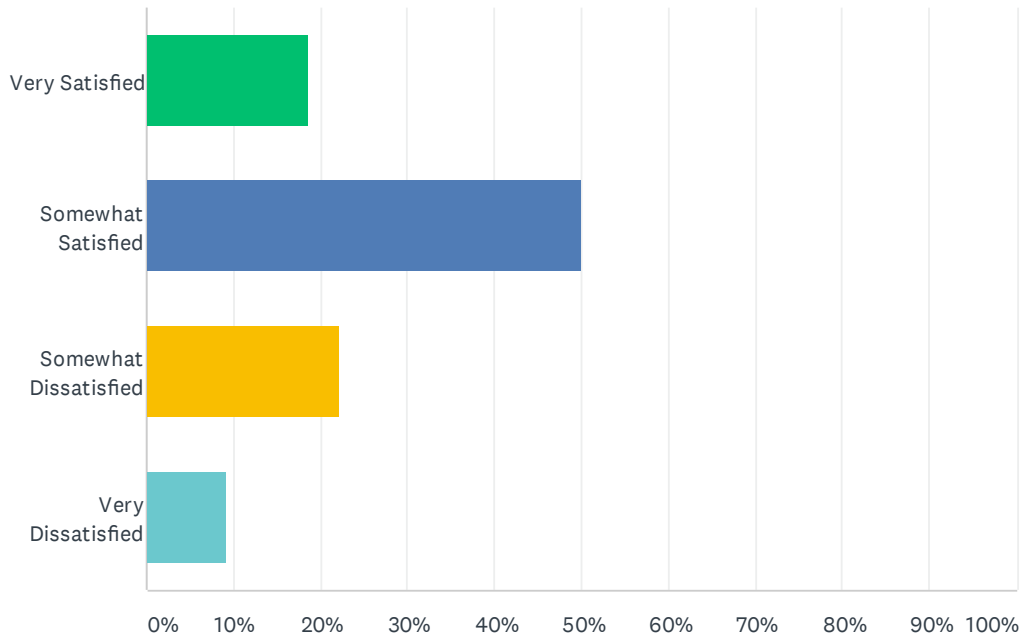


Q1 How satisfied are you with your current salary as an educator?

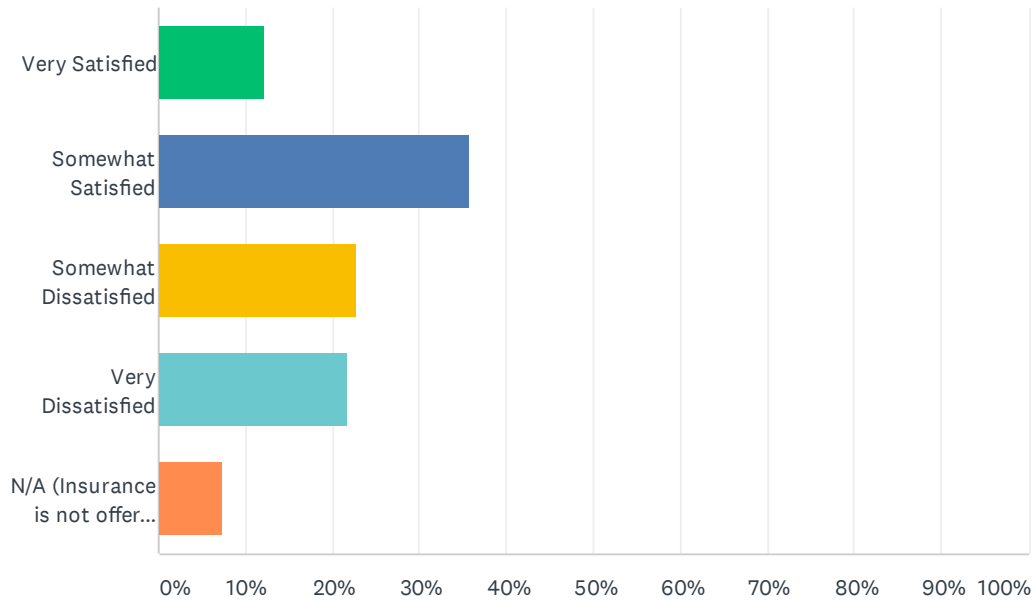
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ANSWER CHOICES	RESPONSES	
Very Satisfied	18.57%	132
Somewhat Satisfied	50.07%	356
Somewhat Dissatisfied	22.08%	157
Very Dissatisfied	9.28%	66
TOTAL		711

Q2 How satisfied are you with your employer's health insurance plan?

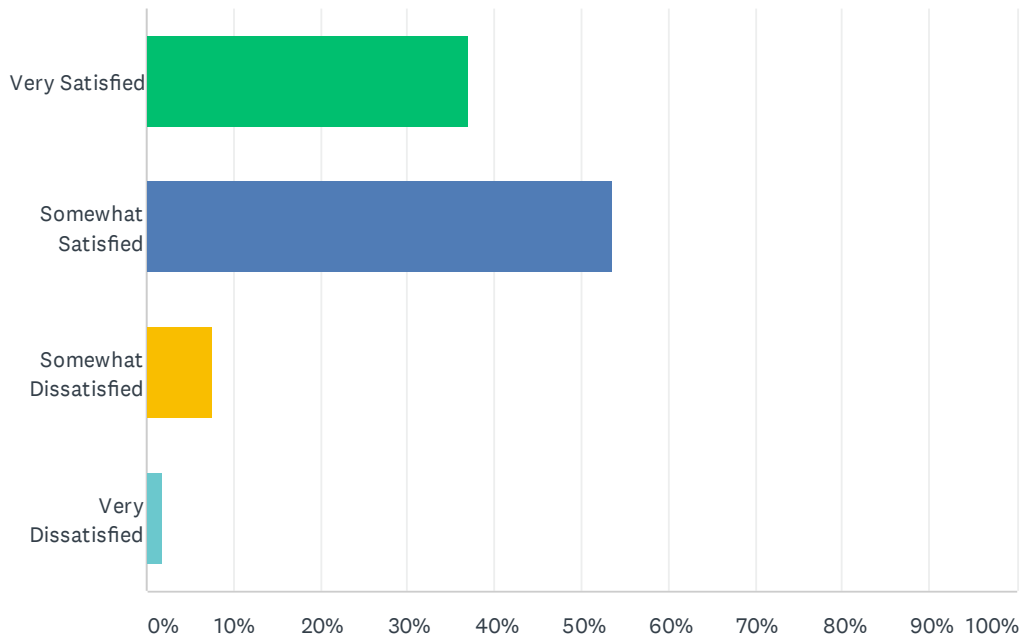
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ANSWER CHOICES	RESPONSES	
Very Satisfied	12.24%	87
Somewhat Satisfied	35.86%	255
Somewhat Dissatisfied	22.78%	162
Very Dissatisfied	21.80%	155
N/A (Insurance is not offered or I don't participate)	7.31%	52
TOTAL		711

Q3 Both you and your employer contribute to TRS. How satisfied are you with TRS as a component of your overall compensation package?

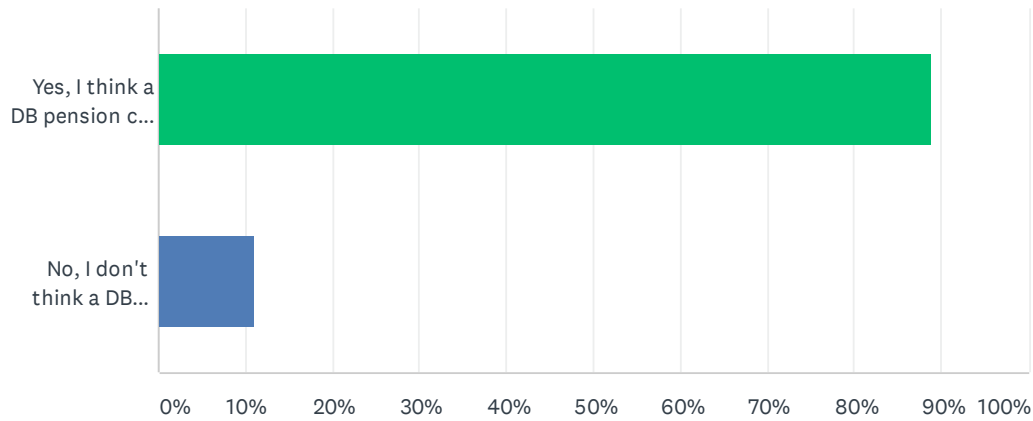
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ANSWER CHOICES	RESPONSES	
Very Satisfied	37.13%	264
Somewhat Satisfied	53.59%	381
Somewhat Dissatisfied	7.45%	53
Very Dissatisfied	1.83%	13
TOTAL		711

Q4 TRS is a Defined Benefit or "DB" pension plan. Do you think a DB pension is helpful for recruiting someone for a teaching position in Montana?
 (In a DB pension, vested members are guaranteed a future lifetime retirement benefit. The monthly benefit amount is calculated based on the member's years of service and average final salary - not their account balance.)

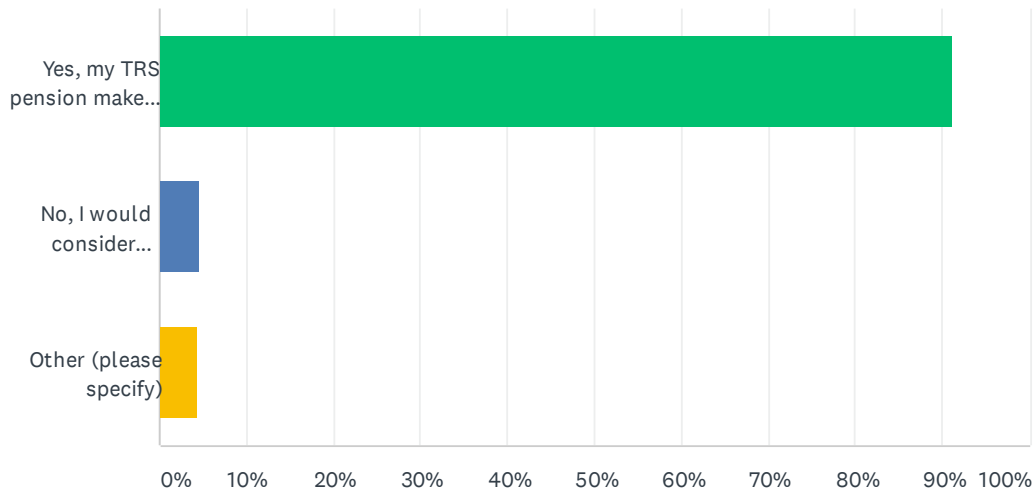
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ANSWER CHOICES	RESPONSES	
Yes, I think a DB pension can be an important recruitment tool.	88.89%	632
No, I don't think a DB pension helps to recruit teachers.	11.11%	79
TOTAL		711

Q5 Does your TRS pension make it more likely that you'll keep working until you become eligible for retirement?

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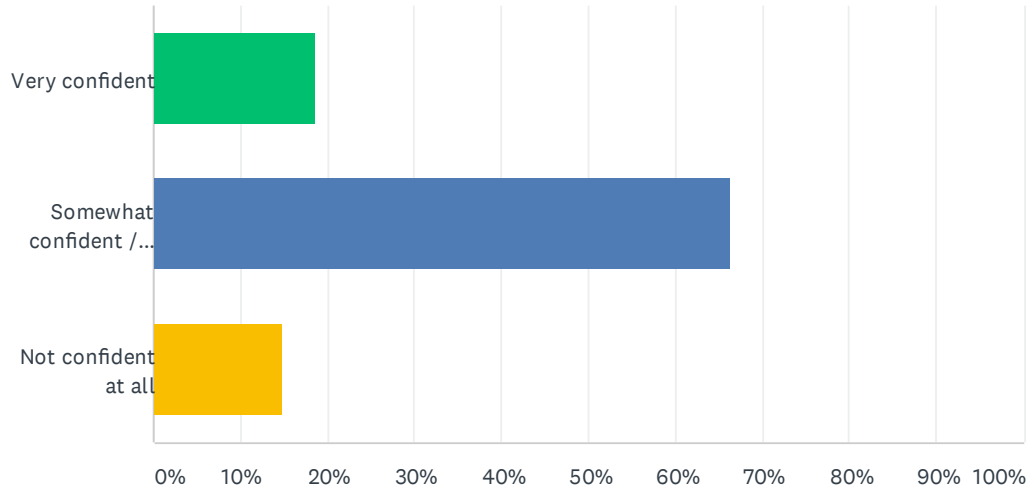


ANSWER CHOICES	RESPONSES	
Yes, my TRS pension makes it more likely I'll stay in this profession.	91.14%	648
No, I would consider leaving the profession even if it meant losing my pension.	4.50%	32
Other (please specify)	4.36%	31
TOTAL		711

OTHER (PLEASE SPECIFY)	
My pension isn't what keeps me in the profession, neither is the pay. Both could be so much better as well as the workload. I do it because I find working with students and teachers rewarding. The day I don't, I will quit and find a new job.	
I love my job, but not because of TRS.	
I think people deserve the benefits equal to the agreed-upon amount. If life throws a curveball that forces you to stop working, you should not be penalized for the time that was already put in.	
If you put in 25-30 years at the same district it would be nice if they helped monthly with insurance premiums when you retire before the age of 65	
Yes! Only because if I want to retire I need the pension. I really don't have a choice but to keep working.	
I have other factors that contribute to this decision	
Semi retired	
Yes, I will work to 30 years due to getting \$500 more a month. Also, I need to work until 65 because of health insurance. I wish there were affordable insurance options.	
Lack of insurance if I retire now is what is keeping me working currently.	
Probably have to continue to work after retirement	
I am eligible now but I still love teaching.	
My decision would be based on all aspects of a different job. Salary, insurance package and a retirement account.	
It is a financial light at the end of the long working raising kids, staying mentally and physically healthy tunnel but it is not something I think about on a weekly basis. I am glad it is constitutionally protected because the "wolves" would want to change the system and privatize the system which is not the answer.	
I am in at 22 years but my toxic department is making it hard to stay in the profession. Instead, of leaving and getting a new non 22 year salary I will pull the plug in the next year if I can not take anymore.	
May leave if right job is secured.	
I'm retiring this year, but yes I stayed in the profession so I would have retirement benefits.	
Am retiring this year	
Still in the profession after eligibility	
We'll see what comes my way. If you love what you do, you never work a day in your life, so I guess I'll "work" a long time doing something.	
I am not educated enough on my benefits to make this choice.	
unsure	
I could retire now but like my job and health insurance is way better than Medicare.	
I am already eligible and I am still teaching. I love teaching - The pay & benefits should be better, but I love teaching.	
plan to retire this year	
My passion is teaching, so I'm not leaving anytime soon with or without a pension.	
I entered public school counseling at a late age so my pension will not provide adequate income	
I am old enough to retire, thus this point is moot.	
I was retired and came back to work for one year, which meant paying back the funds I recieved.	
dependent on the future	
I have to keep working because we have low salaries	

Q6 How confident are you that you will be financially secure in retirement?

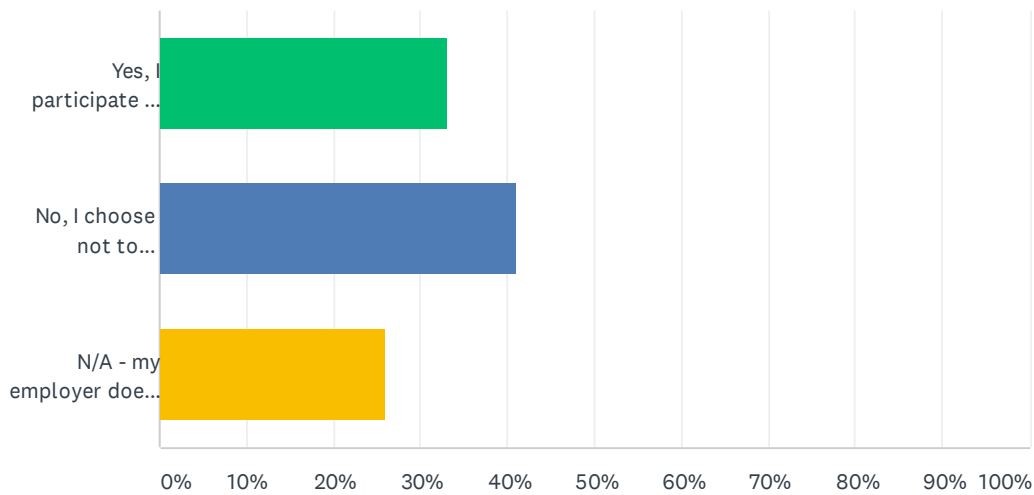
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ANSWER CHOICES	RESPONSES	
Very confident	18.71%	133
Somewhat confident / Unsure	66.39%	472
Not confident at all	14.91%	106
TOTAL		711

Q7 Besides TRS, do you participate in another retirement savings plan at work, such as an optional 403(b) or 457 plan?

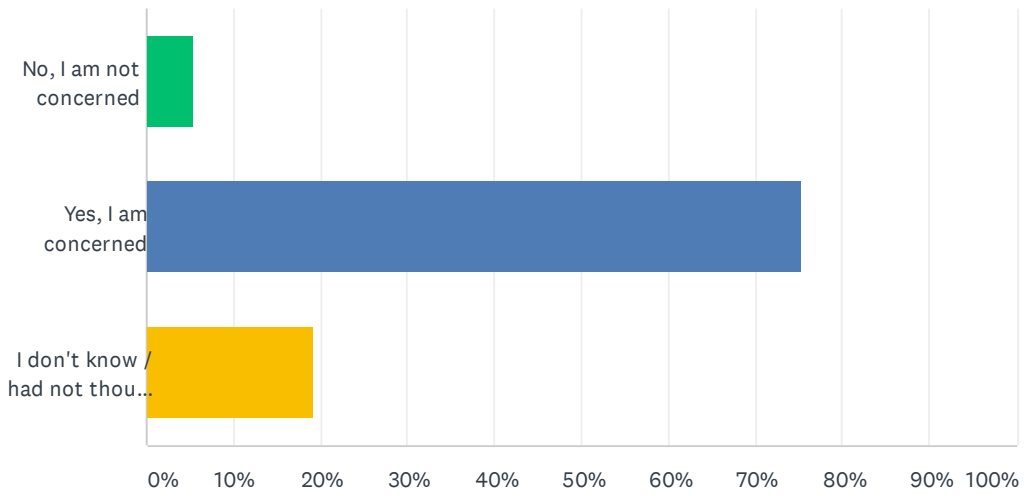
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ANSWER CHOICES	RESPONSES	
Yes, I participate in another retirement savings opportunity at work.	33.05%	235
No, I choose not to participate in other retirement savings opportunities.	40.93%	291
N/A - my employer does not offer other retirement savings opportunities.	26.02%	185
TOTAL		711

Q8 Are you concerned about whether the Montana Legislature might change or eliminate the TRS pension plan in the future?

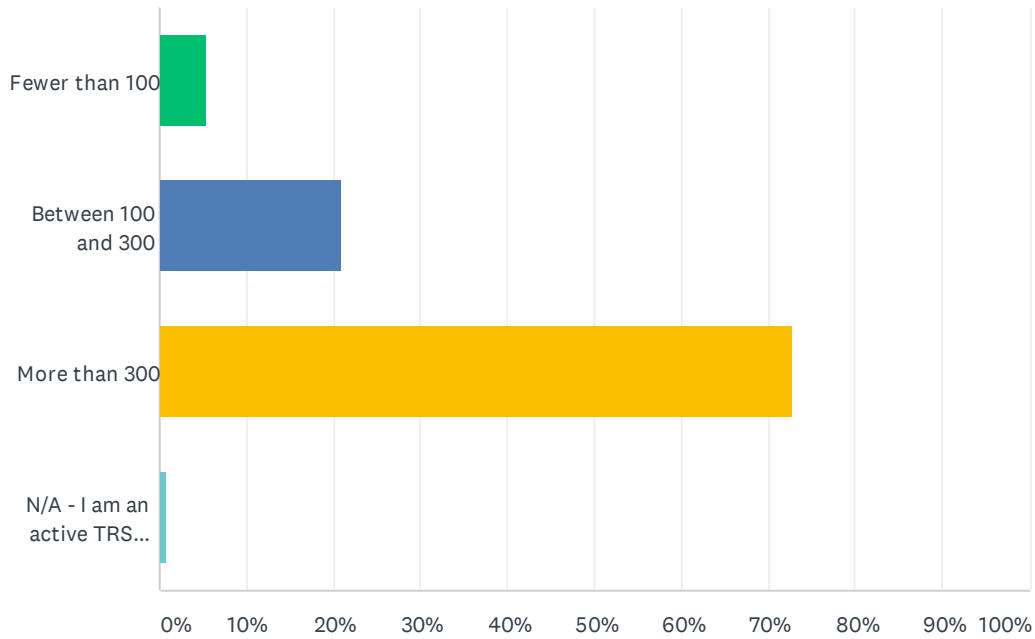
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ANSWER CHOICES	RESPONSES	
No, I am not concerned	5.49%	39
Yes, I am concerned	75.25%	535
I don't know / had not thought about it	19.27%	137
TOTAL		711

Q9 Approximately how many students are enrolled in your school?

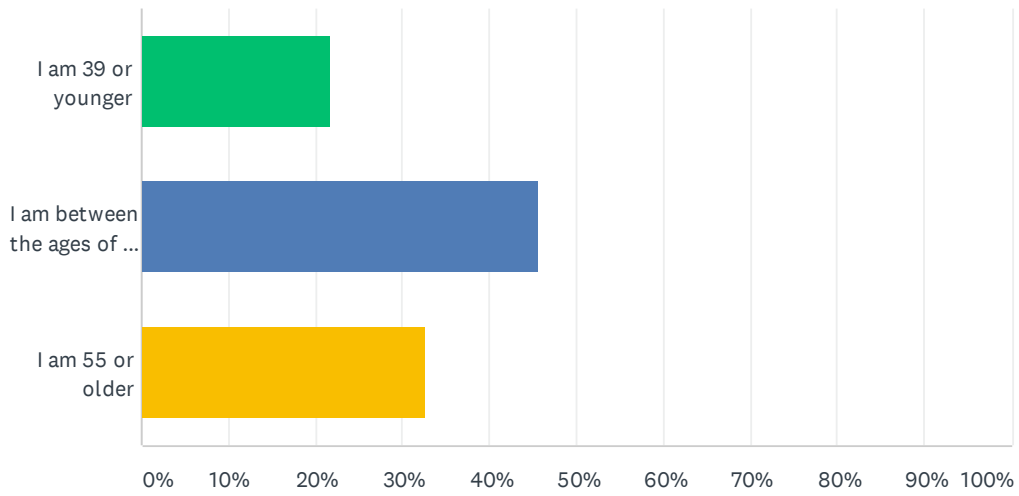
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ANSWER CHOICES	RESPONSES	
Fewer than 100	5.49%	39
Between 100 and 300	20.96%	149
More than 300	72.71%	517
N/A - I am an active TRS member but I don't currently work in a school setting.	0.84%	6
TOTAL		711

Q10 What is your age range? (This helps us evaluate whether opinions differ by age group.)

Answered: 711 Skipped: 0



ANSWER CHOICES	RESPONSES	
I am 39 or younger	21.80%	155
I am between the ages of 40 and 54	45.57%	324
I am 55 or older	32.63%	232
TOTAL		711