TRTA CANDIDATE QUESTIONS/QUESTIONNAIRES/FORUMS

TRTA chapters may use the following questions when working with candidates for Texas elected office. Chapter leaders may also choose to organize candidate forums, Zoom meetings with candidates, or candidate surveys so that results may be shared with your members. PLEASE contact TRTA Associate Director Brock Gregg with any questions or suggestions on how to organize these options for your chapter. Also, our success is greatly enhanced when you share the information you receive from these candidates. Again, please contact Brock with all results or feedback you receive from candidates.

<u>Protecting TRS and the Traditional Defined Benefit Plan</u>

1. When making decisions regarding proposed legislation, who will be your advisors on public education issues, including Teacher Retirement System issues (this may be not for profit groups, think tanks, or people/experts)?

2. Follow-up: Will you commit to working with the Texas Retired Teachers Association (TRTA) on any and every issue related to TRS?

3. Are you in favor of continuing the TRS defined benefit structure for annuities (based on a formula of years worked times Final Average Salary times a multiplier) for all future, current, and retired educators?

4. Follow up: Will you commit to working with TRTA on any proposal or idea that may impact the TRS and the retirement security/structure it provides to all participants?

5. Are you in favor of closing the defined benefit fund for current retirees and requiring all new employees to enter a separate defined contribution or hybrid style plan like the legislature implemented for state employee retirees in 2021?

   Please note, the members of the Texas Retired Teachers Association (TRTA) do NOT support any policy changes that would end the traditional defined benefit plan for TRS members (this includes retired, active, or future education workforce professionals).

<u>Inflation Impacting TRS Retirees and Helping Offset this Impact</u>

Background: In 2023, the Legislature provided the first ever 100% state funded benefit enhancement without using gains from the retirement system to fund the increase. On the cost-of-living adjustment (COLA) side, increases ranged from

2-6 percent, or nothing at all if they retired after 2020. On average, TRS retirees 'pensions are still 30% behind cumulative inflation.

1. During the upcoming 90th Legislative Session, will you support initiatives that may use state budget surpluses or Economic Stabilization funds to provide any possible benefit enhancements to offset the effects of inflation on retirees' fixed incomes?

2. Will you work with TRTA to sponsor legislation that helps TRS retirees with a recommended benefit enhancement?

3. Will you commit to meeting with Legislative Leadership expressing your strong interest in helping TRS retirees with a benefit enhancement in the 90th Legislative Session?

TRS Funding and Pension Fund Health

1. Background: The TRS fund is currently considered actuarially unsound due to the costs of implementing the educator pay increases contained in HB 2 passed during the 2025 session.
   Will you work with TRTA, seek out the association's input and be responsive to our professional team's recommendations to help ensure the TRS pension fund's actuarial soundness?

2. Background: Texas has one of the lowest employer (state/district) contributions rates in the nation. This fact is reflective of whether another state's TRS is or is not coordinated with the federal Social Security program. TRS employers are NOT required to participate in the Social Security program. This saves the Texas taxpayers billions every year. In other words, TRS Texas is a tremendous value for all Texans!

   What is your position on increasing state contributions over time to ensure that Texas TRS is actuarially sound, remains a great value for all taxpayers, and continues to serve as an important component of workforce retention and retirement security for all TRS members?

3. Will you commit to work with TRTA and legislative leadership before ANY changes may be made to TRS, its funding structure, or its long-term funding outlook?

4. Will TRTA be able to work with you and seek your help if the association does NOT have a seat at the table when it comes to TRS issues in the Texas Legislative Session?

5. Background: Many higher education institutions do not contribute to TRS like Texas school districts and charter schools.
   Do you support requiring Texas Higher Education institutions to contribute their fair share to TRS?

6. Do you support requiring an annual state study/survey reporting the effects of cumulative inflation on education retirees?

Health Care Benefits and Funding

Background: TRS-Care provides statewide health care for retirees including a Medicare Advantage plan and a separate high-deductible plan for those under 65. At current contribution levels, the plan is currently stable with an adequate reserve fund.

1. Do you support maintaining and protecting TRS-Care by fully funding the current statutory contribution rates for the state, ISD's, and active TRS members

2. Will you commit to working with TRTA to secure funding for TRS-Care that ensures high quality health care benefits, including rehabilitation services, and keeping health care accessible and affordable without raising premiums?

For U.S. Senate/Congressional Candidates:

Background: In 2025, Congress passed the Social Security Fairness Act, eliminating the Windfall Eliminations Provision (WEP) and the Government Pension Offset (GPO) – two provisions which drastically reduced Texas educator's Social Security and spousal/survivor benefits, respectively. This was a landmark victory for public servants nationwide, and especially for Texas educators who were highly impacted by these offsets. The bill requires Social Security to increase payments to affected public servants on a monthly basis based on the regular Social Security formula, without the offsets, and also to make a retroactive payment for the benefit going back to Jan. 1, 2024.

1. Would you support exempting this retroactive payment from federal income taxes by providing a special public servant tax deduction/credit in the 2026 tax year?

2. Background: Social Security ruled that public servants who were affected by the GPO, which affected only spousal and survivor benefits, were only

allowed a six-month retroactive check, instead of the full year as required by the bill.

Would you support requiring Social Security to make these affected individuals whole and paying them for the full 2024 year as required by the bill.

3. Will you protect this change in law if opponents attempt to re-introduce some type of offset for public servants who work for government entities that do not participate in Social Security, but qualify for benefits by doing other work during their careers?

4. What is your position on “mandatory Social Security” for all public servants as a way to add life to the Social Security fund? According to a Segal Study released in 2026 by the Coalition to Preserve Retirement Security (CPRS), mandatory Social Security would severely and negatively affect state pension systems for public servants especially in Texas?