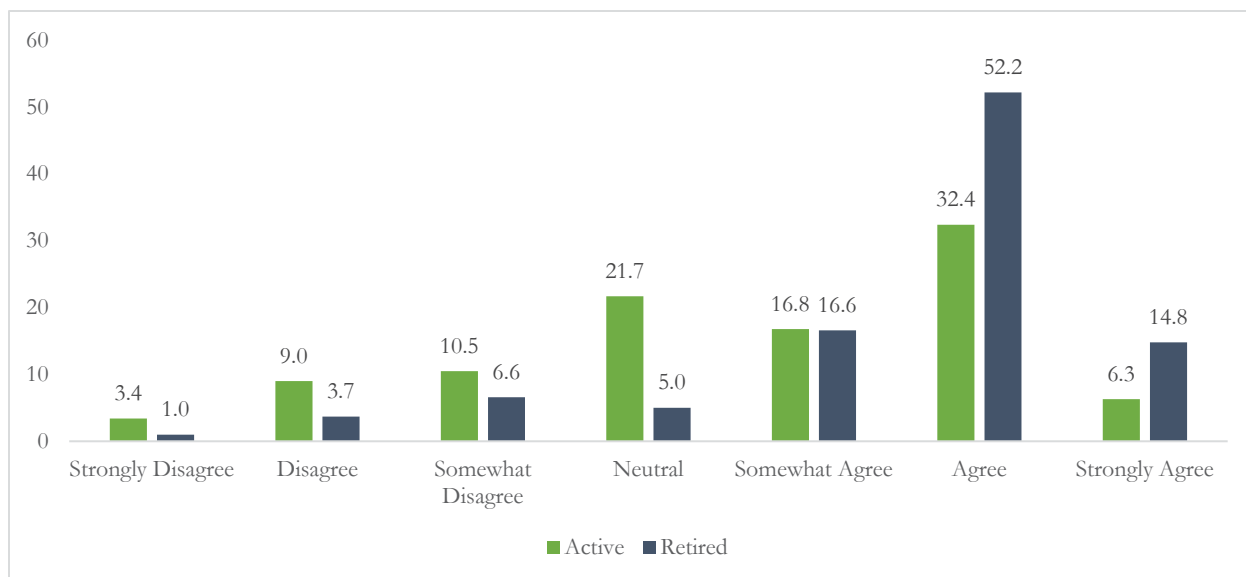


Figure 10: Information Provided by TRS Is Easy to Understand

**N=439 for retired members; N=832 for active members*

Active and retired members generally found the information provided by TRS easy to understand (Figure 10). Eighty-four percent of retired members and 56 percent of active members agreed that the information provided by TRS was easy to understand. Only 11 percent of retired members and 23 percent of active members disagreed.

Among retired members, there are no significant differences by gender, age, or previous contact. There are small differences based on institution type: 85 percent of retired members from public schools compared to 77 percent of retired members from higher education agreed that the information provided by TRS was easy to understand. This is, notably, more of a difference in degree than kind.

Active members who previously contacted TRS found TRS information more difficult to understand. Bear in mind, difficulties in understanding information may be why these individuals contacted TRS. Overall, 36 percent of active member with previous contact with TRS disagreed that TRS information was easy to understand compared to 22 percent without prior contact. This difference largely reflects differences in the neutral category. Twenty-two percent of active members without contact neither agreed nor disagreed with this statement compared to 11 percent who had prior contact. There are also small but statistically significant differences by institution type. Active members working in public schools were more likely to both agree and disagree with this statement, while active members working in higher education were more likely to be in the neutral category. Twenty-seven percent of active members working in higher education placed themselves in the neutral category on this statement compared to 19 percent working in public schools.

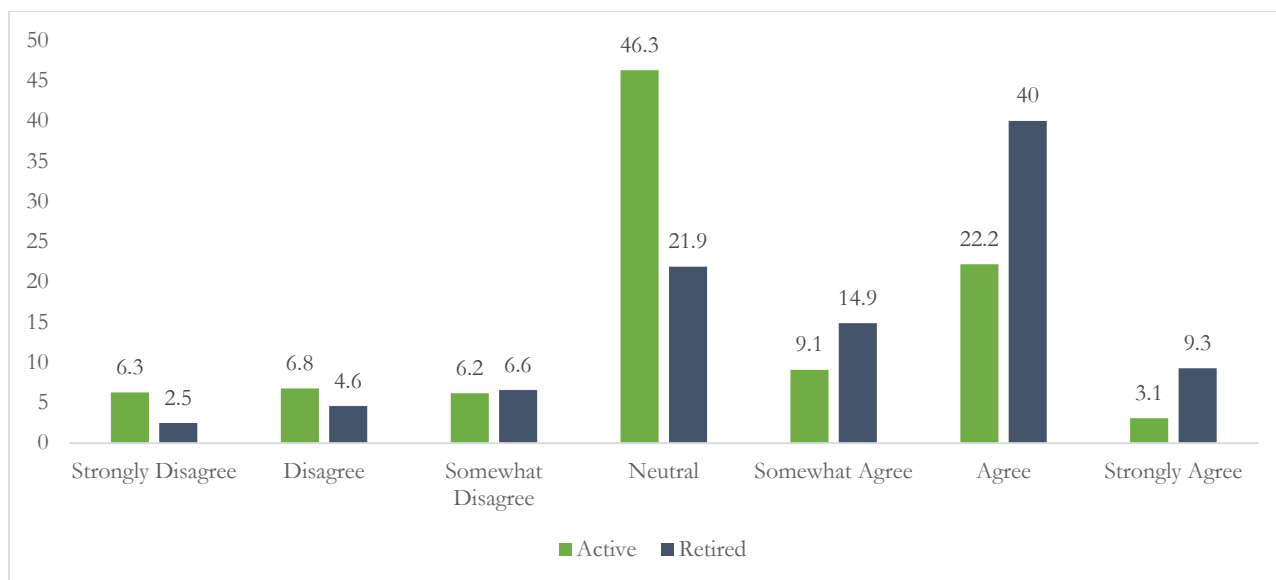


Figure 11: TRS Listens to Its Members

**N=439 for retired members; N=832 for active members*

TRS receives its lowest marks for listening to its members (Figure 11). Sixty-four percent of retired members and 34 percent of active members agree that TRS listens to its members. For both retired and active members, substantial percentages neither agree nor disagree (22 percent for retirees and 46 percent for active members) with this statement, meaning that members simply do not know if TRS is listening to the concerns expressed by members. While this is not a negative finding, TRS may want to consider addressing the lack of information on this question.

There are no differences by gender, age, previous contact, or institutional type for retired members. Among active members, however, there are stark differences based on institutional type. Nearly two-thirds (64 percent) of active members working in higher education did not know if TRS listens to its members (meaning they were in the neutral category). In contrast, 39 percent of active members in public schools did not know if TRS listens to its members. Active members working in public schools were also both more negative and more positive in their evaluations. Thirty-six percent of active members working in public schools agreed that TRS listens to its members, while 24 percent disagreed. In contrast, 30 percent of active members working in higher education agreed with this statement, while 8 percent disagreed.

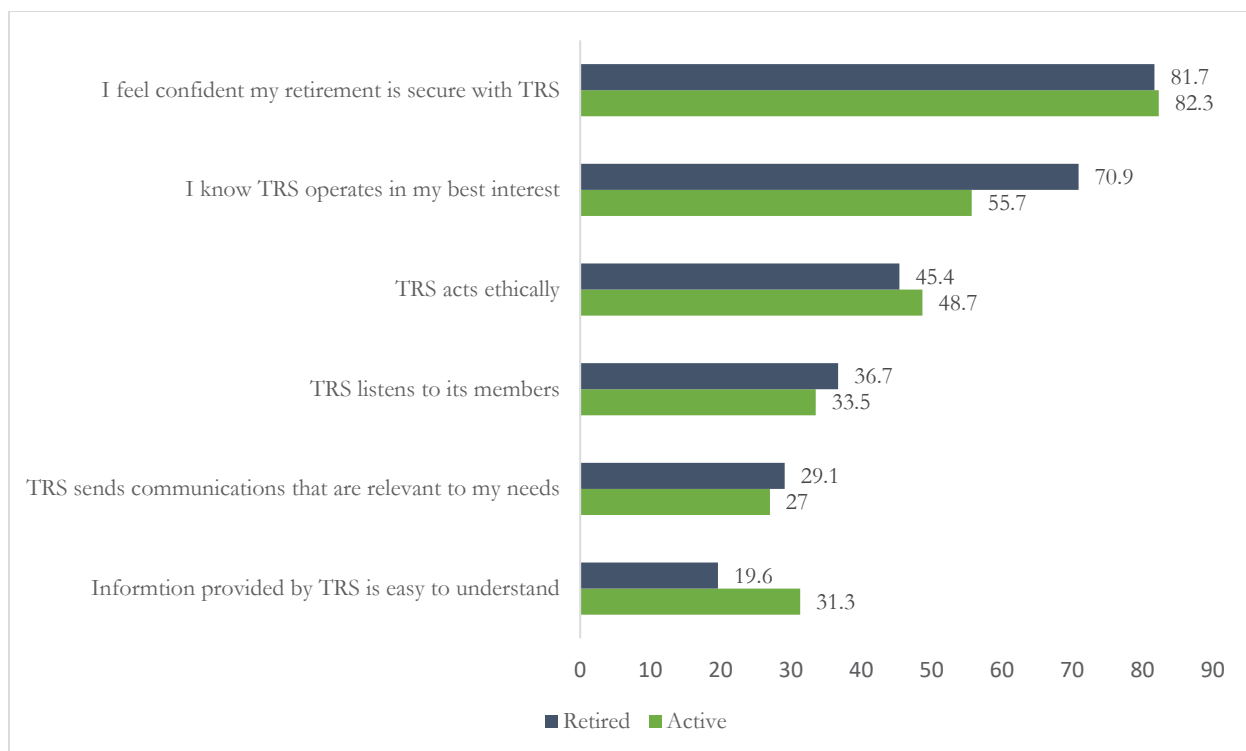


Figure 12: Three Most Important TRS Member Priorities

**N=439 for retired members; N=832 for active members*

To gain further insight into how members view these characteristics, respondents were asked to identify which three statements were most important to them. As can be seen in Figure 12, both active and retired members placed the greatest importance on their level of confidence that their retirement was secure with TRS. While the relative rankings of the other items are more similar than different, retired members place far more importance on the statement that “I know TRS operates in my best interest.”

For active members, the importance of these statements differed by gender, age, and previous contact with TRS:

- Men placed greater importance on the statement that TRS operates in their best interests. Sixty-eight percent of men compared to 52 percent of women selected TRS operates in my best interest as one of their three most important statements.
- Younger members thought it was more important than older members that TRS listened to its members. Forty-six percent of active members under 40 selected “TRS listens to its members” as one of their top three statements compared to 19 percent in the 40-49 age group, 28 percent in the 50-59 age group, and 34 percent in the 60 and older age group.
- Active members with previous TRS contact placed greater importance on TRS operating in their best interest. Sixty-seven percent of active members with previous contact compared to 55 percent without contact selected “TRS operates in my best interest” as a top three statement.

For retired members, importance of these statements differed by age and previous contact:

- Younger members placed greater importance on the security of their retirement. Ninety-four percent of retired members in the under 65 age group compared to 82 percent in the 65-74 and 72 percent for 75 and older age group selected “I feel confident my retirement is secure with TRS” as one of their top three statements.
- Retired members with previous contact (35 percent) were less likely to select “TRS acts ethically” as a top three statement than retired members without contact (50 percent).

TRS-Care and TRS-ActiveCare

TRS-Care is a health insurance program available to TRS retirees. TRS-ActiveCare is available to TRS active members, including teachers, administrative personnel, and other staff. Before analyzing the results, a clarification is in order regarding question wording. In previous versions of the survey, TRS members working in higher education often misreported enrollment in TRS-ActiveCare and TRS-Care. Misreporting health insurance status is common in survey research as survey respondents are often confused about their coverage. To minimize misreporting in this year’s survey, the question was altered from asking respondents simply if they were enrolled in TRS-ActiveCare or TRS-Care to asking members, first, if they recalled if they were enrolled. If members indicated they recalled they were enrolled and were enrolled, they were asked what program they were enrolled in. The results should hopefully provide more accurate estimates of TRS-Care and TRS-ActiveCare than in previous surveys.

Retired Member Enrollment in TRS-Care: Sixty-four percent of retired members were enrolled in TRS-Care. Of the enrolled members (N=290):

- Twenty-eight percent were enrolled in TRS-Care Standard and 72 percent were enrolled in TRS-Care Medicare Advantage.
- Eighty-six percent of retired members recalled receiving the enrollment guide. Retired members who received the guide overwhelmingly thought it was clear (60 percent) or very clear (30 percent). Only 10 percent thought the guide was unclear (8 percent) or very unclear (2 percent).
- Seventy-three percent used the enrollment guide to help make health care decisions.

Active Member Enrollment in TRS-ActiveCare: Twenty-eight percent of active members were enrolled in TRS-ActiveCare. Specific program enrollments are provided below in Figure 13.

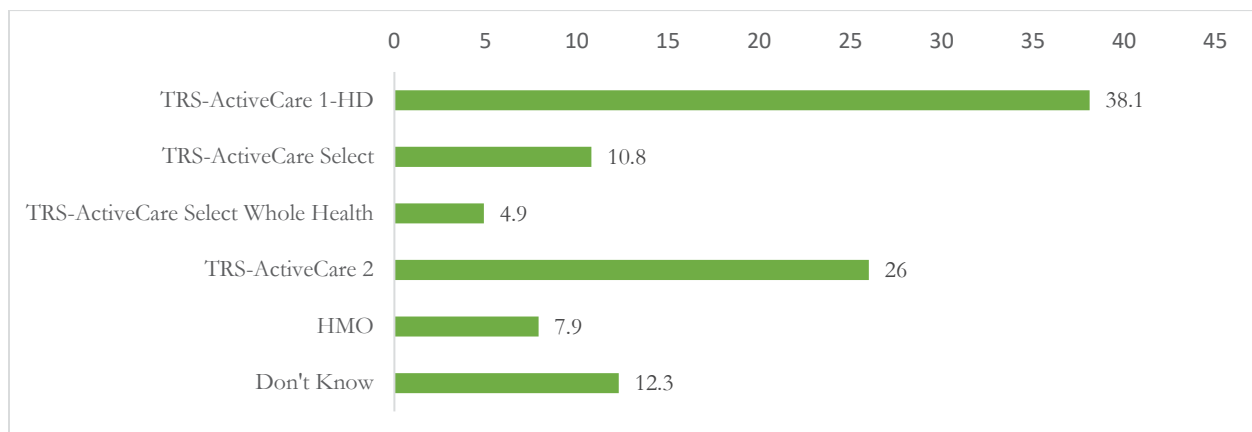


Figure 13: Self-Reported TRS-ActiveCare Plan Enrollment

*N=832

Among those active members enrolled in TRS-ActiveCare, 69 percent recalled receiving an enrollment guide:

- Eighty-eight percent said it provided clear (78 percent) or very clear (10 percent) information. Twelve percent of active members who received an enrollment guide said it was unclear (9 percent) or very unclear (3 percent).
- Seventy-seven percent said they used it to make health care decisions.

Program enrollments for active members differed by gender and age. First, more men were enrolled in TRS-Active Care 1-HD (51 percent compared to 34 percent of women) and TRS-ActiveCare Select (20 percent compared to 8 percent of women). Second, younger members were less likely to be enrolled. Eighty-two percent of active members under 40 were not enrolled in TRS-ActiveCare compared to 64 percent of the 40-49 age group, 66 percent in the 50-59 age group, and 67 percent in the 60 and over age group.

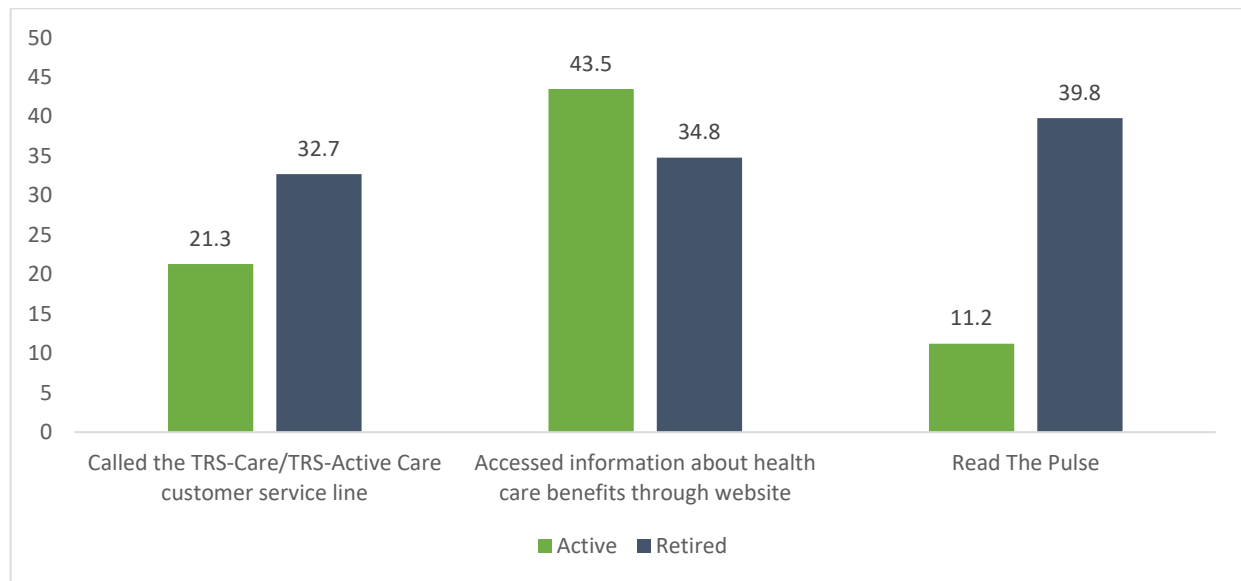


Figure 14: Use of Information Resources for TRS-Care and TRS-ActiveCare

*N=290 for retired members; N=249 for active members

The next set of questions was designed to provide insight into how members find and evaluate information about TRS-Care and TRS-ActiveCare. Specifically, members were asked whether they used various information resources, how they evaluated those resources, and what resources they found most valuable. Figure 14 displays the percentage of enrolled members who used these resources. Retired members were more likely than active members to call the customer service line and read *The Pulse* newsletter. Active members, in contrast, were more likely than retired members to access information on the website.

Active member use of these resources differed based on prior TRS contact. Members with previous contact were more likely to have called the customer service line and read *The Pulse* newsletter. Forty-seven percent of active members with previous contact had called the TRS-ActiveCare customer service line compared to 20 percent of active member with no previous contact. In addition, 27

percent of active members who had previously contacted TRS read *The Pulse* newsletter compared to 11 percent without previous contact.

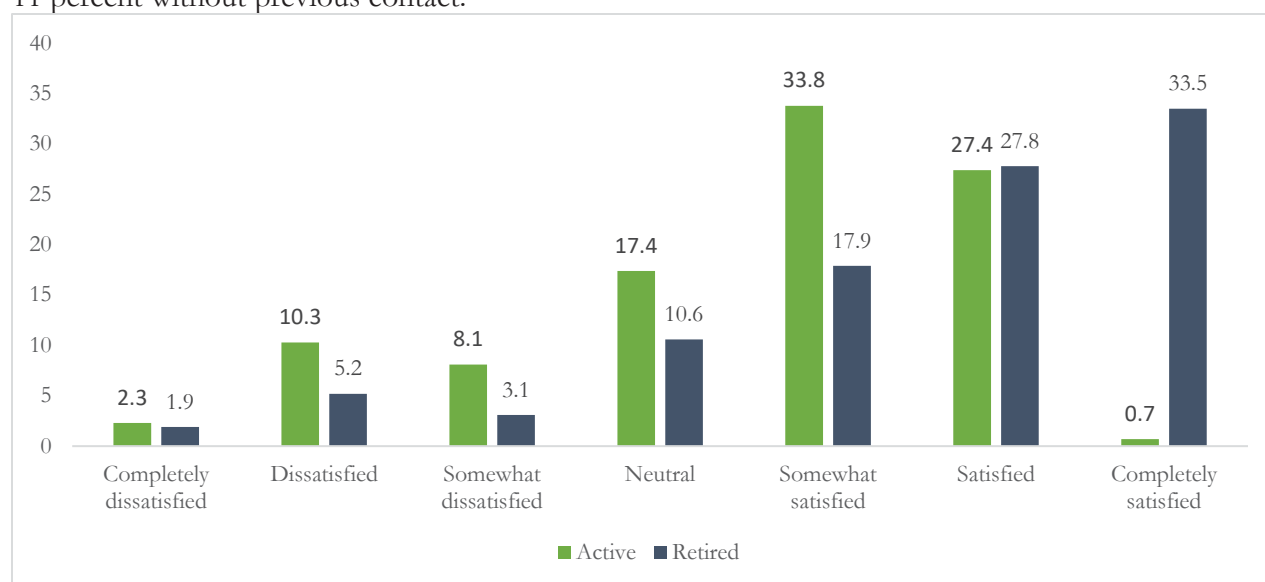
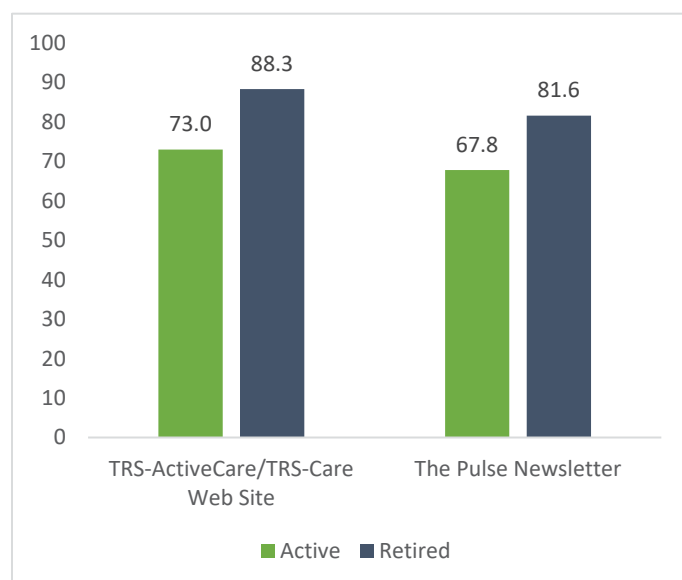


Figure 15: Satisfaction with TRS-Care/TRS-ActiveCare Customer Service Line

*Only includes enrolled members and who called the customer service line (N=63 for active; N=104 for retired).

Retired members who called the customer service line were generally satisfied with the interaction (Figure 15). Overall, 79 percent of those retired members indicated they were at least somewhat satisfied with the call, including more than a third (34 percent) who were completely satisfied. Active members were also satisfied with the customer service line, though responses leaned more toward the “somewhat satisfied” category. Overall, 62 percent of active members were satisfied with the interaction, although more than half of these were in the somewhat satisfied category.



Members who reported visiting the TRS-Care or TRS-ActiveCare websites or reading *The Pulse* Newsletter described these resources as helpful (Figure 16). Retired members were more positive than active members, but both groups evaluated these resources as helpful. Eighty-eight percent of retired members said the TRS-Care website was helpful, while 82 percent said *The Pulse* newsletter was helpful. Nearly 3 in 4 active members similarly described the TRS-ActiveCare website as helpful, while 2 in 3 described *The Pulse* newsletter as helpful.

Figure 16: Helpfulness of Information Resources

*Retired member: TRS-Care (N=104); *The Pulse* (N=125)

*Active members TRS-Active Care (N=107); *The Pulse* (N=56)

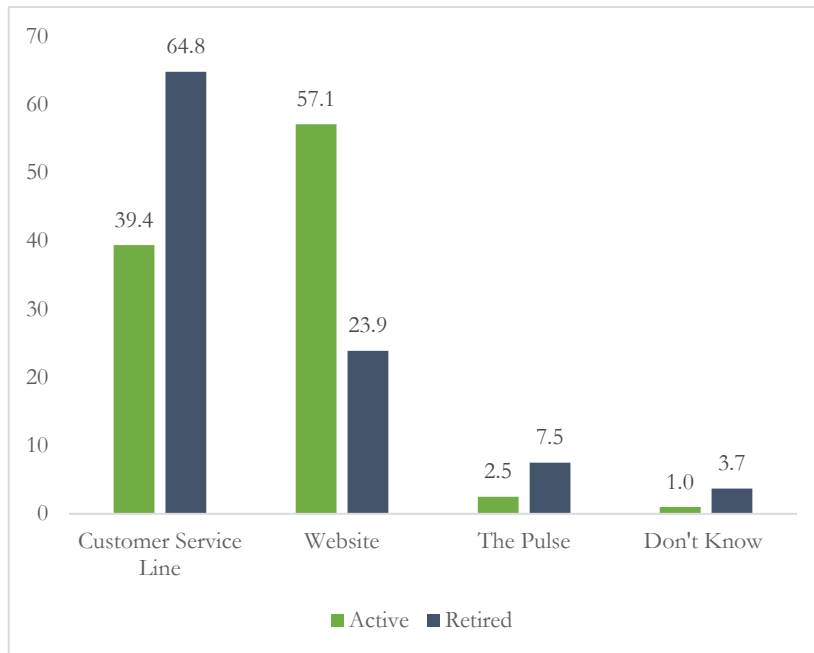


Figure 17: Greatest Value in TRS-Care/TRS-ActiveCare Resources

**N=290 for retired members; N=249 for active members*

Differences in the use of various resources reflected differences in perceived value (Figure 17). When asked which of these resources was of the greatest value, retired members selected the customer service line while active members preferred the website. This may reflect age differences across these groups as well as comfort levels with technology and online information. However, there are no differences by age within either of these groups. Among active members, women are more likely than men to select the website as providing the greatest value. While members generally found *The Pulse* newsletter helpful (see Figure 16), very few selected it as providing the greatest value.

The next question asked respondents about the value of the benefits provided by TRS-Care (for retired members) and TRS-ActiveCare (for active members). The differences, presented in Figure 18, are rather stark. A majority of active members (53 percent) said the benefits provided by TRS-ActiveCare were not very valuable and only 8 percent of active members described these benefits as “very valuable.” Retired members, in contrast, see much more value in the benefits provided by TRS-Care. Seventy-nine percent of retired members described their benefits as valuable, including 29 percent who described them as very valuable. Older retirees see more value in the benefits than younger retirees. Thirty-five percent of retired members 75 and older described the benefits as very valuable compared to 15 percent of retired members under 65.

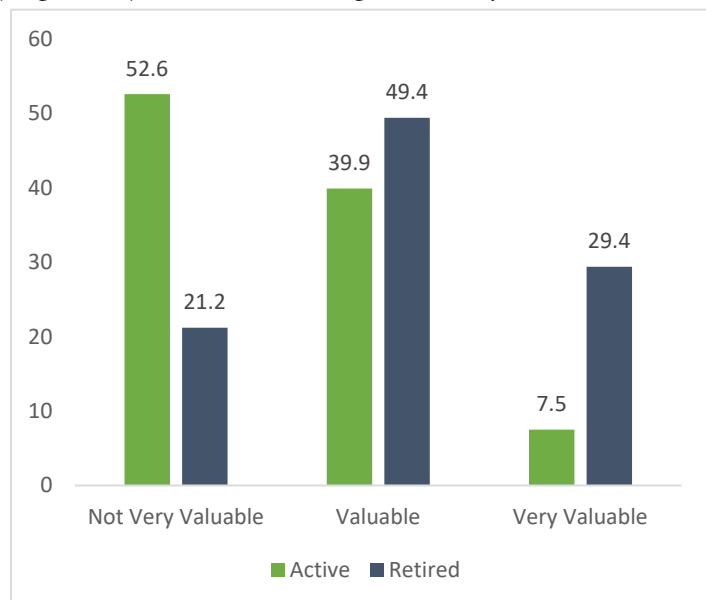


Figure 18: Value of TRS-Care/TRS-Active Care

**N=290 for retired members; N=249 for active members*

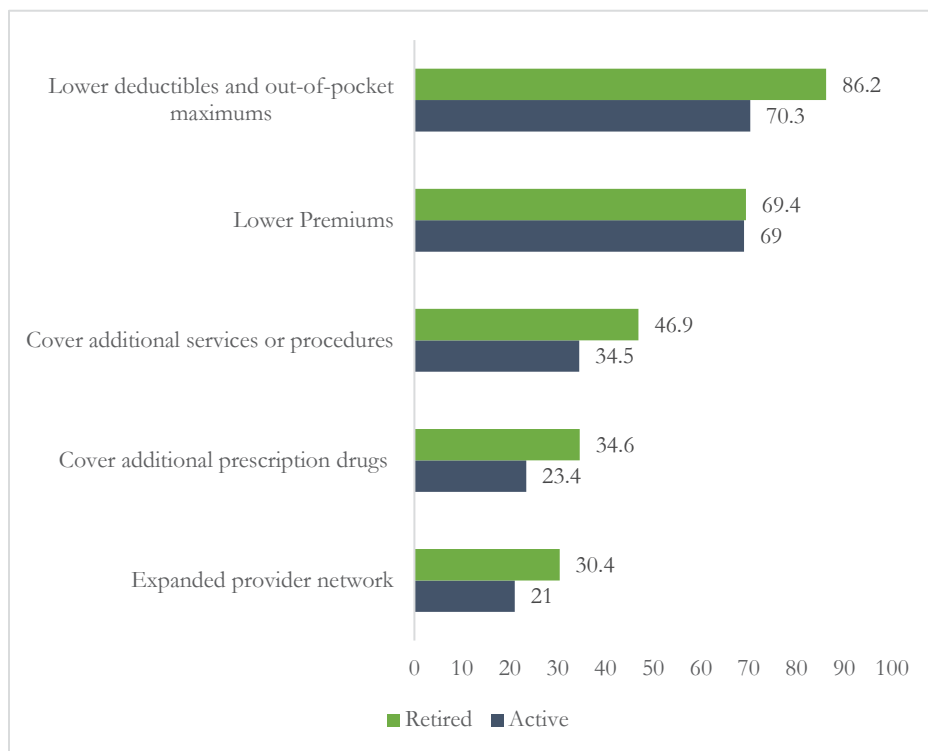


Figure 19: Three Most Important Ways TRS-Care/TRS-ActiveCare Benefits Could Be Improved

**N=290 for retired members; N=249 for active members*

The next question asked members enrolled in TRS-Care or TRS-ActiveCare about their overall satisfaction with TRS-Care or TRS-ActiveCare services. Consistent with previous results, retired members were generally more satisfied with TRS-Care than active members are with TRS-ActiveCare (Figure 20). Seventy-three percent of retired members were at least somewhat satisfied with TRS-Care. Active members expressed greater dissatisfaction. In fact, more active members were dissatisfied (44 percent) than were satisfied (34 percent) with TRS-ActiveCare. This is notably different from much of the survey where active members were often neutral when evaluating various services. In this case there is a substantial negative response. There were no differences in satisfaction by gender, age, prior contact, institutional type, or the specific plan the member was enrolled in.

Despite these differences, when asked what would improve their benefits, active and retired members largely agree (Figure 19). The single most important thing would be to lower deductibles and out-of-pocket expenses. Lower premiums finished second followed by covering additional services and procedures. Notably, members do not appear to recognize the tradeoffs inherent in some of these choices. Lower deductibles, for example, may require higher premiums.

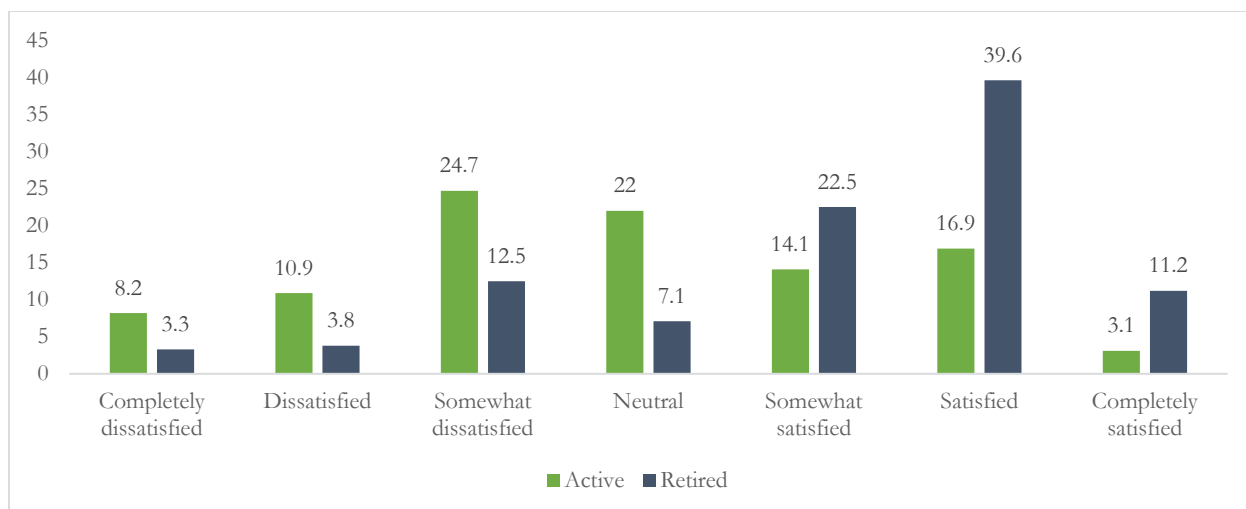


Figure 20: Overall Satisfaction with TRS-Care/TRS-ActiveCare Services

*N=290 for retired members; N=249 for active members

Finally, for this section, active and retired members not enrolled in TRS-Care or TRS-ActiveCare were asked to identify their reasons for not enrolling. The most common response was that they had coverage elsewhere (Figure 21). Fifty-five percent of active members and 74 percent of retired members not currently enrolled in TRS-Care or TRS-ActiveCare were covered by health insurance through a spouse, family member, or some other source. The second most common response for active members was that they were not eligible (28 percent) for coverage. For retired members, in contrast, the decision not to enroll more commonly reflected costs (34 percent) rather than eligibility (15 percent). Not shown in Figure 21 were the “other” responses. Thirteen percent of active members not enrolled in TRS-ActiveCare and 25 percent of retired members not enrolled in TRS-Care provided an additional reason for not enrolling. For the most part, the answers reflected the categories listed above (e.g., members indicating they were covered through a spouse) or they were idiosyncratic. One exception is a fairly substantial number of unenrolled active members (5 percent) who said they did not know about TRS-ActiveCare.

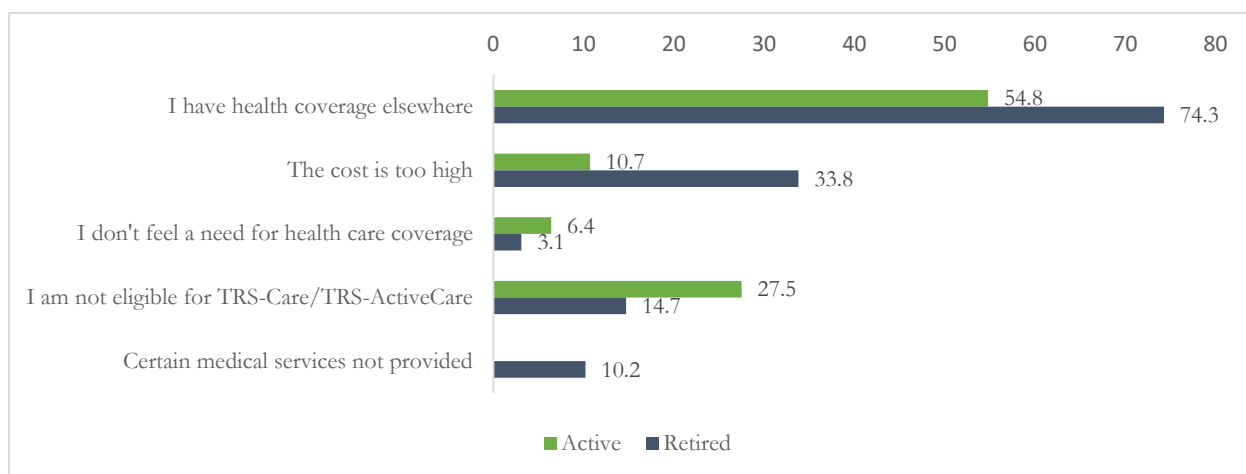


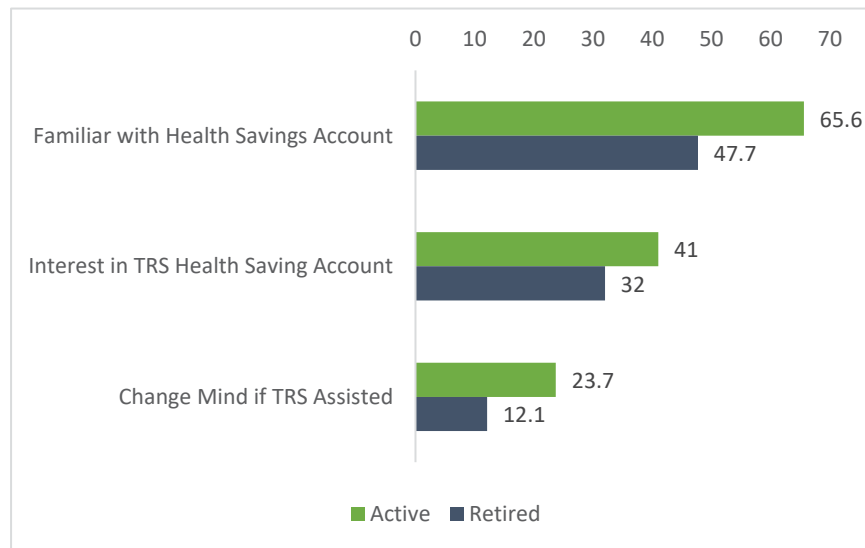
Figure 21: Reasons for Not Enrolling in TRS-Care/TRS-ActiveCare

*N=149 for retired members; N=577 for active members

Health Savings Accounts

Figure 22: Familiarity and Interest in Health Saving Account

*N=439 for retired members; N=832 for active members



To gauge familiarity and interest with health saving accounts (HSAs), members were asked how familiar they were with HSAs, whether they would be interested in enrolling in an HSA as part of TRS-Care or TRS-ActiveCare, and, if not, if it would change their mind if TRS assisted in choosing an HSA. The results are presented in Figure 22 (N=439 for retired members; N=832 for active members). Overall, active members were more familiar with health savings accounts,

more interested in a TRS health savings account, and more willing to change their mind if TRS assisted in setting up an HSA. First, 66 percent of active members compared to 48 percent of retired members said they were familiar with HSAs. Second, 41 percent of active members said they were interested in a TRS Health Savings Account compared to 32 percent of retired members. Third, the more familiar a retired member was with an HSA, the more interested they were in enrolling in a TRS HSA. Forty percent of retired members who were familiar with HSAs were interested in enrolling through TRS. This compares to 25 percent for members who were not familiar with HSAs. Fourth, nearly a quarter of active members said they would consider changing their mind about setting up an HSA if TRS assisted in choosing a provider. Only 12 percent of retired members, in contrast, would consider changing their mind. Overall, the evidence suggests that—at least among active members—there is significant interest in a TRS health savings account. Among retired members, interest and familiarity are considerably lower but interest increases as members become more familiar with HSAs. If TRS is interested in providing this service, the first step would be to increase awareness and familiarity with health savings accounts.

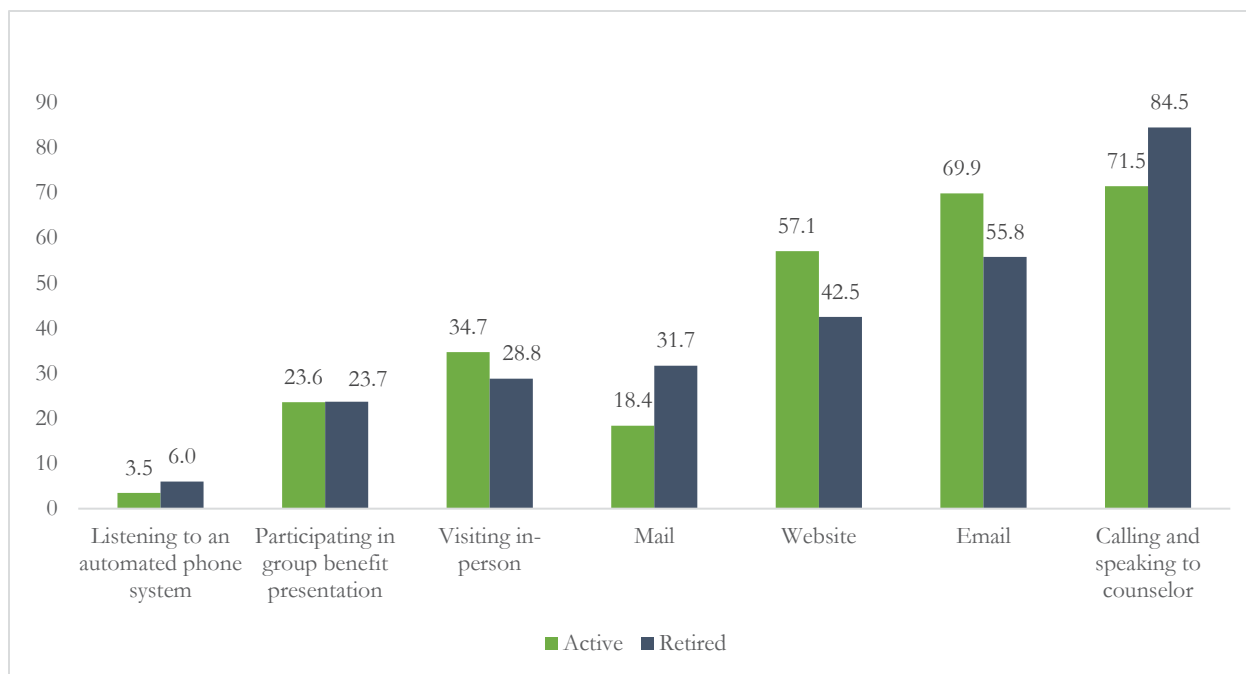


Figure 23: Preferences for Interacting with TRS

*N=439 for retired members; N=832 for active members.

TRS Interactions

Improving interactions with members requires understanding how individuals prefer to be communicated with, how they currently communicate with TRS, and how they evaluate those communications. Figure 23 displays active and retired member preferences for interacting with TRS. While there were notable differences in the percentages of active and retired members opting for a particular type of interaction, the rank ordering was fairly consistent with one notable exception. Retired members were more likely than active members to select mail as a preferred form of interaction. Overall, retired and active members most preferred being able to call and speak directly with a counselor. For active members, however, an email was preferred almost as much as a phone call. For retired members, a call was very much preferred over email. Moreover, active members also showed a stronger preference for visiting a website. If a phone call was the most preferred form of contact for members, the preference was highly contingent upon being able to speak to a counselor. Listening to an automated phone system was the least favorite interaction for both active and retired members.

There were only minor differences by gender, age, and institution type. For example, younger active members were less likely to select a group presentation as a preferred interaction. There was substantial difference by prior contact with TRS but should, by definition, be the case.

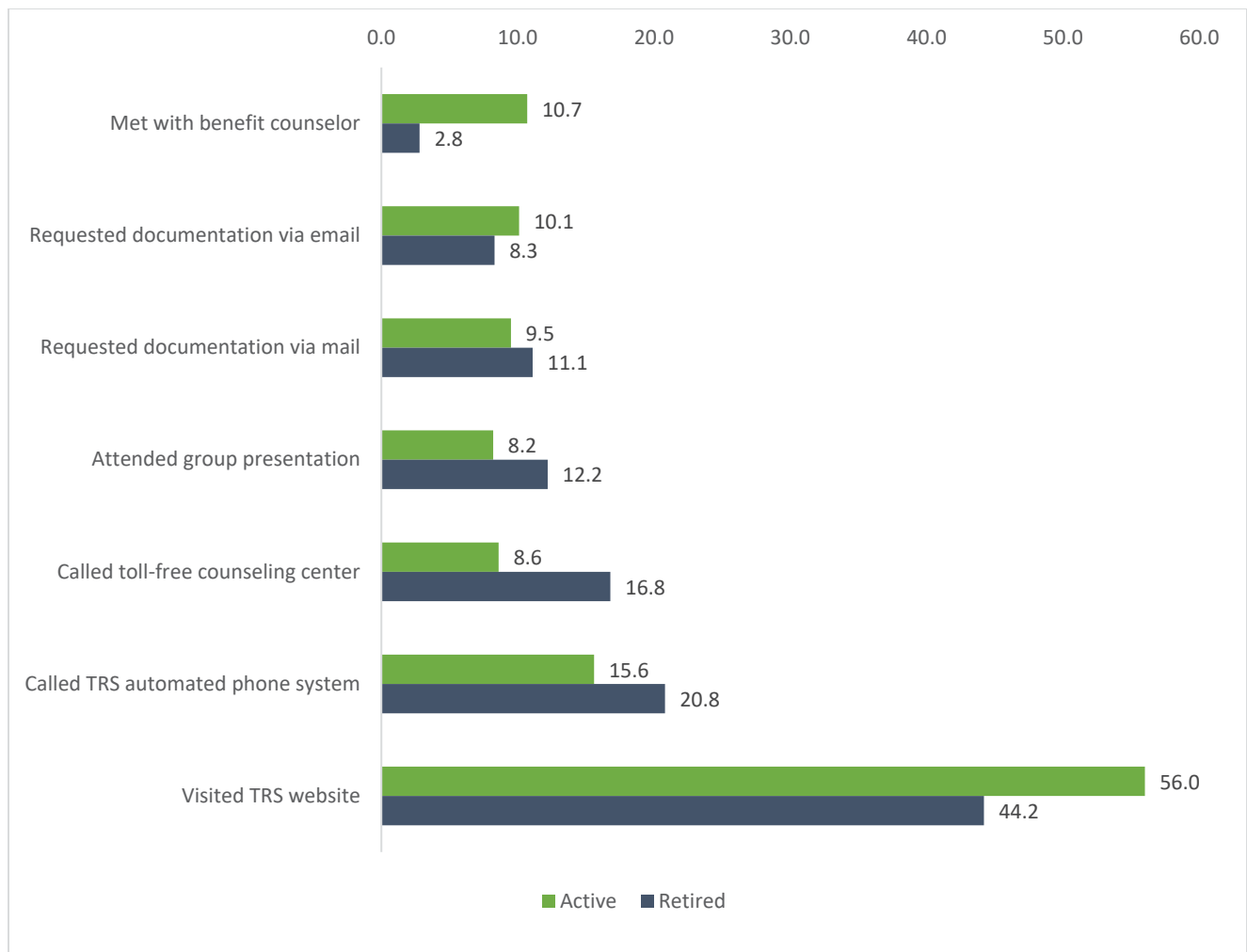


Figure 24: Types of Interaction with TRS Over Past 12 Months

**N=439 for retired members; N=832 for active members.*

Figure 23 presents members' preferred interaction; Figure 24 presents actual interactions over the past 12 months. The differences are notable. First, although a telephone call to a counselor was the most preferred interaction, it was not the most common interaction. Instead, members reported visiting the TRS website as the most common interaction, followed by calling the TRS automated phone system. Calling the TRS automated phone system was universally considered the least desirable form of interaction for both retired and active member. Calling a toll-free counseling center, the preferred form of contact, was the third most common form of actual interactions over the past 12 months. As these figures suggest, better aligning member interaction preferences with actual interactions might significantly improve TRS service evaluations.

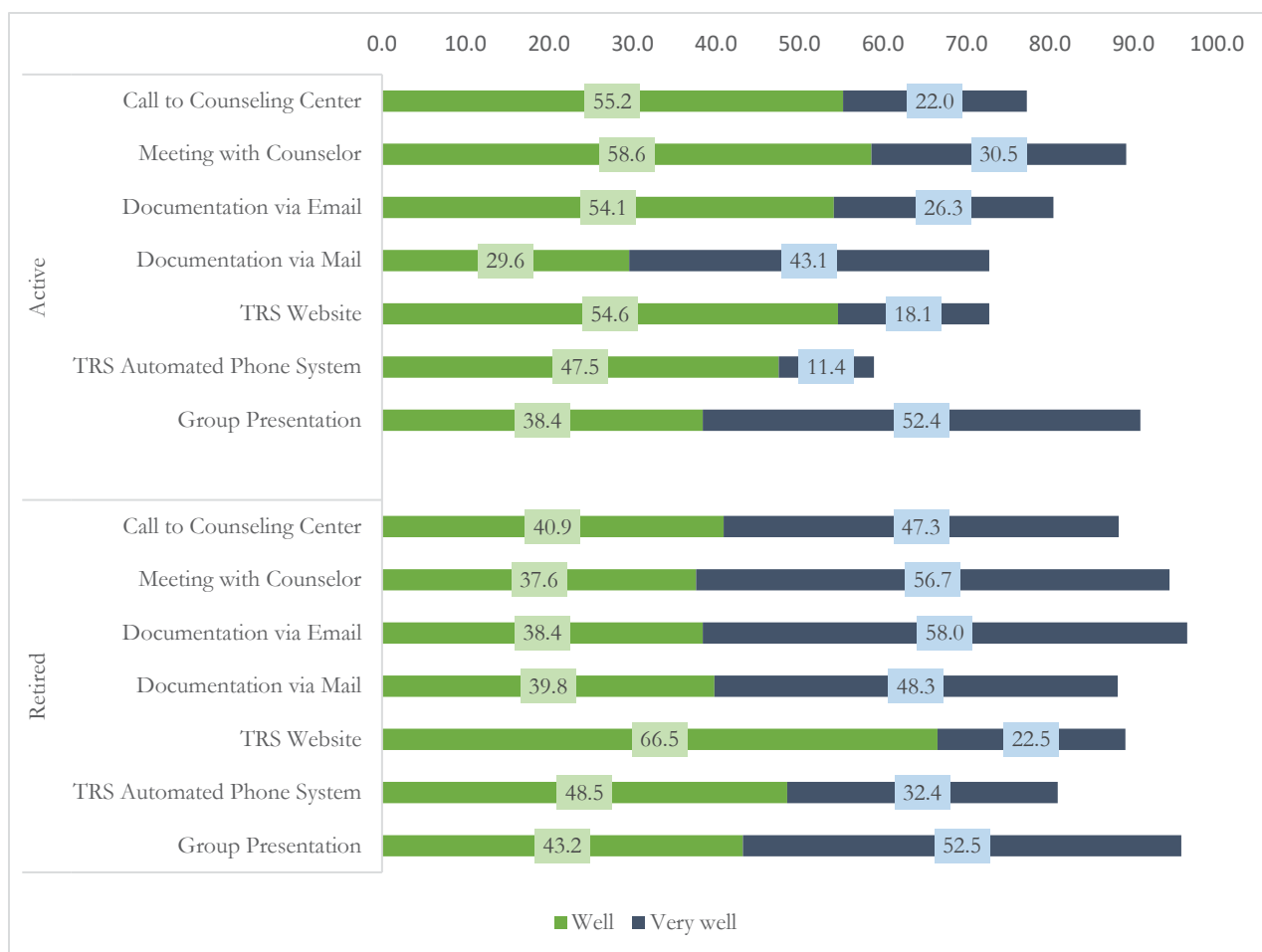


Figure 25: Ratings for TRS Interactions

*N's are based on the number of respondents engaging in a particular activity. These numbers are listed as follows for active members: 242 for calling a counselor center; 112 for meeting a counselor; 170 for requesting email; 203 requesting mail; 552 for visiting TRS website; 292 for automated phone system; 97 for group presentations. For retired members: 102 for calling a counseling center; 22 for meeting with a counselor; 43 for requesting email; 68 for requesting mail; 215 for visiting TRS website; 118 for automated phone system; 49 for group presentations.

Figure 25 presents evaluations of TRS-member interactions for members who reported a particular type of interaction. Specifically, members were asked how well TRS did in providing information through these various types of contact. Overall, member evaluations of specific contacts were mostly positive, though there was notable variation across types of interaction. First, members were most positive about group presentations. Members who attended a group session almost universally rated TRS as doing “well” at providing information. Ninety-six percent of retired members and 91 percent of active members rated the TRS group presentation they attended as doing well (43 percent) or very well (53 percent). TRS members also rated their meetings with a counselor very positively. Ninety-four percent of retired members and 89 percent of active members rated their meetings as doing well or very well in providing information. TRS members, both active and retired, were least positive about the TRS automated phone system. Even in the case of the automated phone system, however, a majority of active members (59 percent) and more than 4 in 5 retired members rated TRS as doing well or very well for providing information through the system. Finally, while active members preferred the website and reported using it more often, retired members rated the website more

positively. Eighty-nine percent of retired members rated the website as doing well (67 percent) or very well (23 percent) in providing information compared to 73 percent of active members who rated the website as well (55 percent) or very well (18 percent).

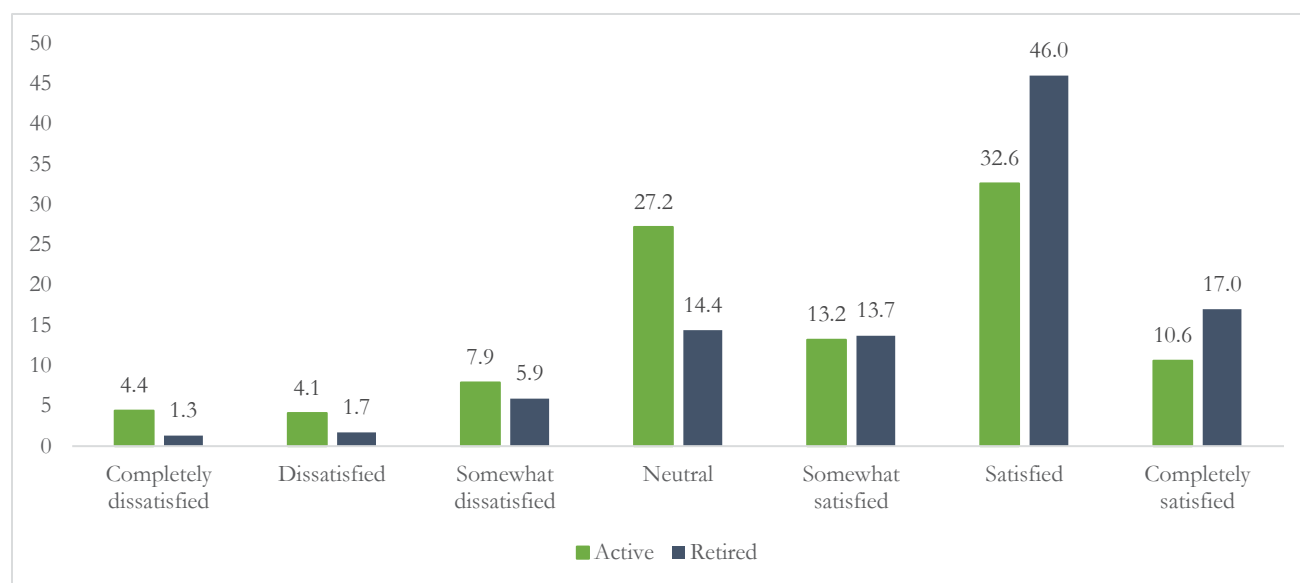


Figure 26: Satisfaction with TRS Interactions

*N=291 for retired members; N=647 for active members.

The final question in this section asked respondents for an overall evaluation of their interactions with TRS. The question was only asked of those members who reported some form of contact in previous questions. Overall, both active and retired members evaluated their interaction with TRS positively (Figure 26). Seventy-seven percent of retired members and 56 percent of active were satisfied with their interaction. Nine percent of retired members and 16 percent of active members said they were dissatisfied with the interaction. As in previous questions, more active members opted for the neutral category suggesting they were not sure how to rate the interaction.

For retired members, there are no differences by gender, age, previous contact, or type of institution. For active members, as age increased, satisfaction also increased. The group least satisfied with their interaction, however, was the 40-49 age group. Forty-six percent of the 40-49 age group were satisfied with the service they received from TRS, compared to 67 percent in the 60 and older age group. In addition, active members who had previous contact with TRS were more satisfied with their interactions. Sixty-five percent of active members with prior TRS contact were satisfied with their interaction compared to 56 percent of members without contact.

MyTRS

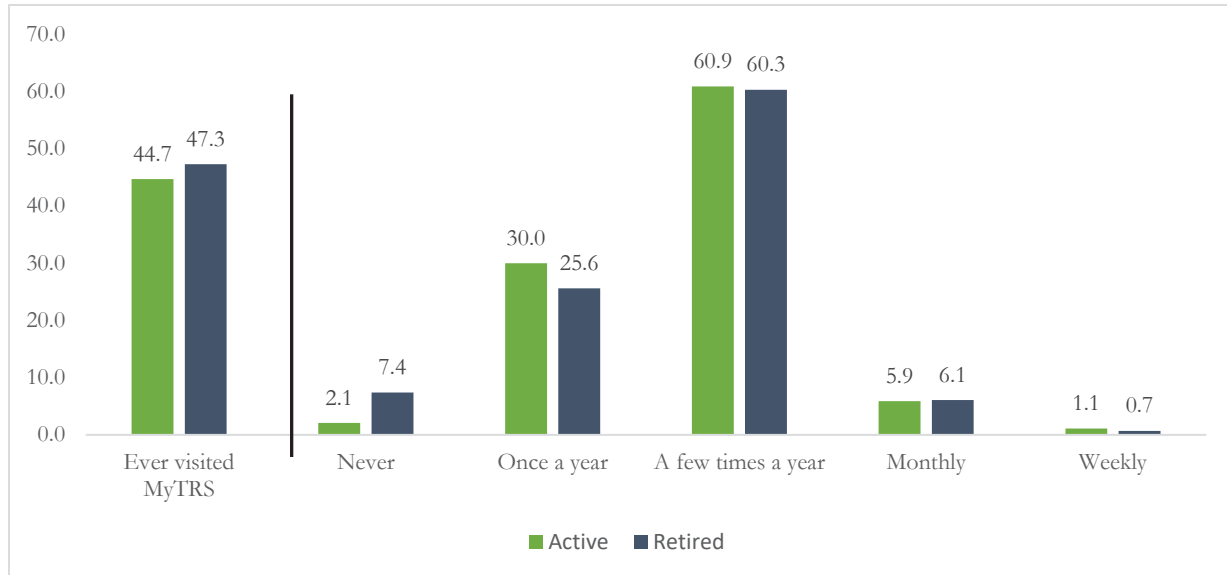


Figure 27: Ever Visited and Frequency of Visiting MyTRS

*N=429 for retired members for ever visited; N=832 for active members. For frequency of visits N=225 for retired members; N= 521 for active members

MyTRS allows members to keep track of their personal accounts and view important documents online. The next set of questions were designed to better understand member use of MyTRS, including how frequently members use the site, the reasons they use (or do not use) the site, and the features or information that would improve the usefulness of MyTRS. Figure 27 displays whether members have ever visited MyTRS and how often they visited in the past 12 months. On the left-hand side of the graph is the proportion of members who have ever visited the MyTRS site. The right-hand side of the graph presents the frequency of visiting the site *among those members who have ever visited MyTRS*. Neither active nor retired members visit MyTRS often, though most members—90 percent of active members and 85 percent of retired members—have visited the site at least once in the past year.

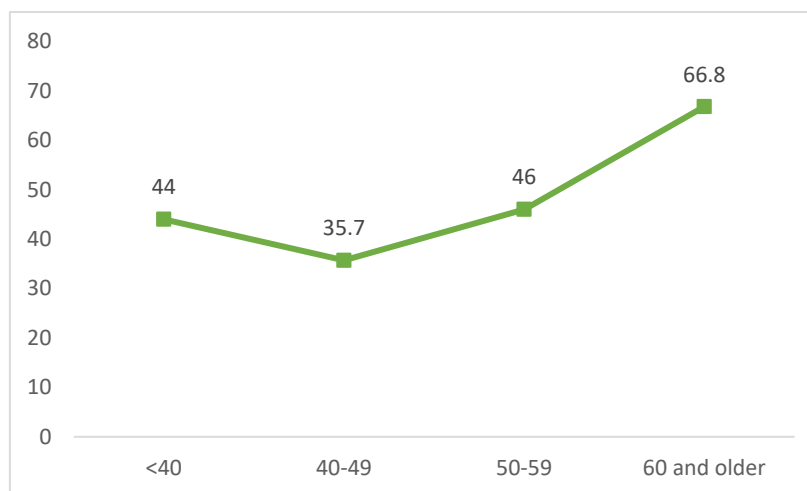


Figure 28: Active Member Visits to MyTRS by Age

*N=832

The percentage of active members ever visiting MyTRS differs significantly by age and by previous contact. Age groups closer to retirement visited MyTRS more often than age groups further away from retirement (Figure 28). Two-thirds of active members in the 60 and older age group have visited MyTRS compared to 36 percent in the 40-49 age group and 44 percent in the 60 and over age group. In addition, active members who have had previous

contact with TRS were more likely to have visited *MyTRS*. Seventy-four percent of active members who had previous TRS contact have visited *MyTRS* compared to 43 percent with no previous contact.

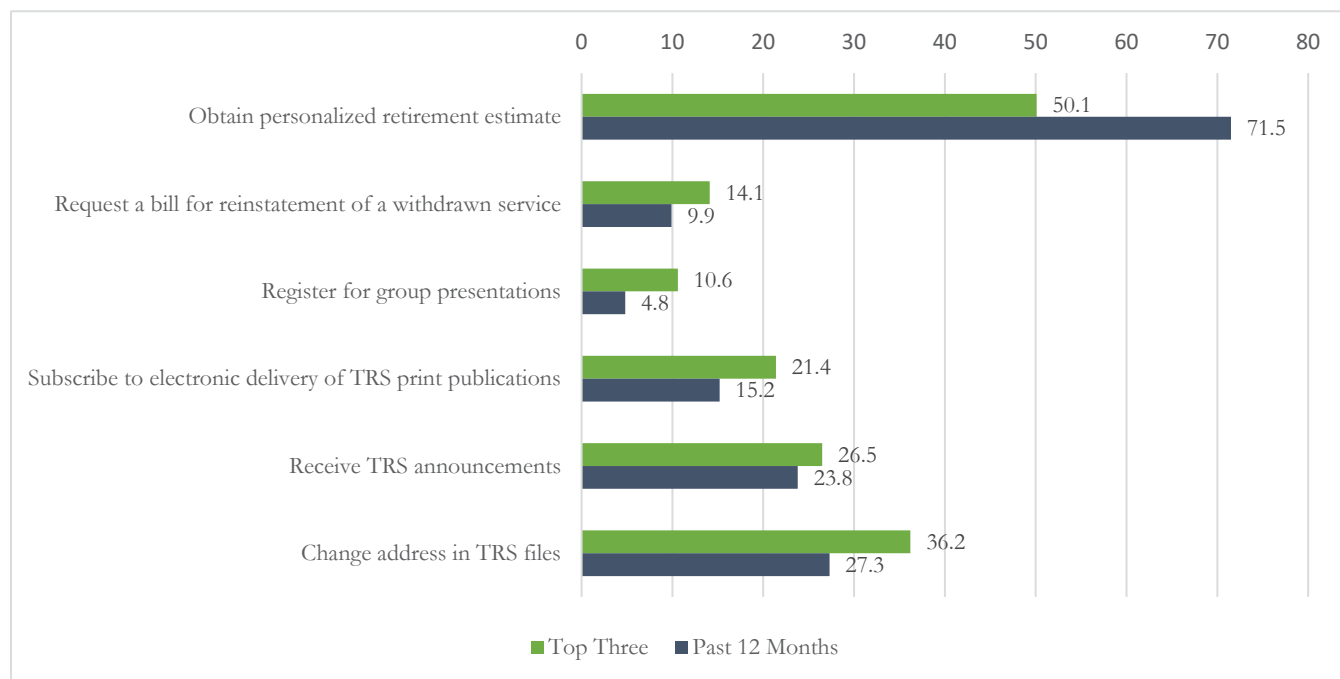


Figure 29: Active Member Reasons for Visiting *MyTRS*

*N=521

Figure 29 presents the most important reasons active members visited *MyTRS* and whether they had visited *MyTRS* during the past 12 months for that specific reason. In the question, respondents selected their three most important reasons for visiting *MyTRS*. The most frequent reason active members gave for visiting *MyTRS* was to obtain personalized retirement estimates (72 percent). Active members also visited *MyTRS* to change their address (36 percent) and to receive announcements from TRS (27 percent). In addition, approximately 72 percent of active members visited *MyTRS* in the past 12 months to obtain a personalized retirement estimate while 27 percent visited *MyTRS* to change their address.

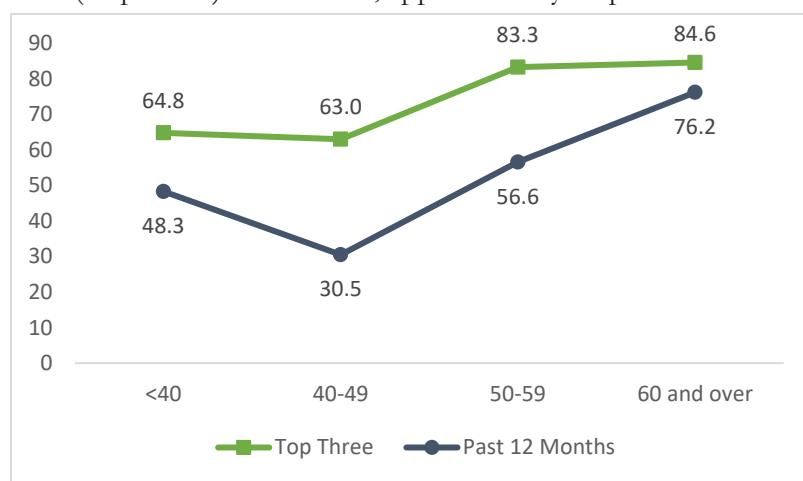


Figure 30: Active Member Visited *MyTRS* to Obtain Personalized Retirement Estimate by Age

*N=832

Age groups closer to retirement were more likely to have visited *MyTRS* to obtain a personalized retirement estimate (Figure 30). Age groups closer to retirement were also more likely to visit *MyTRS* to sign up for group presentations. Nineteen percent of the 60 and over age group visited *MyTRS* to sign up for a group presentation compared to

just 2 percent for the under 40 age group. Younger age groups, in contrast, were more likely to say changing an address was an important reason to visit *MyTRS*. Fifty-seven percent of the under 40 age group said changing an address was an important reason to visit *MyTRS* compared to 20 percent of the 60 and older age group. There were similar differences when examining whether members changed their address in the past year. Forty-six percent of the under 40 age group compared to 11 percent of the 60 and older age group changed their address in the past 12 months. Finally, there were also differences based on institution type. Active members in public schools were more likely to say requesting a bill was a top three reason to visit *MyTRS* (19 percent) than active members in higher education (6 percent) or to receive important announcements (32 percent versus 17 percent).

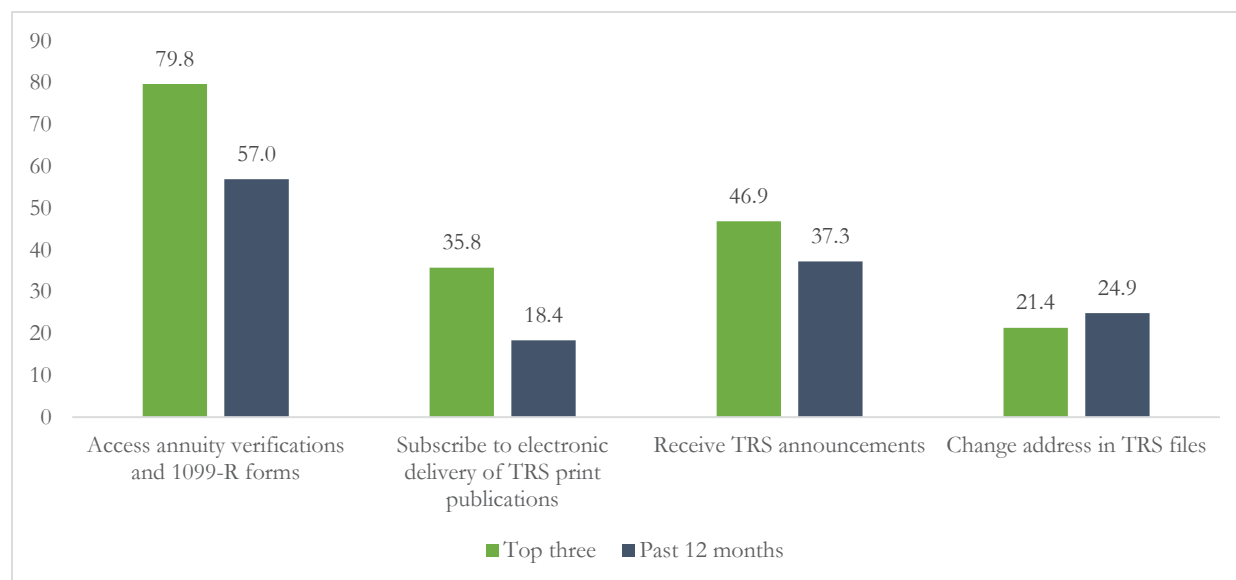


Figure 31: Reasons Retired Members Visit *MyTRS*

*N=225

Figure 31 provides the reasons retired members visited *MyTRS*. In contrast to active members, retired members visited *MyTRS* to access annuity verifications and 1099-R forms, to receive TRS announcements, and subscribe to electronic delivery of TRS publications. Eighty-percent of retired members selected accessing annuity verifications and 1099-R forms as one of the most important reasons to visit *MyTRS*, with 57 percent reporting doing so in the past 12 months. The reasons retired members visit the *MyTRS* website do not differ by gender, age, previous contact with TRS, or type of institution.

To assess how TRS could improve *MyTRS*, members were asked what features or information they would like. Before analyzing the results, it is important to note there were not many responses to this question. Seventy-six percent of retired members and 90 percent of active members did not provide a response. In addition, more than 10 percent of retired members who did respond indicated they did not have any suggestions for how to improve *MyTRS*. Most of the responses from retired members were idiosyncratic; however, if there is a common theme, it is the need for updated information of various types.

Among active members, the most common response was to improve the usability of *MyTRS*. Members noted issues navigating *MyTRS*, finding information, and logging on to the site. At least one

active member suggested providing a mobile app. The following examples are illustrative of the type of comments provided by active members:

- *Could make it easier to find things. I had a hard time making an appointment in Austin.*
- *Easier access just to retirement, I need to contact them to find out my exact information. I was having trouble getting in contact to someone to help.*

In addition to asking reasons for visiting *MyTRS*, the survey also included questions asking why members did not visit the site. This question was only asked of respondents who had never visited *MyTRS*. Figure 32 presents the results.



Figure 32: Reasons for Not Visiting *MyTRS*

*N=214 for retired members; N=311 for active members

For active members, the most frequent reason given for not visiting *MyTRS* involved a lack of awareness. Forty-five percent of active members said they were not aware of *MyTRS*. For retired members, the most frequent reason given was that they saw no need to register (52 percent). A few other points bear mentioning. First, approximately a quarter of retired (23 percent) and active (26 percent) members were not sure how to register. While this was not the most common reason given, approximately a quarter of members not knowing how to register should raise concerns. Second, a lack of internet access is not a concern for active members—only 2 percent identified a lack of internet access as an issue—but it was a significant concern for retired members. Approximately 1 in 5 retired members selected a lack of internet access as a reason for not visiting the *MyTRS* site. These are individuals who are unlikely to be reached with online communications.

Among retired members:

- Men, more than women, saw no need to register. Sixty-nine percent of men compared to 48 percent of women saw no reason to register for *MyTRS*.
- Older retired members, relative to younger members, saw no reason to register. Twenty-five percent of active members in the under 40 age group saw no reason to register compared to 48 percent in the 40-49 age group, 61 percent in the 50-59 age group, and 52 percent in the 60 and older age group.
- Forty-two percent of retired members with previous TRS contact said they had no need to register compared to 57 percent without previous contact.

Among active members:

- Twenty-three percent of active members who contacted TRS previously selected not being aware of *MyTRS* as a reason for not visiting the site compared to 46 percent of members without prior contact.

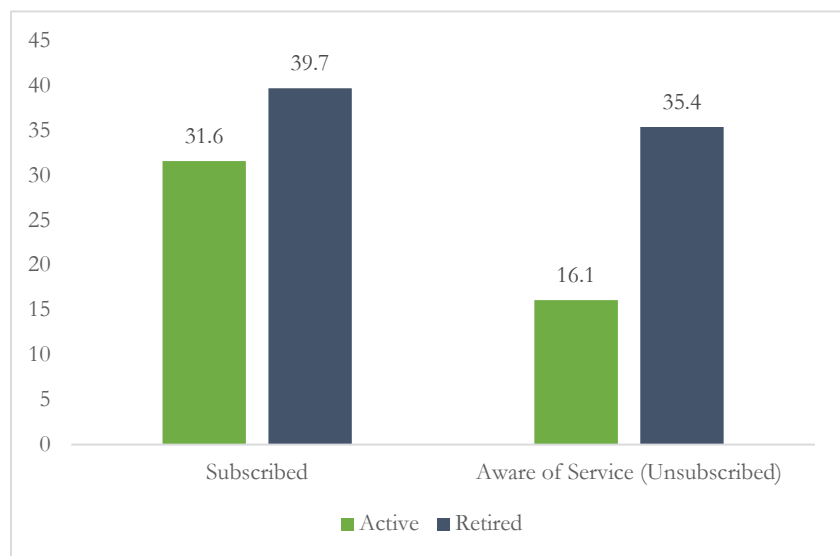


Figure 33: Subscription and Awareness to TRS Email Service

*N=429 for retired members; N=832 for active members

service. For active members, subscription rates differed by type of institution. Thirty-seven percent of active members in higher education were subscribed compared to 29 percent in public schools. For retired members, subscription to the TRS email service differed by age. Fifty-nine percent of retired members under age 65 were subscribed to the service compared to 22 percent of retired members 75 years or older.

Email Subscription Service

TRS maintains an email subscription service for active and retired members to receive TRS publications and announcements via email. To be included in the service, members have to register their email address with TRS. This next set of questions asked if respondents were registered for the TRS email service and, if not, whether they were aware of the service. As shown in Figure 33, 40 percent of retired members and 32 percent of active members were registered for the TRS email subscription

Among those members not registered, most were not aware the service existed. Only 35 percent of retired members and 16 percent of active members not subscribed to the email service were aware that it existed. There were no differences by gender, age, previous contact, or type of institution for active members. Older retired members who were not subscribed to the service were more likely to say they were aware of the service. Forty-eight percent of retired members 75 years or older were aware of the email service compared to 30 percent of members under age 65 and 26 percent between 65 and 75. With the exception of this older retired demographic, the key to increasing subscriptions to the TRS email service is to increase awareness of the service, particularly among active members.

Social Media

Surveys routinely reveal an increase in the use of social media for gathering information. This next set of questions was designed to better understand how TRS members use social media to gather information related to TRS services. Members were first asked how important it was to be able to find information on Facebook, Twitter, and YouTube. Those members who said it was important or very important to be able to find TRS information on social media were then asked a subsequent question on whether the information provided on social media was helpful. Figure 34 presents the importance members placed on social media as a source for TRS information. At least for this type of information,

social media platforms reach a limited audience. First, large percentages of active and retired members either considered social media not important or they do not use social media. While Facebook is the most important social media platform, nearly 3 in 4 active members (74 percent) say it is unimportant (51 percent) or that they do not use it (23 percent).

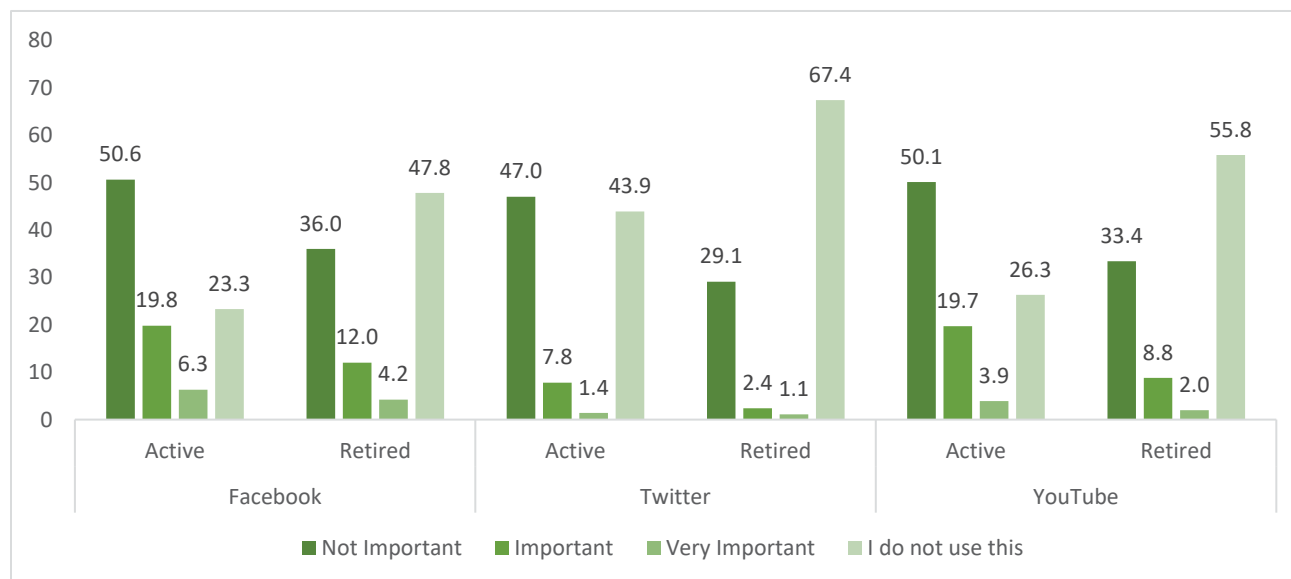


Figure 34: Importance of Social Media

*N=439 for retired members; N=832 for active members.

Second, active members consider social media more important as a source of TRS information than retired members. Combining the important and very important categories:

- Twenty-six percent of active members compared to 16 percent of retired members consider Facebook important.
- Nine percent of active members compared to 4 percent of retired members consider Twitter important.
- Twenty-four percent of active members compared to 11 percent of retired members consider YouTube important.

Notably, the percentage of members considering any of these platforms important was small.

Third, younger retired members were more likely to say social media was not important while older retired members are more likely to say they do not use it. Fifty-percent of retired members in under 65 age group said Facebook was not important compared to 23 percent in the 75 and older age group. The difference is not made up in greater importance placed on Facebook but by older respondents saying they do not use social media. Sixty-seven percent of retired members in the 75 and older age group say they do not use Facebook compared to 22 percent in the under 65 age group. Twitter and YouTube follow a similar pattern. The potential for social media as a mechanism for communicating with TRS members may, at least, currently be limited. Either younger members have to consider social media a more important source for TRS information or older member have to use social media more frequently.

Fourth, a similar pattern emerges for active members. Fifty-six percent of active members in the under 40 age group said Facebook was not important compared to 45 percent for the 60 and older age group. The older age group, however, was less likely to use Facebook. Thirty-seven percent of active members in the 60 and older age group do not use Facebook compared to 24 percent in the under 40 age group. The same pattern holds for Twitter but not YouTube.

Finally, among active members, there are also differences in use by gender:

- Thirty-five percent of men did not use Facebook compared to 19 percent of women.
- Fifty-three percent of women said using YouTube to find TRS information was not important compared to 43 percent of men.

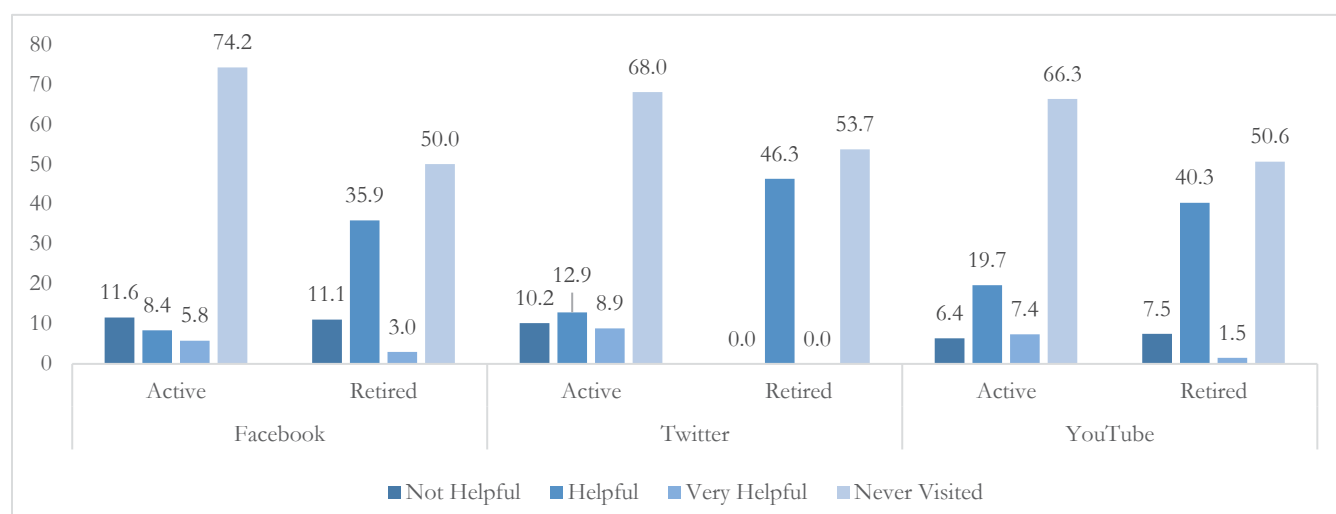


Figure 35: Helpfulness of Social Media

**For retired members: N=73 for Facebook; N=19 for Twitter; N=46 for YouTube. For active members: N=180 for Facebook; N=92 for Twitter; N=209 for YouTube*

Figure 35 presents the perceived helpfulness of TRS social media. Recall the question was only asked for members who said particular platforms were important or very important for finding TRS information. Because relatively few respondents said these platforms were important, the results were based on a limited number of respondents. The largest category, active members who said Facebook was important or very important, was based on 180 observations. The smallest category, retired members who said Twitter was important, was based on just 19 observations. Even with this caveat, the most notable observation in Figure 35 is that most TRS members had not visited the TRS social media platforms. For those who did visit the platforms, the emerging pattern is active members are less positive in their evaluations than retired members. For example, 14 percent of active members said Facebook was helpful compared to 39 percent of retired members. Similar patterns emerge for Twitter and YouTube. Placing this difference in context, it is important to remember that across each of these evaluations there are fewer retired members who said these social media platforms were important. Although they were more positive about TRS social media, they were also less likely to use it.

TRS Benefits

This next set of questions was designed to understand how members used the TRS benefits available to them. This includes a series of questions asking members if they had requested an estimate for their retirement from TRS, an estimate for any special service credit they considered purchasing, and the accuracy and ease of understanding each of these estimates. The results are presented in Table 6.

Table 6: Percent of Active and Retired Members Using TRS Benefits

| | Active | Retired |
|---|--------|---------|
| Requested Retirement Estimate | 19.9 | 8.0 |
| Requested estimate for special service credit | 4.0 | 2.0 |
| Accuracy of retirement estimate | 58.9 | 94.0 |
| Retirement estimate easy to understand | 66.3 | 94.0 |
| Accuracy of Special Service Estimate | 59.5 | 89.3 |
| Special Service Estimate Easy to Understand | 73.7 | 100 |

*N=439 for retired members; N=832 for retired members. Follow-up questions about accuracy and ease of understanding were only asked of members who requested an estimate. For retirement estimates: N=40 for retired members; N=355 for active members. For special service credit estimates: N=9 for retired members; N=86 for active members.

Notably, only 1 in 5 active members requested an estimate for their retirement in the past 12 months and only 1 in 25 requested an estimate for purchasing a special service credit. As would be expected, even fewer retired members requested an estimate for retirement or for purchasing a special service credit.

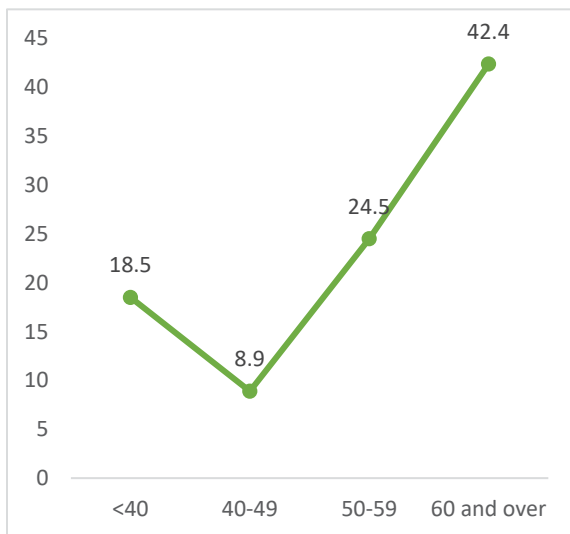


Figure 36: Active Member Request for Retirement Estimate by Age

*N=832

Active members closer to retirement age were more likely to have requested an estimate in the past 12 months (Figure 36). Forty-two percent of active members in the 60 and older age group requested a retirement estimate compared to 9 percent in the 40-49 age group and 19 percent in the under 40 age group. In addition, 51 percent of active members with previous contact requested an estimate compared to 18 percent without contact.

For the most part, members said their estimates were accurate and easy to understand. Fifty-nine percent of active members said their retirement estimates were accurate while 66 percent said their estimate was easy to understand. For the remaining active members, more were uncertain of their estimate's accuracy (30 percent) than distrusting. Only 10 percent of active members said their estimates were inaccurate. They were less uncertain whether the estimates were easy to understand. Twenty-three percent said their estimates were not easy to understand while 10 percent said they were unsure. The relatively few retired members who obtained an estimate for their retirement almost unanimously said their estimates were accurate and easy to understand.

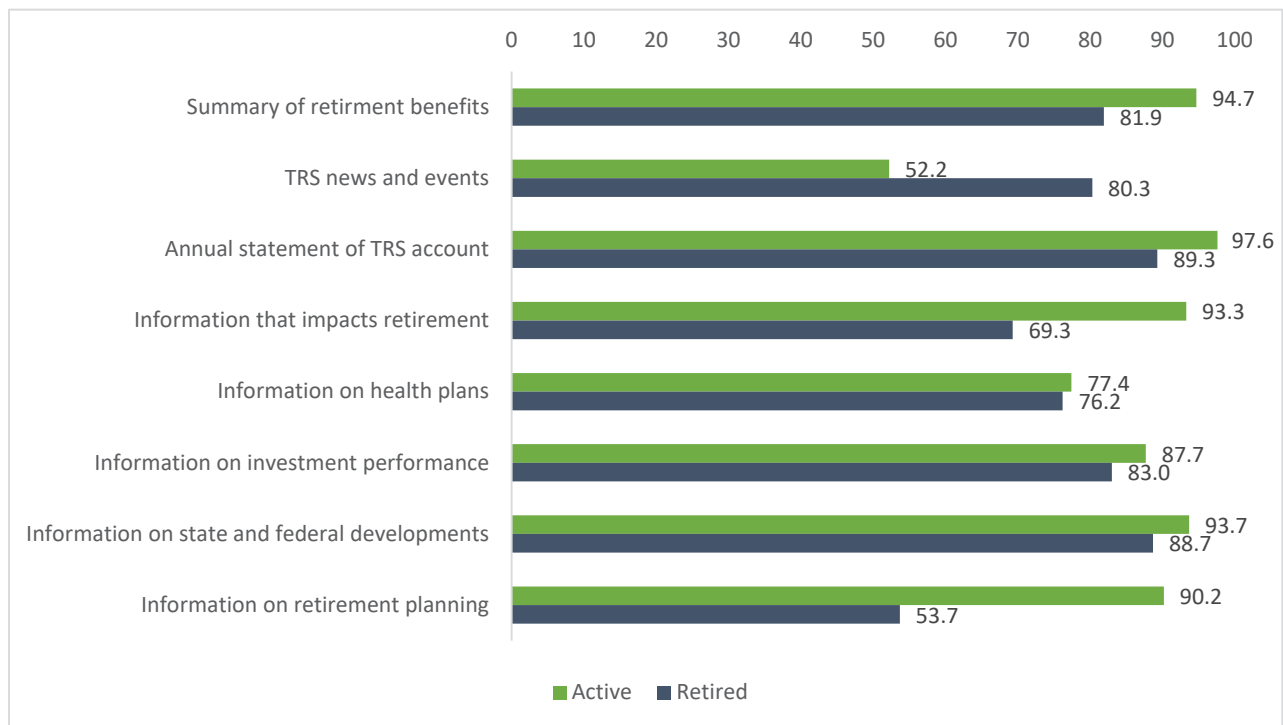


Figure 37: Importance of TRS Publications (Percent Important and Very Important)

*N=439 for retired members; N=832 for active members

TRS Publications

TRS provides members with a number of publications, including summaries of TRS benefits and annual statements as well as information on news and events, health plans, and investment performance. To evaluate the use and effectiveness of this information by TRS members, they were asked, first, about the importance of this information and then about its relevance and accessibility. Figure 37 presents the results for the importance of TRS information based on member selection of the three most important types of information to them. For active members, the most important publications were the annual statement of the TRS account (98 percent), the summary of retirement benefits (95 percent), and information that impacts their retirement (93 percent). For retired members, the most important publications were the annual statement (89 percent), information on state and federal developments (89 percent), and information on investment performance (83 percent). According to active members, the least important publication is TRS news and events (52 percent). For retired members the least important publication is information on retirement planning (54 percent).

The importance of information for active members differed significantly by age (Figure 38) and previous contact with TRS. As a general rule, information became more important for age groups closer to retirement, though the largest differences were between the youngest age groups (under 40) and every other age group. For example, 50 percent of active members in the under 40 age group said their summary of retirement benefits was very important compared to 71 percent of active members in the 60 and older age group. While the differences are often small, the 50-59 age group was more likely than the other groups to say this information was very important.

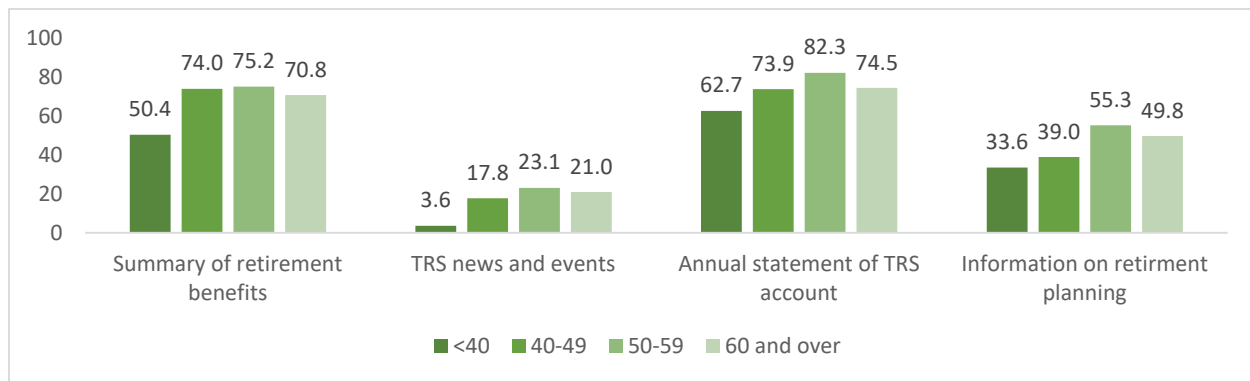


Figure 38: Active Member Importance of Publications by Age (Percent Very Important)

*N=832

In addition, there are also differences based on prior contact. Active members who had previously contacted TRS said information that impacts retirement, including state and federal developments, was more important than members without contact.

- Sixty-eight percent of active members with prior TRS contact said information that impacts retirement was very important compared to 55 percent of members without contact.
- Fifty-three percent of active members with prior TRS contact said information on state and federal developments that affect retirement was very important compared to 41 percent without contact.

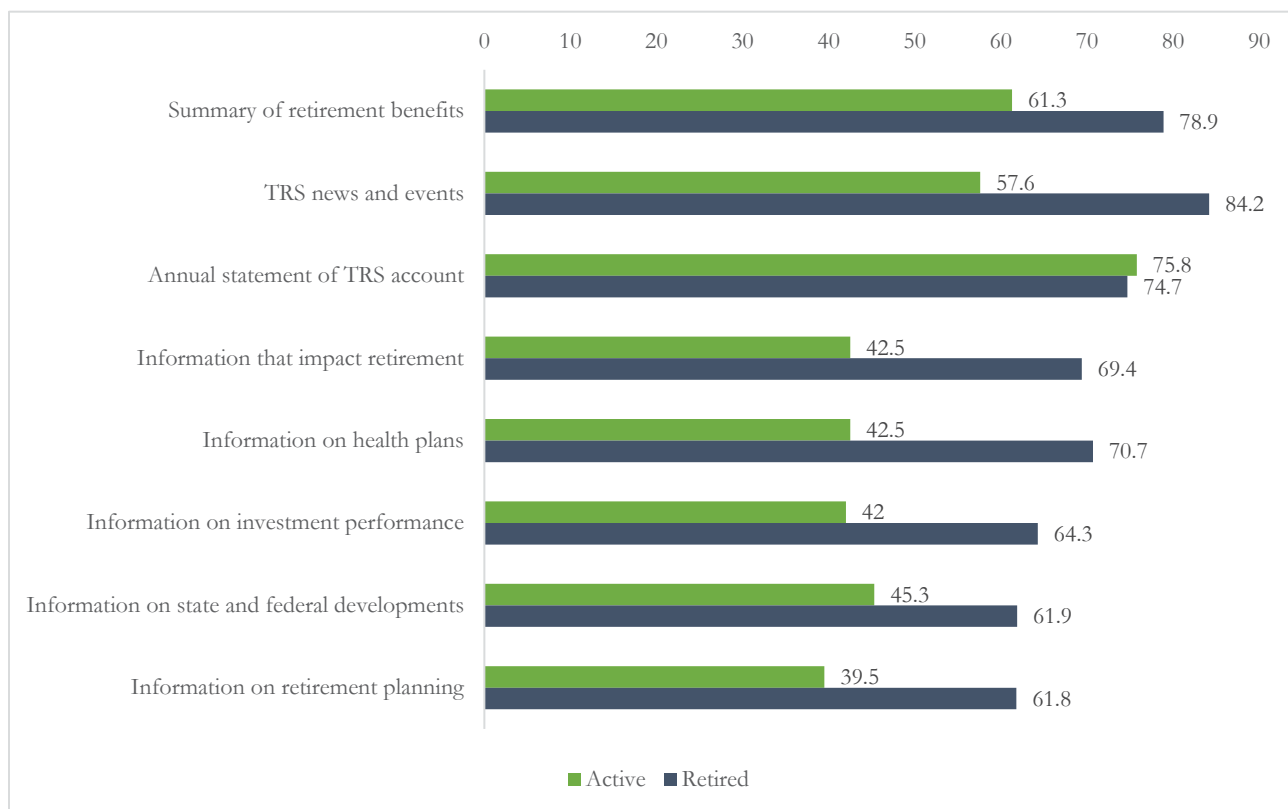


Figure 39: TRS Rating for Providing Relevant and Easy to Understand Information (Percent Good or Very Good)

**N=439 for retired members; N=832 for active members*

Figure 39 displays the percent of respondents rating information as good or very good in terms of its relevance and ease of understanding. With the exception of annual statements, retired members rated TRS publications more positively than active members. Retired members rated TRS news and events most positively (84 percent), followed by the summary of retirement benefits (79 percent) and the annual statement of their TRS account (75 percent). Active members, in contrast, rated their annual statement most positively (76 percent), followed by the summary of retirement benefits (61 percent) and TRS news and events (58 percent).

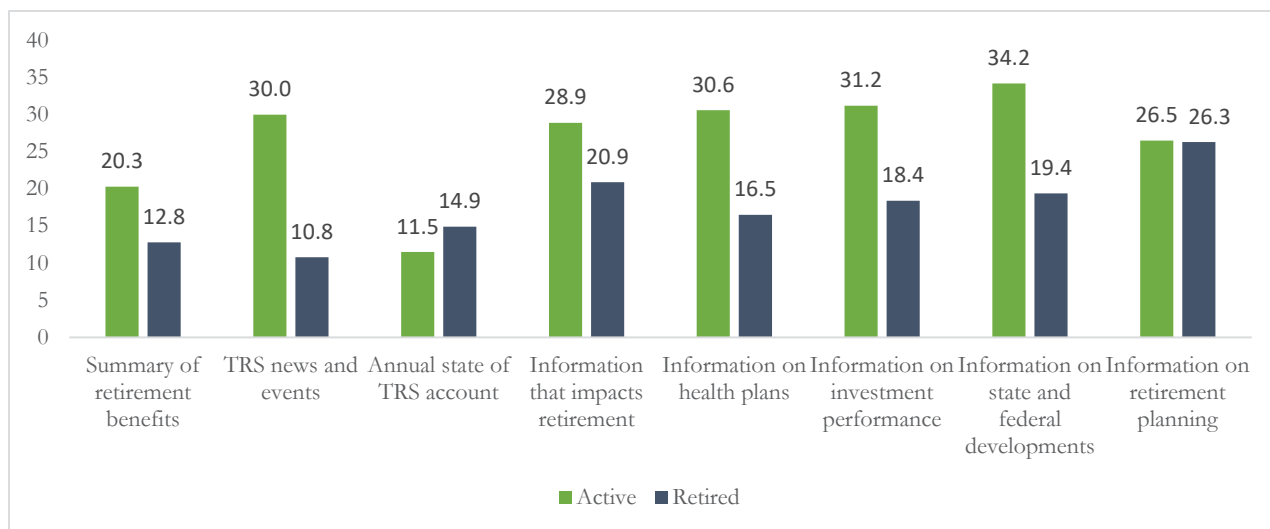


Figure 40: Percent "Don't Know" on Rating of TRS Publications

**N=439 for retired members; N=832 for active members*

Consistent with other findings throughout the report, these differences partly reflect the percent of active members indicating that they did not know enough to rate a particular publication (Figure 40). On these questions, however, a significant percentage of retired members also indicated that they did not know enough to rate these publications. Members who are familiar enough to rate the publications were positive in their assessments, but substantial percentages, often more than 1 in 4 active members, were unaware of the publications. Active member ratings of these publications also differed by age and institution type. For age, differences largely reflected differences in “don’t know” responses. Thirty-seven percent of the under 40 age group, for example, said they did not know enough to rate TRS news and events compared to 20 percent for the 60 and older age group. There was a similar pattern for information that impacts retirement. In addition, active members working in higher education consistently selected “don’t know” when asked to rate TRS publications (Figure 41).

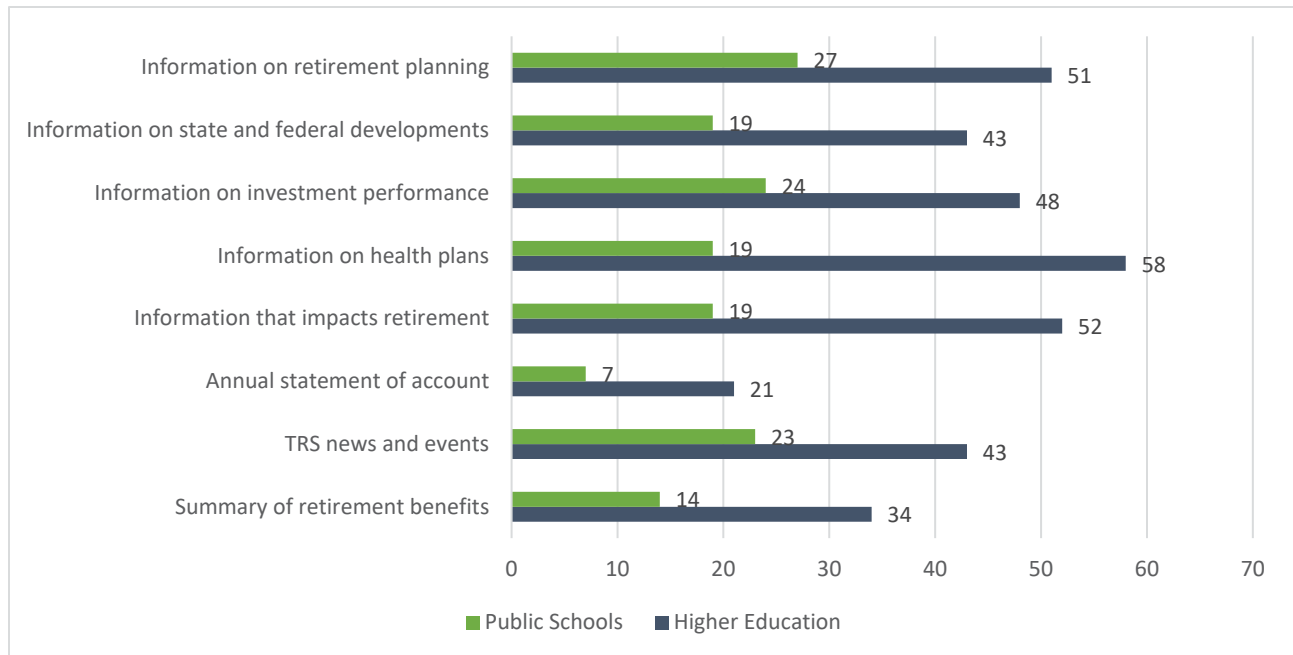


Figure 41: Evaluation of Information Resources by Type of Institution (Percent “Don't Know”)

*N=439 for retired members; N=832 for active members

TRS Handbook

The next set of questions were designed to better understand what information members consider important to include in the TRS handbook and how members who have used the handbook evaluate the information that is available. The first question asks all members to identify the three most important types of information provided in the TRS Handbook. Active and retired members provide notably different responses (Figure 42).

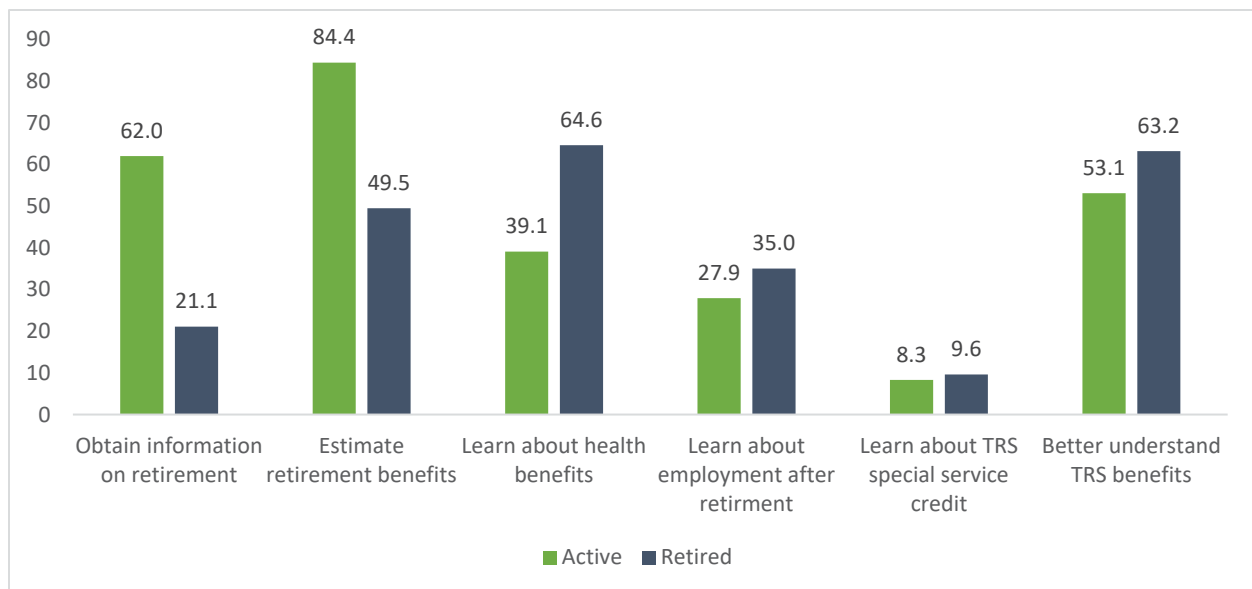


Figure 42: Three Most Important Things in TRS Handbook

*N=439 for retired members; N=832 for active members

The most important information for active members was the estimate of retirement benefits (84 percent), followed by information on the decision to retire (62 percent) and better understanding TRS` benefits (53 percent). The most important information for retired members, in contrast, was to learn about health benefits (65 percent) and to better understand TRS benefits (63 percent). Active and retired members agree that the least important information was about TRS special service credit.

For active members, there are significant differences by gender and type of institution. First, 74 percent of men compared to 58 percent of women identified obtaining information to decide to retire as important. Second, 43 percent of active members working in public schools compared to 29 percent working in higher education identified information on health benefits as important.

For retired members, valuation differences primarily reflect differences in age and institution type. As age increases, retired members place less importance on information related to retirement decisions, retirement benefits, and TRS benefits. For example, 31 percent of the under 65 age group identified information about the decision to retire as important compared to 17 percent of those 75 and older.

Similarly, 56 percent of retired members in the under 65 age group identified retirement benefits as important compared to 38 percent of those 75 and older. Finally, 67 percent of retired members from public schools selected health benefits as one of their most important topics compared to 41 percent of retired members from higher education.

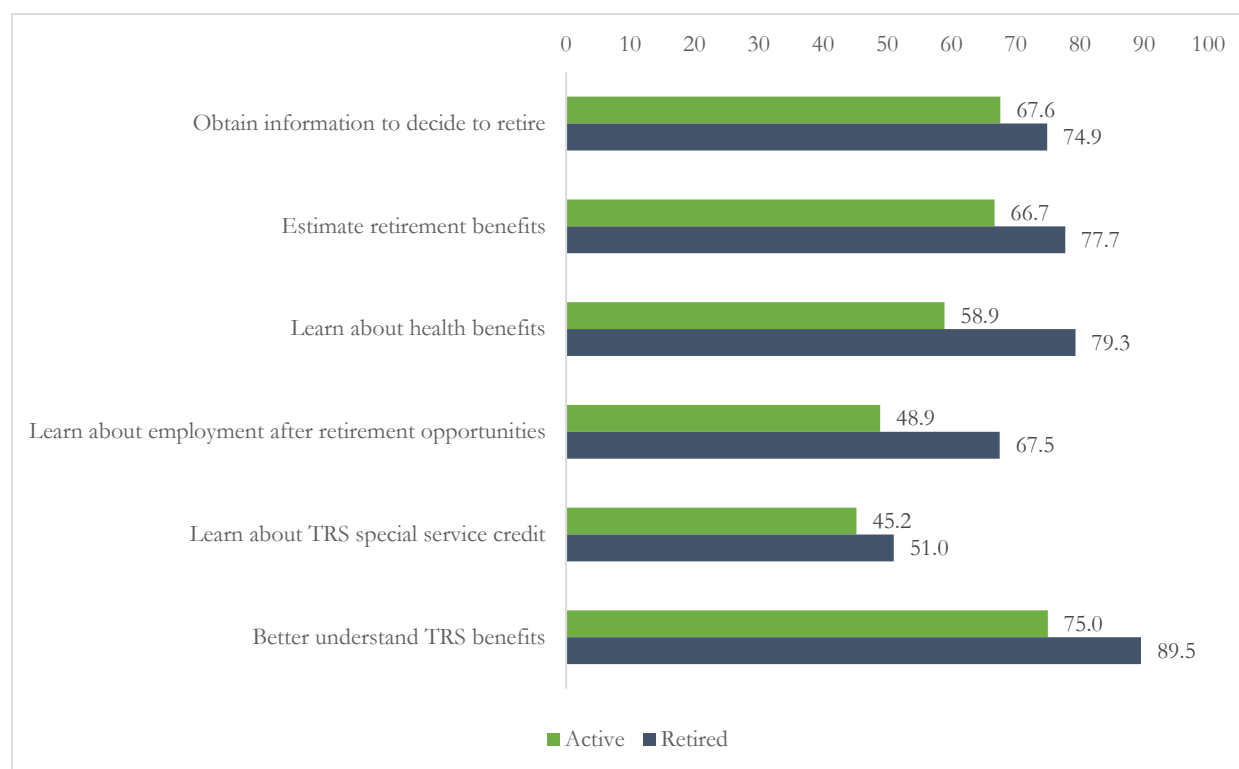


Figure 43: Rating of How Well TRS Handbook Provides Information (Percent Very Well or Well)

**N=254 for retired members; N=286 for active members*

To evaluate the usefulness of the TRS handbook, members were asked how well the handbook provides this information (Figure 43). First, however, it is important to note that these ratings were obtained only from members who had previously referred to the TRS handbook. Overall, 21 percent of active members and 57 percent of retired members had referred to the handbook. Among active members, there were differences by previous contact and age. Thirty-four percent of active members with prior TRS contact had previously referred to the TRS Handbook compared to 21 percent without prior contact. In addition, 43 percent of the 60 and older age group had referred to the handbook, compared to 14 percent of the under-40 age group. Among retired members, 70 percent in the under-65 age group had referred to the TRS Handbook, compared to 44 percent of the 75 and older age group.

As in previous questions, retired members consistently rated the TRS Handbook more positively than active members. Active member evaluations, however, were generally positive with two exceptions—learning about employment after retirement opportunities and learning about TRS special service credit. In both of these instances, there were large percentages of “don’t know” responses. Thirty-three percent of active members did not know enough to evaluate TRS special service credit, and 23 percent did not know enough to evaluate employment after retirement opportunities. Notably, however, in these cases, relatively large percentages of retired members (19 percent and 38 percent, respectively) also said they did not how well the TRS Handbook did in providing this information.

There were significant differences by age and type of institution for active members and by gender, age, and type of institution for retired members.

- Sixty-four percent of active members in the under-40 age group rated learning about TRS special service credit as well or very well compared to 45 percent for 60 and older age group. This difference is based on a small sample size.
- There are also differences for active members on “better understand TRS benefits,” though the pattern is difficult to understand. Fifty-seven percent of the 40-49 age group rated the TRS Handbook as well or very well on this question compared to 89 percent in the under-40 age group and 74 percent in the 50-59 age group.
- Fifty-two percent of active members in higher education said they did not know enough to rate learning about TRS special service credit compared to 23 percent in public schools.
- Forty-three percent of retired women compared to 21 percent of retired men said they did not know enough to rate learning about TRS special service credit. As a result, retired men rated the credit more positively: 67 percent compared to 47 percent.
- Eighty-three percent of retired members in the under 65 age group said the TRS Handbook did very well (53 percent) or well (30 percent) at providing information on the decision to retire compared to 63 percent in the 75 and older age group. Most of this difference was reflected in the percentage of don’t knows (9 percent for the under-65 age group and 32 percent for the 75 and older age group).
- There is a similar pattern for learning about employment after retirement. Seventy-six percent of retired members in the under 65 age group rated the TRS Handbook as well or very well on this item compared to 56 percent in the 75 and older age group. Thirty-eight percent of the 75 and older age group did not know enough to provide a rating compared to 8 percent of the 65 and under age group.
- Twenty-four percent of retired members from higher education rated to learn about the special service credits as well or very well compared to 56 percent of members from public schools.

More than half (52 percent) of retired members from higher education said they did not know enough to provide a rating compared to 23 percent from public schools.

Financial Preparedness

The next set of questions gauge member financial preparedness for retirement. This includes questions gauging financial confidence for retirement, savings outside of TRS, and types of investments. Most of the questions were asked only of active members. The first question, however, asked both active and retired members how confident they were that they would have enough to live comfortably through retirement (Figure 44). Overall, retired members were more confident than active members. Sixty-five percent of retired members compared to 40 percent of active members were at least somewhat confident they had enough money to live comfortably through retirement. While the data do not speak directly to this point, the retirement decision may reduce financial uncertainty.

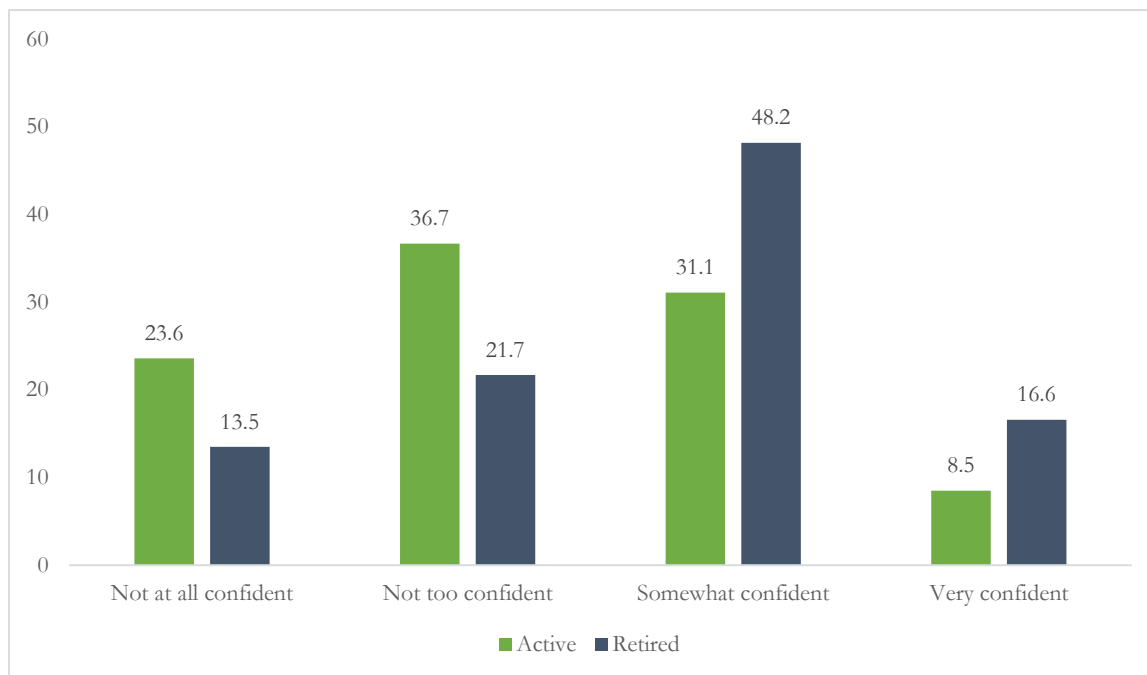


Figure 44: Financial Confidence for Retirement

**N=439 for retired members; N=832 for active members*

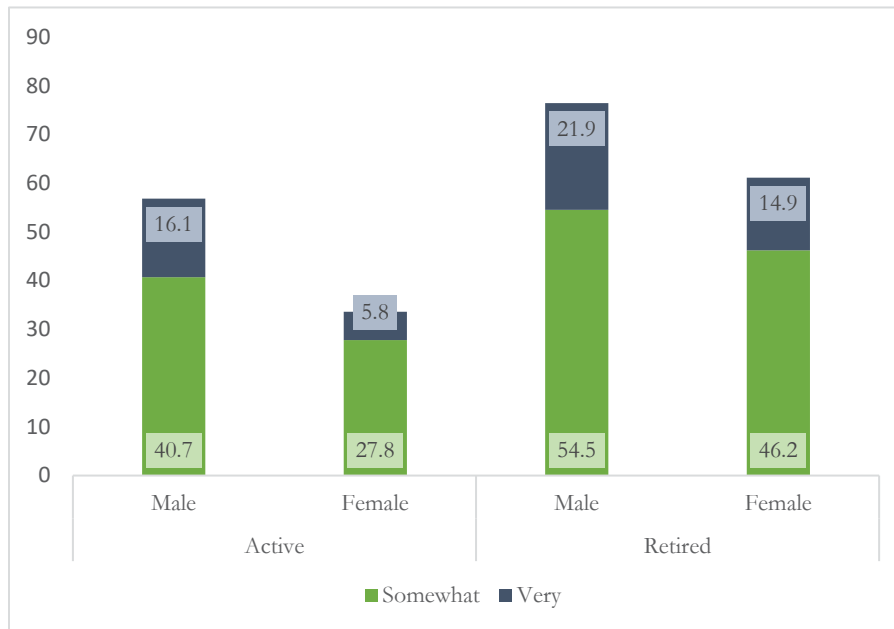


Figure 45: Financial Confidence by Gender

*N=439 for retired members; N=832 for active members

confident about their ability to live comfortably through retirement. Interestingly, there are no significant differences by age. Among active members, age groups nearer to retirement age were no more (or less) confident in their ability to live comfortably.

There were significant differences in financial confidence by gender (Figure 45). Men, both active and retired, were more confident than women about their ability to live comfortably through retirement. Fifty-seven percent of active member men compared to 34 percent of women were somewhat confident or very confident about their ability to live comfortably through retirement. Among retired members, 76 percent of men compared to 61 percent of women were

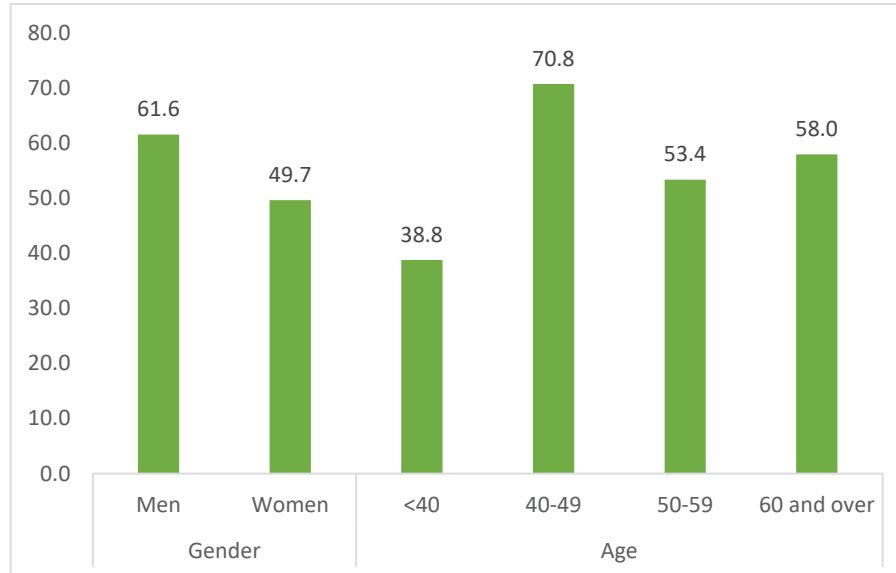


Figure 46: Active Member Saving for Retirement Outside TRS

*N=832

expect, the age group furthest from retirement (under 40) was least likely to have savings outside of retirement. A little surprising, however, is that the group most likely to have savings outside of retirement was the 40-49 age group.

Members were next asked if they had retirement savings outside of TRS (Figure 46). Slightly more than half of active members (53 percent) have savings outside of TRS. Figure 46 displays differences by age and gender. First, men are more likely to have retirement savings outside of TRS than women. Sixty-two percent of men have savings outside of TRS compared to 50 percent of women. Second, age also influences retirement savings. As one might

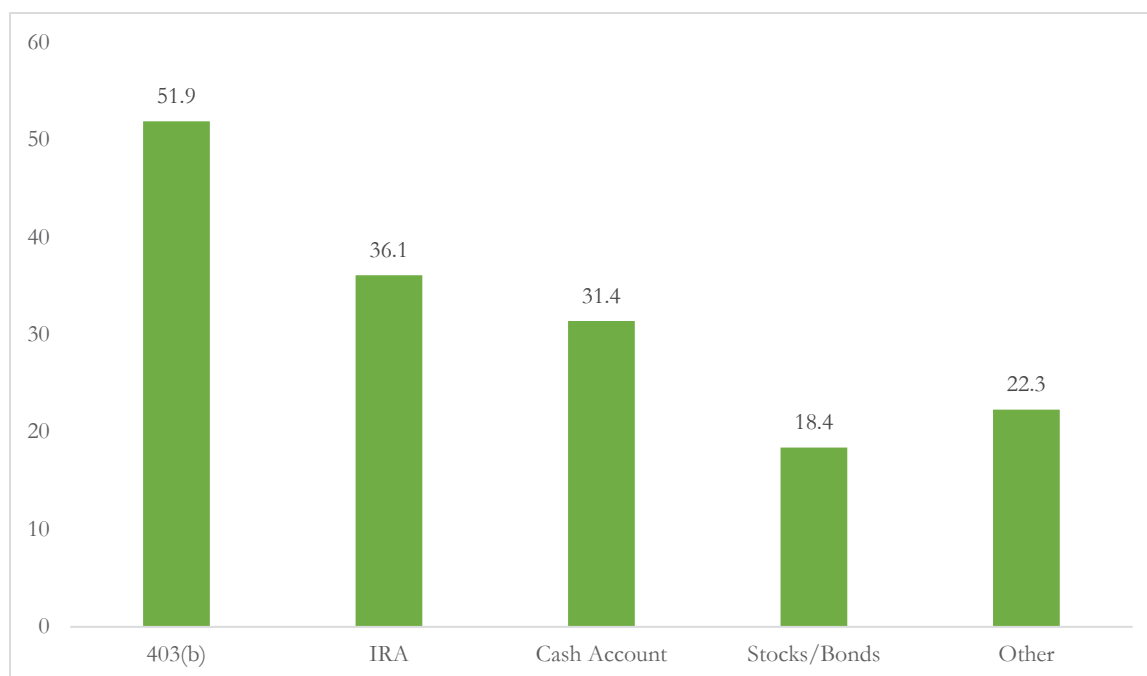


Figure 47: Type of Savings Outside of TRS

**N=499 for active members who have savings outside of my TRS.*

For active members with retirement savings outside of TRS (Figure 47), the most common type of account was a 403(b) (52 percent), followed by an IRA (36 percent) and cash accounts like CD accounts, money market accounts, or savings accounts (31 percent). Several notable differences emerge with respect to gender and type of institution. First, men were more likely than women to have an IRA or invest in stocks. Forty-nine percent of men compared to 31 percent of women had an IRA, and 32 percent of men invested in stocks compared to 13 percent of women. Second, active members working in higher education were more likely than members working in public schools to have an IRA. Fifty-two percent of members in higher education had an IRA compared to 28 percent working in public schools.



Figure 48: Reasons for Not Saving for Retirement Outside of TRS

**N=326 for active members without savings outside of TRS*

Why do members not save for retirement outside of TRS? The overwhelming response is that they do not have enough money after their expenses are paid to save. Fifteen percent indicated their reason for not saving was not listed while 11 percent said that they did not know how to save or that retirement was too far (Figure 48). Only 5 percent said they did not need savings outside their TRS account. Overall, active members who are not saving outside of their TRS account largely recognize the importance of doing so, but believe they lack sufficient income to save.

Even so, only slightly more than a third of active members (36 percent) have estimated the income they would need in retirement (N=832). Similar to confidence in one's ability to live comfortably in retirement, there are significant differences by age and gender (Figure 49). First, men were more likely to have estimated their necessary retirement income than women. Forty-four percent of men compared to 33 percent of women have estimated their retirement income. Second, age groups nearer to retirement were more likely to have estimated the income needed in retirement. Sixty-two percent of active members in the 60 and over age group had estimated their retirement compared to 27 percent in the under 40 age group. Among those members who had not estimated their retirement income, the most common reasons given were that they did not know how to (48 percent) or that retirement was too far away (39 percent). Only 4 percent said the reason for not computing an estimate was that their TRS retirement income would be sufficient.

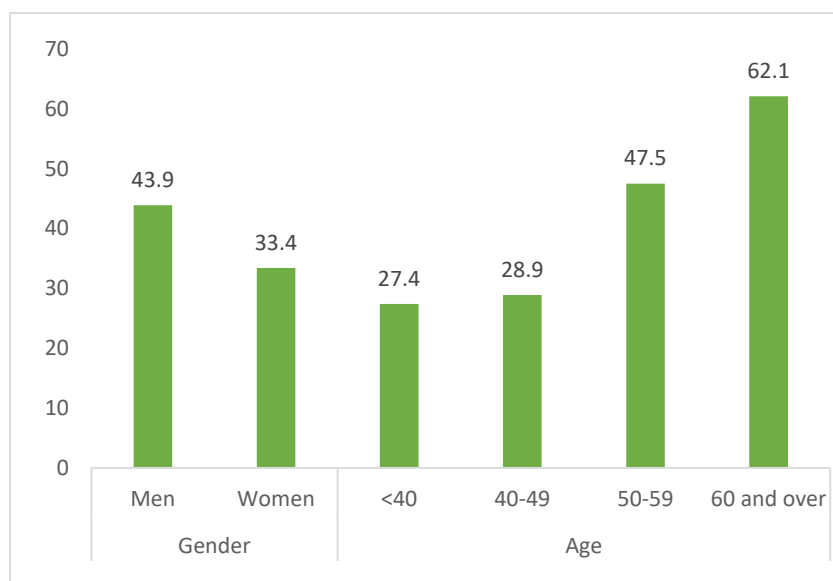


Figure 49: Estimate Income Needed for Retirement

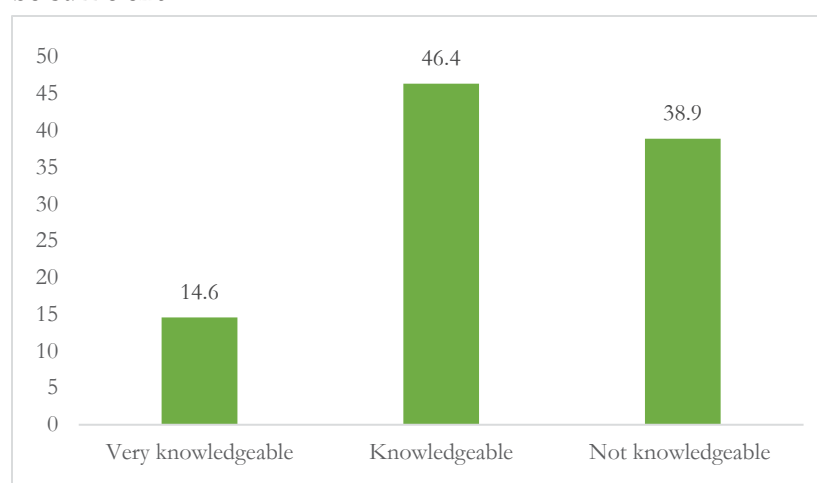


Figure 50: Self-Reported Knowledge About Saving Outside of TRS

*N=832

Although a majority of respondents consider themselves knowledgeable about how to save outside of TRS (61 percent), a substantial minority (39 percent) describe themselves as not knowledgeable (Figure 50). As in previous questions, men rate themselves as more knowledgeable than women. Seventy-three percent of men compared to 57 percent of women said they were knowledgeable or very knowledgeable about how to save outside of TRS.

In addition to questions gauging how knowledgeable members were about retirement savings, the survey also included questions about the sources of information members consulted (Figure 51). The most widely used sources were family and friends (40 percent) followed by financial planners (38 percent) and financial websites. Members were less likely to rely on social media (5 percent) or books and magazines (12 percent).

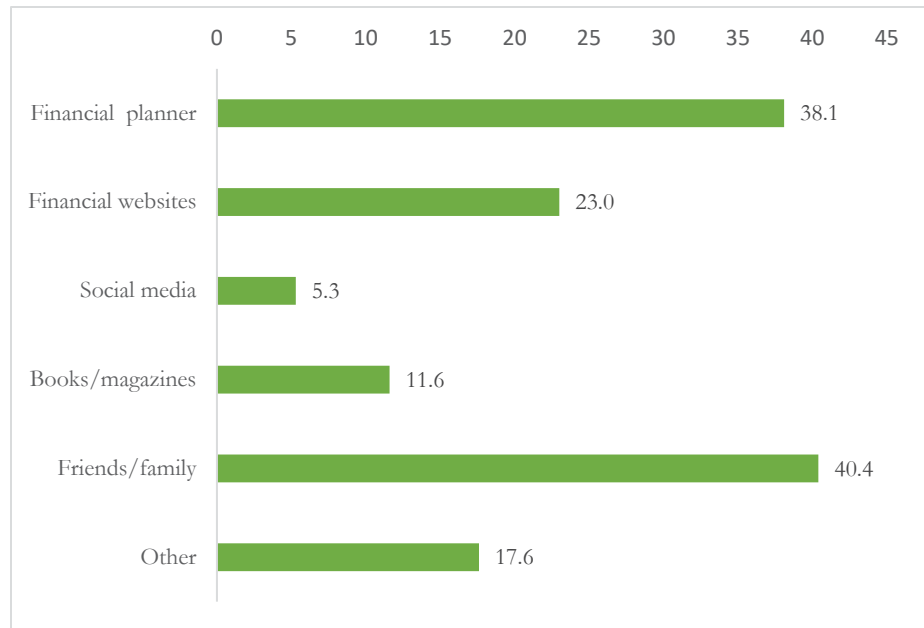


Figure 51: Sources of Information for Saving Outside TRS
*N=832

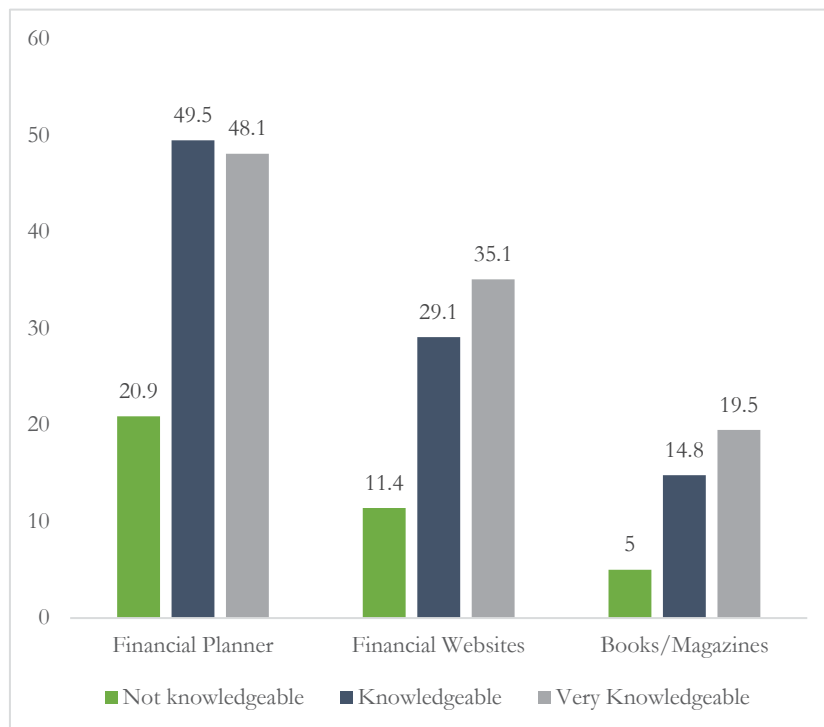


Figure 52: Source of Information About Retirement Saving by Knowledge

Notably, members who said they were knowledgeable or very knowledgeable about ways to save outside of TRS used different sources than members who said they were not knowledgeable. As presented in Figure 52, active members who were more knowledgeable about saving outside of retirement were more likely to use financial planners, financial websites, and books and magazines as sources of information.

In addition, there are also significant differences by gender and age. First, men were more likely than women to consult financial websites (38 percent), social media (11 percent), books and magazines (23 percent), and family and friends (50 percent).

Second, active members in the under 40 age groups were significantly less likely than all other age groups to use a financial planner. Seventeen percent of members in the under 40 age group used a financial planner compared to 52 percent in every other age group.

Alternative Publication Formats

To better understand format needs, active and retired members were asked if they would use various alternative publication formats (Figure 53). In interpreting the results, it is important to keep in mind that the survey was not provided in many of the formats listed below and the absence of these formats may have limited survey participation. For example, the survey was not provided in Braille or through a TDD device. With this caveat in mind, the most common alternative formats selected were email, online (or Internet), and large print. Active members were more likely than retired members to select email and online versions of publications while retired members were more likely to select large print. Despite these differences, the rank order for preferences was similar for both groups.

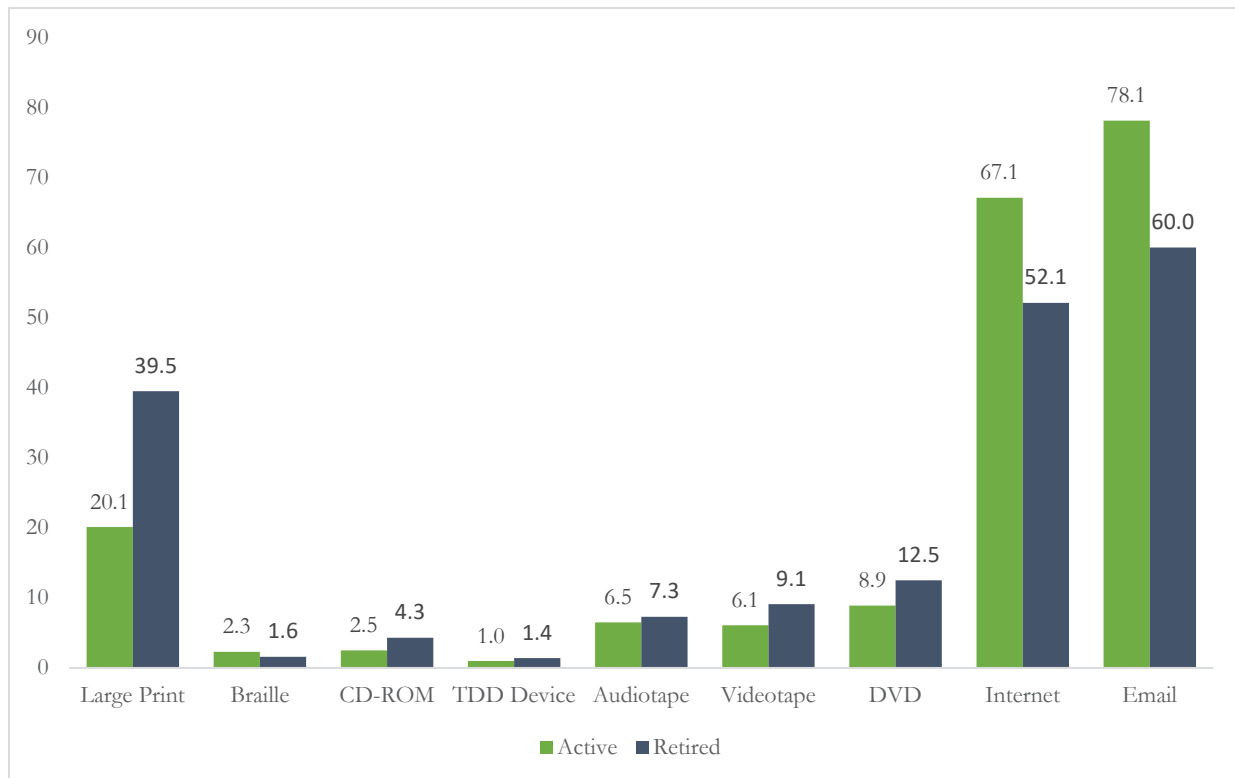


Figure 53: Alternative Publication Formats

*N=832

In addition, there are significant differences by age and gender.

- Eighty-one percent of active member men compared to 69 percent of women selected email as an alternative format.
- Thirteen percent of active members in the under 40 age group selected large print compared to 32 percent in the 60 and older age group.
- Seventy-seven percent of active members in the under 40 age group selected online (Internet) versions compared to 43 percent in the 60 and older age group. There was no similar difference for email.
- Sixty-five percent of retired members 65 and under selected email as an alternative format compared to 49 percent of members 75 and older. There is a similar pattern for online versions. Sixty-one percent of retired members selected an online version as an alternative format compared to 35 percent of the 75 and older age group.

Table 7: Do you require that TRS information be available in any of the following languages?

| Language | Active (percent) | Retiree (Percent) |
|------------|------------------|-------------------|
| Chinese | 1.3 | 0.6 |
| Vietnamese | 1.3 | 0.6 |
| Spanish | 6.5 | 3.8 |

Members were also asked what sort of alternative language they required for their TRS information. As with the previous question, it is important to keep in mind that this survey may have missed some respondents because of language difficulties. As Table 7 illustrates, there is limited need for additional languages. Seven percent of active members and 4 percent of retired members said they required information in Spanish.

Promoting TRS as a Great Organization

Figure 54 presents responses to a question asking members about their willingness to promote TRS as a great organization. Consistent with results throughout the survey, retired members were more positive and more willing to promote TRS. Overall, 79 percent of retired members rate their willingness to promote TRS as a great organization at a 6 or above (on a 10-point scale). This compares to 54 percent for active members. On the other side of the scale, only 8 percent of retired members rate TRS at 4 or below compared to 27 percent of active members. The overall view of TRS is largely positive, though it is significantly more positive for retired members.

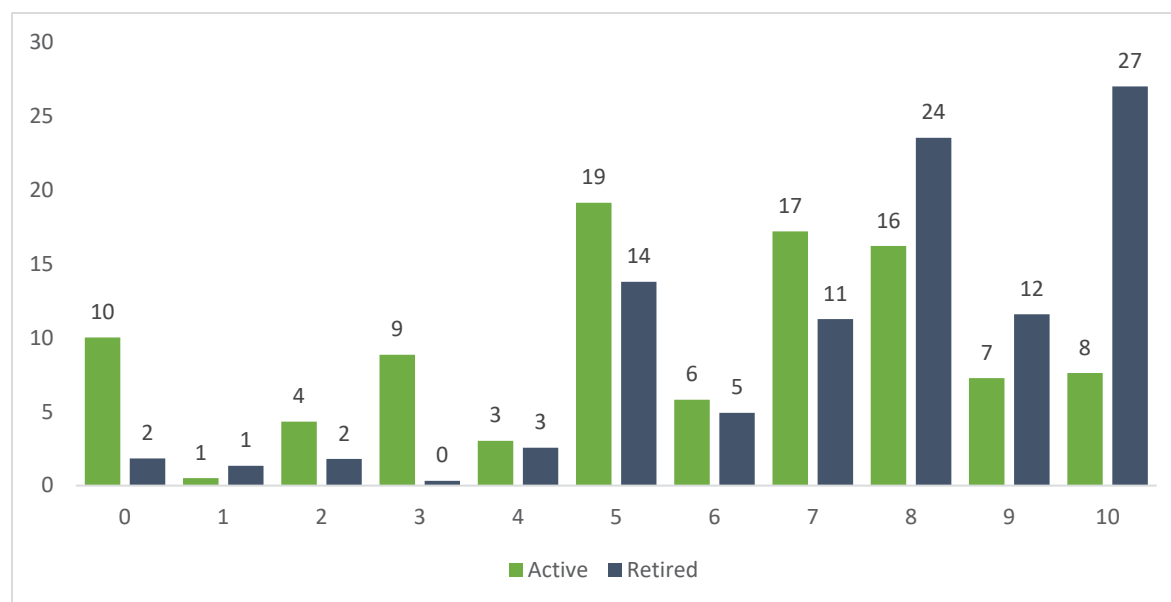


Figure 54: Willingness to Promote TRS as a Great Organization

There are no significant differences by gender, age, previous contact, or type of institution. Additionally, the percentages of active members (8 percent) and retired members (4 percent) who did not know enough to rate their willingness to promote TRS are not included.

Improving TRS Services

The final question of the survey asked members to identify the one thing that TRS could do to improve its services to members. Retired members said TRS could be improved by increasing cost of living increases or retirement income (21 percent), improving health benefits or lowering deductibles (26 percent), or improving communication with members (23 percent). A number of responses directed at improving communication were directed specifically at the phone system and the difficulties of reaching a person rather than the automated system. While not a frequent comment, a number of responses were also directed specifically toward Texas state politics. Below are illustrative comments from retired members for each of these categories:

- Increase Cost of Living: *Improve my salary. Costs of everything goes up, but salary stays the same. TRS is best financed and backed systems in America. If they are that financially able, they should be able to give their employees better salaries.*
- Improve Health Benefits and Lower Deductibles: *Improve our medical coverage and deductibles and out of pocket.*
- Improve Communication and Responsiveness to Members: *Communicate with retirees more often, keep us up to date. I just get newsletter but doesn't really apply to me, only those still planning to retire. It's like you don't care about those who are already retired.*
- Comments about the Automated Phone System: *Have somebody knowledgeable and not automated systems. Just simplify things and have a live person to answer questions.*
- Comments about Texas Politics: *I found TRS very easy to work with when I retired. It's the state legislature that frustrates me.*

Active members were likely to identify communication concerns (56 percent), including issues regarding specific types of communication, as well as more general concerns regarding the responsiveness of TRS staff to member concerns. For active members, issues with the phone system (3 percent) were less common than issues with the website (7 percent). A number of members directly stated that the one thing TRS could do to improve services would be to “fix the website.” Active members also mentioned health concerns (11 percent) and income concerns (10 percent) less frequently. These statements reflect the diverse types of comments made regarding TRS communication with members.

VI. CONCLUSIONS

This survey was designed with a simple question in mind: How can TRS improve its services for its active and retired members? Rather than assume what members thought about the services they receive, we asked what services they were using, how satisfied they were with those services, and how they thought the services could be improved. To ensure the survey provided the best, most representative feedback possible, we redesigned the survey instrument relative to previous surveys. PPRI shortened the time necessary to complete the survey, and we redesigned the sample to include more members who had previously interacted with TRS services. The final survey includes more than 1,200 TRS members and provides the most up-to-date, reliable, and valid evaluations of TRS as an organization and of TRS services and publications available.

Overall, the results reveal that both retired members and active members nearing retirement regularly use TRS services and evaluate those services positively. This is especially true of retired members, who use TRS services most often and were most positive in their evaluations of TRS services overall, TRS-Care, and various TRS publications. Active members were less positive in their evaluations, but they were not dissatisfied. Many active members (especially those younger than 40) have not used, nor do they have an opinion on, TRS as an organization or TRS services and publications. As active members near retirement, however, they are more likely to use TRS services and are more satisfied with the services they use. Or perhaps stated differently, members who most use TRS services are also most satisfied.

Although retired members are generally positive, they are not without concerns. In response to open-ended questions, they identify the lack of cost of living increases and increases in the costs of health care deductibles and premiums as top concerns. When asked directly, retired members express more confidence in their ability to live comfortably in retirement than active members, but they do worry about how their health care costs and cost of living affects that comfort. Active members, in contrast, express more general concern about their ability to live comfortably in retirement, noting as well a lack of knowledge and an inability to save for retirement outside of TRS. For many of these active members, their income precludes additional retirement savings. Despite these concerns, active and retirement members rate TRS positively for providing retirement security and indicate a willingness to recommend or promote TRS as an organization.

The survey also revealed several areas for improvement, most notably in communicating more effectively with members. Both active and retired members expressed general frustration in communicating with TRS, but especially with the automated phone system. Despite this general frustration, the automated phone system was one of the most common methods members had for communicating with TRS. This is not surprising but it is worth noting: When members have a pressing problem or concern, they want to speak directly to a benefit counselor. The survey also reveals the inherent challenges of communicating about retirement via social media. Younger members use social media more frequently but are unlikely to be looking for TRS or retirement-related information. Older members use social media less frequently. More generally, TRS confronts a larger challenge of communicating with younger members who are not yet thinking about retirement. Among members who recently retired or approaching retirement, TRS provides services that are both used and appreciated.

APPENDIX A: RETIRED MEMBER SATISFACTION SURVEY

Hello, my name is_____and I am calling from the Public Policy Research Institute at Texas A&M University on behalf of the Teacher Retirement System of Texas. The Teacher Retirement System 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 you to evaluate your retirement benefits, as your retirement benefits are determined by the Texas Legislature—and not by TRS.

The questions I want to ask you will take between 15 to 20 minutes and your answers will be useful as decisions are made to improve 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 the Institutional Review Board at Texas A&M University. If you have any questions you may call 979.458.4067.

Are you able to help us by participating in the survey?

Yes => Continue

No => Would you be willing to take the survey online?

Overall Satisfaction with TRS Member Services (Engagement Questions)

1. How satisfied are you with TRS overall?

| Completely Dissatisfied | Dissatisfied | Somewhat Dissatisfied | Neutral | Somewhat Satisfied | Satisfied | Completely Satisfied | DK/NR |
|-------------------------|--------------|-----------------------|---------|--------------------|-----------|----------------------|-------|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 9 |

2. Next, we'd like to ask you whether you agree or disagree with the following statements.

| | Strongly Disagree | Disagree | Somewhat Disagree | Neutral | Somewhat Agree | Agree | Strongly Agree | DK/NR |
|--|-------------------|----------|-------------------|---------|----------------|-------|----------------|-------|
| a. I know TRS operates in my best interest. | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 9 |
| b. I feel confident my retirement is secure with TRS. | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 9 |
| c. TRS sends communications that are relevant to my needs. | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 9 |
| d. TRS acts ethically. | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 9 |
| e. Information provided by TRS is easy to understand. | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 9 |
| f. TRS listens to its members. | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 9 |

3. **WEB:** Out of the previous six items, which are the top three most important to you?

PHONE: Out of the previous six items, which are the top three most important to you?

1. I know TRS operates in my best interest.
2. I feel confident my retirement is secure with TRS.
3. TRS sends communications that are relevant to my needs.
4. TRS acts ethically.
5. Information provided by TRS is easy to understand.
6. TRS listens to its members.
9. DK/NR

TRS-Care

The next set of questions deal with TRS-Care. TRS-Care is the health insurance program available to TRS retirees.

4. Do you happen to recall if you are currently enrolled in TRS-Care?

| Yes | No (SKIP TO Q17) | DK/NR (SKIP TO Q17) |
|-----|---------------------|------------------------|
| 1 | 2 | 9 |

5. Which plan are you enrolled in?

1. TRS-Care Standard (for those under 65)
2. TRS-Care Medicare Advantage (for those over 65)
9. DK/NR

6. And do you recall receiving a TRS-Care Enrollment Guide when you decided to enroll in TRS-Care?

| Yes | No (SKIP TO Q9) | DK/NR (SKIP TO Q9) |
|-----|--------------------|-----------------------|
| 1 | 2 | 9 |

7. Did the TRS-Care Enrollment Guide provide clear information about your plan benefits?

| Very clear | Clear | Unclear | Very unclear | DK/NR |
|------------|-------|---------|--------------|-------|
| 1 | 2 | 3 | 4 | 9 |

8. Did you use the TRS-Care Enrollment Guide to help make healthcare decisions?

| Yes | No | DK/NR |
|-----|----|-------|
| 1 | 2 | 9 |

9. In the past 12 months, have you...?

| | Yes | No | Don't Know/Can't Recall |
|---|-----|----|-------------------------------|
| a. Called the TRS-Care customer service line | 1 | 2 | 9 |
| b. Accessed information about your health care benefits through the TRS-Care web site | 1 | 2 | 9 |
| c. Read <i>The Pulse</i> , TRS' online healthcare newsletter | 1 | 2 | 9 |

10. (IF YES TO 9A) How satisfied were you with your interaction with the TRS-Care customer service line?

| | | | | | | | |
|-------------------------|--------------|-----------------------|---------|--------------------|-----------|----------------------|-------|
| Completely Dissatisfied | Dissatisfied | Somewhat Dissatisfied | Neutral | Somewhat Satisfied | Satisfied | Completely Satisfied | DK/NR |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 9 |

11. (IF YES TO 9B) How helpful was the TRS-Care web site?

| | | |
|---------|-------------|-------|
| Helpful | Not Helpful | DK/NR |
| 1 | 2 | 3 |

12. (IF YES TO 9C) How helpful was *The Pulse*, TRS' online healthcare newsletter?

| | | |
|---------|-------------|-------|
| Helpful | Not Helpful | DK/NR |
| 1 | 2 | 3 |

13. Which of these is of greater value to you? Calling the TRS-Care customer service line, accessing information through the TRS-Care website, or reading *The Pulse*, TRS' online healthcare newsletter?

| | | | |
|-------------------------|---------|------------------|-------|
| Customer Service Office | Website | <i>The Pulse</i> | DK/NR |
| 1 | 2 | 3 | 9 |

14. Considering your premiums, rate the value of the benefits provided under TRS-Care?

| | | | |
|-------------------|----------|---------------|-------|
| Not Very Valuable | Valuable | Very Valuable | DK/NR |
| 1 | 2 | 3 | 9 |

15. **WEB:** Out of the following list, what are the three most important items that could improve the value of your benefits provided under TRS-Care? (*pick three*)

PHONE: I am going to read a list of items. Please tell me, out of this list, which three are the most important item that could improve the value of your benefits provided under TRS-Care?

1. Lower premiums
2. Lower deductibles and out-of-pocket maximums
3. Expanded provider network
4. Cover additional services or procedures
5. Cover additional prescription drugs
6. Alternative plan option (please specify)
9. DK/NR

16. Overall, how satisfied or dissatisfied are you with TRS-Care services? Would you say you are...?

| | | | | | | | |
|-------------------------|--------------|-----------------------|---------|--------------------|-----------|----------------------|-------|
| Completely Dissatisfied | Dissatisfied | Somewhat Dissatisfied | Neutral | Somewhat Satisfied | Satisfied | Completely Satisfied | DK/NR |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 9 |

(AFTER ANSWERING Q16, SKIP TO Q18)

17. **WEB:** What were the reasons you dropped TRS-Care or did not enroll in the program? Please check all that apply.

| | Yes | No | DK/NR |
|--|-----|----|-------|
| a. I have health care coverage available elsewhere. | 1 | 2 | 9 |
| b. The cost is too high. | 1 | 2 | 9 |
| c. I don't feel a need for health care coverage. | 1 | 2 | 9 |
| d. I'm not eligible for TRS-Care. | 1 | 2 | 9 |
| e. Certain medical services or prescription drugs are not covered. | 1 | 2 | 9 |
| f. Other__ | 1 | 2 | 9 |

- PHONE:** What were the reasons you dropped TRS-Care or did not enroll in the program? Please check all that apply: (READ ANSWER CHOICES IF NECESSARY)

| | Mentioned | Not Mentioned | DK/NR |
|--|-----------|---------------|-------|
| a. I have health care coverage available elsewhere. | 1 | 2 | 9 |
| b. The cost is too high. | 1 | 2 | 9 |
| c. I don't feel a need for health care coverage. | 1 | 2 | 9 |
| d. I'm not eligible for TRS-Care. | 1 | 2 | 9 |
| e. Certain medical services or prescription drugs are not covered. | 1 | 2 | 9 |
| f. Other__ | 1 | 2 | 9 |

18. Are you familiar with health savings accounts (HSAs)?

| Yes | No | DK/NR |
|-----|----|-------|
| 1 | 2 | 9 |

19. HSAs may help high-deductible health plan participants set aside pre-tax money to pay for health care costs and reduce their tax burden. If you could enroll in an HSA as part of TRS-Care, would you be interested in doing so?

| Yes (SKIP TO Q21) | No | DK/NR (SKIP TO Q21) |
|----------------------|----|------------------------|
| 1 | 2 | 9 |

20. Would it change your decision if TRS offered to assist you in choosing an HSA provider and facilitated pre-tax contributions from your own paycheck to an HSA?

| Yes | No | DK/NR |
|-----|----|-------|
| 1 | 2 | 9 |

TRS Interactions

21. **WEB:** Out of the following ways to interact with TRS, what are the top three most important ways: (*pick three*)

PHONE: I am going to read a list of ways to interact with TRS. Please select which three are the most important.

1. Calling and speaking to a counselor
2. Visiting in-person
3. Email
4. Mail
5. Website
6. Listening to the automated telephone system
7. Participating in a group benefit presentation
8. Other (please specify) ____
9. DK/NR

22. Please indicate whether you have done any of the following over the past 12 months.

| | Yes | No | DK/NA |
|--|-----|----|-------|
| a. Called the toll-free counseling center and spoke with a counselor | 1 | 2 | 9 |
| b. Met with a benefit counselor | 1 | 2 | 9 |
| c. Requested documentation via email | 1 | 2 | 9 |
| d. Requested documentation via mail | 1 | 2 | 9 |
| e. Visited the TRS website | 1 | 2 | 9 |
| f. Called the TRS automated telephone system | 1 | 2 | 9 |
| g. Attended a group benefit presentation | 1 | 2 | 9 |
| h. Other (please specify) ____ | 1 | 2 | 9 |

23. (IF Q22A IS YES) How well did TRS do providing the information to you when you called the toll-free counseling center and spoke with a counselor?

| Not Very Well | Well | Very Well | DK/NR |
|---------------|------|-----------|-------|
| 1 | 2 | 3 | 9 |

24. (IF Q22B IS YES) How well did TRS do providing the information to you when you met with a TRS benefit counselor?

| Not Very Well | Well | Very Well | DK/NR |
|---------------|------|-----------|-------|
| 1 | 2 | 3 | 9 |

25. (IF Q22C IS YES) How well did TRS do providing the information to you when you requested documentation via email?

| Not Very Well | Well | Very Well | DK/NR |
|---------------|------|-----------|-------|
| 1 | 2 | 3 | 9 |

26. (IF Q22D IS YES) How well did TRS do providing the information to you when you requested documentation via mail?

| Not Very Well | Well | Very Well | DK/NR |
|---------------|------|-----------|-------|
| 1 | 2 | 3 | 9 |

27. (IF Q22E IS YES) How well did TRS do providing the information to you when you visited the TRS website?

| Not Very Well | Well | Very Well | DK/NR |
|---------------|------|-----------|-------|
| 1 | 2 | 3 | 9 |

28. (IF Q22F IS YES) How well did TRS do providing the information to you when you called the TRS automated telephone system?

| Not Very Well | Well | Very Well | DK/NR |
|---------------|------|-----------|-------|
| 1 | 2 | 3 | 9 |

29. (IF Q22G IS YES) How well did TRS do providing the information to you when you attended a group benefit presentation?

| Not Very Well | Well | Very Well | DK/NR |
|---------------|------|-----------|-------|
| 1 | 2 | 3 | 9 |

30. (IF Q22A-Q22G IS NOT “YES”, SKIP TO Q31_INTRO) Overall, how satisfied or dissatisfied are you with the service you received when you interacted with TRS?

| | | | | | | | |
|----------------------------|--------------|--------------------------|---------|-----------------------|-----------|-------------------------|-----------|
| Completely Dissatisfied | Dissatisfied | Somewhat Dissatisfied | Neutral | Somewhat Satisfied | Satisfied | Completely Satisfied | DK/N R |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 9 |

MyTRS

The next questions deal with *MyTRS*, the online access portion of the TRS website allowing members to keep track of their personal accounts as well as view and print important documents from TRS.

31_INTRO: Have you visited *MyTRS*?

1. Yes
2. No **(SKIP TO Q35)**
9. DK / NR **(SKIP TO Q36)**

31. Over the past 12 months, how often did you visit *MyTRS*?

| | | | | | | |
|-------|--------|---------|------------------|-------------|-------------------------------|-------------------------------|
| Daily | Weekly | Monthly | Few times a year | Once a year | Never (SKIP TO Q36) | DK/NR (SKIP TO Q36) |
| 1 | 2 | 3 | 4 | 5 | 6 | 9 |

32. **WEB:** Out of the following reasons for visiting *MyTRS*, which are the top three most important: (*pick three*)

PHONE: Out of the following reasons for visiting *MyTRS*, which are the three most important?

1. Access annuity verifications and 1099-R Forms
2. Subscribe to fast, electronic delivery of selected TRS print publications rather than having them mailed
3. Receive important TRS announcements of meetings, webcasts, presentations and other events
4. Change your address on record in TRS files
5. Other (please specify) ____
9. DK/NR

33. Please indicate whether you have done any of the following in *MyTRS* over the past 12 months.

1. Accessed annuity verifications and 1099-R Forms
2. Subscribed to fast, electronic delivery of selected TRS print publications rather than having them mailed
3. Received important TRS announcements of meetings, webcasts, presentations and other events
4. Changed your address on record in TRS files
5. Other (please specify) ____
9. DK/NR

34. What features or information, if any, would you like to see *MyTRS* provide that were not listed previously?
(Open-ended)

35. What is the reason you have not visited the *MyTRS* website?

1. I was not aware of *MyTRS*.
2. I do not have internet access.
3. I am not sure how to register for *MyTRS*.
4. I have no reason to register for *MyTRS* at this time.
5. Other (please specify) ____
9. DK/NR

Email Subscription Service

TRS' email subscription service enables members and retirees to receive notification of TRS publications and announcements via email when they register their e-mail addresses with TRS.

36. Are you currently subscribed to the TRS email subscription service?

| | | |
|------------------------|----|--------------------------|
| Yes (SKIP TO | No | DK/NR (SKIP TO |
| 1 | 2 | 9 |

37. Were you aware before now that TRS offers an email subscription service?

| | | |
|-----|----|-------|
| Yes | No | DK/NR |
| 1 | 2 | 9 |

Social Media

38. Out of the following social media platforms, how important is it for you to be able to find TRS information on:

| | Not Important | Important | Very Important | I Don't Use This | DK/NR |
|---------------|---------------|-----------|----------------|------------------|-------|
| 38A. Facebook | 1 | 2 | 3 | 8 | 9 |
| 38B. Twitter | 1 | 2 | 3 | 8 | 9 |
| 38C. YouTube | 1 | 2 | 3 | 8 | 9 |

39. (IF 38A = “IMPORTANT” OR “VERY IMPORTANT”)
How helpful is the information TRS provides on Facebook?

| Not Helpful | Helpful | Very Helpful | Never visited | DK/NR |
|-------------|---------|--------------|---------------|-------|
| 1 | 2 | 3 | 8 | 9 |

40. (IF 38B = “IMPORTANT” OR “VERY IMPORTANT”)
How helpful is the information TRS provides on Twitter?

| Not Helpful | Helpful | Very Helpful | Never visited | DK/NR |
|-------------|---------|--------------|---------------|-------|
| 1 | 2 | 3 | 8 | 9 |

41. (IF 38C = “IMPORTANT” OR “VERY IMPORTANT”)
How helpful is the information TRS provides on YouTube?

| Not Helpful | Helpful | Very Helpful | Never visited | DK/NR |
|-------------|---------|--------------|---------------|-------|
| 1 | 2 | 3 | 8 | 9 |

Benefit Payments

42. In the past 12 months, have you requested...

| | Yes | No | DK/NR |
|---|-----|----|-------|
| 42A. An estimate of your retirement from TRS? | 1 | 2 | 9 |
| 42B. An estimate from TRS for any special service credit you considered purchasing? | 1 | 2 | 9 |

IF YES TO QUESTION 42A,

| | Yes | No | DK/NR |
|--|-----|----|-------|
| 42AA. Was your retirement estimate accurate? | 1 | 2 | 9 |
| 42AB. Was your retirement estimate clear and easy to understand? | 1 | 2 | 9 |

IF YES TO QUESTION 42B,

| | Yes | No | DK/NR |
|--|-----|----|-------|
| 42BA. Was your special service credit estimate accurate? | 1 | 2 | 9 |
| 42BB. Was your special service credit estimate clear and easy to understand? | 1 | 2 | 9 |

TRS Publications

43. How important is it for you to receive the following information from TRS?

| | Very Important | Important | Not Very Important | DK/NR |
|--|----------------|-----------|--------------------|-------|
| a. Summary of retirement benefit plans and options | 1 | 2 | 3 | 9 |
| b. TRS news and events throughout the year | 1 | 2 | 3 | 9 |
| c. Annual statement of my TRS account | 1 | 2 | 3 | 9 |
| d. Information that impacts my retirement such as employment after retirement and service credit purchases | 1 | 2 | 3 | 9 |
| e. Information on TRS health plans | 1 | 2 | 3 | 9 |
| f. Information on the investment performance of the TRS fund | 1 | 2 | 3 | 9 |
| g. Information on state and federal developments relating to pension plans | 1 | 2 | 3 | 9 |
| h. Information on retirement planning | 1 | 2 | 3 | 9 |

44. How good of a job does TRS do providing you with information that is relevant and easy to understand in its publications?

| | Very Good | Good | Not Very Good | Don't Know |
|--|-----------|------|---------------|------------|
| a. Summary of retirement benefit plans and options | 1 | 2 | 3 | 4 |
| b. TRS news and events throughout the year | 1 | 2 | 3 | 4 |
| c. Annual statement of my TRS account | 1 | 2 | 3 | 4 |
| d. Information that impacts my retirement such as employment after retirement and service credit purchases | 1 | 2 | 3 | 4 |
| e. Information on TRS' health plans | 1 | 2 | 3 | 4 |
| f. Information on the investment performance of the TRS fund | 1 | 2 | 3 | 4 |
| g. Information on state and federal developments relating to pension plans | 1 | 2 | 3 | 4 |
| h. Information on retirement planning | 1 | 2 | 3 | 4 |

45. **WEB:** If you were to refer to the TRS Benefits Handbook, what would be most important to you? (*pick three*)

PHONE: I am going to read a list of items. If you were to refer to the TRS Benefits Handbook, what would be top three most important to you?

1. To obtain information that will help you decide when to retire
2. To estimate how much you will receive in TRS retirement benefits
3. To learn about TRS health care benefits
4. To learn about TRS employment-after-retirement opportunities
5. To learn about purchasing TRS special service credit
6. To better understand your TRS benefits in general
9. DK/NR

46. Have you referred to the TRS Benefits Handbook?

1. Yes
2. No – **SKIP TO Q47**
3. DK/NR – **SKIP TO Q47**

How well does TRS provide information in a way that is relevant and easy to understand on the following topics:

| | Very Well | Well | Not Very Well | Don't Know | NR |
|---|-----------|------|---------------|------------|----|
| 46A. To obtain information that will help you decide when to retire | 1 | 2 | 3 | 4 | 9 |
| 46B. To estimate how much you will receive in TRS retirement benefits | 1 | 2 | 3 | 4 | 9 |
| 46C. To learn about TRS health care benefits | 1 | 2 | 3 | 4 | 9 |
| 46D. To learn about TRS employment-after-retirement opportunities | 1 | 2 | 3 | 4 | 9 |
| 46E. To learn about purchasing TRS special service credit | 1 | 2 | 3 | 4 | 9 |
| 46F. To better understand your TRS benefits in general | 1 | 2 | 3 | 4 | 9 |

Financial Preparedness

46. How confident are you that you will have enough money to live comfortably throughout your retirement years?

| Not at all confident | Not too confident | Somewhat confident | Very confident | DK/NR |
|----------------------|-------------------|--------------------|----------------|-------|
| 1 | 2 | 3 | 4 | 9 |

Other

47. Do you *require* that TRS information be available in any of the following languages?

1. Spanish
2. Vietnamese
3. Chinese
4. Other, specify: _____
5. No/No other languages
9. DK/NR

48. If TRS made its print publications available in the following alternative formats, which would you likely use? (CHECK ALL THAT APPLY)

1. Large print
2. Braille
3. CD-ROM
4. Through a TDD device
5. Audiotape
6. Videotape
7. DVD
8. Internet
9. Email
99. DK/NR

49. If you could name one thing that TRS could do to most improve your satisfaction with TRS services, what would that be?

Open-ended_____

50. How likely are you to recommend/promote TRS as a great organization?

00 – Not At All Likely 01

02

03

04

05 – Neutral

06

07

08

09

10 – Extremely Likely

99 – DK/NR

51. **WEB:** Please tell us your gender.

PHONE: INTERVIEWERS: PLEASE MARK GENDER OF RESPONDENT. ASK ONLY IF UNCERTAIN.

Please tell us your gender.

1. Male

2. Female

9. NR / Prefer not to answer

APPENDIX B: ACTIVE MEMBER SATISFACTION SURVEY

Hello, my name is_____and I am calling from the Public Policy Research Institute at Texas A&M University on behalf of the Teacher Retirement System of Texas. The Teacher Retirement System 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 you to evaluate your retirement benefits, as your retirement benefits are determined by the Texas Legislature—and not by TRS.

The questions I want to ask you will take between 15 to 20 minutes and your answers will be useful as decisions are made to improve 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 the Institutional Review Board at Texas A&M University. If you have any questions you may call 979.458.4067.

Are you able to help us by participating in the survey?

Yes => Continue

No => Would you be willing to take the survey online?

Overall Satisfaction with TRS Member Services (Engagement Questions)

1. How satisfied are you with TRS overall?

| Completely Dissatisfied | Dissatisfied | Somewhat Dissatisfied | Neutral | Somewhat Satisfied | Satisfied | Completely Satisfied | DK/NR |
|-------------------------|--------------|-----------------------|---------|--------------------|-----------|----------------------|-------|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 9 |

2. Next, we'd like to ask you whether you agree or disagree with the following statements.

| | Strongly Disagree | Disagree | Somewhat Disagree | Neutral | Somewhat Agree | Agree | Strongly Agree | DK/NR |
|--|-------------------|----------|-------------------|---------|----------------|-------|----------------|-------|
| a. I know TRS operates in my best interest. | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 9 |
| b. I feel confident my retirement is secure with TRS. | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 9 |
| c. TRS sends communications that are relevant to my needs. | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 9 |
| d. TRS acts ethically. | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 9 |
| e. Information provided by TRS is easy to understand. | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 9 |
| f. TRS listens to its members. | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 9 |

3. **WEB:** Out of the previous six items, which are the top three most important to you?
PHONE: Out of the previous six items, which are the top three most important to you?

1. I know TRS operates in my best interest.
2. I feel confident my retirement is secure with TRS.
3. TRS sends communications that are relevant to my needs.
4. TRS acts ethically.
5. Information provided by TRS is easy to understand.
6. TRS listens to its members.
9. DK/NR

TRS-ActiveCare

The next set of questions deal with TRS-ActiveCare. TRS-ActiveCare is the health insurance program available to TRS active members, including teachers, administrative personnel, and other staff.

4. Do you happen to recall if you are currently enrolled in TRS-ActiveCare?

| Yes | No | DK/NR |
|-----|----------------------|----------------------|
| | (SKIP TO Q17) | (SKIP TO Q17) |
| 1 | 2 | 9 |

5. Which plan are you enrolled in?
1. TRS-ActiveCare 1-HD
 2. TRS-ActiveCare Select
 3. TRS-ActiveCare Select Whole Health
 4. TRS-ActiveCare 2
 5. HMO
 9. DK/NR

6. And do you recall receiving a TRS-ActiveCare Enrollment Guide when you decided to enroll in TRS- ActiveCare?

| Yes | No | DK/NR |
|-----|-----------------|-----------------|
| | (SKIP TO | (SKIP TO |
| 1 | 2 | 9 |

7. Did the TRS-ActiveCare Enrollment Guide provide clear information about plan options and benefits?

| Very clear | Clear | Unclear | Very unclear | DK/NR |
|------------|-------|---------|--------------|-------|
| 1 | 2 | 3 | 4 | 9 |

8. Did you use the TRS- ActiveCare Enrollment Guide to help make healthcare decisions?

| Yes | No | DK/NR |
|-----|----|-------|
| 1 | 2 | 9 |

9. In the past 12 months, have you...?

| | Yes | No | Don't Know/Can't Recall |
|--|-----|----|-------------------------|
| a. Called the TRS-ActiveCare customer service line | 1 | 2 | 9 |
| b. Accessed information about your health care benefits through the TRS-ActiveCare website | 1 | 2 | 9 |
| c. Read <i>The Pulse</i> , TRS' online healthcare newsletter | 1 | 2 | 9 |

10. (IF YES TO 9A) How satisfied were you with your interaction with the TRS-ActiveCare customer service line?

| | | | | | | | |
|-------------------------|--------------|-----------------------|---------|--------------------|-----------|----------------------|-------|
| Completely Dissatisfied | Dissatisfied | Somewhat Dissatisfied | Neutral | Somewhat Satisfied | Satisfied | Completely Satisfied | DK/NR |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 9 |

11. (IF YES TO 9B) How helpful was the TRS-ActiveCare web site?

| | | |
|---------|-------------|-------|
| Helpful | Not Helpful | DK/NR |
| 1 | 2 | 9 |

12. (IF YES TO 9C) How helpful was *The Pulse*, TRS' online healthcare newsletter?

| | | |
|---------|-------------|-------|
| Helpful | Not Helpful | DK/NR |
| 1 | 2 | 9 |

13. Which of these is of greater value to you? Calling the TRS-ActiveCare customer service line, accessing information through the TRS-ActiveCare website, or reading *The Pulse*, TRS' online healthcare newsletter?

| | | | |
|-----------------------|---------|------------------|-------|
| Customer service line | Website | <i>The Pulse</i> | DK/NR |
| 1 | 2 | 3 | 9 |

14. Considering your premiums, rate the value of the benefits provided under TRS-ActiveCare?

| | | | |
|-------------------|----------|---------------|-------|
| Not Very Valuable | Valuable | Very Valuable | DK/NR |
| 1 | 2 | 3 | 9 |

15. **WEB:** Out of the following list, what are the three most important items that could improve the value of your benefits provided under TRS-ActiveCare? (*pick three*)

PHONE: I am going to read a list of items. Please tell me, out of this list, what are the three most important items that could improve the value of your benefits provided under TRS-ActiveCare?

1. Lower premiums
2. Lower deductibles and out-of-pocket maximums
3. Expanded provider network
4. Cover additional services or procedures
5. Cover additional prescription drugs
9. DK/NR

16. Overall, how satisfied or dissatisfied are you with TRS-ActiveCare services? Would you say you are...?

| Completely Dissatisfied | Dissatisfied | Somewhat Dissatisfied | Neutral | Somewhat Satisfied | Satisfied | Completely Satisfied | DK/NR |
|-------------------------|--------------|-----------------------|---------|--------------------|-----------|----------------------|-------|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 9 |

(AFTER ANSWERING Q16, SKIP TO Q18)

WEB: What were the reasons you did not enroll in TRS-ActiveCare? Please check all that apply

| | Yes | No | DK/NR |
|---|-----|----|-------|
| a. I have health care coverage available elsewhere. | 1 | 2 | 9 |
| b. The cost is too high. | 1 | 2 | 9 |
| c. I don't feel a need for health care coverage. | 1 | 2 | 9 |
| d. I'm not eligible for TRS-ActiveCare. | 1 | 2 | 9 |
| e. Other_____ | 1 | 2 | 9 |

PHONE: What were the reasons you did not enroll in TRS-ActiveCare? Please check all that apply: (READ ANSWER CHOICES IF NECESSARY)

| | Mentioned | Not Mentioned | DK/NR |
|---|-----------|---------------|-------|
| a. I have health care coverage available elsewhere. | 1 | 2 | 9 |
| b. The cost is too high. | 1 | 2 | 9 |
| c. I don't feel a need for health care coverage. | 1 | 2 | 9 |
| d. I'm not eligible for TRS-ActiveCare. | 1 | 2 | 9 |
| e. Other_____ | 1 | 2 | 9 |

17. Are you familiar with health savings accounts (HSAs)?

| Yes | No | DK/NR |
|-----|----|-------|
| 1 | 2 | 9 |

18. HSAs may help high-deductible health plan participants set aside pre-tax money to pay for health care costs and reduce their tax burden. If you could enroll in an HSA as part of TRS-ActiveCare, would you be interested in doing so?

| Yes (SKIP TO Q21) | No | DK/NR (SKIP TO Q21) |
|----------------------|----|------------------------|
| 1 | 2 | 9 |

19. Would it change your decision if TRS offered to assist you in choosing an HSA provider and facilitated pre-tax contributions from your own paycheck to an HSA?

| Yes | No | DK/NR |
|-----|----|-------|
| 1 | 2 | 9 |

TRS Interactions

20. **WEB:** Out of the following ways to interact with TRS, what are the top three most important ways:
(*pick three*)

PHONE: I am going to read a list of ways to interact with TRS. Please select the three most important.

1. Calling and speaking to a counselor
2. Visiting in-person
3. Email
4. Mail
5. Website
6. Listening to the automated telephone system
7. Participating in a group benefit presentation
8. Other (please specify) _____
9. DK/NR

21. Please indicate whether you have done any of the following over the past 12 months.

| | Yes | No | DK/NA |
|--|-----|----|-------|
| a. Called the toll-free counseling center and spoke with a counselor | 1 | 2 | 9 |
| b. Met with a benefit counselor | 1 | 2 | 9 |
| c. Requested documentation via email | 1 | 2 | 9 |
| d. Requested documentation via mail | 1 | 2 | 9 |
| e. Visited the TRS website | 1 | 2 | 9 |
| f. Called the TRS automated telephone system | 1 | 2 | 9 |
| g. Attended a group benefit presentation | 1 | 2 | 9 |
| h. Other (please specify) _____ | 1 | 2 | 9 |

(IF Q22A IS YES) How well did TRS do providing the information to you when you called the toll-free counseling center and spoke with a counselor?

| Not Very Well | Well | Very Well | DK/N |
|---------------|------|-----------|------|
| 1 | 2 | 3 | 9 |

22. (IF Q22B IS YES) How well did TRS do providing the information to you when you met with a TRS benefit counselor?

| Not Very Well | Well | Very Well | DK/NR |
|---------------|------|-----------|-------|
| 1 | 2 | 3 | 9 |

23. (IF Q22C IS YES) How well did TRS do providing the information to you when you requested documentation via email?

| | | | |
|---------------|------|-----------|-------|
| Not Very Well | Well | Very Well | DK/NR |
| 1 | 2 | 3 | 9 |

24. (IF Q22D IS YES) How well did TRS do providing the information to you when you requested documentation via mail?

| | | | |
|---------------|------|-----------|------|
| Not Very Well | Well | Very Well | DK/N |
| 1 | 2 | 3 | 9 |

25. (IF Q22E IS YES) How well did TRS do providing the information to you when you visited the TRS website?

| | | | |
|---------------|------|-----------|------|
| Not Very Well | Well | Very Well | DK/N |
| 1 | 2 | 3 | 9 |

26. (IF Q22F IS YES) How well did TRS do providing the information to you when you called the TRS automated telephone system?

| | | | |
|---------------|------|-----------|------|
| Not Very Well | Well | Very Well | DK/N |
| 1 | 2 | 3 | 9 |

27. (IF Q22G IS YES) How well did TRS do providing the information to you when you attended a group benefit presentation?

| | | | |
|---------------|------|-----------|-------|
| Not Very Well | Well | Very Well | DK/NR |
| 1 | 2 | 3 | 9 |

28. (IF Q22A-Q22G IS NOT “YES”, SKIP TO Q31_INTRO) Overall, how satisfied or dissatisfied are you with the service you received when you interacted with TRS?

| | | | | | | | | |
|----------------------------|--------------|--------------------------|---------|-----------------------|-----------|-------------------------|--|-----------|
| Completely Dissatisfied | Dissatisfied | Somewhat Dissatisfied | Neutral | Somewhat Satisfied | Satisfied | Completely Satisfied | I HAVE NOT INTERACTED WITH TRS (in the past 12 months) | DK/ NR |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |

MyTRS

The next questions deal with *MyTRS*, the online access portion of the TRS website, which allows members to keep track of their personal accounts, as well as view and print important documents from TRS.

31_INTRO: Have you visited *MyTRS*?

1. Yes
2. No (SKIP TO Q35)
9. DK / NR (SKIP TO Q36)

29. Over the past 12 months, how often did you visit *MyTRS*?

| Daily | Weekly | Monthly | Few times a year | Once a year | Never (SKIP TO | DK/NR (SKIP TO |
|-------|--------|---------|------------------|-------------|-------------------|-------------------|
| 1 | 2 | 3 | 4 | 5 | 6 | 9 |

30. **WEB:** Out of the following reasons for visiting *MyTRS*, which are the top three most important: (*pick three*)

PHONE: Out of the following reasons for visiting *MyTRS*, which three are the most important?

1. Obtain personalized retirement estimates using unaudited data on file with TRS
2. Request a bill for reinstatement of withdrawn service
3. Register for group benefit presentations held around the state
4. Subscribe to fast, electronic delivery of selected TRS print publications rather than having them mailed
5. Receive important TRS announcements of meetings, webcasts, presentations and other events
6. Change your address on record in TRS files
7. Other (please specify) _
9. DK/NR

31. Please indicate whether you have done any of the following in *MyTRS* over the past 12 months.

1. Obtained personalized retirement estimates using unaudited data on file with TRS
2. Requested a bill for reinstatement of withdrawn service
3. Registered for group benefit presentations held around the state
4. Subscribed to fast, electronic delivery of selected TRS print publications rather than having them mailed
5. Received important TRS announcements of meetings, webcasts, presentations and other events
6. Changed your address on record in TRS files
7. Other (please specify) _
9. DK/NR

32. What features or information, if any, would you like to see *MyTRS* provide to assist with planning for retirement that were not listed previously?
(Open-ended)

(SKIP TO Q36)

33. Which of the following are reasons why you have not visited the *MyTRS* website? (CHECK ALL THAT APPLY)
1. I was not aware of *MyTRS*.
 2. I do not have internet access.
 3. I am not sure how to register for *MyTRS*.
 4. I have no reason to register for *MyTRS* at this time.
 5. Other (please specify) _
 9. DK/NR

Email Subscription Service

TRS' email subscription service enables members and retirees to receive notification of TRS publications and announcements via email when they register their e-mail addresses with TRS.

34. Are you currently subscribed to the TRS email subscription service?

| | | |
|-----------------|----|-------------------|
| Yes (SKIP TO | No | DK/NR (SKIP TO |
| 1 | 2 | 9 |

35. Were you aware before now that TRS offers an email subscription service?

| | | |
|-----|----|-------|
| Yes | No | DK/NR |
| 1 | 2 | 9 |

Social Media

36. Out of the following social media platforms, how important is it for you to be able to find TRS information on:

| | Not Important | Important | Very Important | I Don't Use This | DK/NR |
|---------------|------------------|-----------|-------------------|---------------------|-------|
| 38A. Facebook | 1 | 2 | 3 | 8 | 9 |
| 38B. Twitter | 1 | 2 | 3 | 8 | 9 |
| 38C. YouTube | 1 | 2 | 3 | 8 | 9 |

37. (IF 38A = “IMPORTANT” OR “VERY IMPORTANT”)
How helpful is the information TRS provides on Facebook?

| Not Helpful | Helpful | Very Helpful | Never visited | DK/NR |
|-------------|---------|--------------|---------------|-------|
| 1 | 2 | 3 | 8 | 9 |

38. (IF 38B = “IMPORTANT” OR “VERY IMPORTANT”)
How helpful is the information TRS provides on Twitter?

| Not Helpful | Helpful | Very Helpful | Never visited | DK/NR |
|-------------|---------|--------------|---------------|-------|
| 1 | 2 | 3 | 8 | 9 |

39. (IF 38C = “IMPORTANT” OR “VERY IMPORTANT”)
How helpful is the information TRS provides on YouTube?

| Not Helpful | Helpful | Very Helpful | Never visited | DK/NR |
|-------------|---------|--------------|---------------|-------|
| 1 | 2 | 3 | 8 | 9 |

Benefit Payments

40. In the past 12 months, have you requested...

| | Yes | No | DK/NR |
|---|-----|----|-------|
| 42A. An estimate of your retirement from TRS? | 1 | 2 | 9 |
| 42B. An estimate from TRS for any special service credit you considered purchasing? | 1 | 2 | 9 |

IF YES TO QUESTION 42A,

| | Yes | No | DK/NR |
|--|-----|----|-------|
| 42AA. Was your retirement estimate accurate? | 1 | 2 | 9 |
| 42AB. Was your retirement estimate clear and easy to understand? | 1 | 2 | 9 |

IF YES TO QUESTION 42B,

| | Yes | No | DK/NR |
|--|-----|----|-------|
| 42BA. Was your special service credit estimate accurate? | 1 | 2 | 9 |
| 42BB. Was your special service credit estimate clear and easy to understand? | 1 | 2 | 9 |

TRS Publications

41. How important is it for you to receive the following information from TRS?

| | Very Important | Important | Not Very Important | DK/NR |
|--|----------------|-----------|--------------------|-------|
| a. Summary of retirement benefit plans and options | 1 | 2 | 3 | 9 |
| b. TRS news and events throughout the year | 1 | 2 | 3 | 9 |
| c. Annual statement of my TRS account | 1 | 2 | 3 | 9 |
| d. Information that impacts my retirement such as employment after retirement and service credit purchases | 1 | 2 | 3 | 9 |
| e. Information on health plans | 1 | 2 | 3 | 9 |
| f. Information on the investment performance of the TRS fund | 1 | 2 | 3 | 9 |
| g. Information on state and federal developments relating to pension plans | 1 | 2 | 3 | 9 |
| h. Information on retirement planning | 1 | 2 | 3 | 9 |

42. **WEB:** How good of a job does TRS do providing you with information that is relevant and easy to understand in its publications?

PHONE: When it comes to providing you with information that is relevant and easy to understand, how good of a job does TRS do providing you with...?

| | Very Good | Good | Not Very Good | Don't Know | NR |
|--|-----------|------|---------------|------------|----|
| a. Summary of retirement benefit plans and options | 1 | 2 | 3 | 4 | 9 |
| b. TRS news and events throughout the year | 1 | 2 | 3 | 4 | 9 |
| c. Annual statement of my TRS account | 1 | 2 | 3 | 4 | 9 |
| d. Information that impacts my retirement such as employment after retirement and service credit purchases | 1 | 2 | 3 | 4 | 9 |
| e. Information on health plans | 1 | 2 | 3 | 4 | 9 |
| f. Information on the investment performance of the TRS fund | 1 | 2 | 3 | 4 | 9 |
| g. Information on state and federal developments relating to pension plans | 1 | 2 | 3 | 4 | 9 |
| h. Information on retirement planning | 1 | 2 | 3 | 4 | 9 |

43. **WEB:** If you were to refer to the TRS Benefits Handbook, what would be most important to you?
(pick three)

PHONE: I am going to read a list of items. If you were to refer to the TRS Benefits Handbook, what three items would be most important to you?

1. To obtain information that will help you decide when to retire
2. To estimate how much you will receive in TRS retirement benefits
3. To learn about TRS health care benefits
4. To learn about TRS employment-after-retirement opportunities
5. To learn about purchasing TRS special service credit
6. To better understand your TRS benefits in general
9. DK/NR

44. Have you referred to the TRS Benefits Handbook?

1. Yes
2. No – **SKIP TO Q47**
3. DK/NR – **SKIP TO Q47**

How well does TRS provide information in a way that is relevant and easy to understand on the following topics:

| | Very Well | Well | Not Very Well | Don't Know | NR |
|---|-----------|------|---------------|------------|----|
| 46A. To obtain information that will help you decide when to retire | 1 | 2 | 3 | 4 | 9 |
| 46B. To estimate how much you will receive in TRS retirement benefits | 1 | 2 | 3 | 4 | 9 |
| 46C. To learn about TRS health care benefits | 1 | 2 | 3 | 4 | 9 |
| 46D. To learn about TRS employment-after-retirement opportunities | 1 | 2 | 3 | 4 | 9 |
| 46E. To learn about purchasing TRS special service credit | 1 | 2 | 3 | 4 | 9 |
| 46F. To better understand your TRS benefits in general | 1 | 2 | 3 | 4 | 9 |

Financial Preparedness

45. How confident are you that you will have enough money to live comfortably throughout your retirement years?

| | | | | |
|----------------------|-------------------|--------------------|----------------|-------|
| Not at all confident | Not too confident | Somewhat confident | Very confident | DK/NR |
| 1 | 2 | 3 | 4 | 9 |

46. Are you saving for retirement outside of your TRS pension plan in a private savings vehicle such as a 403(b) or IRA?

| | | |
|-----|----------------------|----------------------|
| Yes | No | DK/NR |
| | (SKIP TO Q50) | (SKIP TO Q51) |
| 1 | 2 | 9 |

47. What type of account? *(check all that apply)*
1. 403(b)
 2. IRA
 3. Cash account (e.g. CD, money market, or savings account)
 4. Stocks or bonds
 5. Other
 9. DK/NR

FOR ALL ANSWERS TO Q49, SKIP TO Q51

48. Do any of the following reasons apply as to why you are not saving for retirement outside of your TRS pension plan? *(check all that apply)*
1. I do not think I need to save extra outside of my TRS pension plan.
 2. Retirement seems too far away to save for now.
 3. I do not have enough after my expenses are paid to save for retirement outside of my TRS pension plan.
 4. I don't know how to save for retirement outside of my TRS pension plan.
 5. None of those are the reason.
 9. DK/NR

49. Have you estimated how much income you will need in retirement?

| | | |
|-----------------|----|-----------------|
| Yes | No | DK/NR |
| (SKIP TO | | (SKIP TO |
| 1 | 2 | 9 |

50. Do any of the following reasons apply as to why you have not estimated how much income you will need in retirement?
1. I think my TRS pension will give me the income I need in retirement; so, I don't need to estimate anything else.
 2. Retirement seems too far away to think about estimating how much income I will need.
 3. I don't know how to estimate how much I need in retirement.
 4. None of those are the reason.
 9. DK/NR
51. How knowledgeable do you feel about ways to save for retirement outside of your TRS pension plan?

| Very knowledgeable | Knowledgeable | Not knowledgeable | DK/NR |
|--------------------|---------------|-------------------|-------|
| 1 | 2 | 3 | 9 |

52. If you have gathered information on ways to save for retirement outside of your TRS pension plan, where have you gotten most of your information?
1. Financial planner
 2. Financial websites
 3. Social media (e.g. YouTube videos, Facebook, etc.)
 4. Books/magazines
 5. Friends/family
 6. Other
 8. I HAVE NOT GATHERED THIS INFORMATION
 9. DK/NR

Other

53. Do you *require* that TRS information be available in any of the following languages?
1. Spanish
 2. Vietnamese
 3. Chinese
 4. Other, specify: ____
 5. No/No other languages
 9. DK/NR

55. If TRS made its print publications available in the following alternative formats, which would you likely use? (CHECK ALL THAT APPLY)

1. Large print
2. Braille
3. CD-ROM
4. Through a TDD device
5. Audiotape
6. Videotape
7. DVD
8. Internet
9. Email
99. DK/NR

56. If you could name one thing that TRS could do to most improve your satisfaction with TRS services, what would that be?

Open-ended__

57. On a scale of 0 to 10, with 0 being “Not At All Likely” and 10 being “Extremely Likely”, how likely are you to recommend/promote TRS as a great organization?

00 – Not At All Likely 01

02

03

04

05 – Neutral

06

07

08

09

10 – Extremely Likely

99 – DK/NR

58. **WEB:** Please tell us your gender.

PHONE: INTERVIEWERS: PLEASE MARK GENDER OF RESPONDENT. ASK ONLY IF UNCERTAIN.

Please tell us your gender.

1. Male
2. Female
9. NR / Prefer not to answer