

San Bernardino County Employees' Retirement Association

Member Engagement Survey

Presentation

February 24, 2022



Market and Opinion Research

Probolsky Research
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SBCERA – Member Engagement Survey 2021

Survey Methodology*

Sample

The member database was secured from the San Bernardino County Employees' Retirement Association.

Data Collection Explained

Interviews were conducted online, and participants were invited by email.

Respondents chose their preferred language, English (99%) and Spanish (1%).

The online survey was accessible by computer, tablet, and smart phone. A small number of members called to complete the survey.

Security measures precluded individuals from completing the survey more than once.

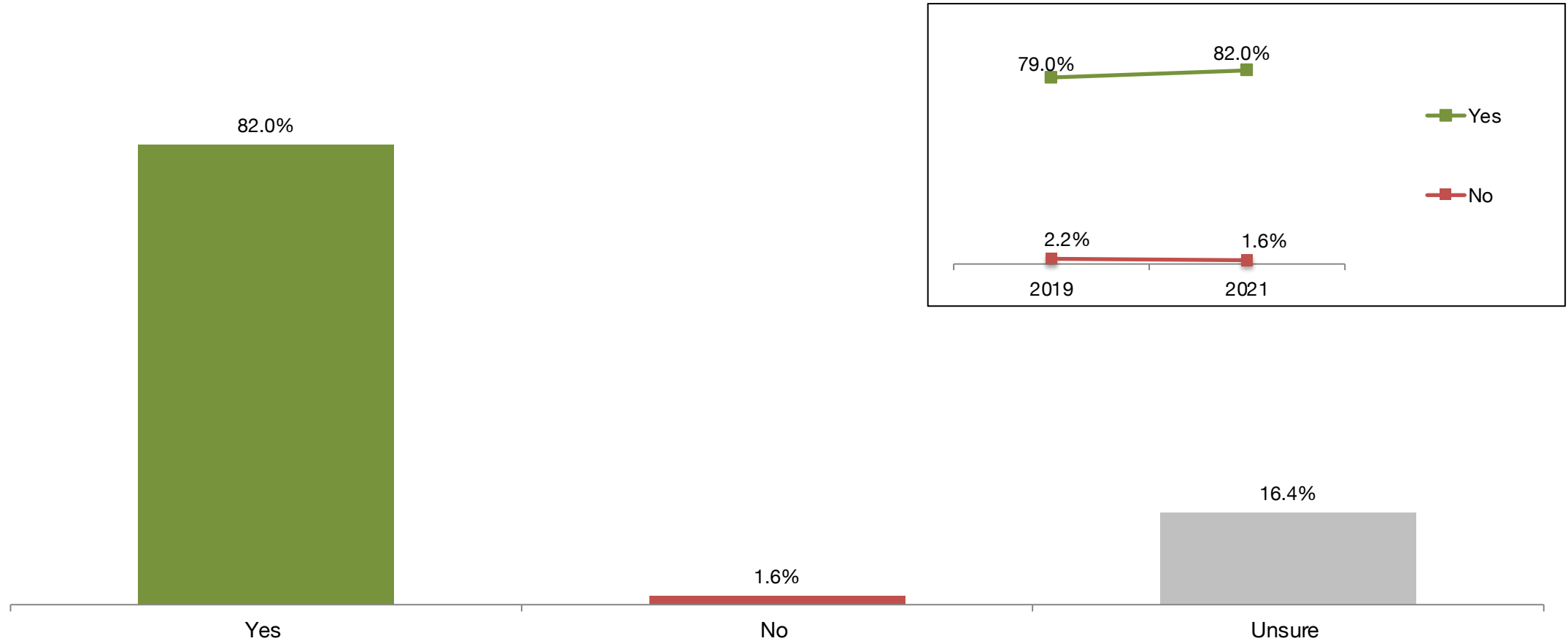
	Survey Details
Mode	Online (email and text to web) and telephone
Language	English and Spanish
Length	7 minutes (online)
Target Respondents	SBCERA members
Survey Fielding	November 5 – December 3, 2021
Survey Participants	2,964

Probolsky Research in a Latina- and woman-owned market and opinion research firm with corporate, election, government, and non-profit clients.

**Due to rounding, totals shown on charts may not add up to 100%*

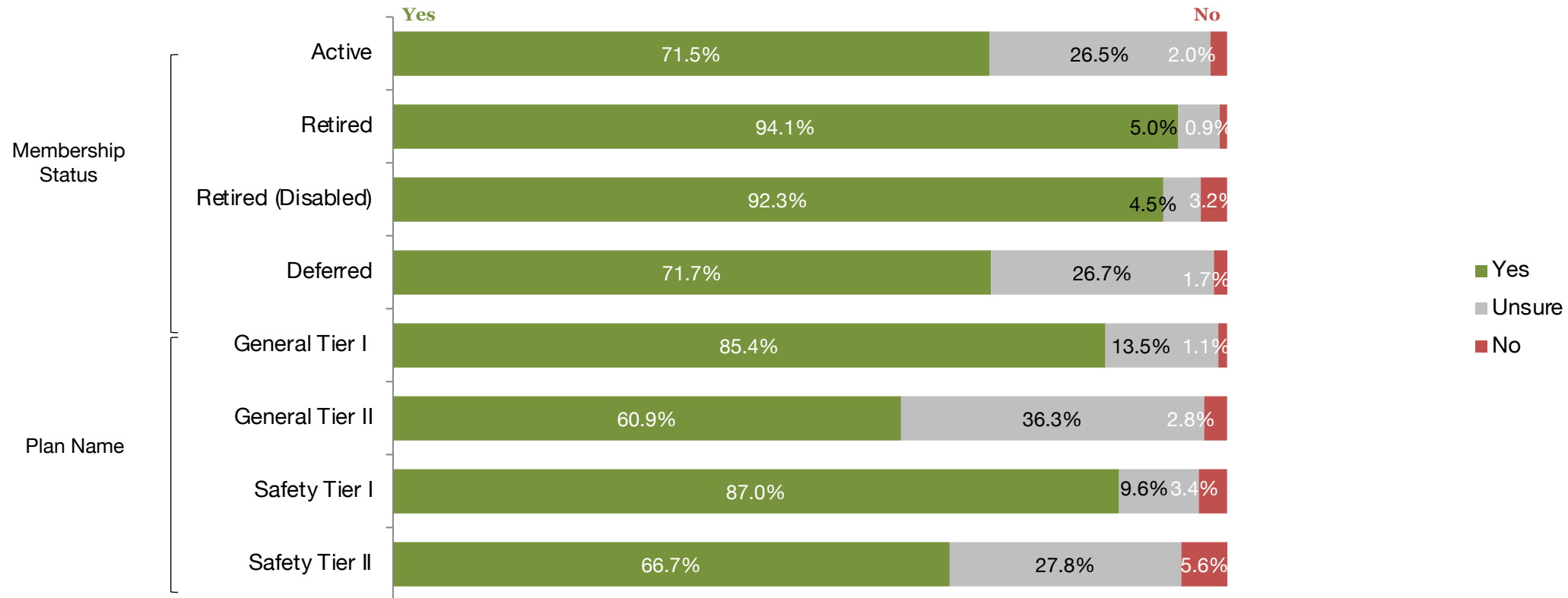
82% trust SBCERA to administer their retirement benefits

Question 1: Do you trust SBCERA to administer your retirement benefits?



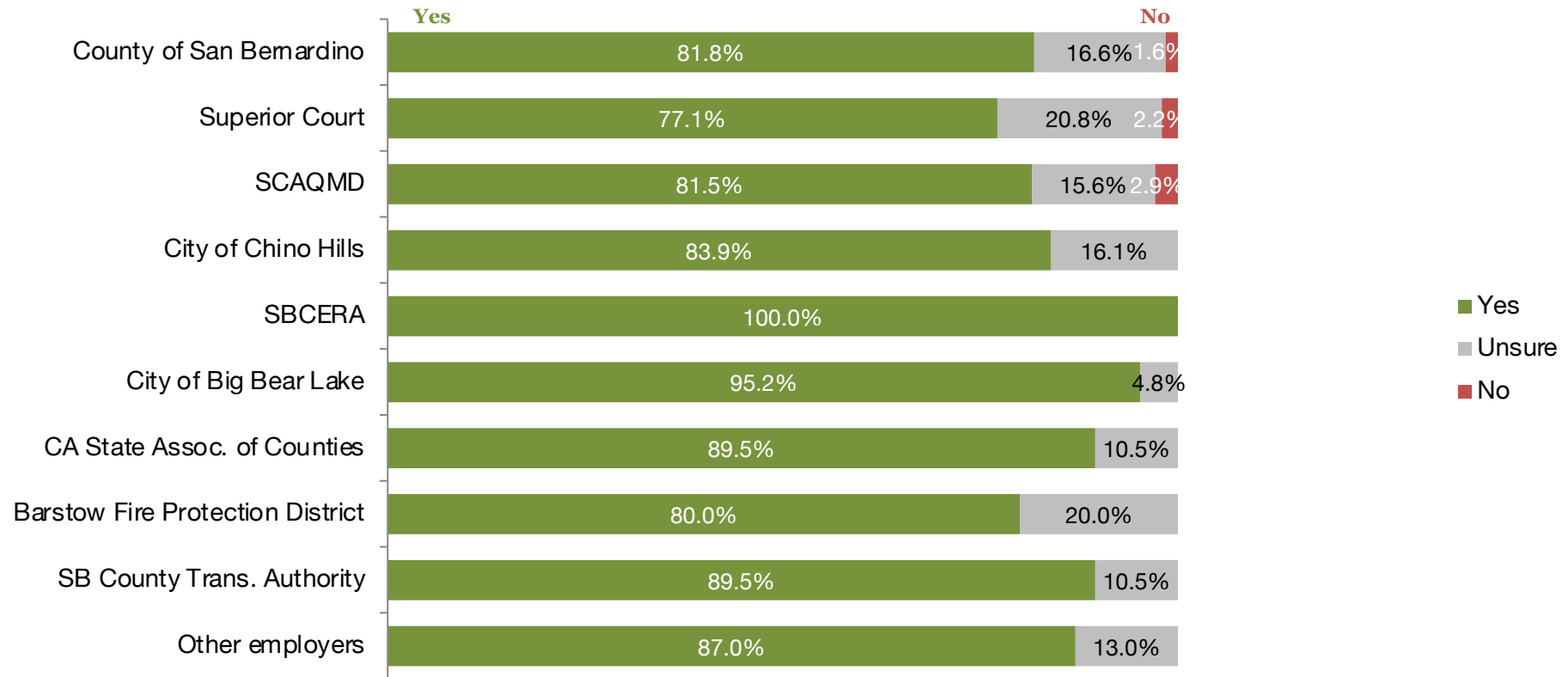
Results by membership status and plan

Question 1: Do you trust SBCERA to administer your retirement benefits?



Results by employer

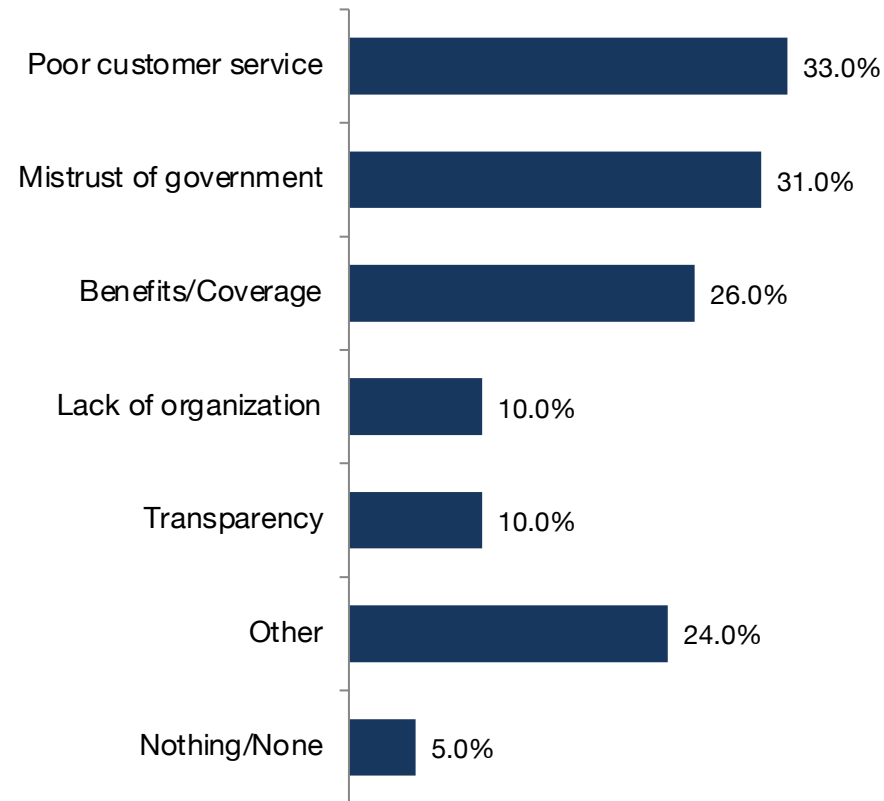
Question 1: Do you trust SBCERA to administer your retirement benefits?



Of those who say they don't trust SBCERA to administer their benefits, 33% say it's due to poor customer service

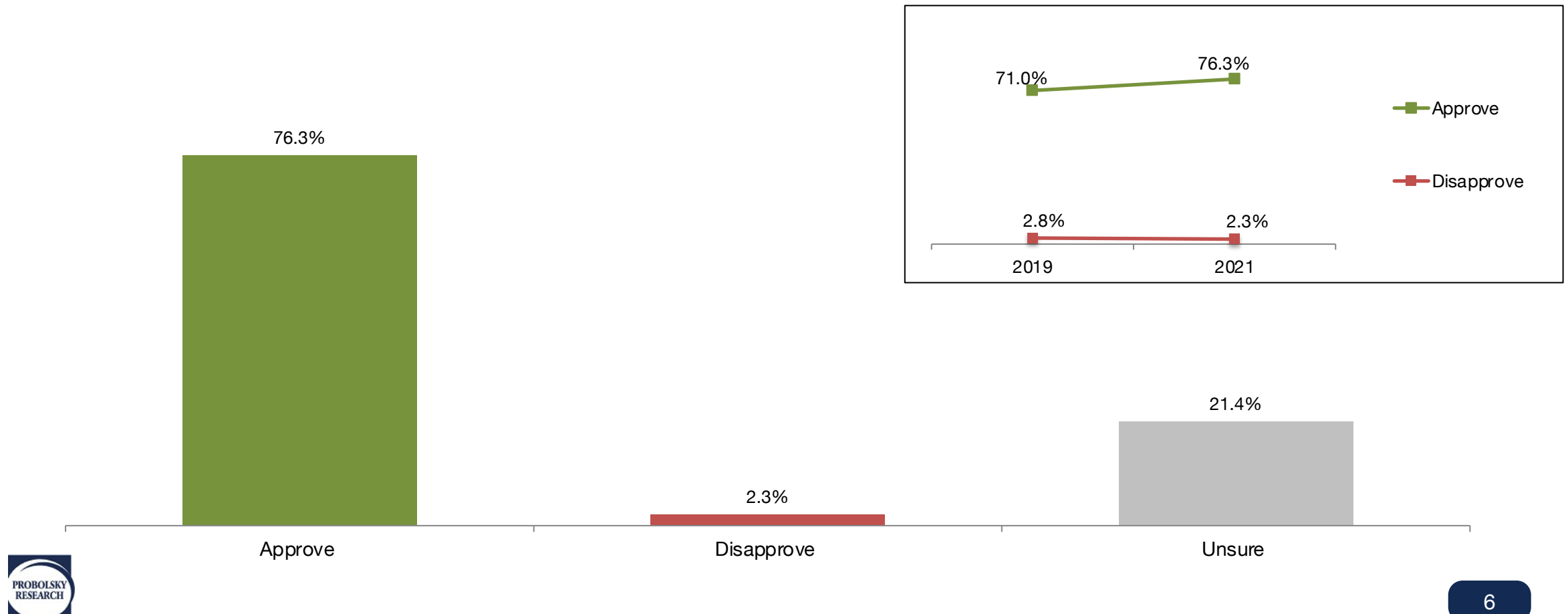
Question 2: Why don't you trust San Bernardino County Employees' Retirement Association (SBCERA) to administer your retirement benefits?*

[ASK ONLY OF THOSE WHO ANSWERED "NO" TO Q1]



76% approve of the job SBCERA is doing

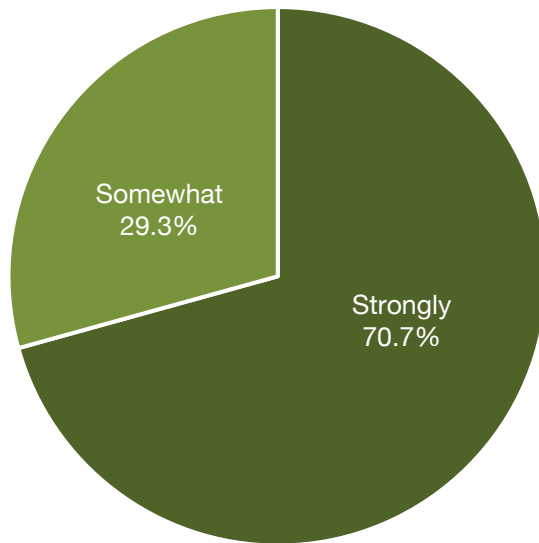
Question 3: San Bernardino County Employees' Retirement Association (SBCERA) is an independently operated, multi-employer defined benefit pension plan providing retirement, disability retirement, and death benefits for over 43,000 members and beneficiaries. SBCERA has a nine-member board with three alternates that provides direction to a professional management team. Do you approve or disapprove of the job that SBCERA is doing?



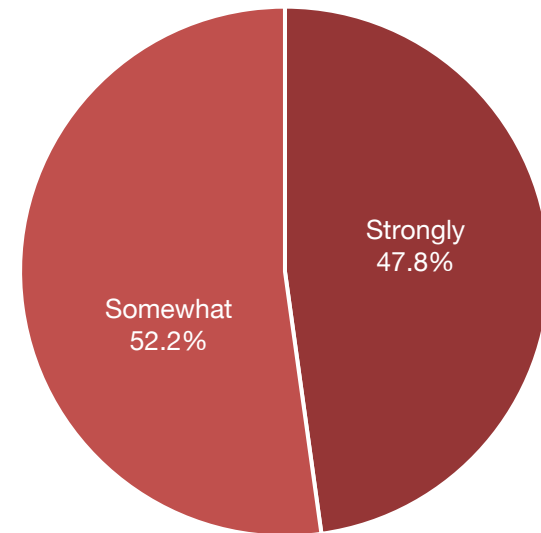
Among those who approve, 71% strongly approve

Question 3: San Bernardino County Employees' Retirement Association (SBCERA) is an independently operated, multi-employer defined benefit pension plan providing retirement, disability retirement, and death benefits for over 43,000 members and beneficiaries. SBCERA has a nine-member board with three alternates that provides direction to a professional management team. Do you approve or disapprove of the job that SBCERA is doing?

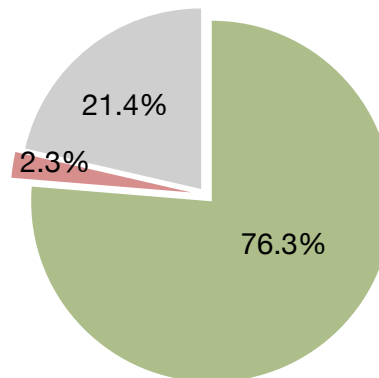
Among those who approve



Among those who disapprove

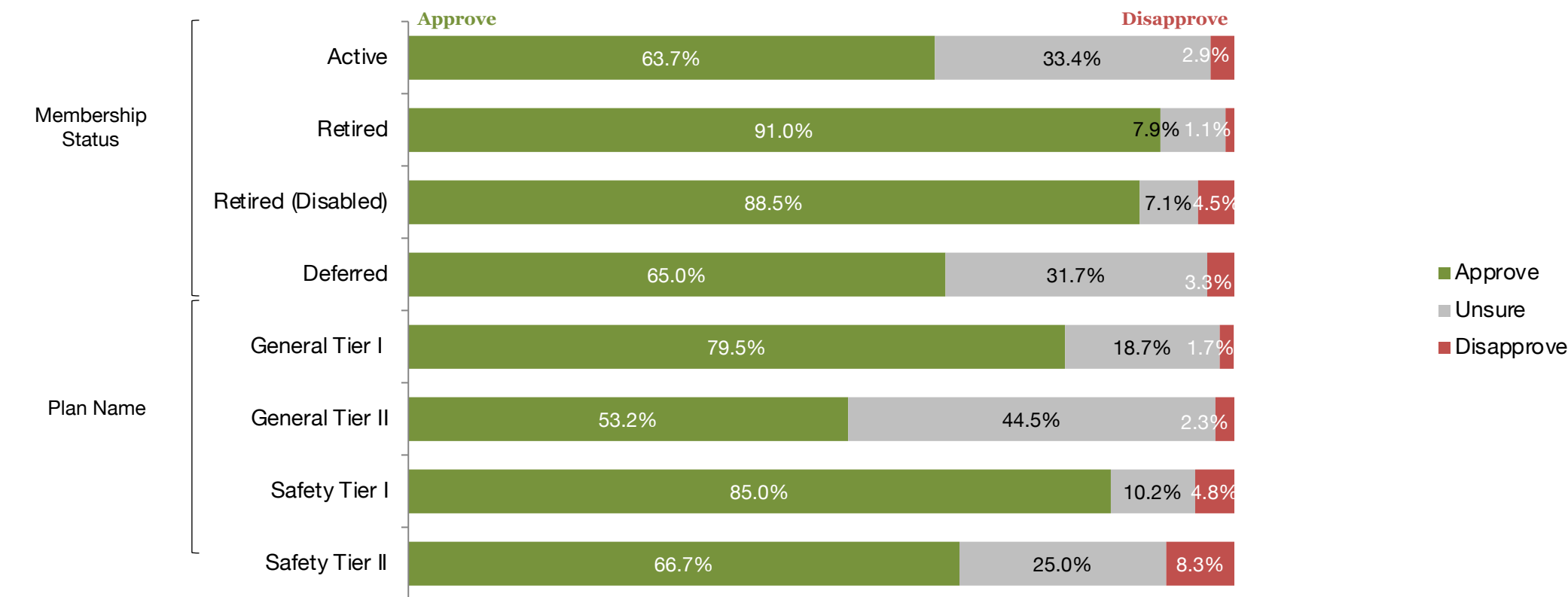


Total



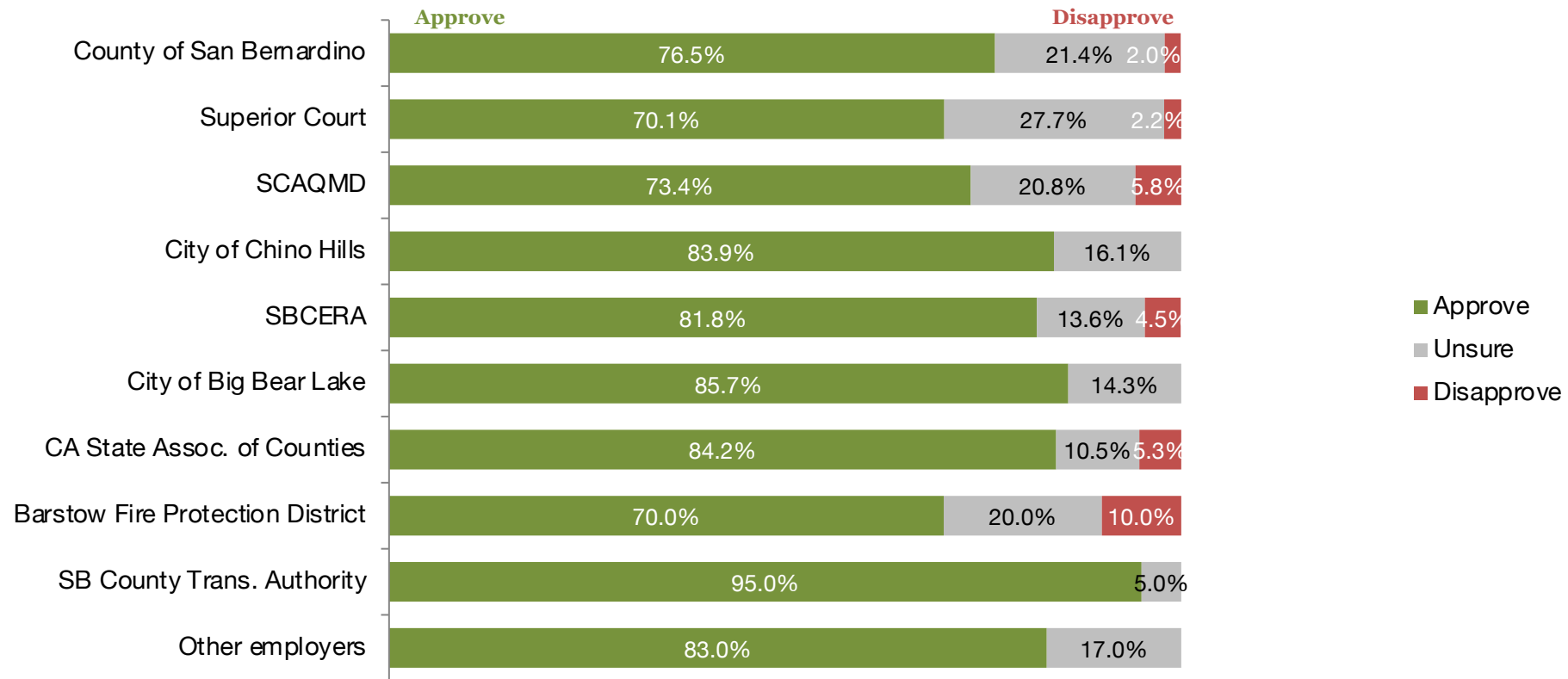
Results by membership status and plan

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Results by employer

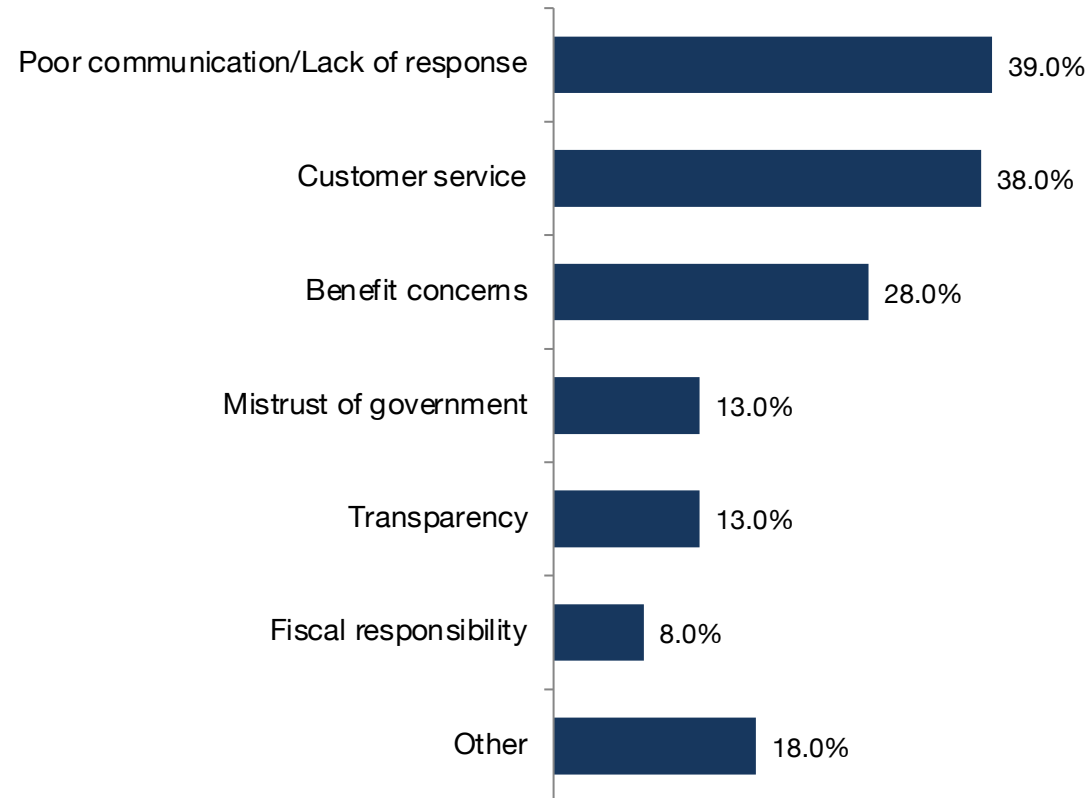
Question 3: San Bernardino County Employees' Retirement Association (SBCERA) is an independently operated, multi-employer defined benefit pension plan providing retirement, disability retirement, and death benefits for over 43,000 members and beneficiaries. SBCERA has a nine-member board with three alternates that provides direction to a professional management team. Do you approve or disapprove of the job that SBCERA is doing?



Of those who disapprove of the job SBCERA is doing, 39% say it's due to communication

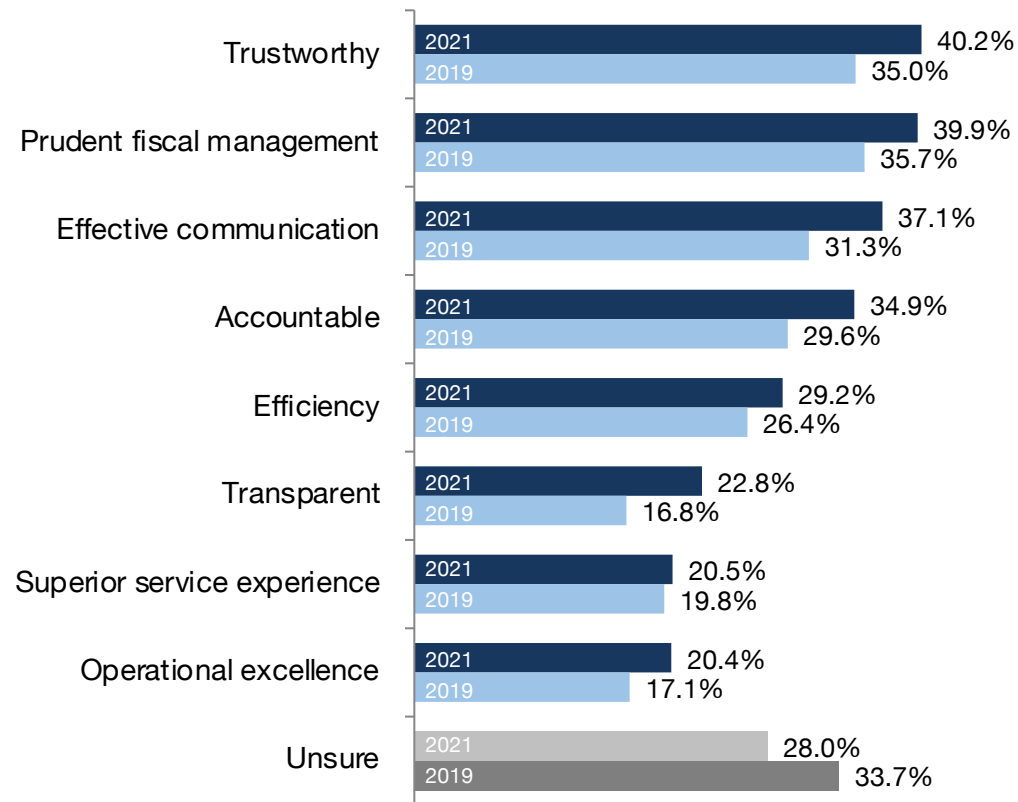
Question 4: Why do you disapprove of the job SBCERA is doing?*

[ASK ONLY OF THOSE WHO ANSWERED "DISAPPROVE" TO Q3]



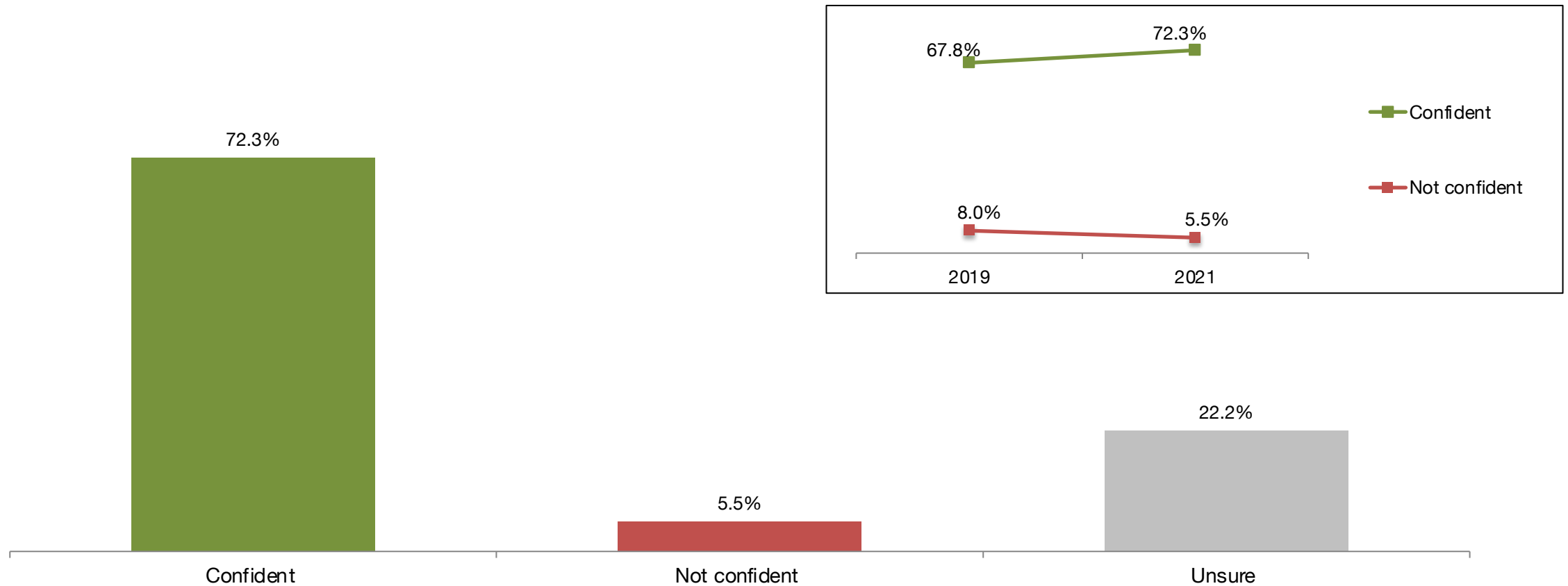
Jump in saying SBCERA is trustworthy

Question 5: Which of these words and phrases, if any, would you use to describe SBCERA? Select all that apply.



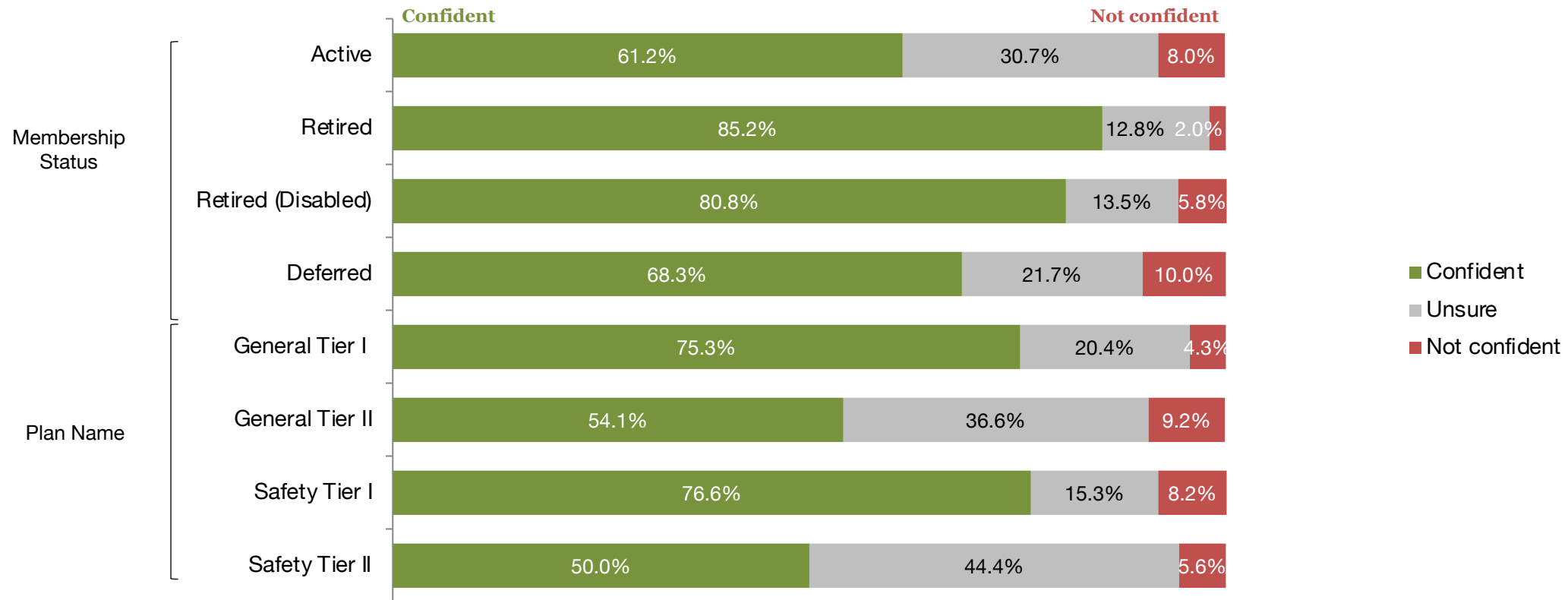
72% are confident SBCERA benefits are safe and will be there when they retire

Question 6: Are you confident that your SBCERA benefits are safe and will be there for you when you retire/for the remainder of your retirement?



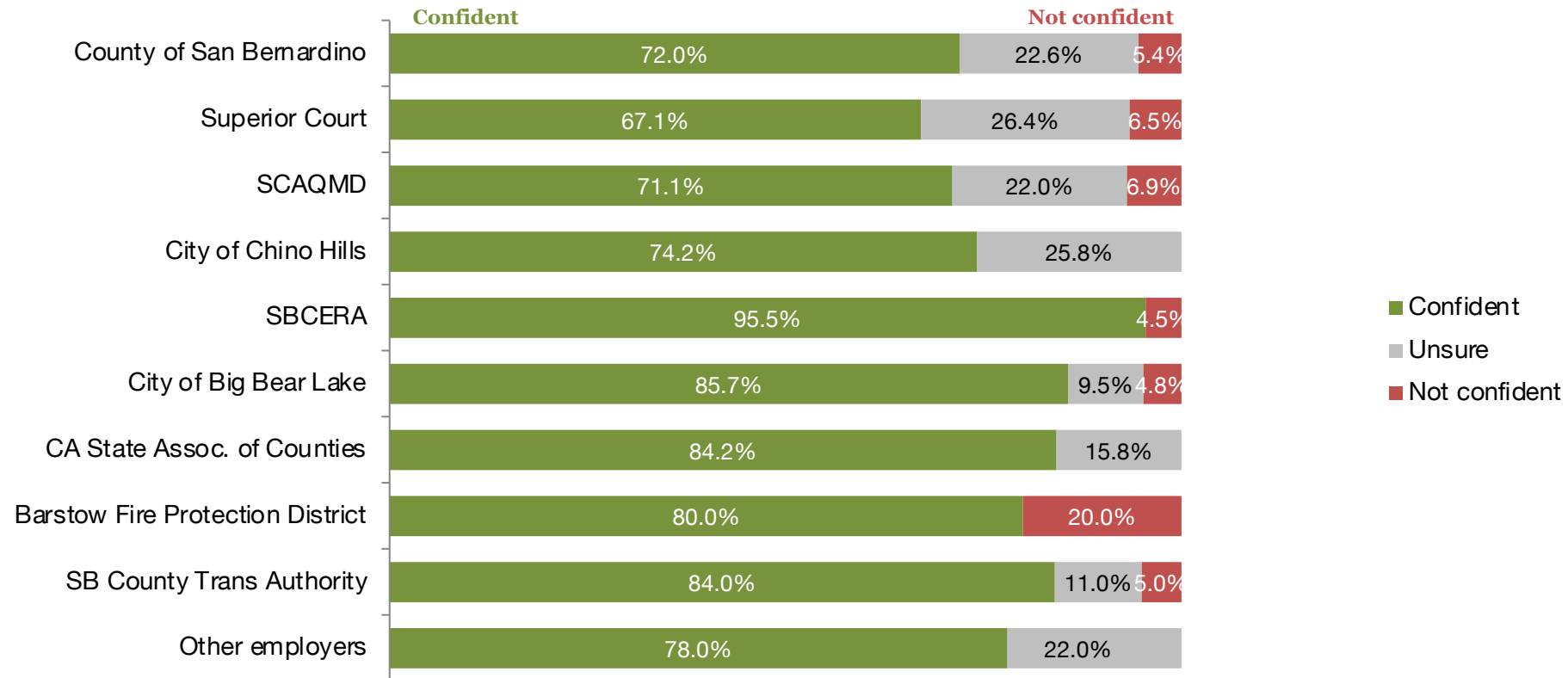
Results by membership status and plan

Question 6: Are you confident that your SBCERA benefits are safe and will be there for you when you retire/for the remainder of your retirement?



Results by employer

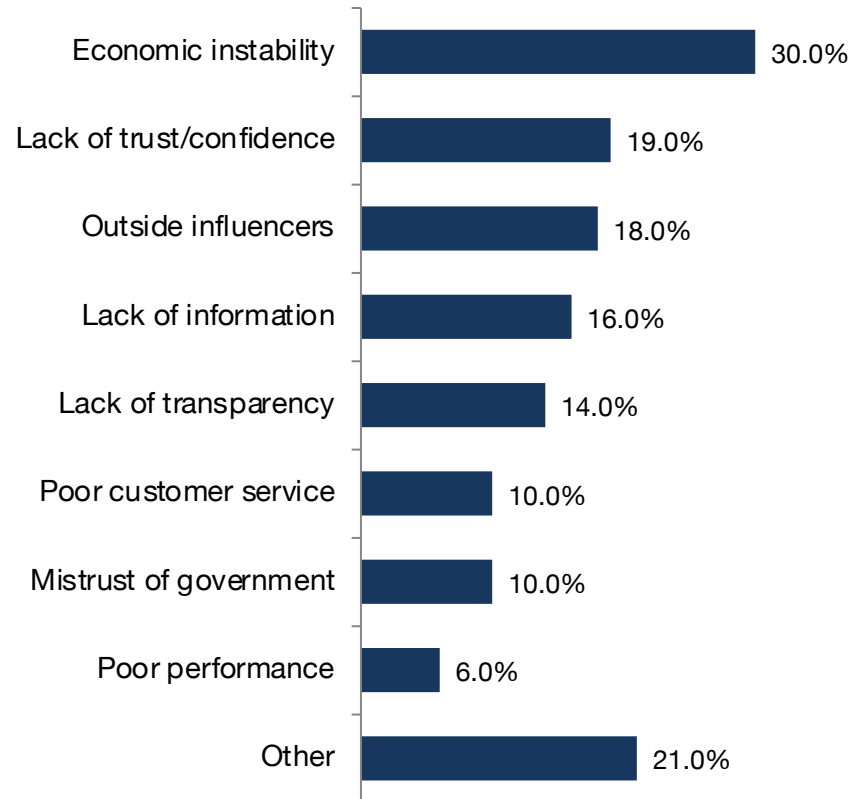
Question 6: Are you confident that your SBCERA benefits are safe and will be there for you when you retire/for the remainder of your retirement?



Of those who said they aren't confident their SBCERA benefits are safe, 30% say it's due to economic instability

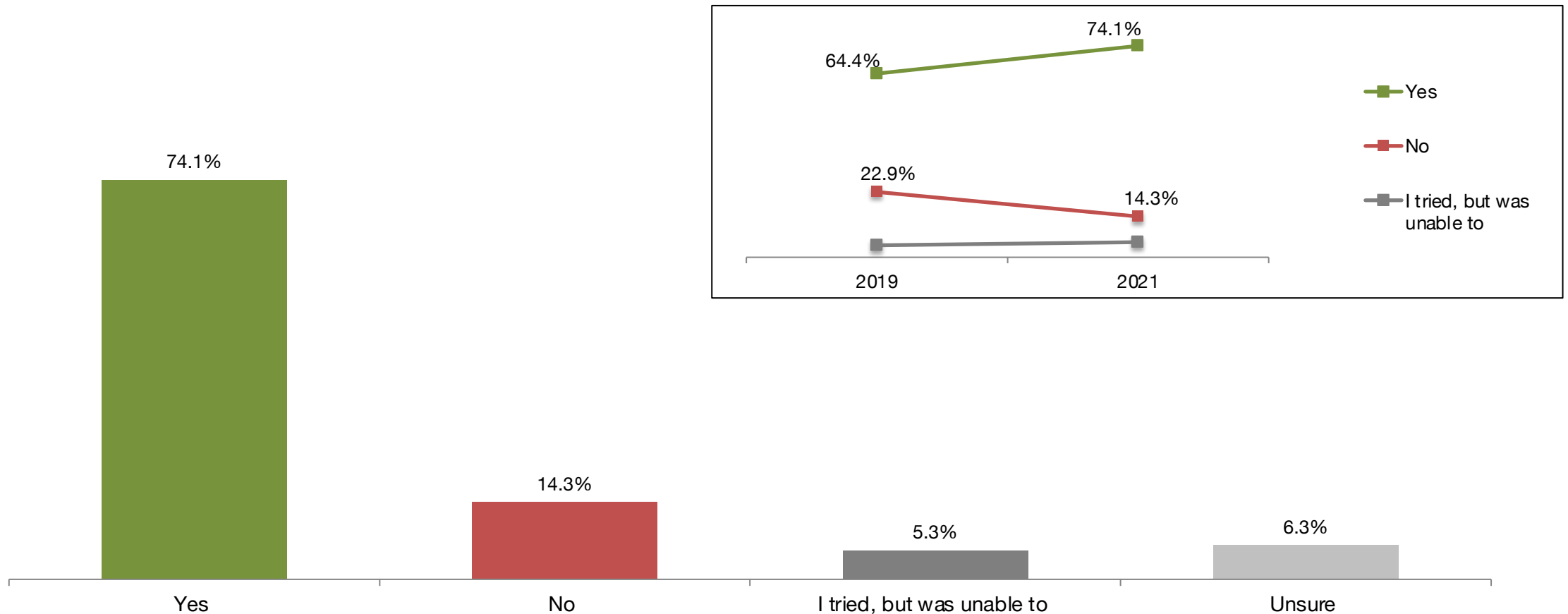
Question 7: Why aren't you confident your SBCERA benefits are safe and will be there for you when you retire/for the remainder of your retirement?*

[IF ANSWERED "NOT CONFIDENT" TO Q6]



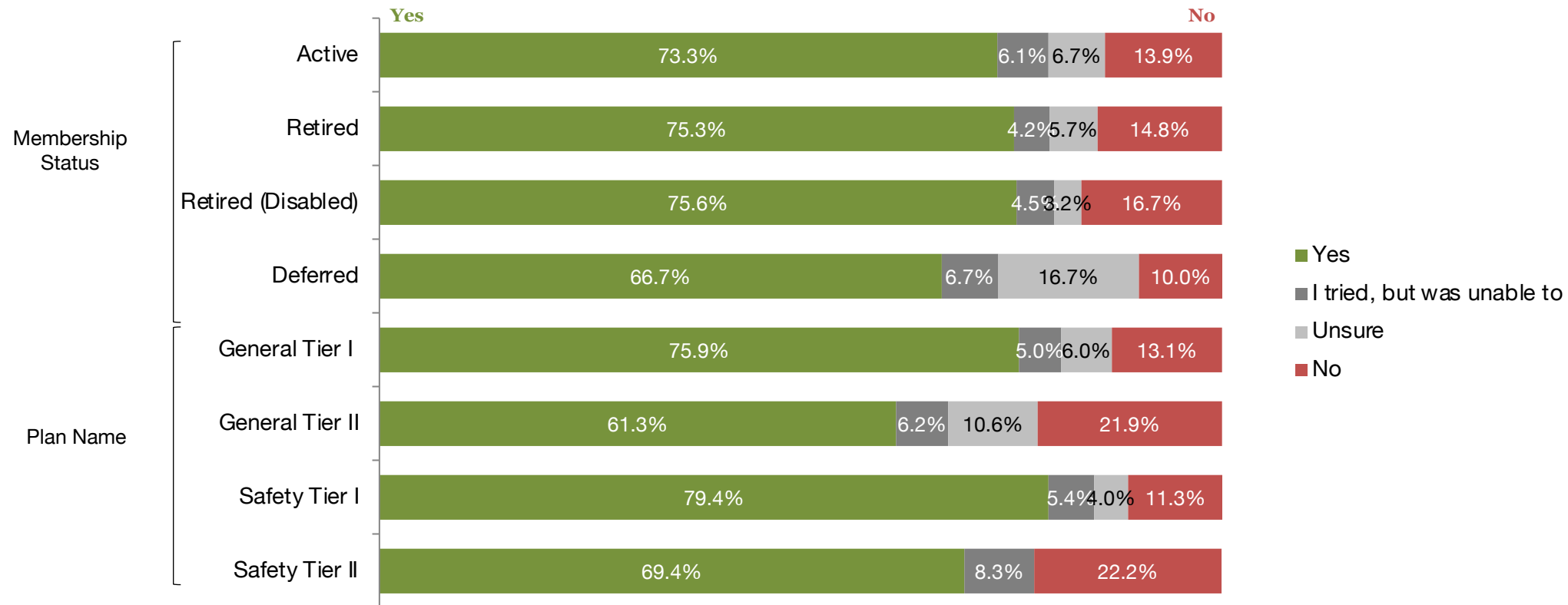
74% have set up an online mySBCERA account which is a 10% jump from last year

Question 8: Have you set up an online mySBCERA account to view your retirement account, create your own benefit estimates, or receive information via email?



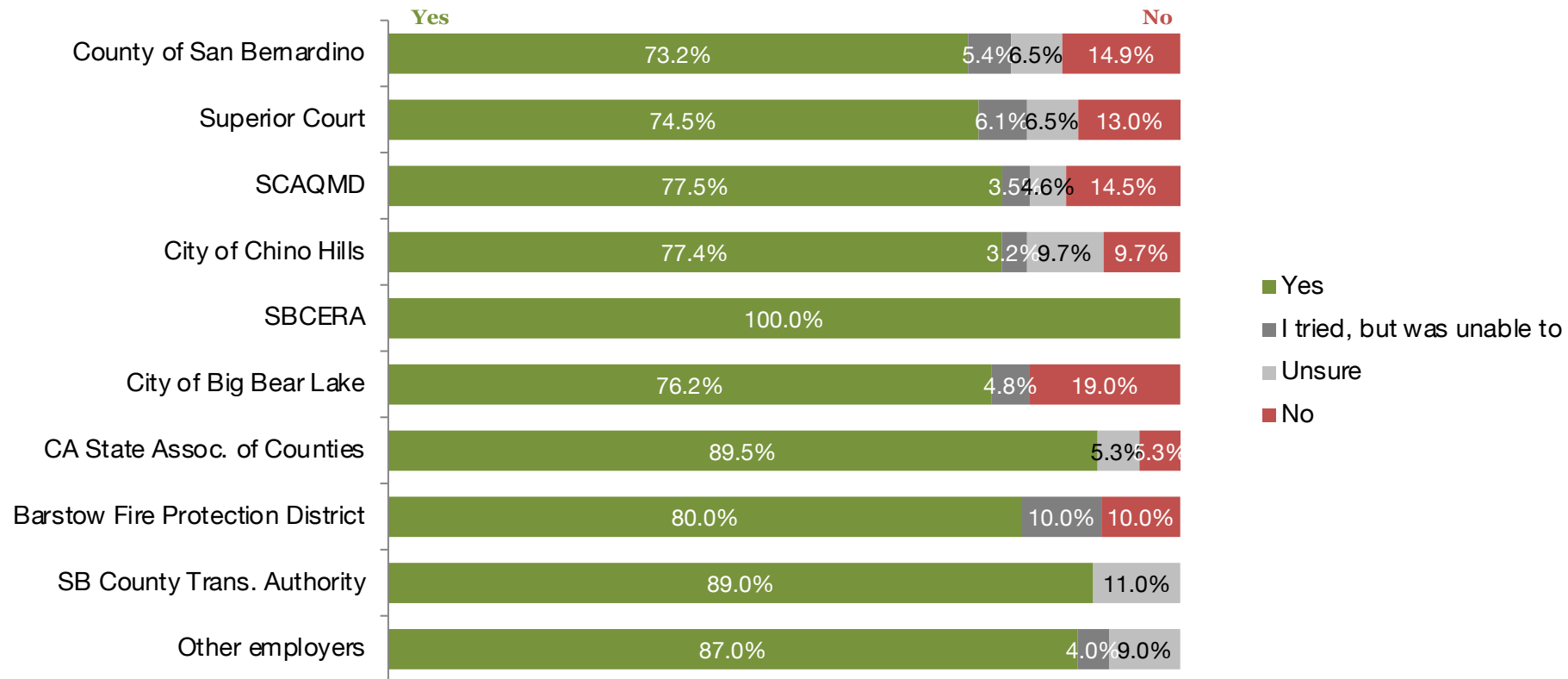
Results by membership status and plan

Question 8: Have you set up an online mySBCERA account to view your retirement account, create your own benefit estimates, or receive information via email?



Results by employer

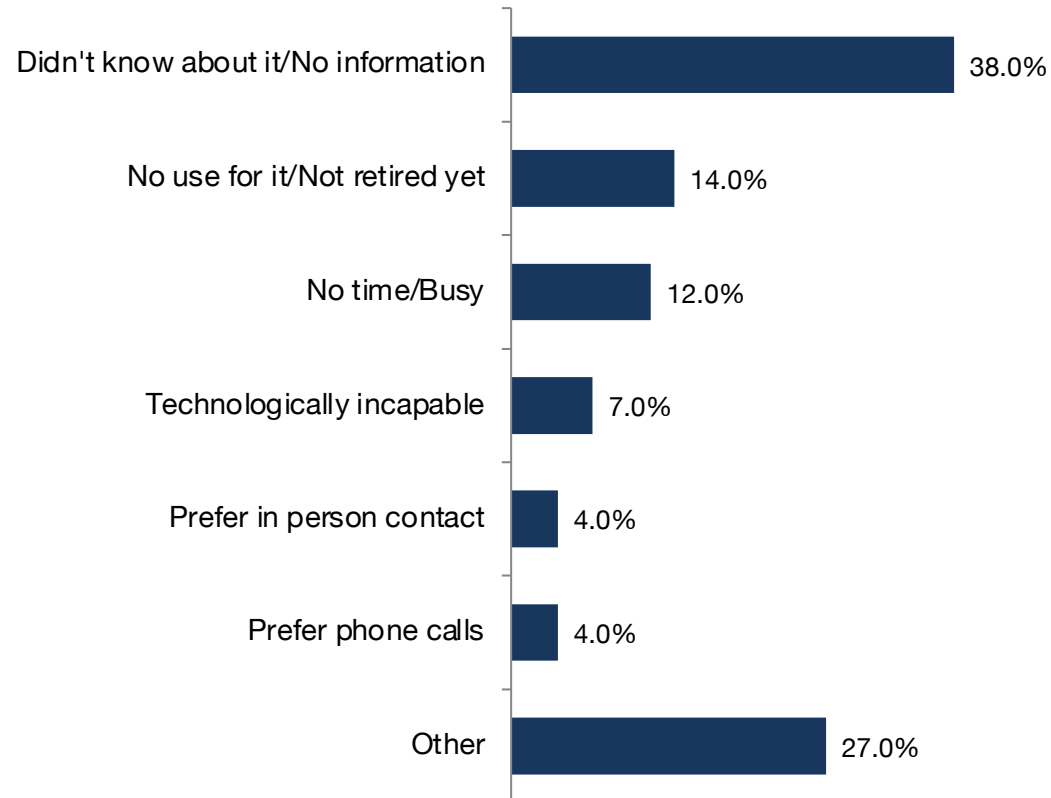
Question 8: Have you set up an online mySBCERA account to view your retirement account, create your own benefit estimates, or receive information via email?



38% have not setup an online mySBCERA account because they didn't know about it or have no information

Question 9: Why haven't you set up an online mySBCERA account?

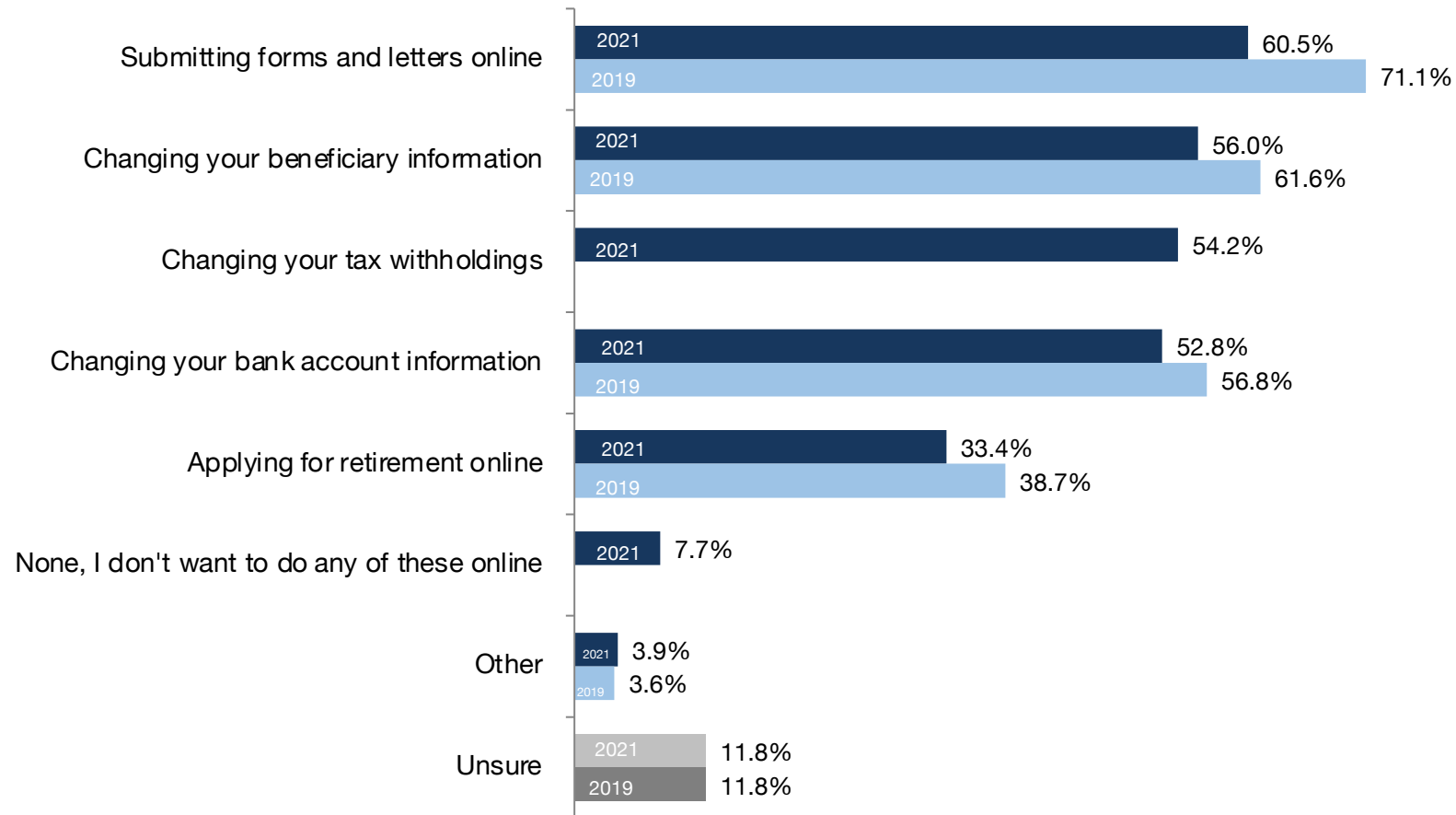
[ASK ONLY OF THOSE WHO ANSWERED "NO" TO Q8]



61% are interested in submitting forms and letters online if it was available on their mySBCERA account

Question 10: If the following activities were available on your mySBCERA account, which activity would you be interested in doing? Select all that apply.*

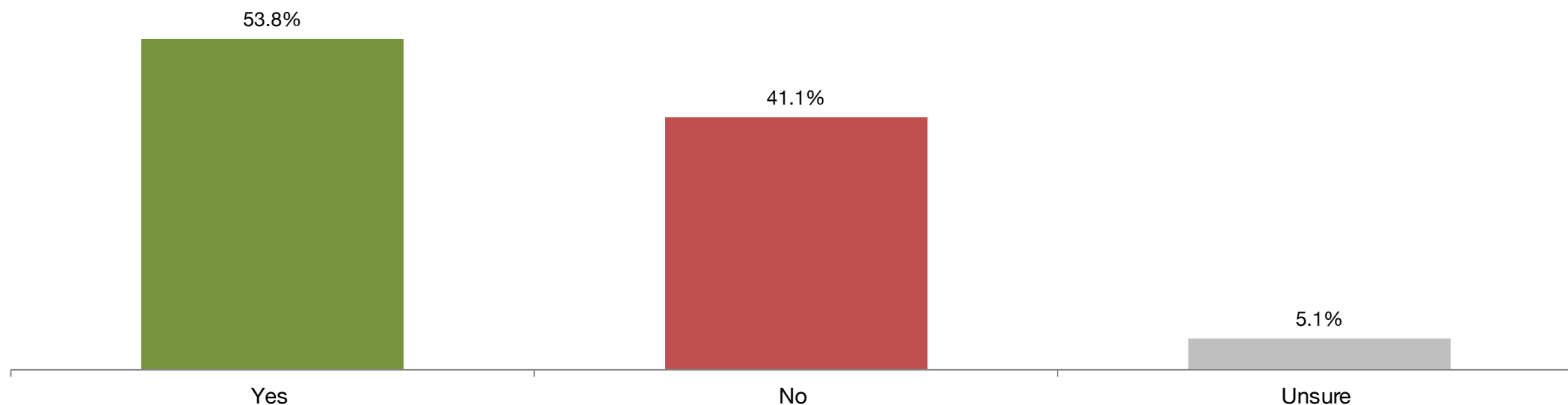
[AMONG THOSE WHO ANSWERED “YES” TO Q8]



*Answer option “ Changing your tax withholdings” was not offered in 2019

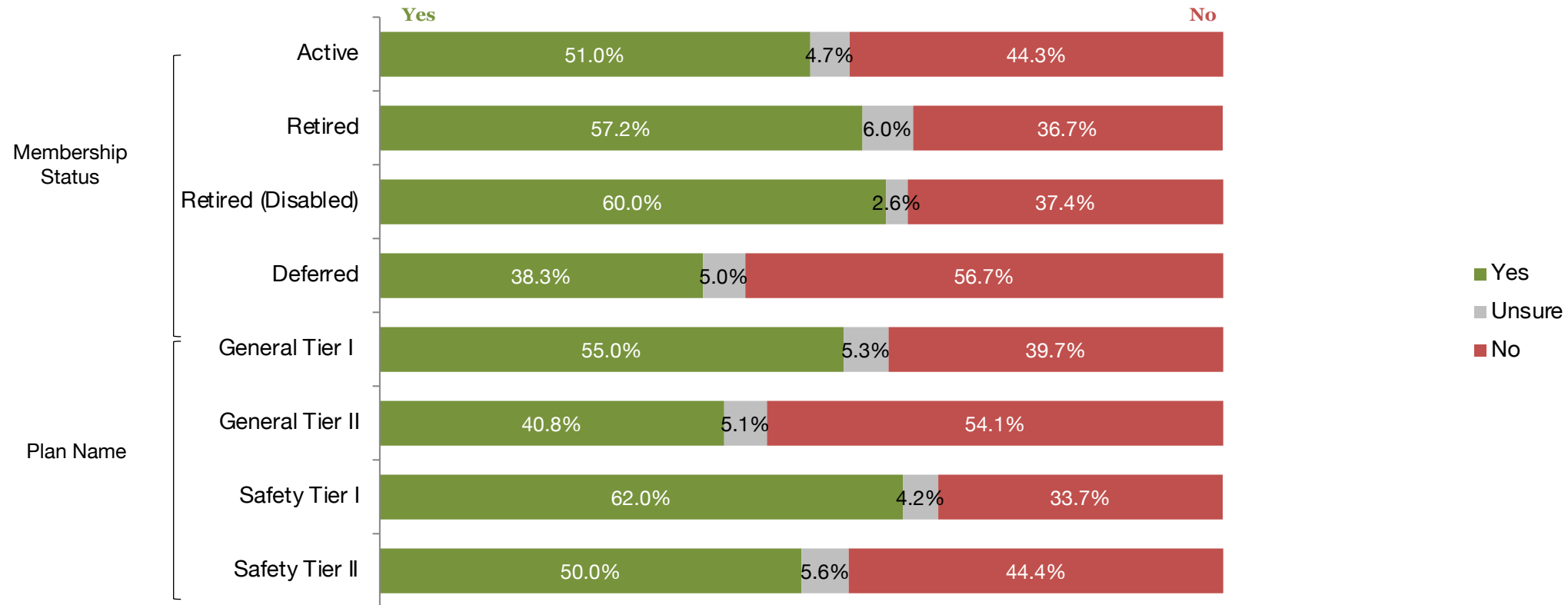
54% have used the new SBCERA website in the last year

Question 11: Since the COVID-19 pandemic began, SBCERA has updated their website. Have you used the new SBCERA website in the last year?



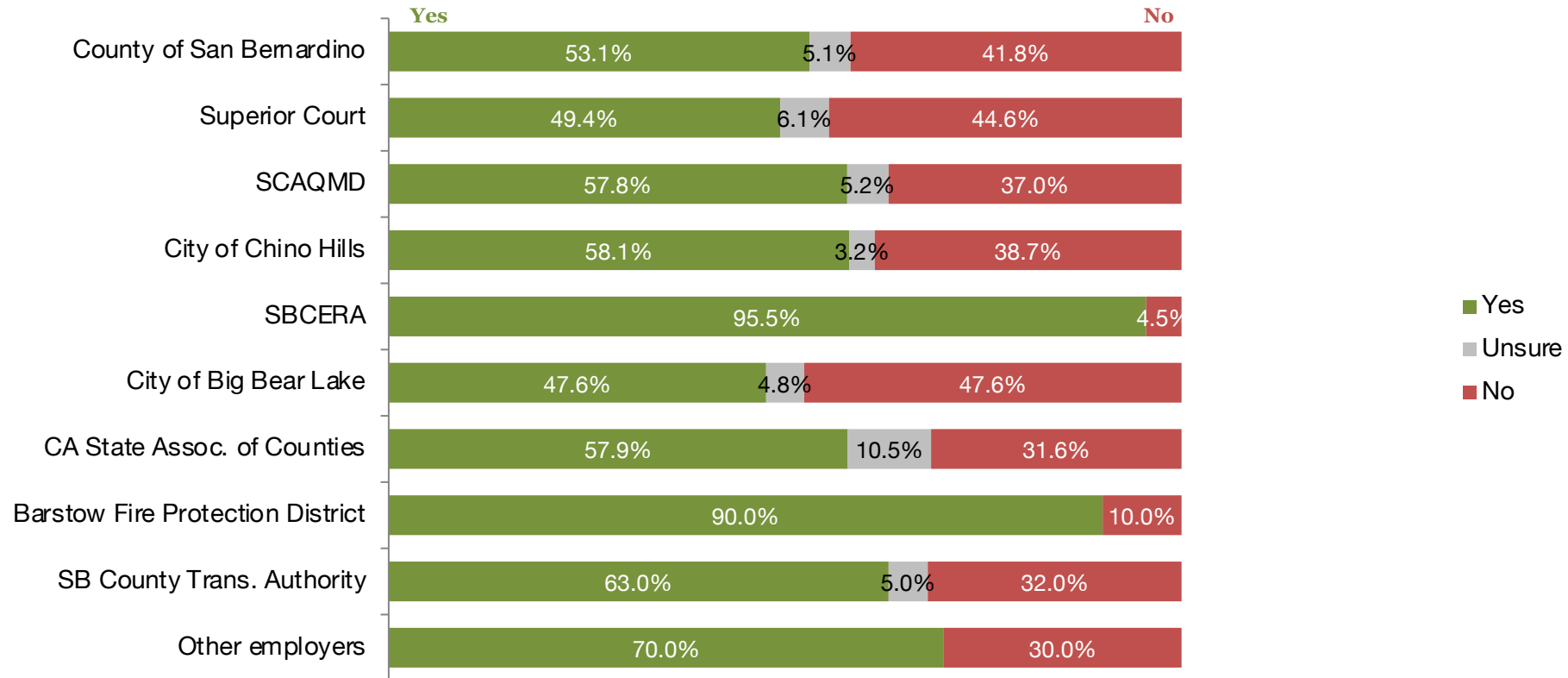
Results by membership status and plan

Question 11: Since the COVID-19 pandemic began, SBCERA has updated their website. Have you used the new SBCERA website in the last year?



Results by employer

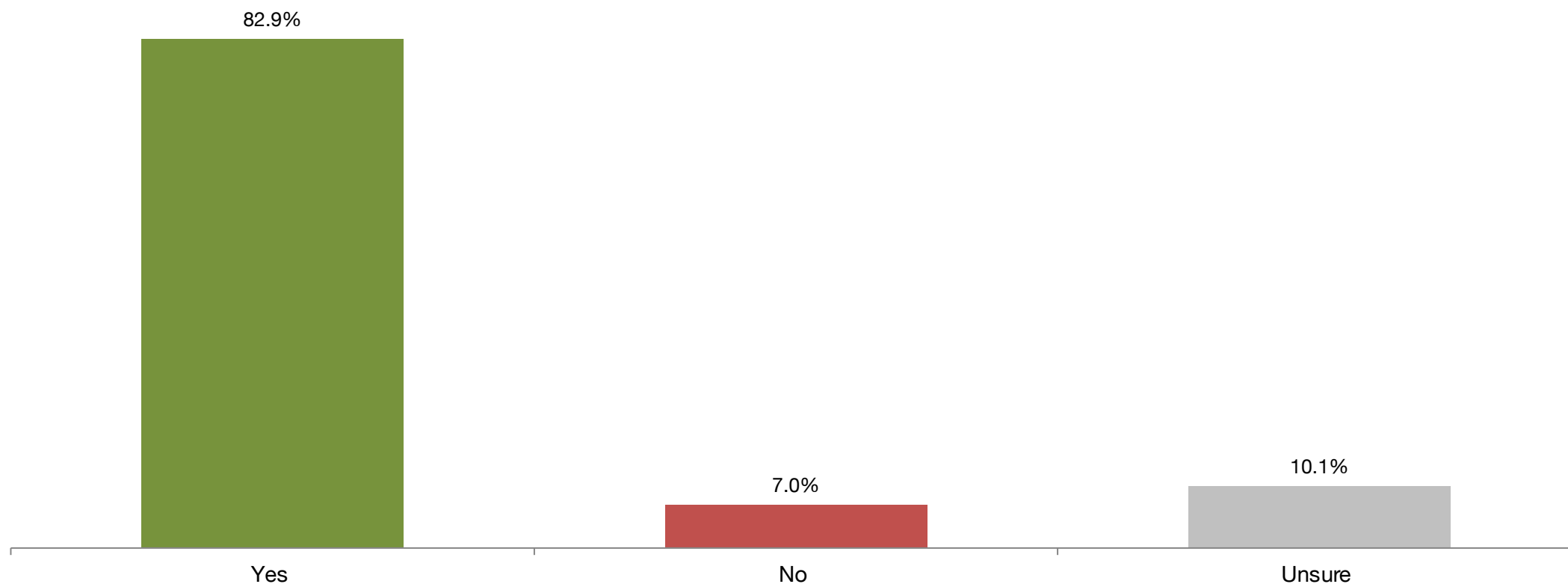
Question 11: Since the COVID-19 pandemic began, SBCERA has updated their website. Have you used the new SBCERA website in the last year?*



83% say the website was easy to navigate and user friendly

Question 12: Was SBCERA's website easy to navigate and user friendly?

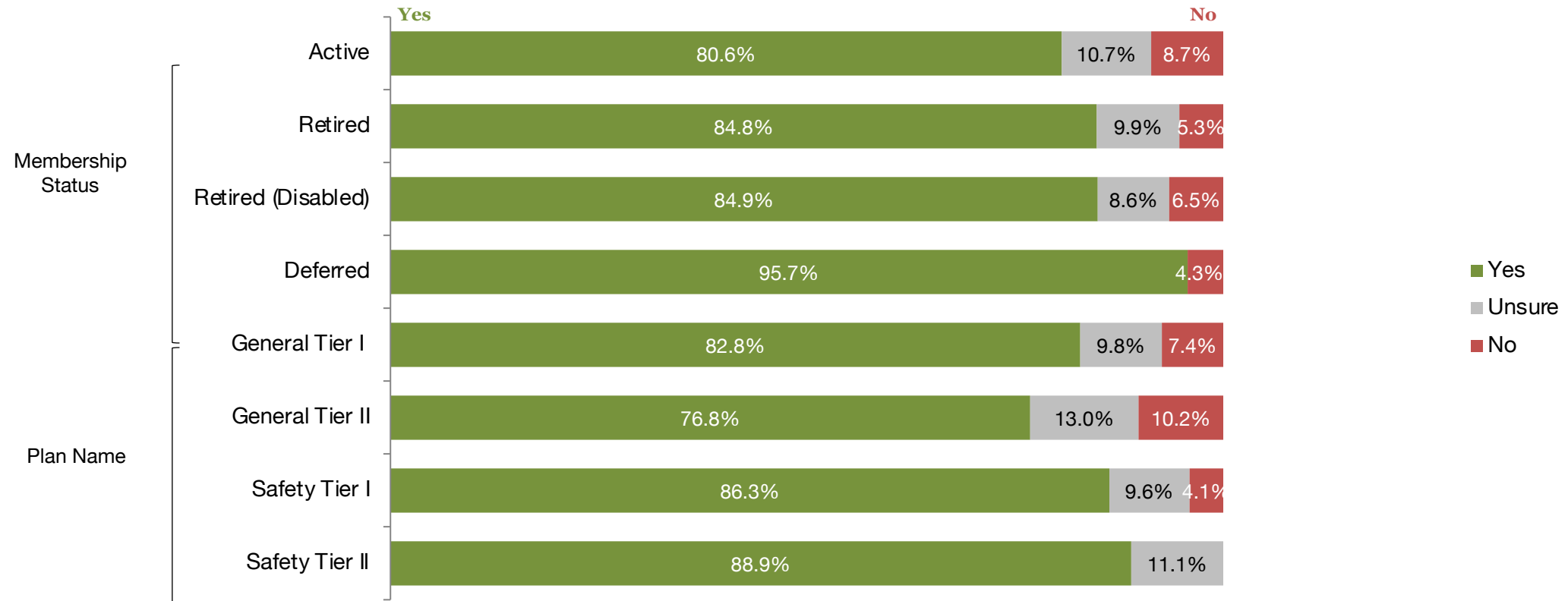
[IF ANSWERED "YES" TO Q11]



Results by membership status and plan

Question 12: Was SBCERA's website easy to navigate and user friendly?

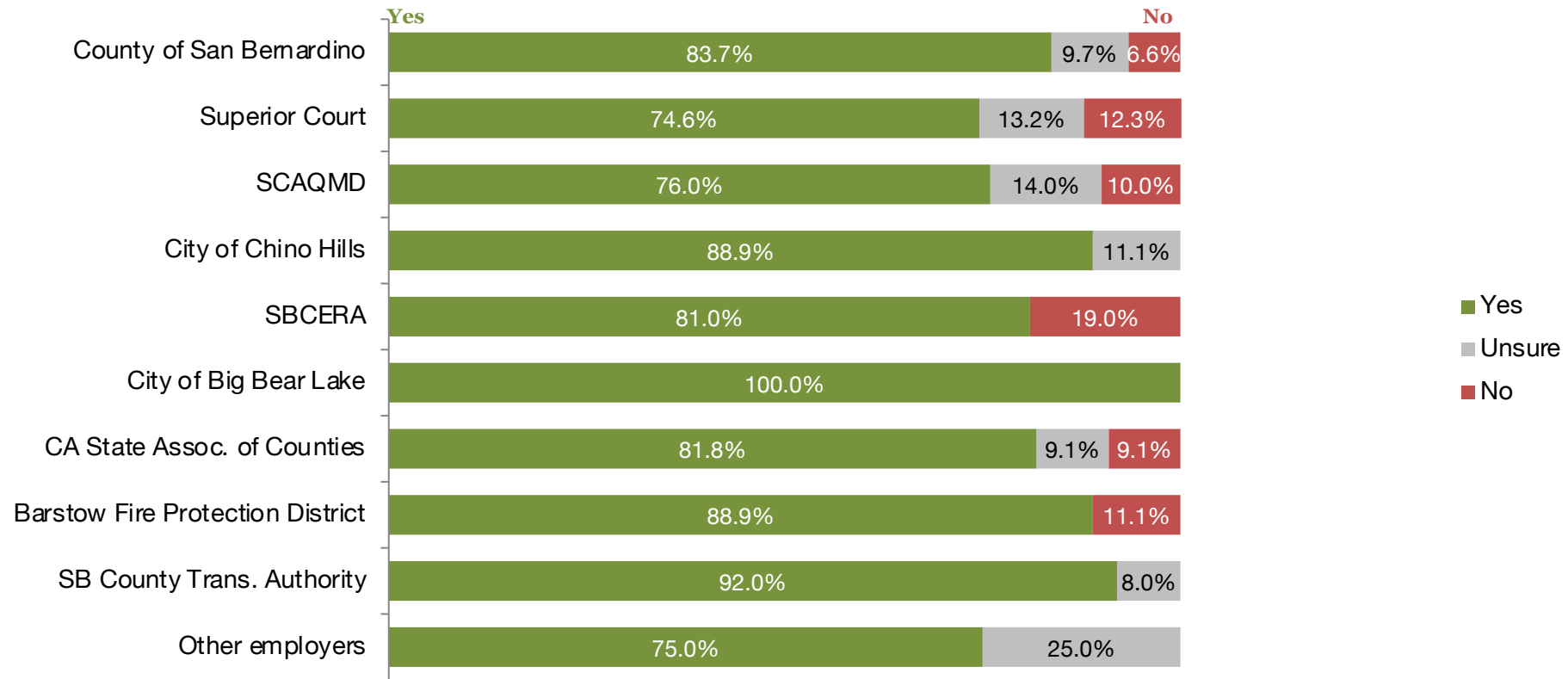
[IF ANSWERED "YES" TO Q11]



Results by employer

Question 12: Was SBCERA's website easy to navigate and user friendly?

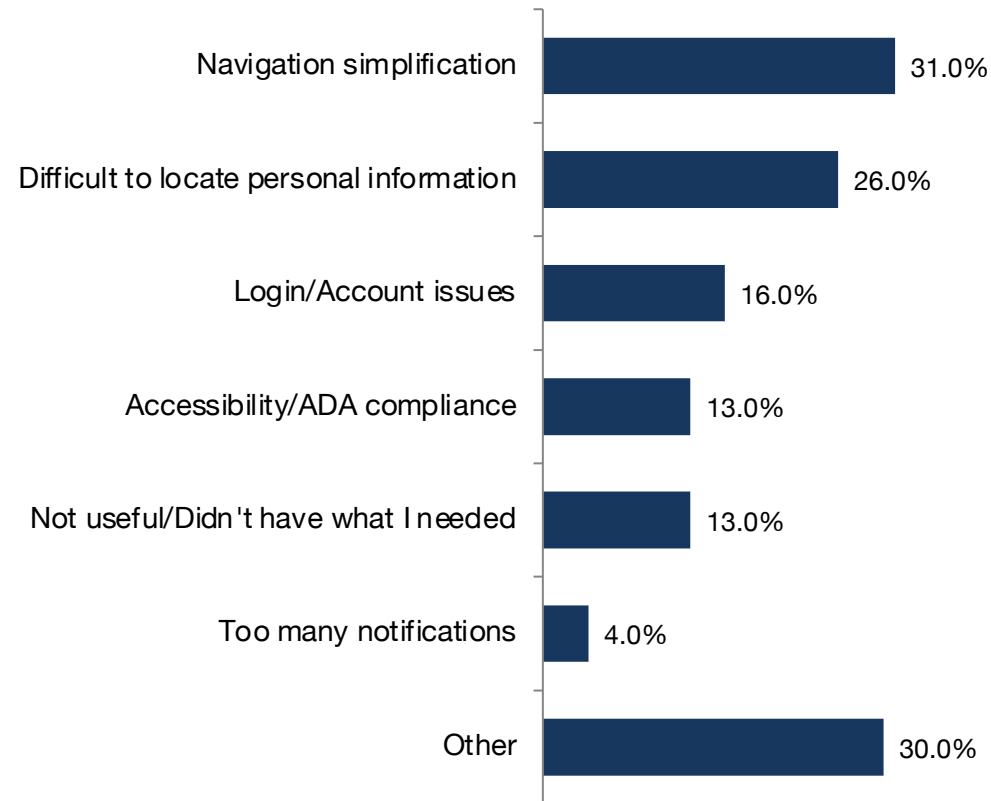
[IF ANSWERED "YES" TO Q11]



Of those who didn't think the website was easy to navigate and user friendly, 31% say the navigation of the website should be simplified

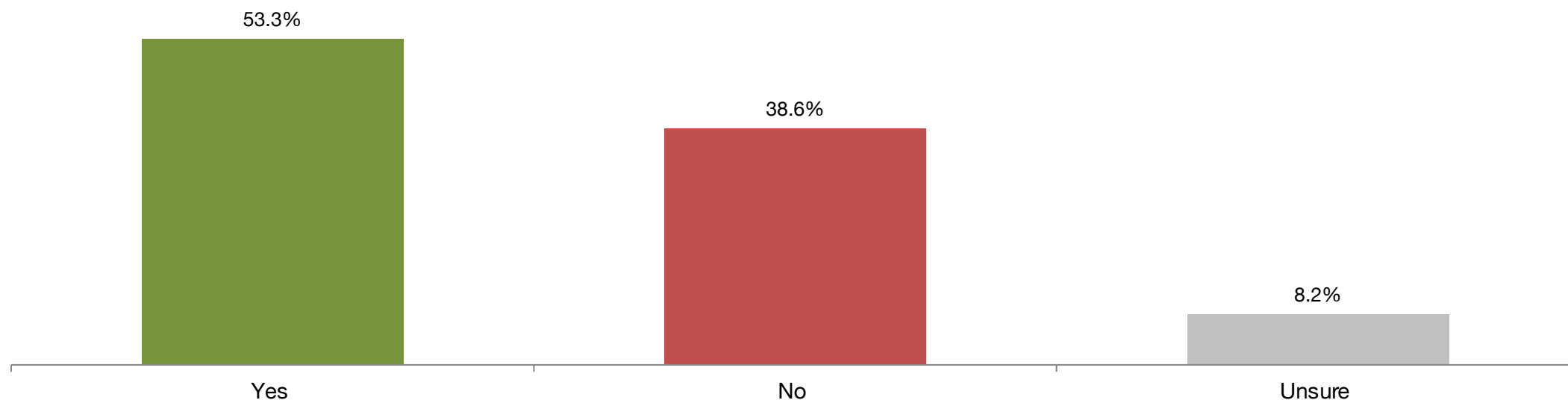
Question 13: What changes should be made to SBCERA's website to make your experience better?

[IF ANSWERED "NO" TO Q12]



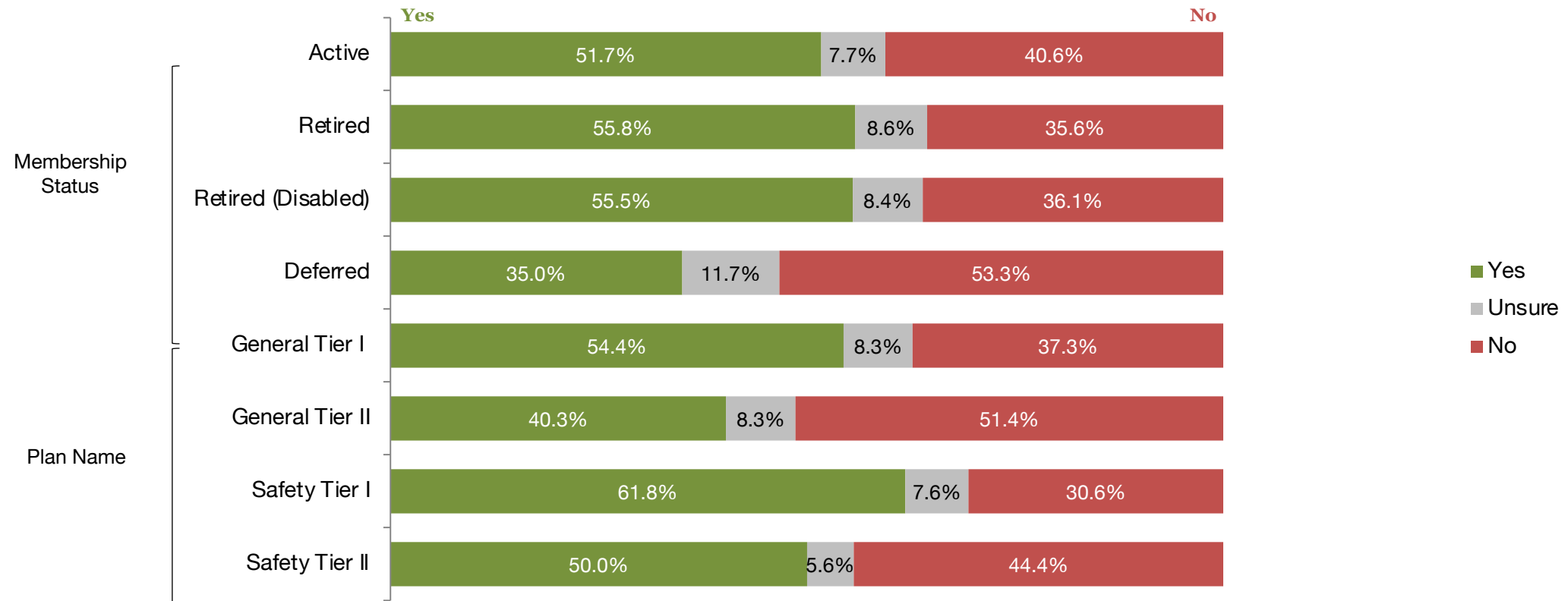
53% have used their mySBCERA online member portal in the last year

Question 14: Have you used your mySBCERA online member portal in the last year?



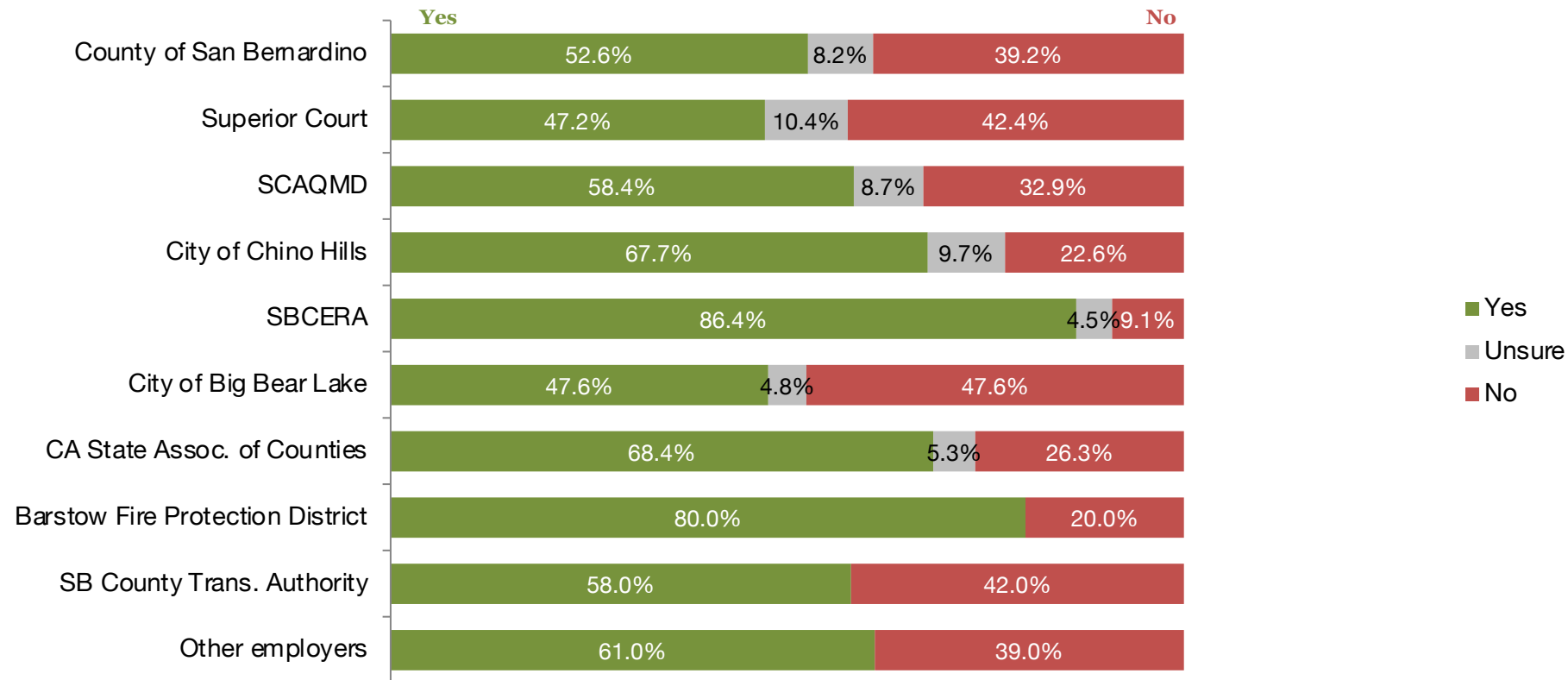
Results by membership status and plan

Question 14: Have you used your mySBCERA online member portal in the last year?



Results by employer

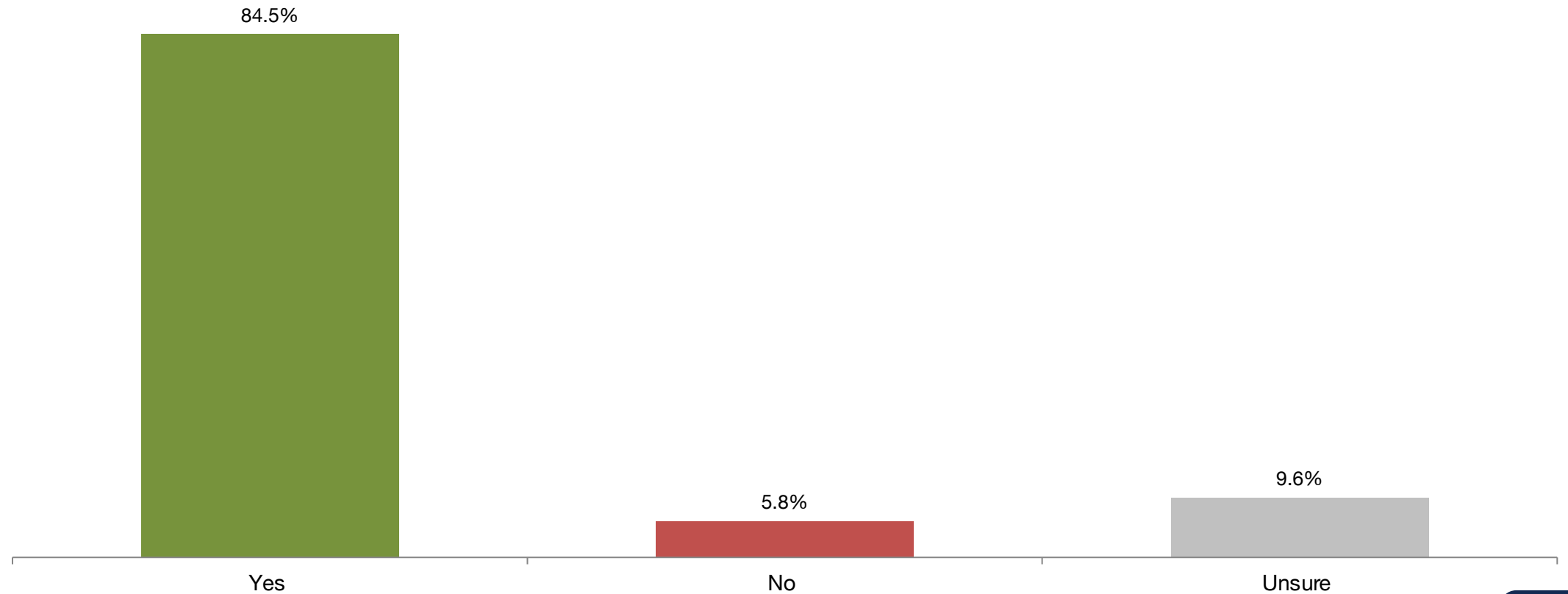
Question 14: Have you used your mySBCERA online member portal in the last year?



85% say the mySBCERA online member portal was easy to navigate and user friendly

Question 15: In general, was your mySBCERA online member portal easy to navigate and user friendly?

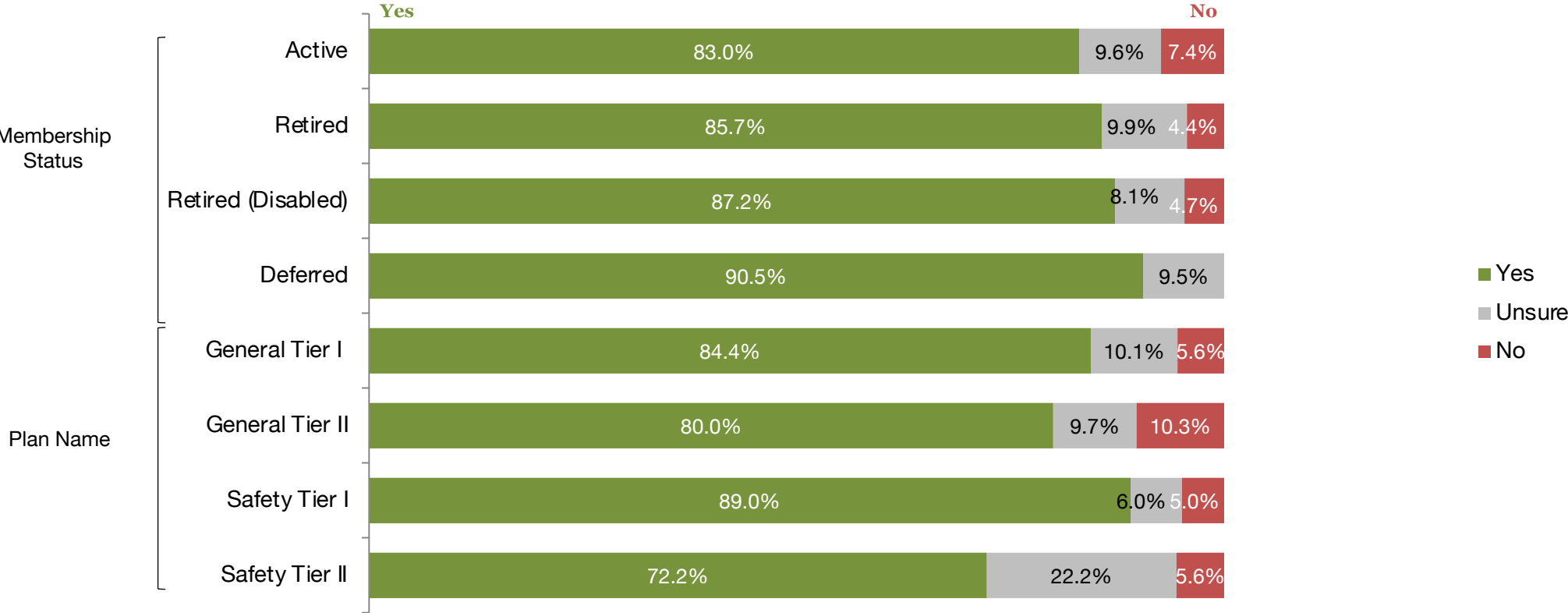
[IF ANSWERED "YES" TO Q14]



Results by membership status and plan

Question 15: In general, was your mySBCERA online member portal easy to navigate and user friendly?

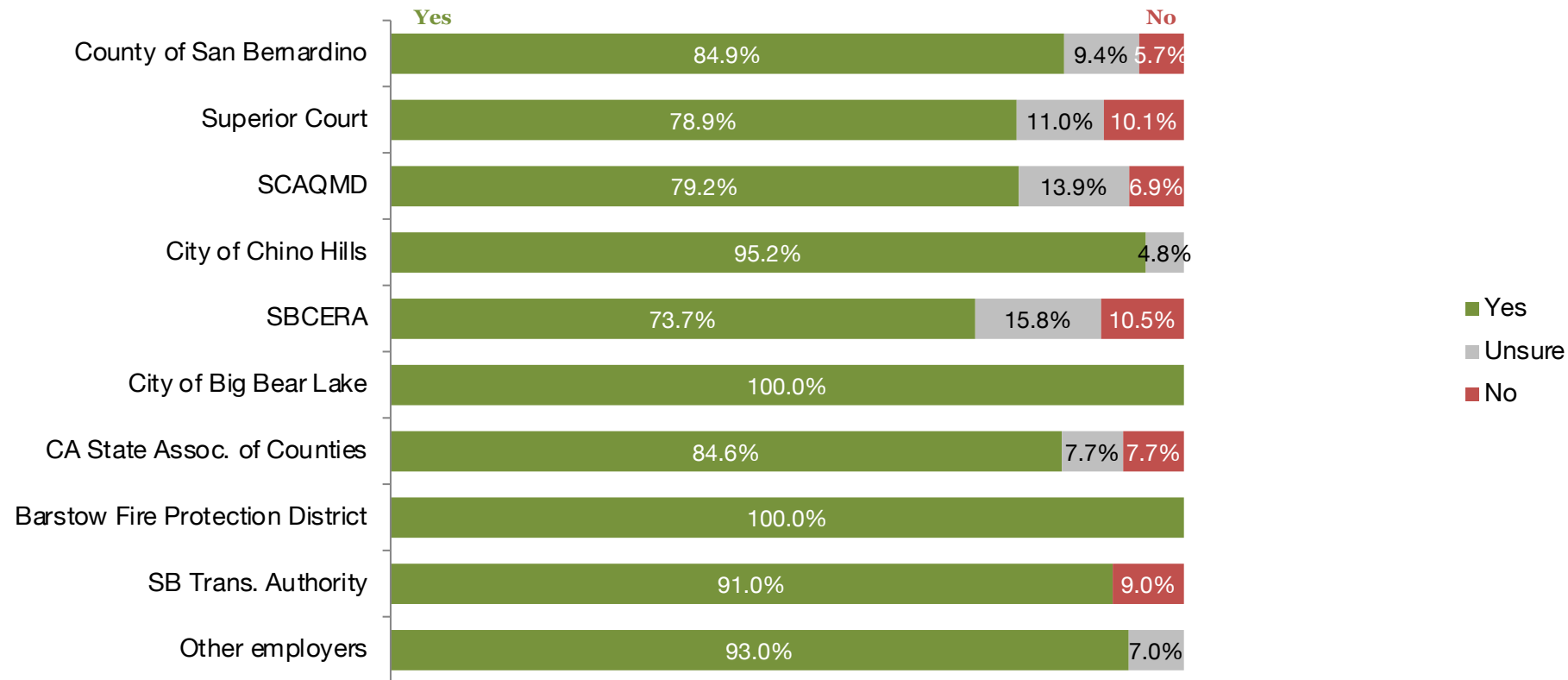
[IF ANSWERED “YES” TO Q14]



Results by employer

Question 15: In general, was your mySBCERA online member portal easy to navigate and user friendly?

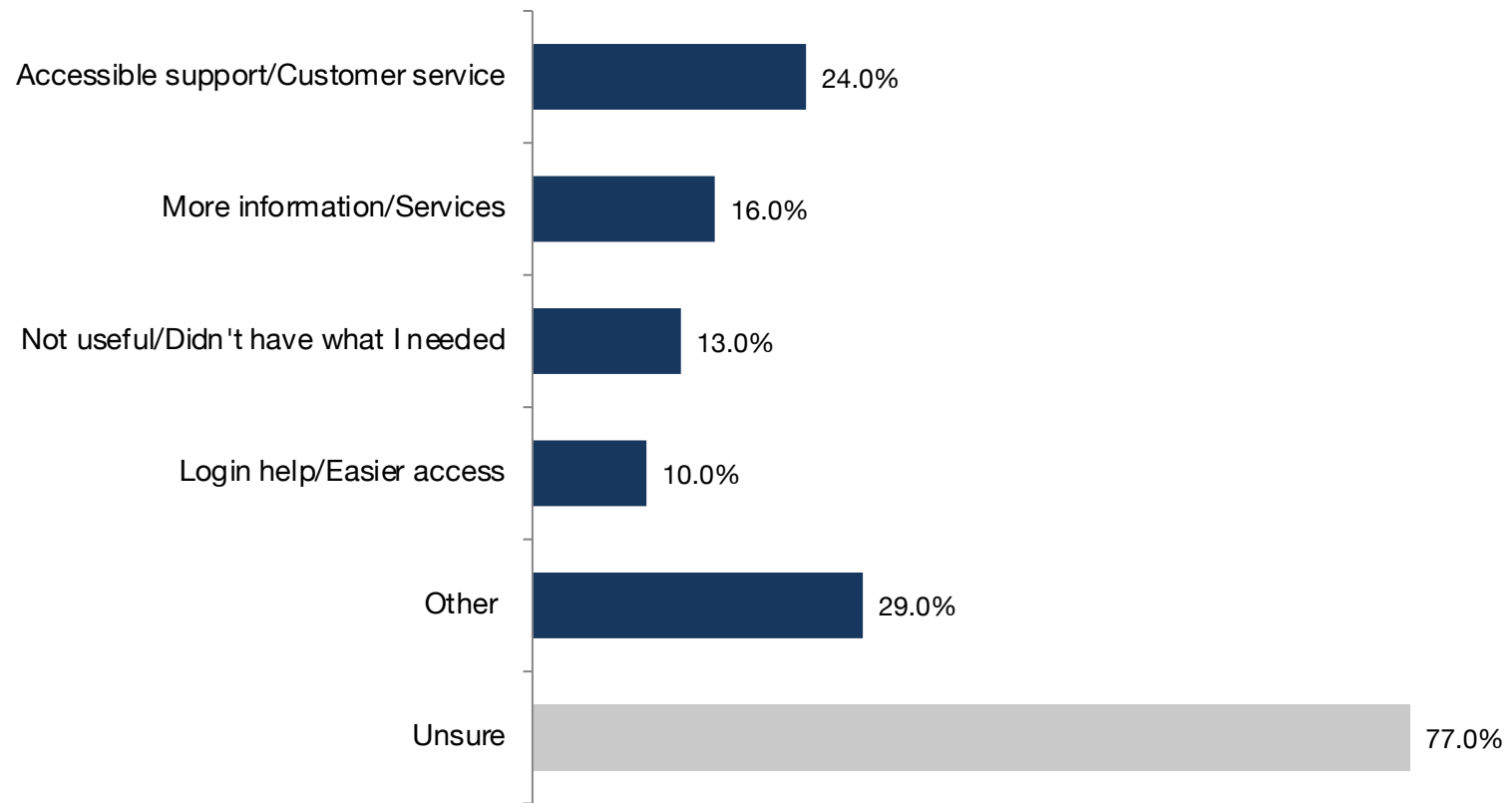
[IF ANSWERED "YES" TO Q14]



24% say accessibility and customer service should have changes made to make their experience better

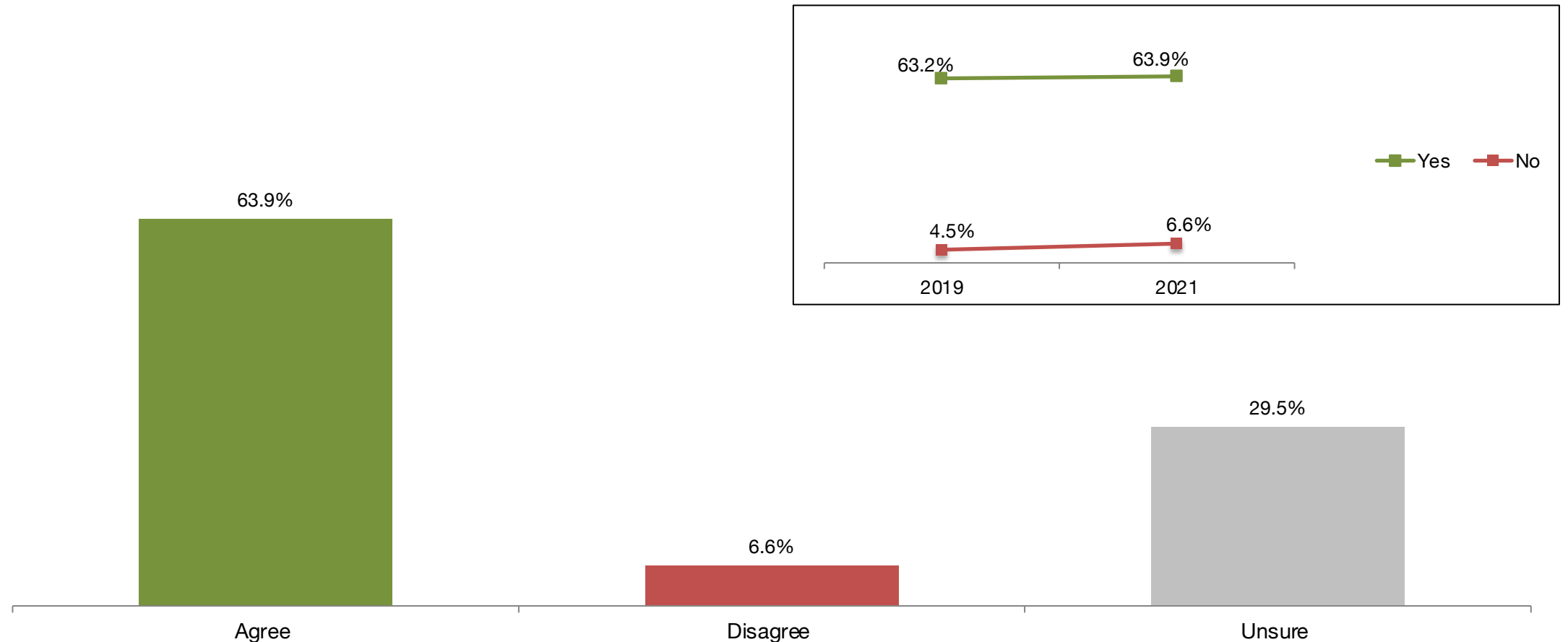
Question 16: What changes should be made to your mySBCERA online member portal to make your experience better?

[IF ANSWERED “NO” TO Q15]



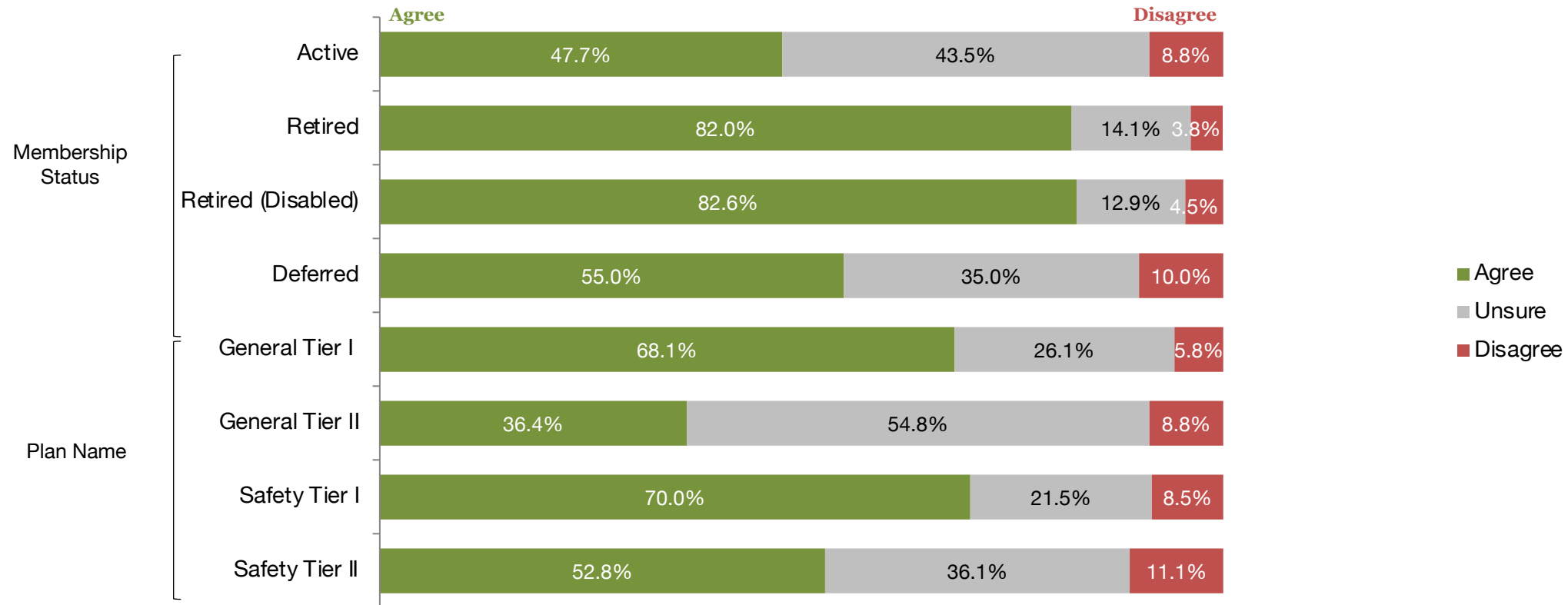
64% agree that SBCERA provides good customer service

Question 17: Agree or disagree: SBCERA provides good customer service.



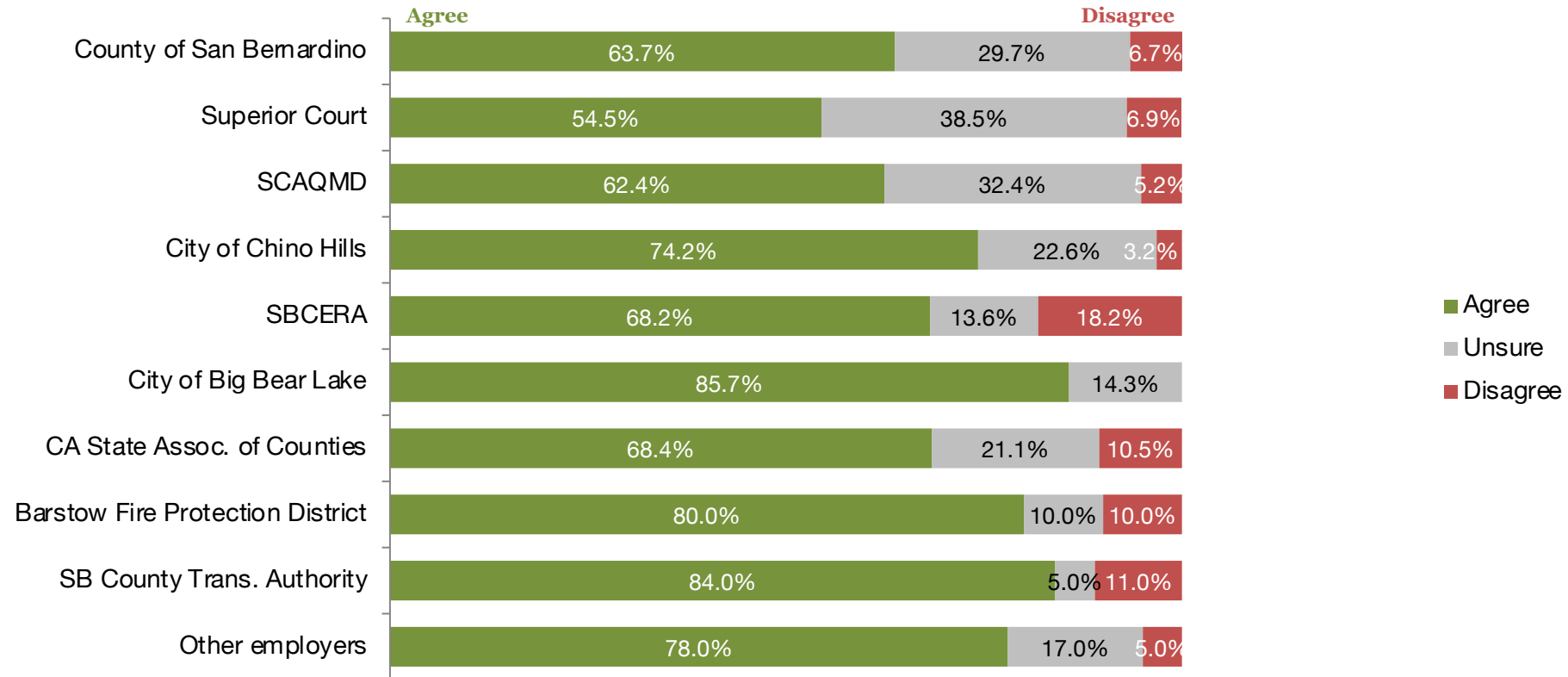
Results by membership status and plan

Question 17: Agree or disagree: SBCERA provides good customer service.



Results by employer

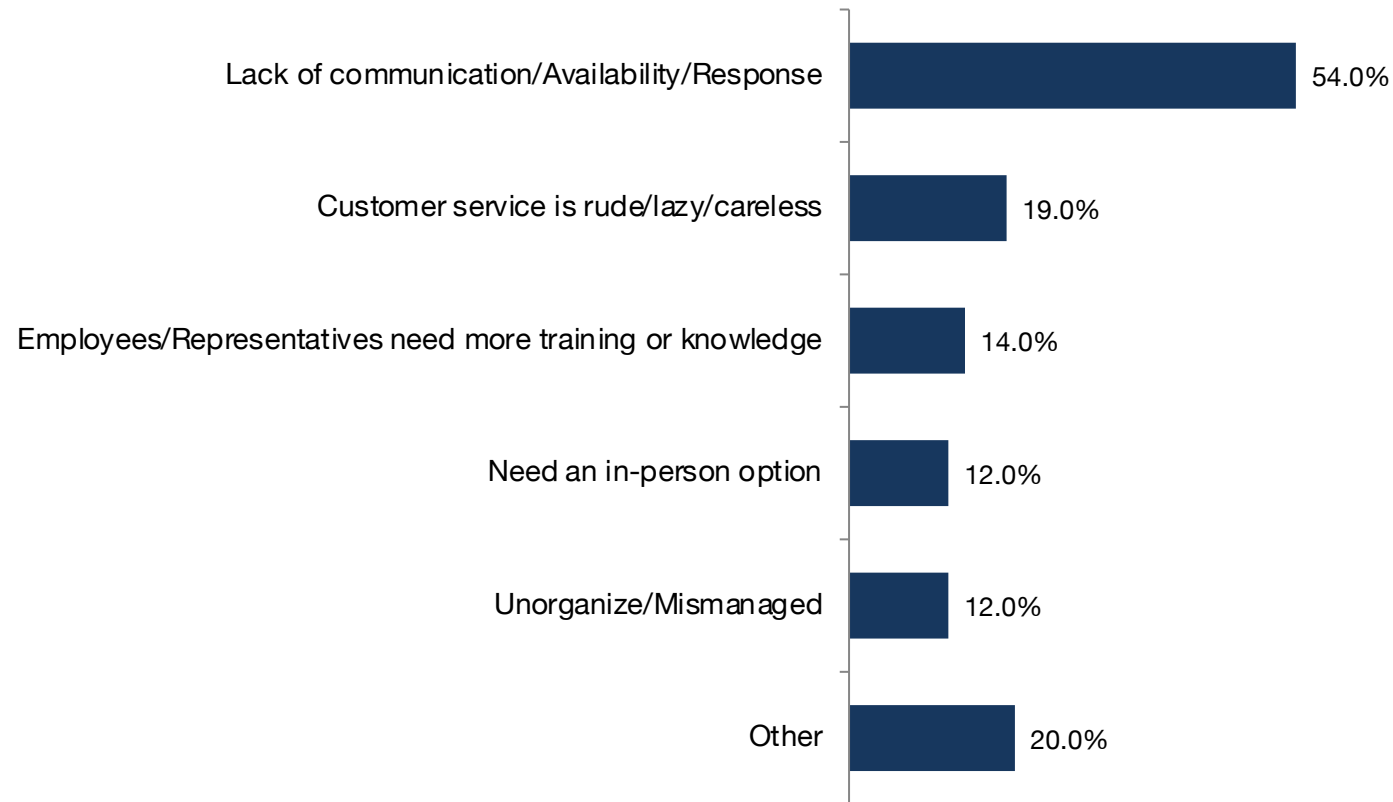
Question 17: Agree or disagree: SBCERA provides good customer service.



Of those who disagree that SBCERA provides good customer service, 54% say it's because of lack of communication

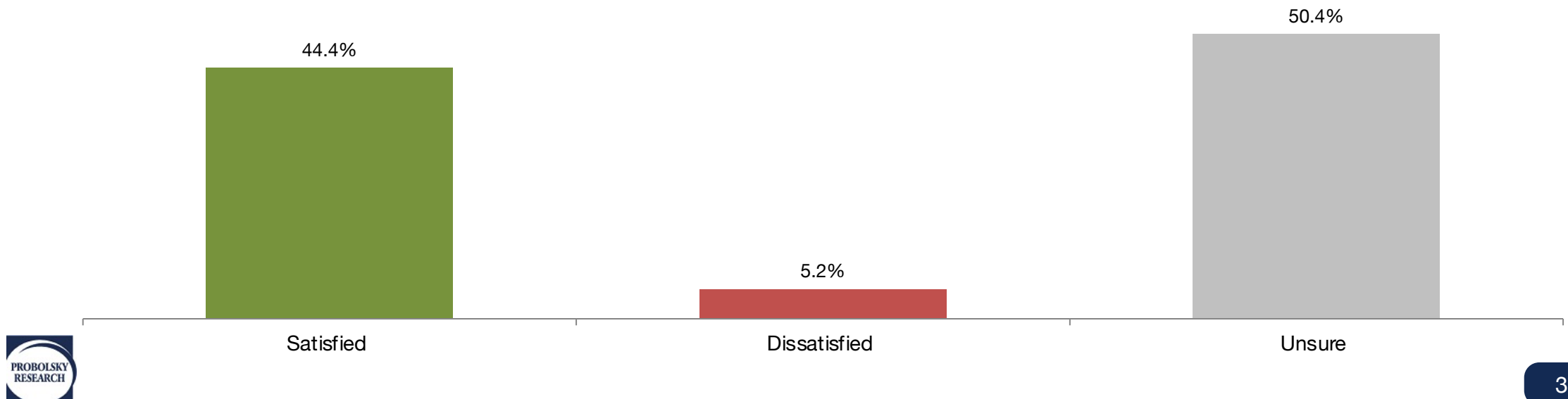
Question 18: Why do you disagree that SBCERA provides good customer service?*

[AMONG THOSE WHO DISAGREE IN Q17]



44% are satisfied with online customer service options, most are unsure

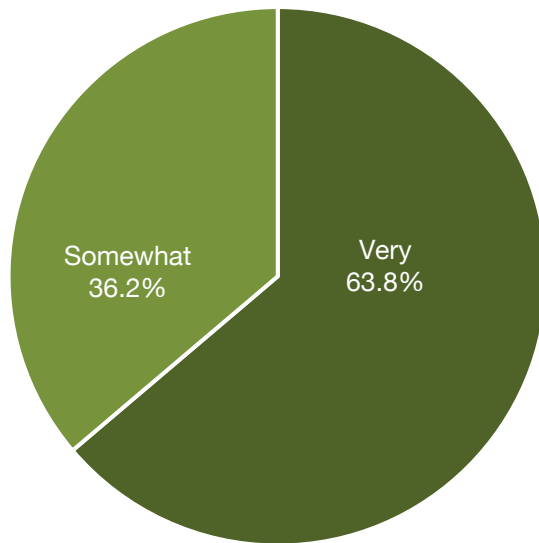
Question 19: Since the COVID-19 pandemic began, SBCERA has expanded their online services available to members. Are you satisfied or dissatisfied with the online customer service options available to members?



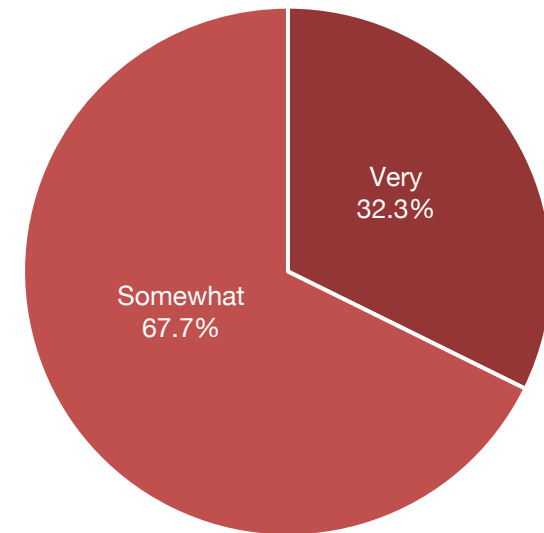
Among those who are satisfied, 64% are very satisfied

Question 19: Since the COVID-19 pandemic began, SBCERA has expanded their online services available to members. Are you satisfied or dissatisfied with the online customer service options available to members?

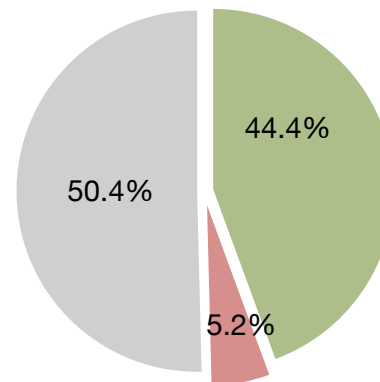
Among those who said satisfied



Among those who said dissatisfied

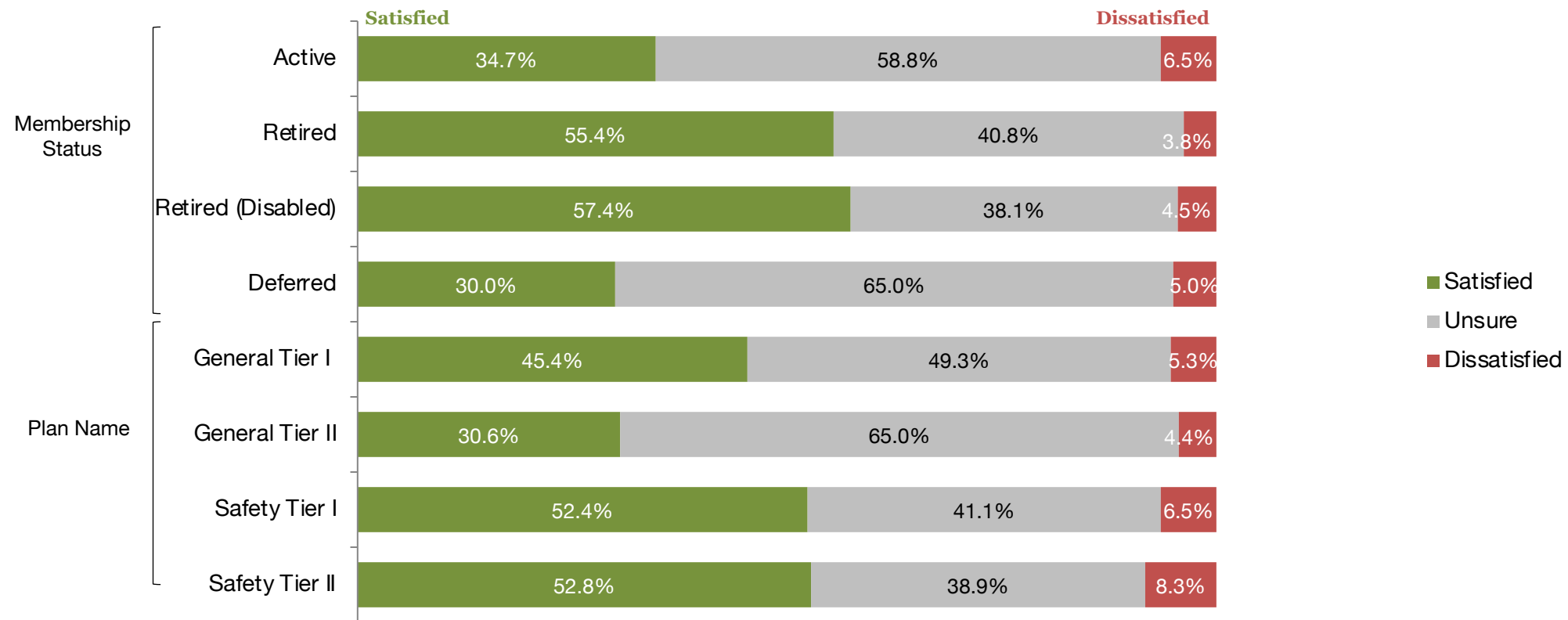


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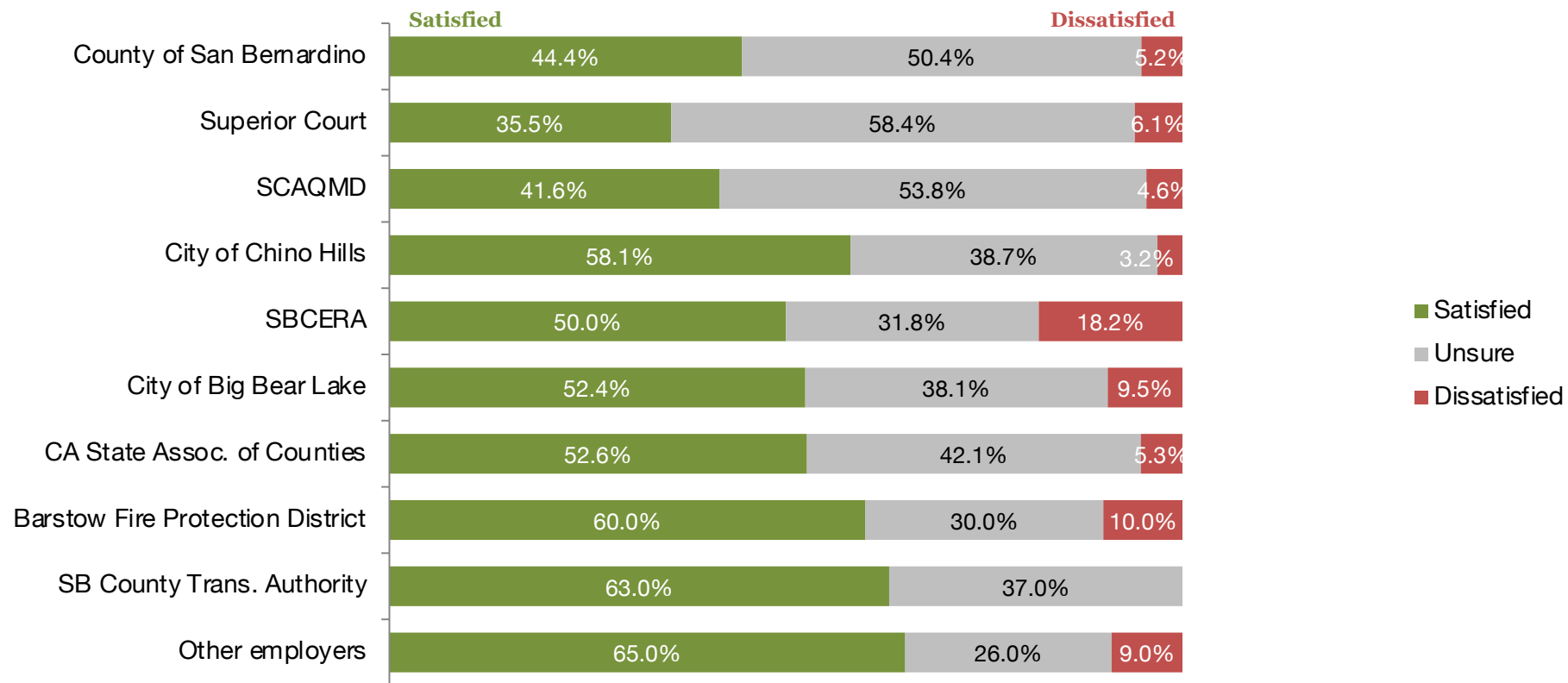
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Results by employer

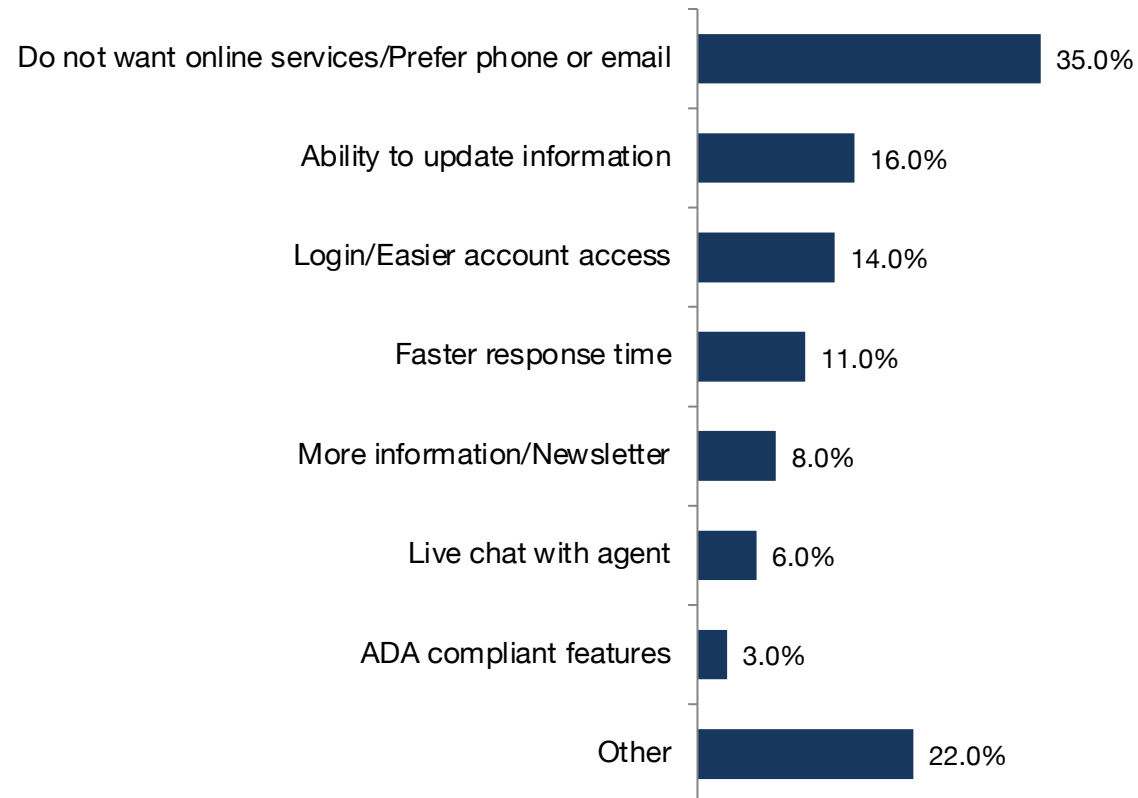
Question 19: Since the COVID-19 pandemic began, SBCERA has expanded their online services available to members. Are you satisfied or dissatisfied with the online customer service options available to members?



35% prefer email communication or phone

Question 20: What other online customer service options would you like to see available?

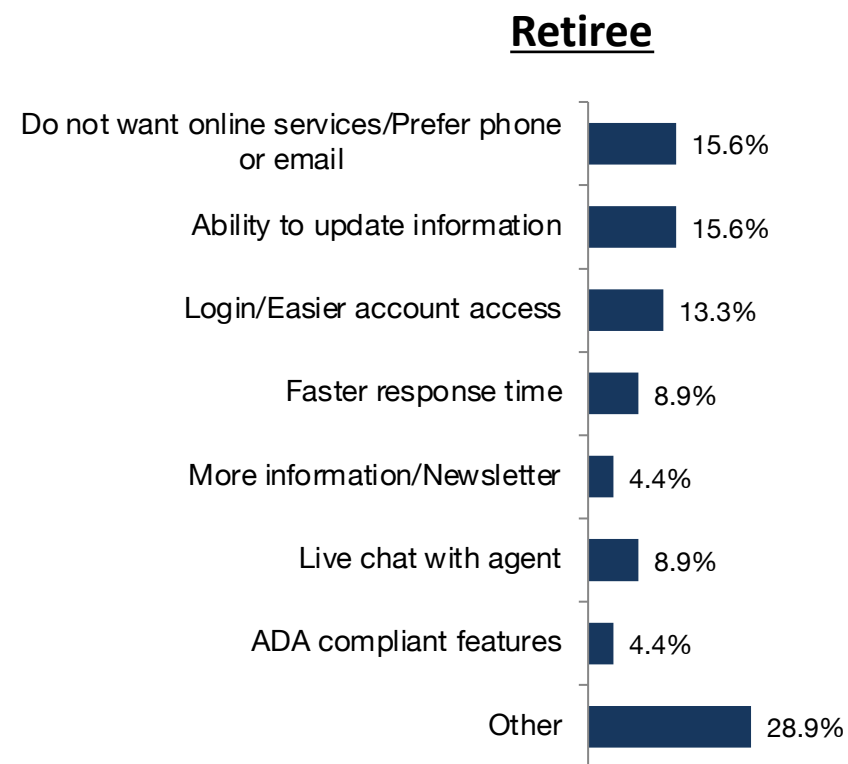
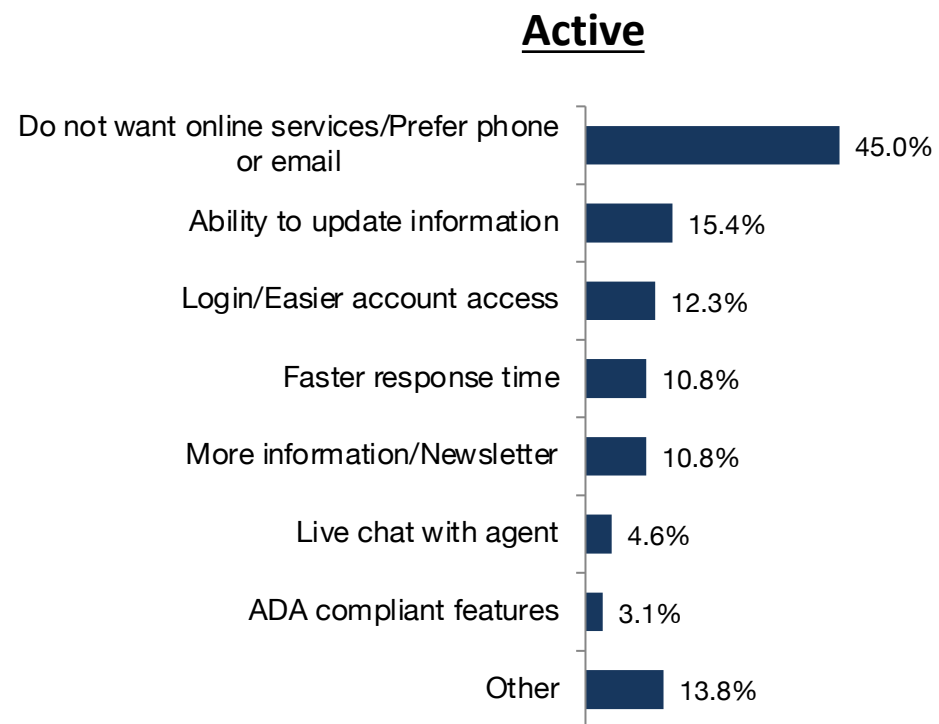
[IF ANSWERED “UNSATISFIED” TO Q19]



Active v. Retiree

Question 20: What other online customer service options would you like to see available?

[IF ANSWERED “UNSATISFIED” TO Q19]

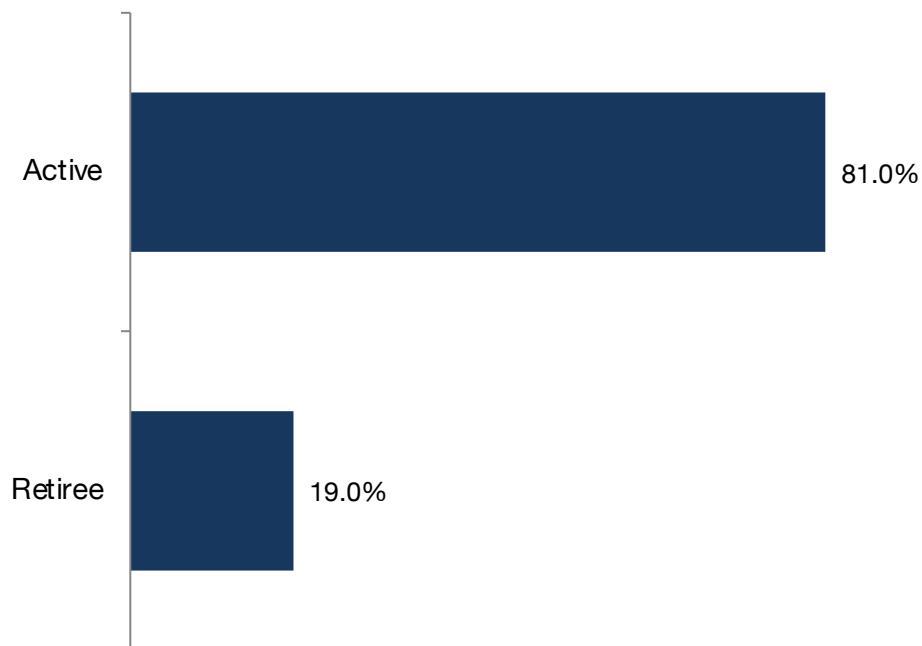


Active v. Retiree: Do not want online service/Prefer phone or email

Question 20: What other online customer service options would you like to see available?

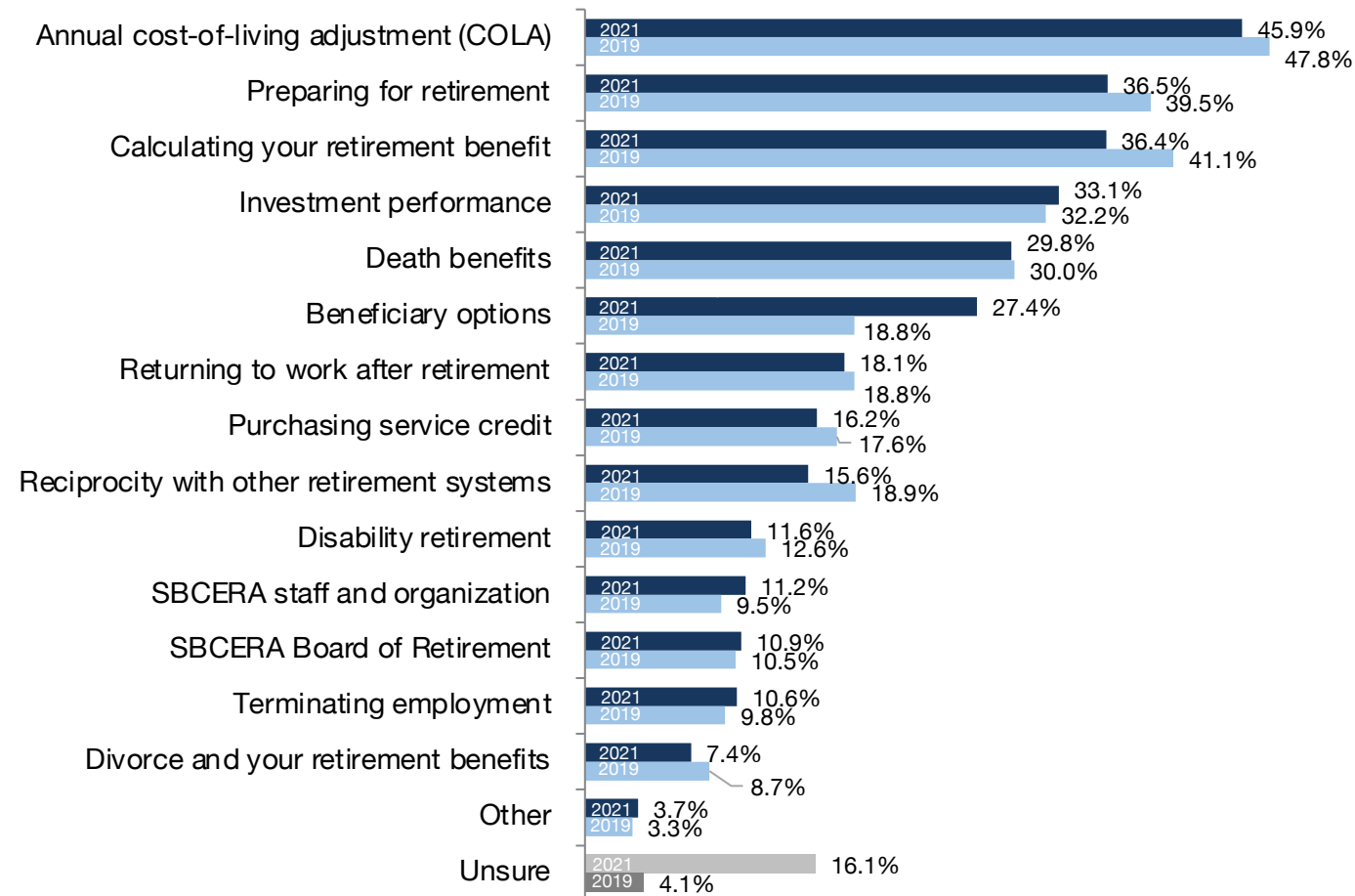
[IF ANSWERED "UNSATISFIED" TO Q19]

Do not want online service/Prefer phone or email



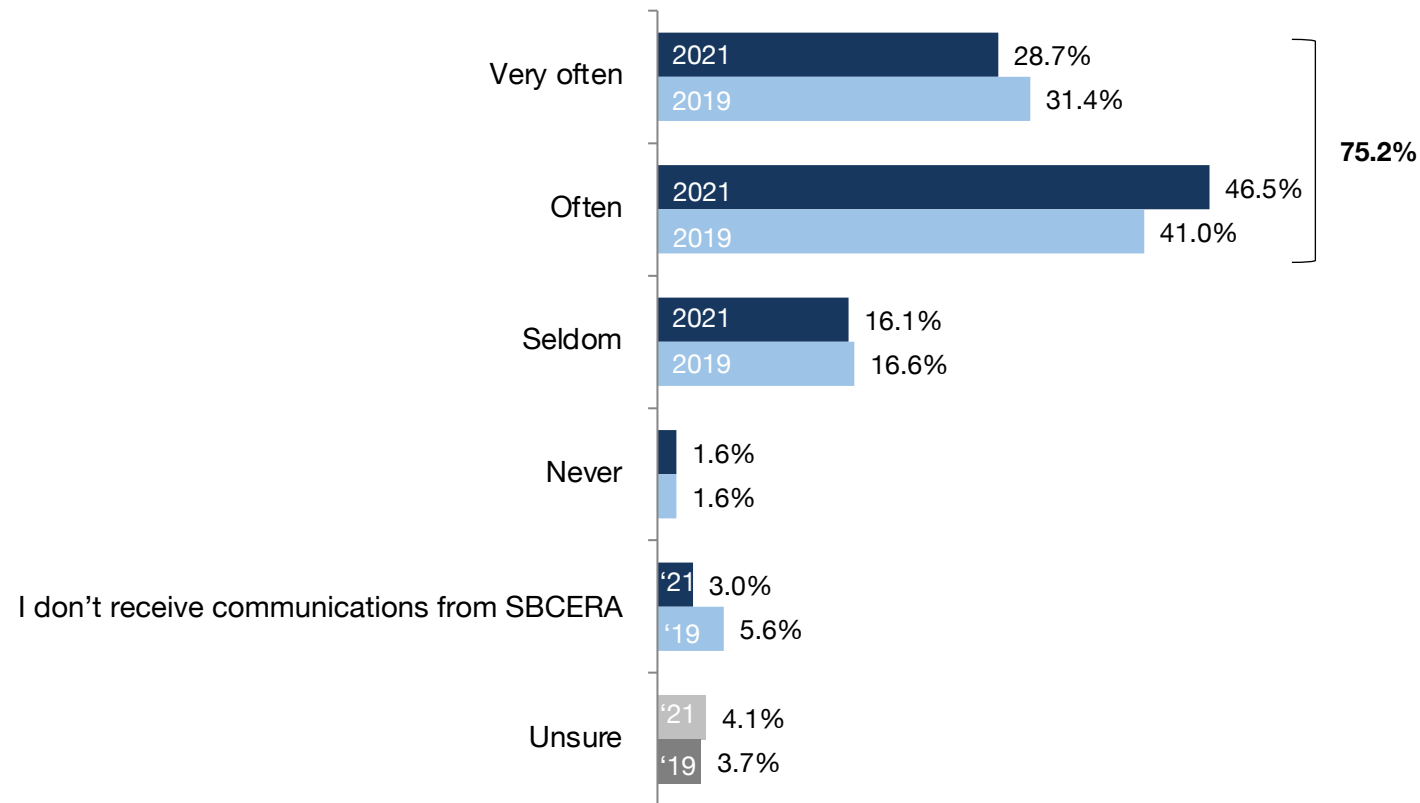
46% would like to learn more about annual cost-of-living adjustment

Question 21: Which of the following topics would you like to learn more about from SBCERA? Select all that apply.



75% read communications from SBCERA often or very often

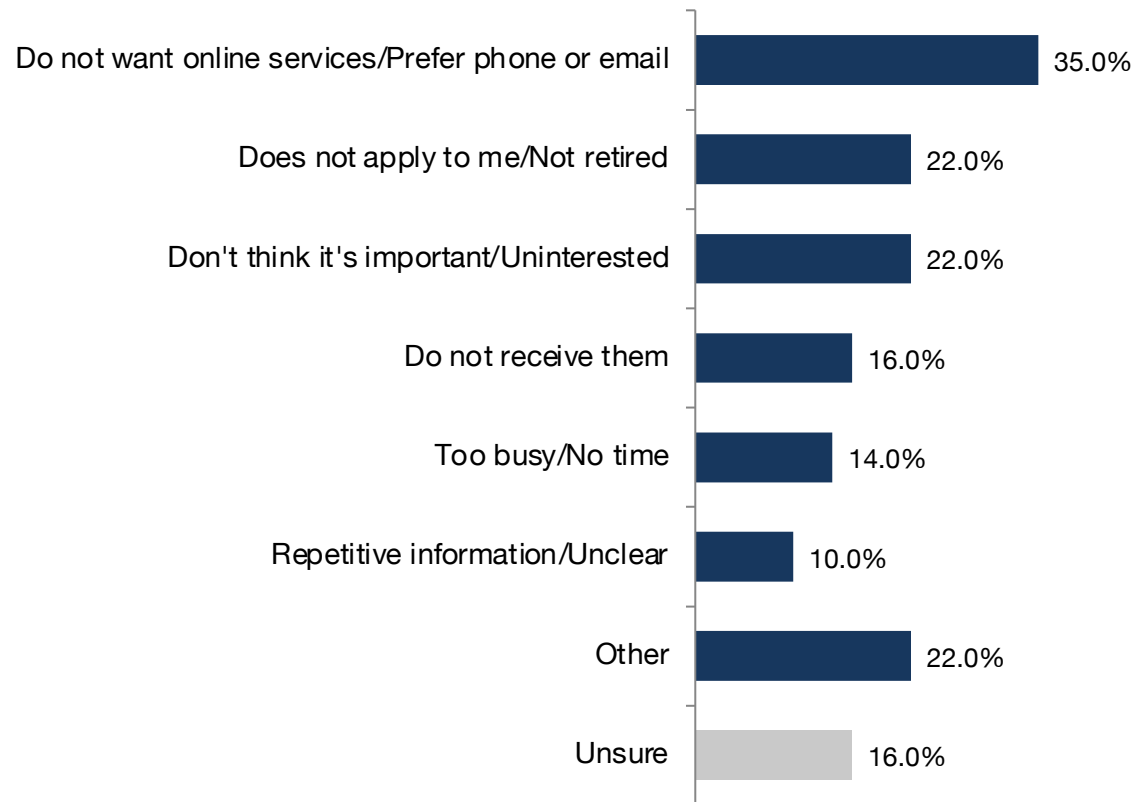
Question 22: SBCERA periodically sends communications to members. How often do you read communications from SBCERA?



Of those who seldomly or never read SBCERA communications, 35% say they do not want online services, they prefer phone or email

Question 23: Why don't you read communications from SBCERA more often?*

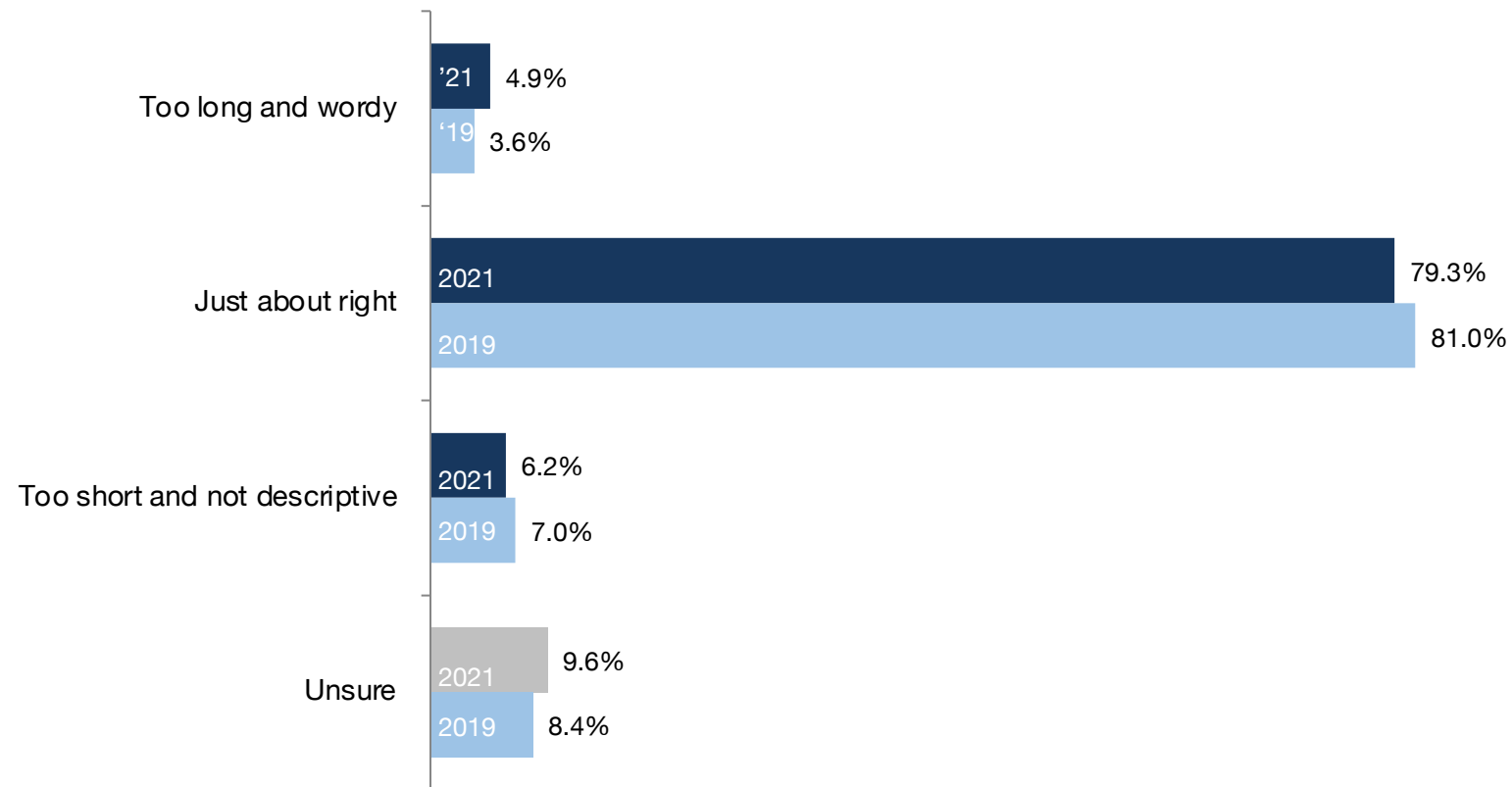
[IF ANSWERED SELDOM OR NEVER TO Q22]



Of those who very often or often read SBCERA communications, 79% think it's just about right in length and description

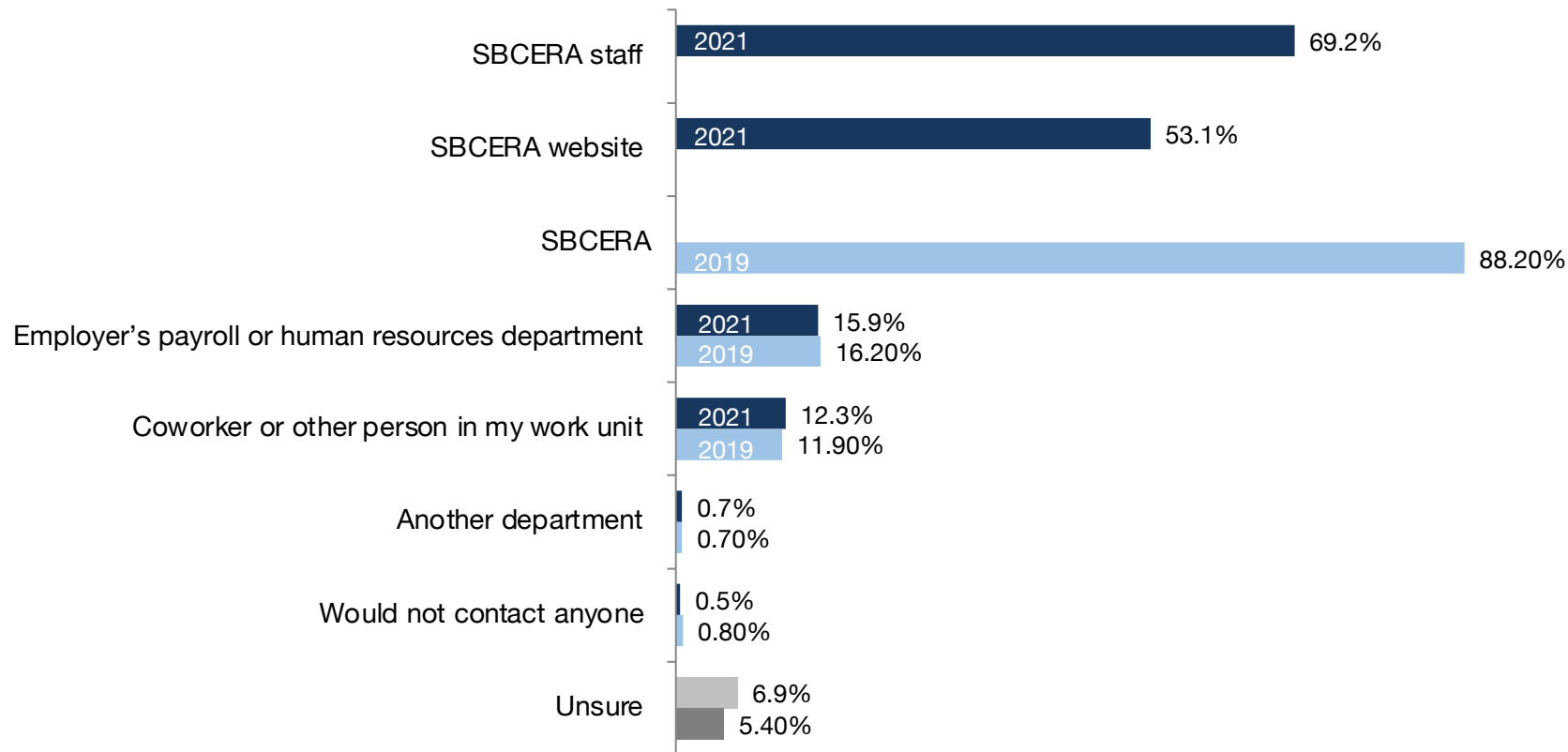
Question 24: Do you think the communications you receive from SBCERA are too short and not descriptive, too long and wordy or just about right?

[IF ANSWERED VERY OFTEN OR OFTEN TO Q23]



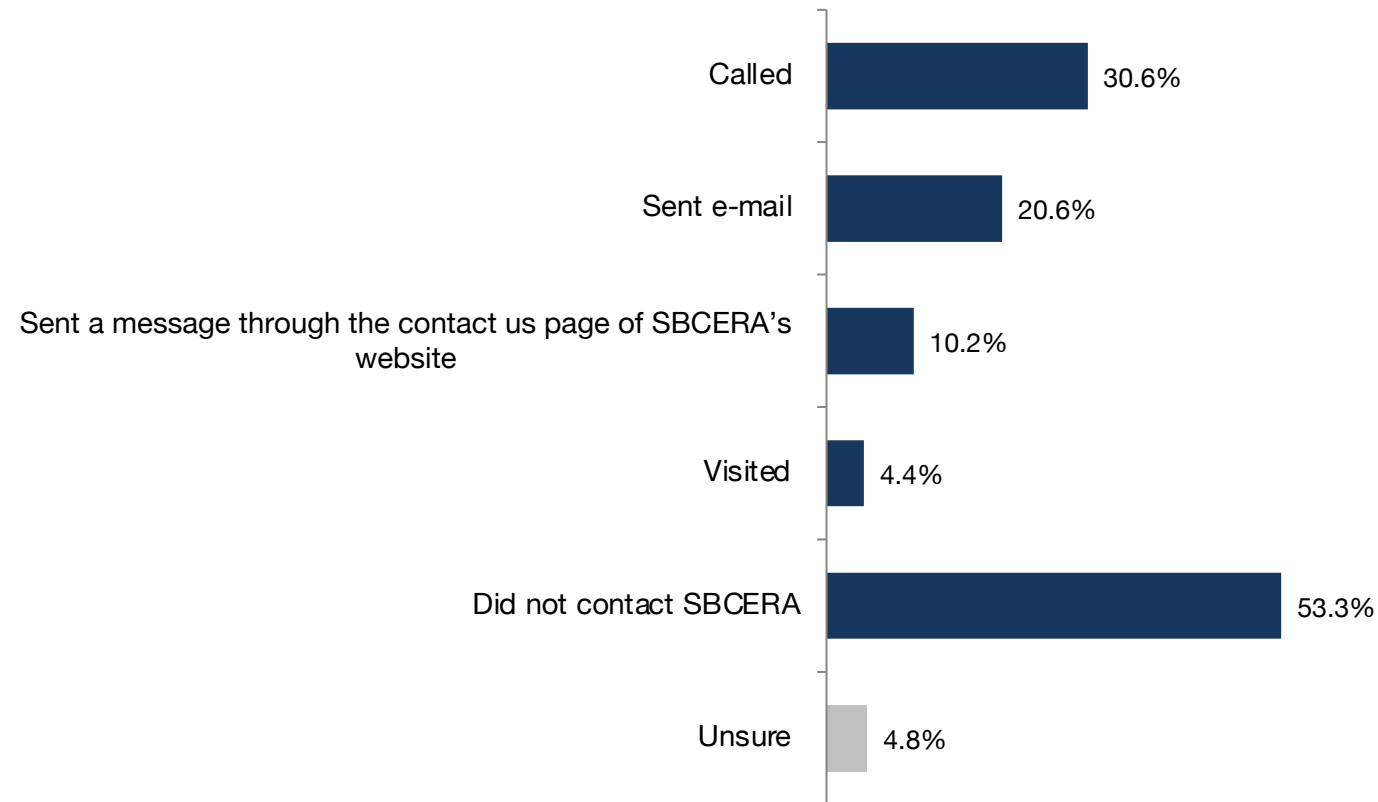
69% would contact SBCERA staff if they have a question about retirement benefits

Question 25: If you had a question about your SBCERA retirement benefits, who would you contact? Select all that apply.



31% called SBCERA over the past year

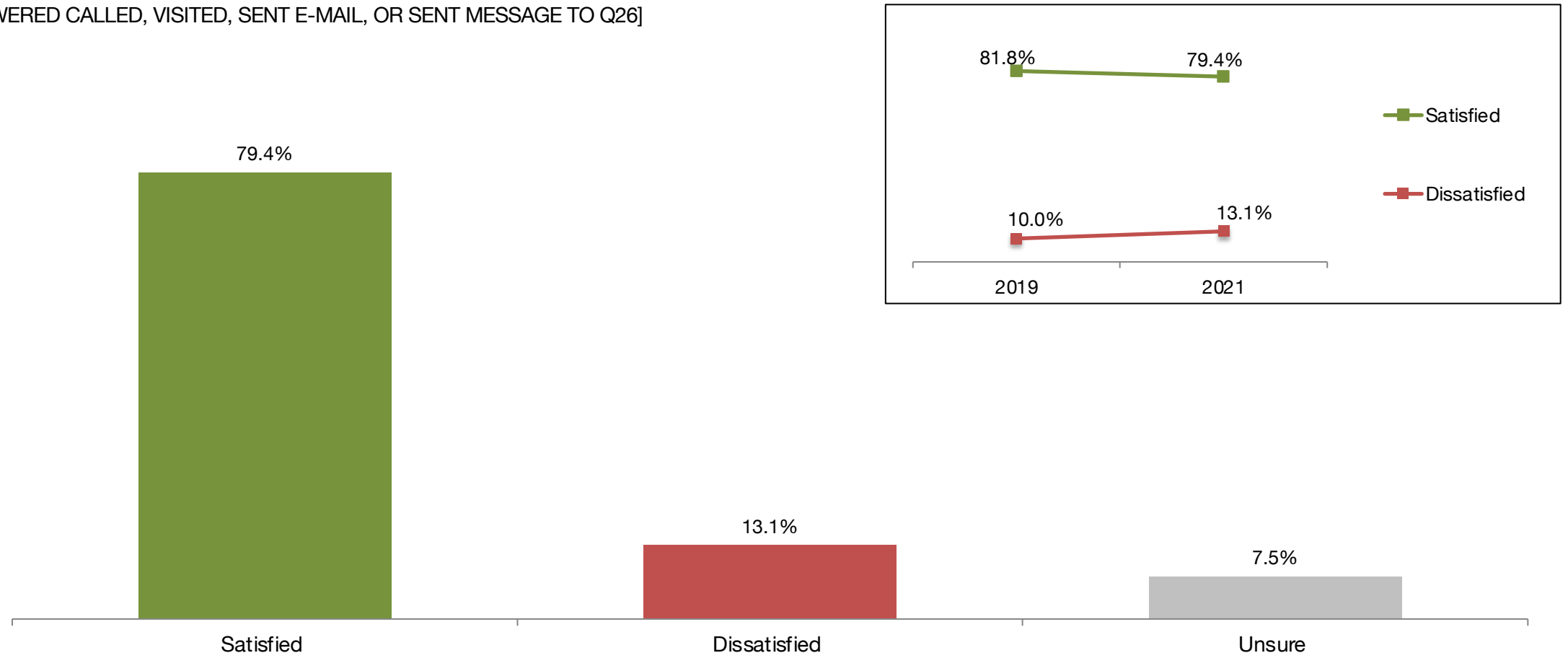
Question 26: Over the past year, by which of the following methods, if any, have you contacted SBCERA? Select all that apply.



79% are satisfied with their most recent contact with SBCERA

Question 27: Thinking about your most recent contact with SBCERA, were you satisfied or dissatisfied?

[IF ANSWERED CALLED, VISITED, SENT E-MAIL, OR SENT MESSAGE TO Q26]

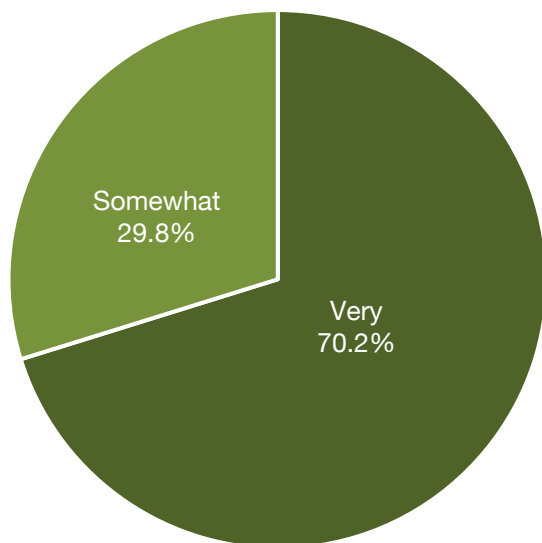


Among those who are satisfied, 70% are very satisfied

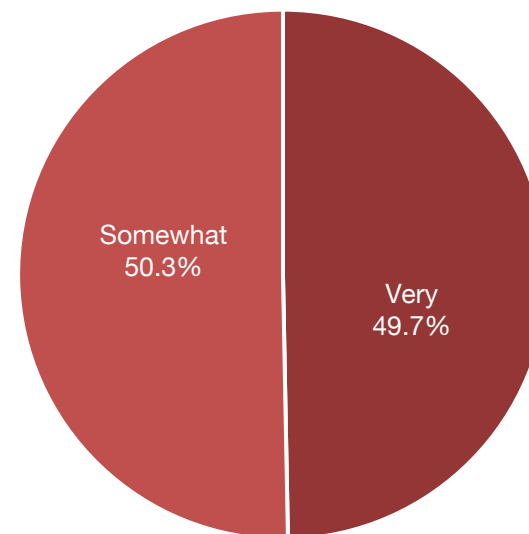
Question 27: Thinking about your most recent contact with SBCERA, were you satisfied or dissatisfied?

[IF ANSWERED CALLED, VISITED, SENT E-MAIL, OR SENT MESSAGE TO Q26]

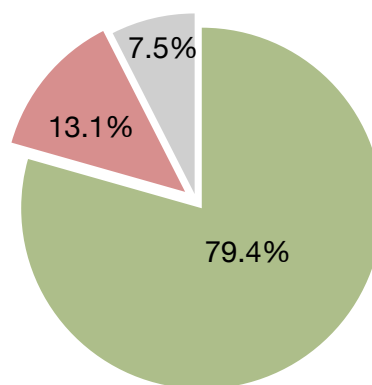
Among those who said satisfied



Among those who said dissatisfied



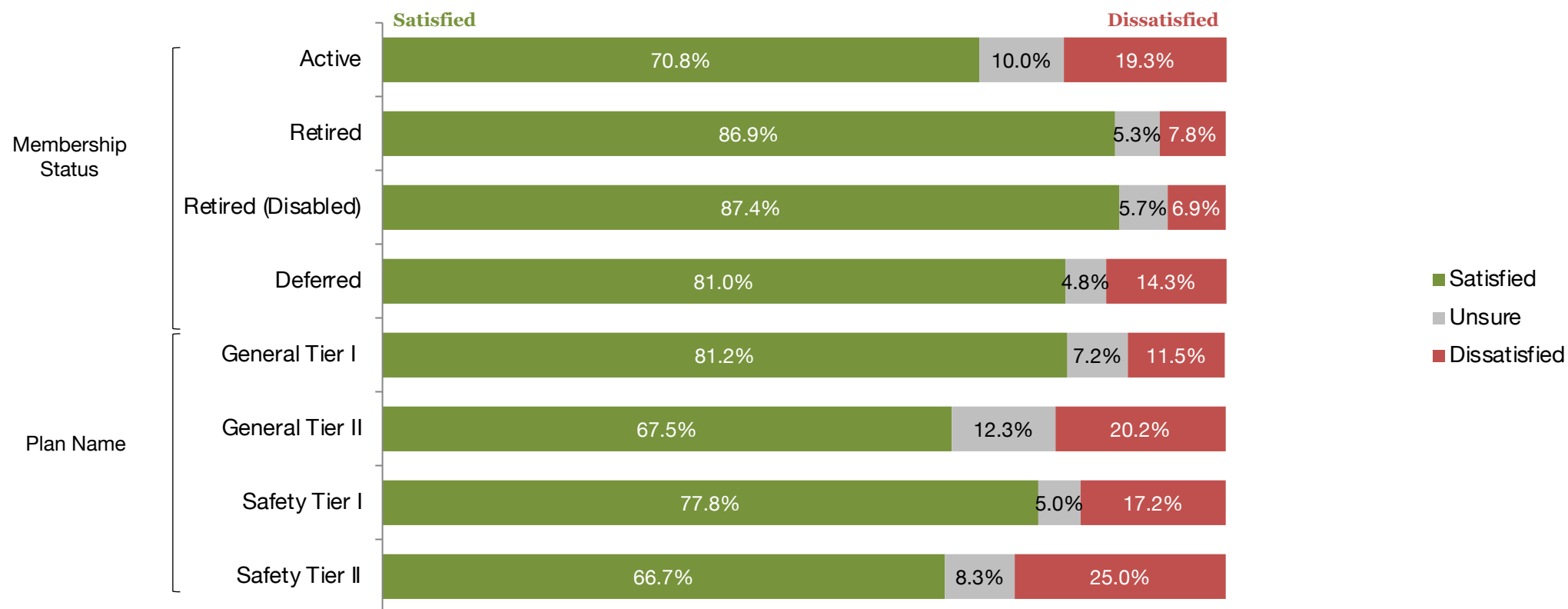
Total



Results by membership status and plan

Question 27: Thinking about your most recent contact with SBCERA, were you satisfied or dissatisfied?

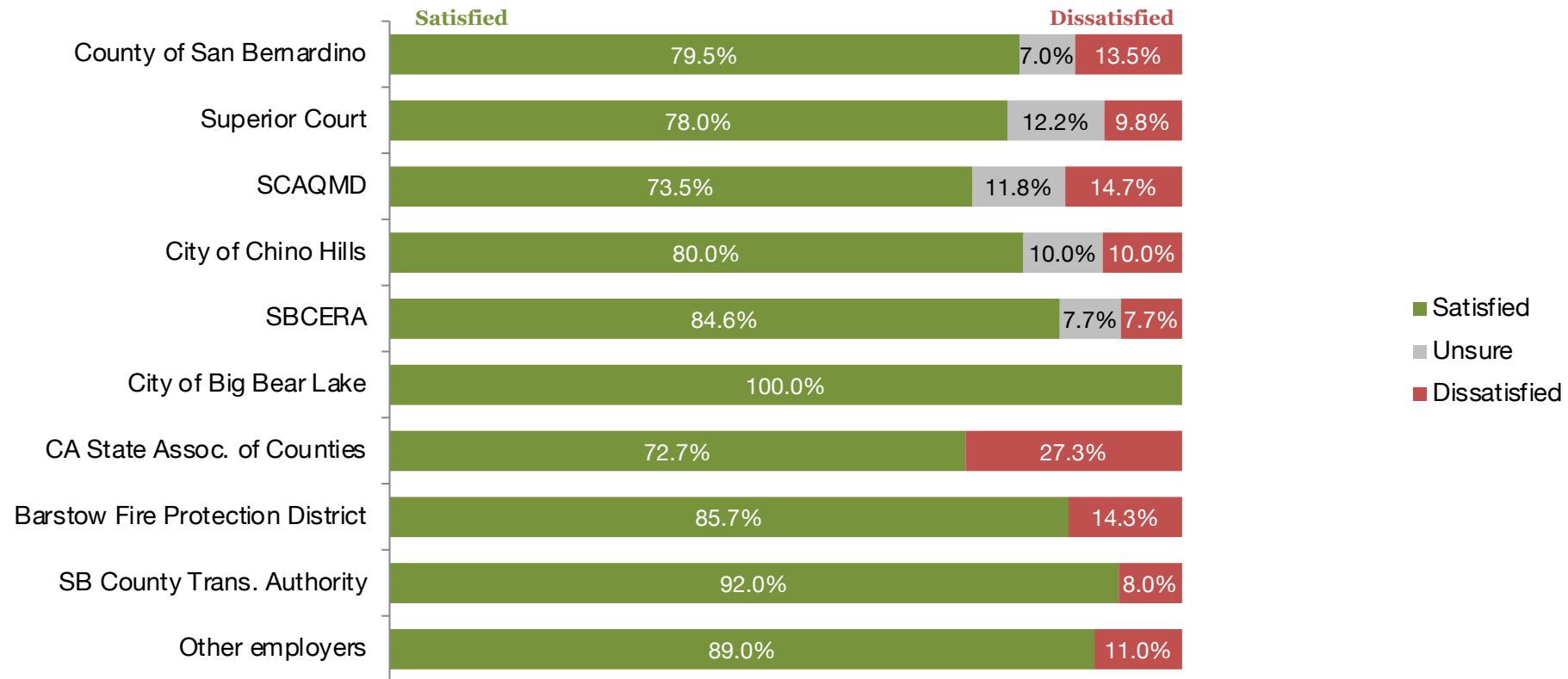
[IF ANSWERED CALLED, VISITED, SENT E-MAIL, OR SENT MESSAGE TO Q26]



Results by employer

Question 27: Thinking about your most recent contact with SBCERA, were you satisfied or dissatisfied?

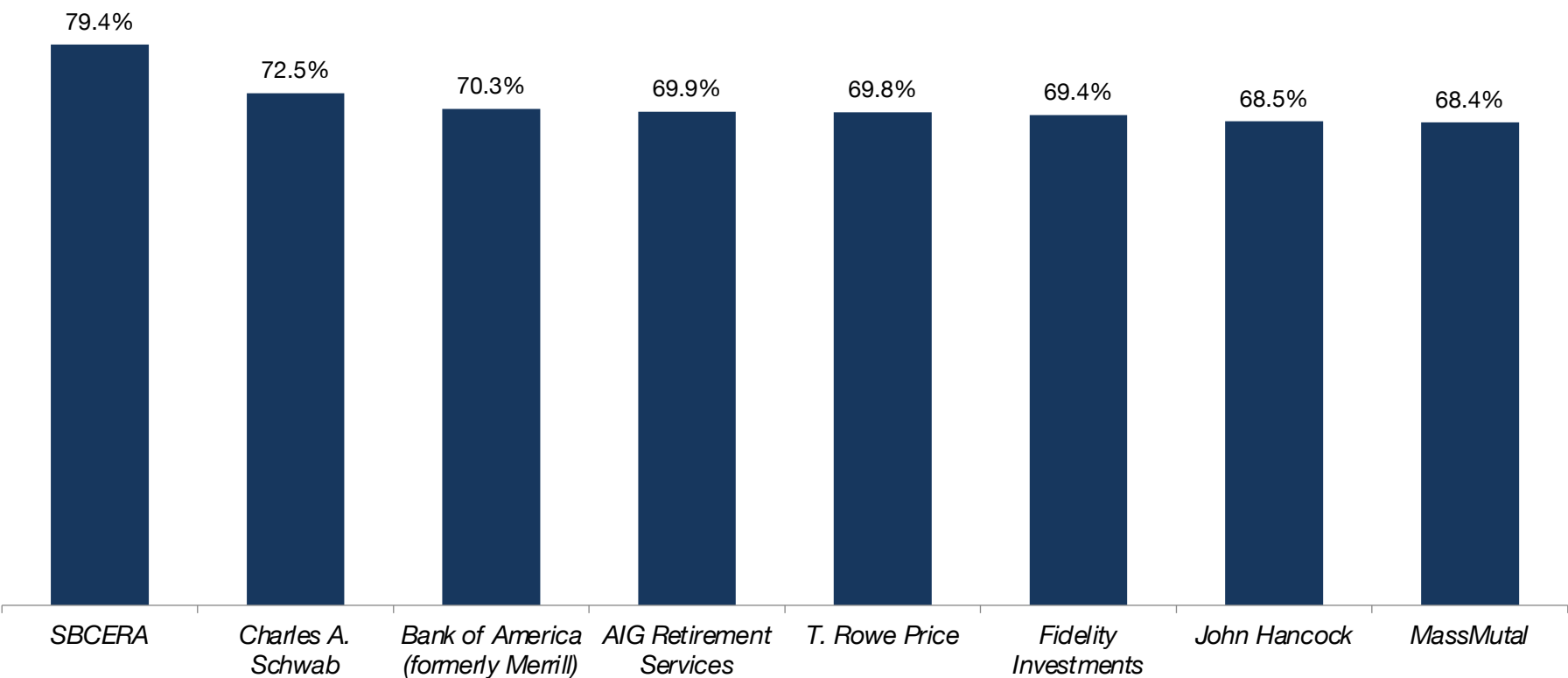
[IF ANSWERED CALLED, VISITED, SENT E-MAIL, OR SENT MESSAGE TO Q26]



SBCERA ranks high among other national retirement service providers

Question 27: Thinking about your most recent contact with SBCERA, were you satisfied or dissatisfied?

[IF ANSWERED CALLED, VISITED, SENT E-MAIL, OR SENT MESSAGE TO Q26]

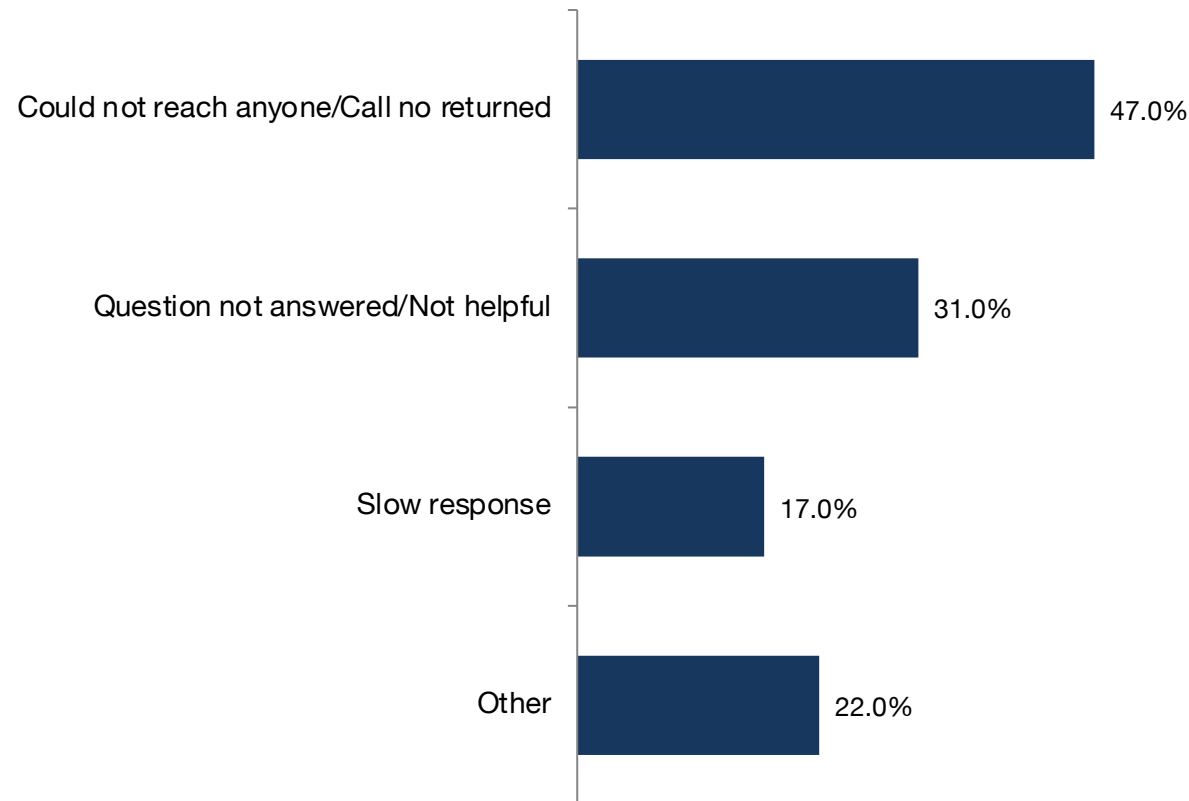


*Data from Probolsky Research and jdpower.com 2021 U.S. Retirement Plan Digital Satisfaction Study

Of those who were dissatisfied with their most recent contact with SBCERA, 47% say it was because they could not reach anyone, or their call was not returned

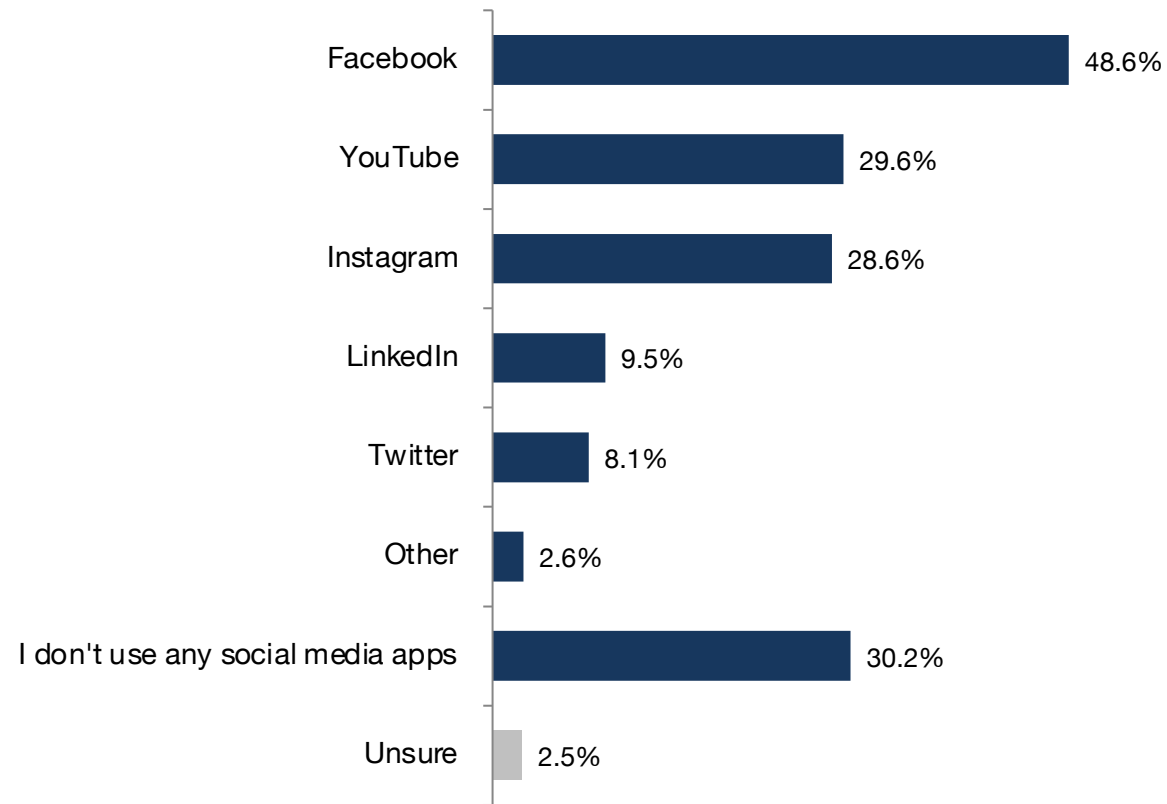
Question 28: Why were you dissatisfied with your most recent contact with SBCERA?*

[ASK ONLY OF THOSE WHO ANSWERED “DISSATISFIED” TO Q27]



49% use Facebook regularly

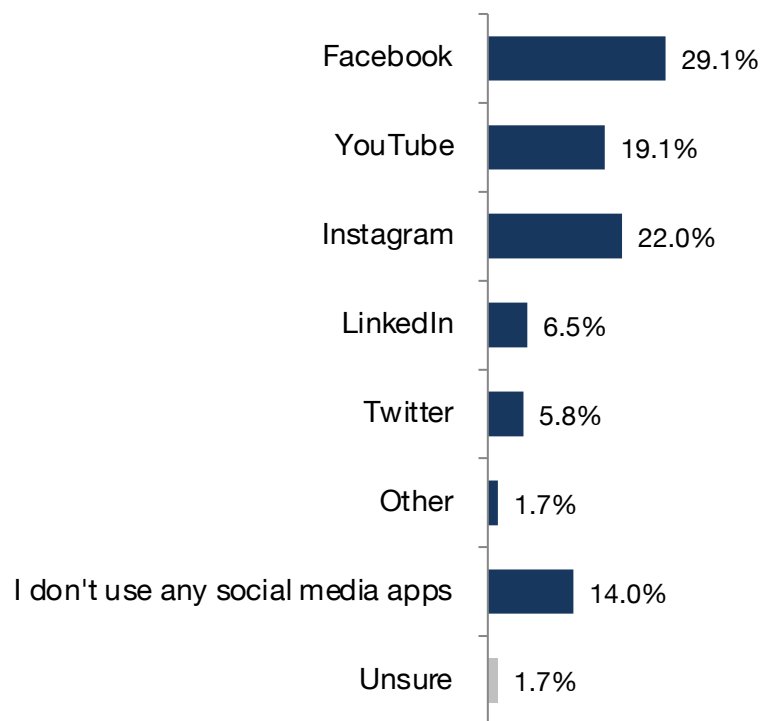
Question 29: Which of the following social media apps do you use regularly? Select all that apply.



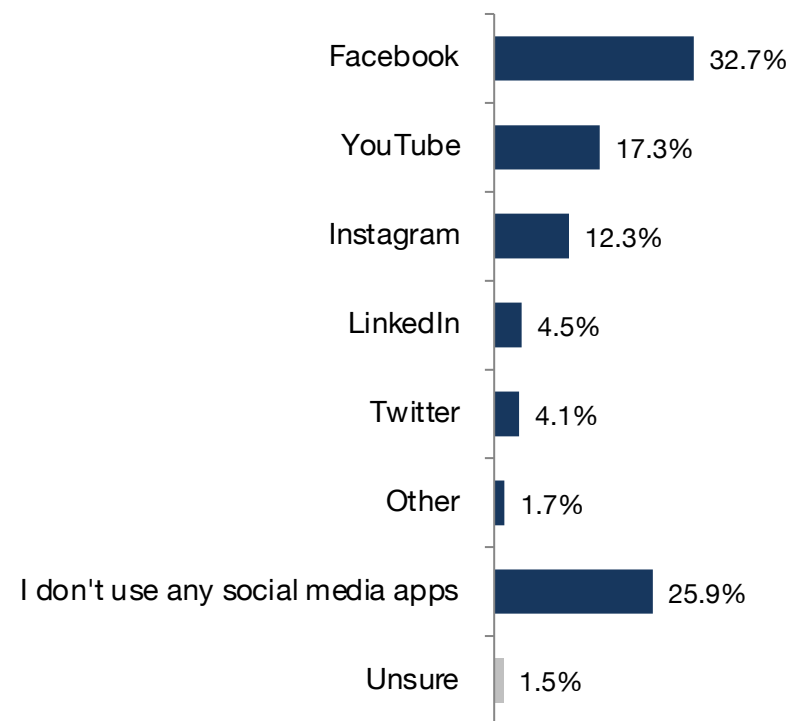
Active v. Retiree: Social Media

Question 29: Which of the following social media apps do you use regularly? Select all that apply.

Active

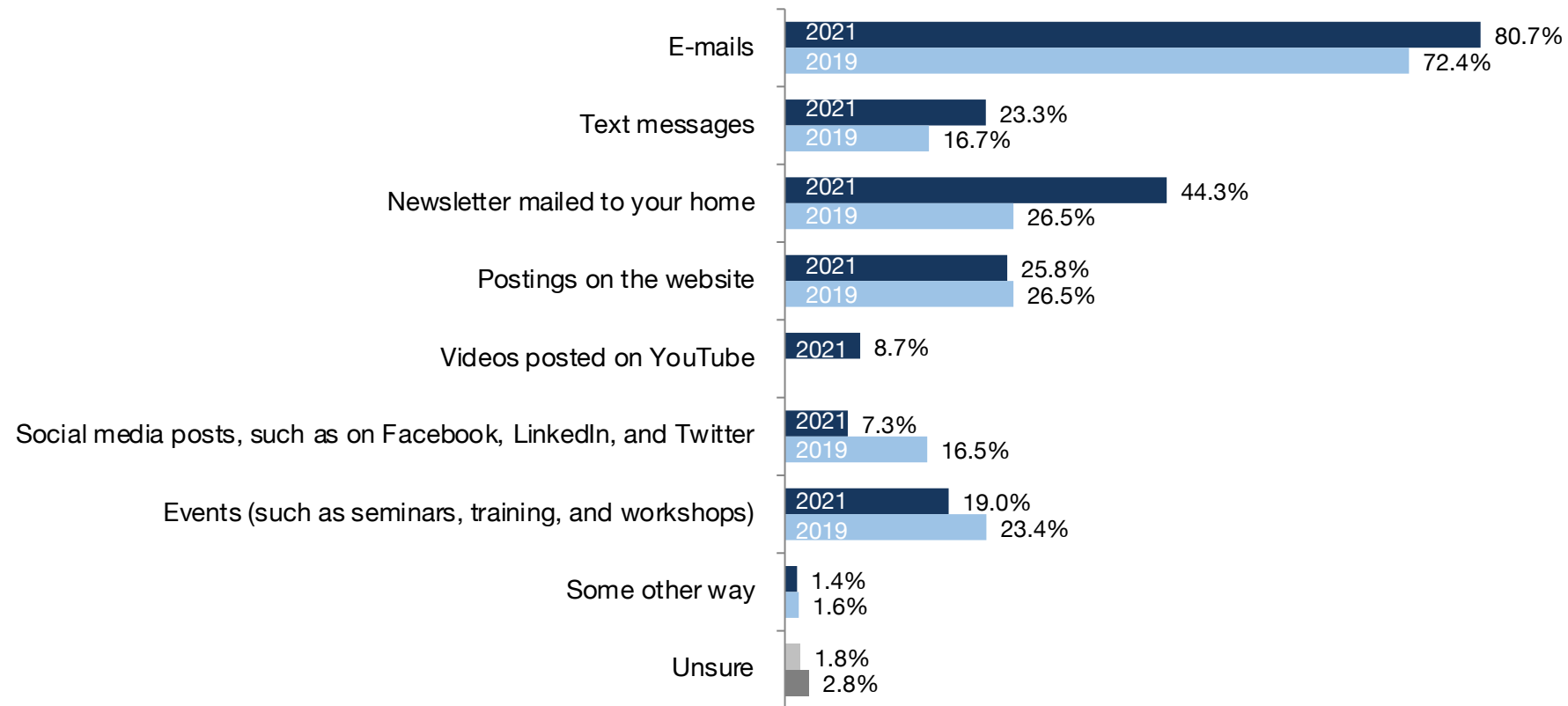


Retiree



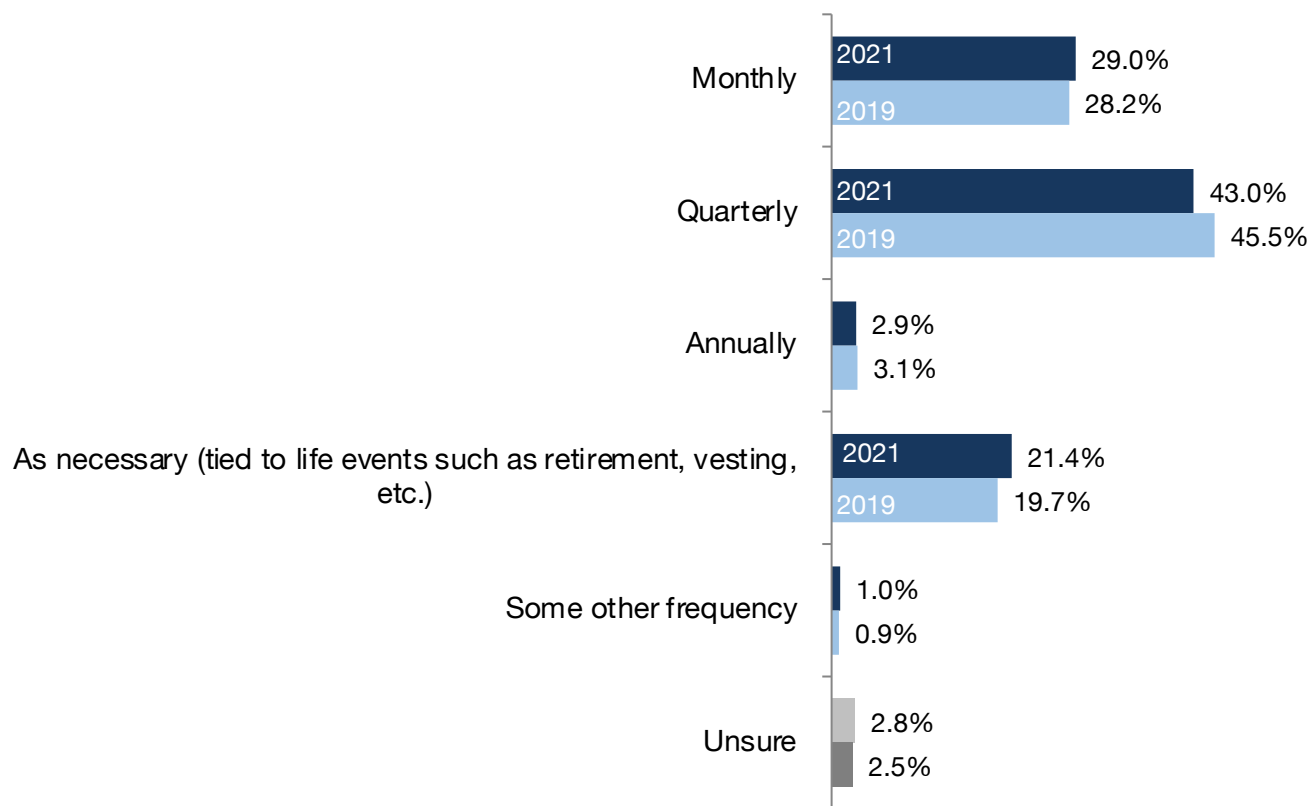
81% prefer that SBCERA keep them informed by email

Question 30: How would you prefer that SBCERA keep you informed? Select all that apply.



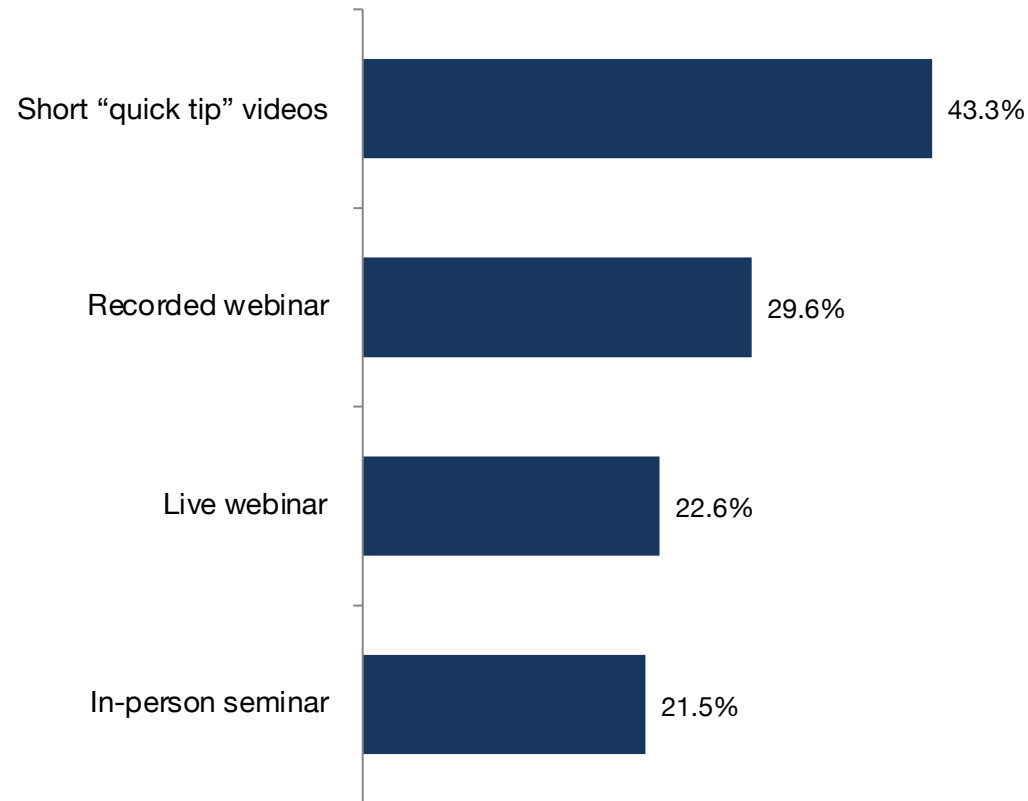
43% prefer SBCERA communicate with them quarterly

Question 31: How often would you prefer SBCERA to communicate with you?



43% are most interested in short “quick tip” videos on member education

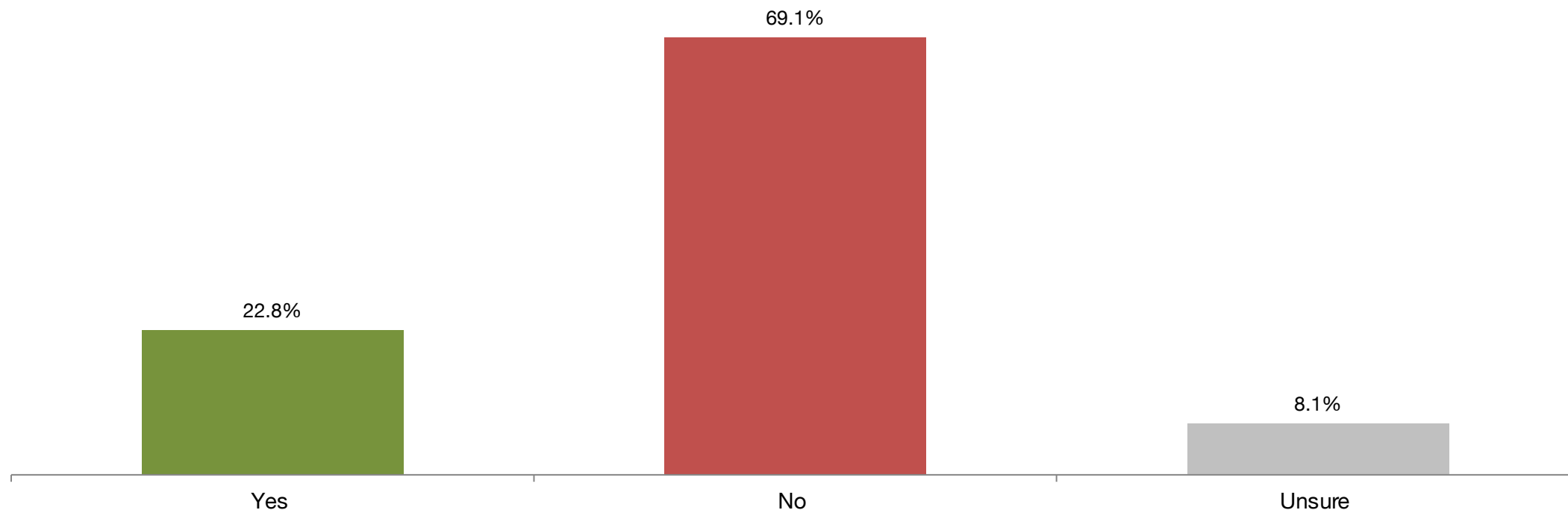
Question 32: Thinking about member education, which of the following are you most interested in? Select all that apply.



23% say they COVID-19 pandemic has caused them to consider retiring sooner than expected

Question 33: Has the COVID-19 pandemic caused you to consider retiring sooner than expected?

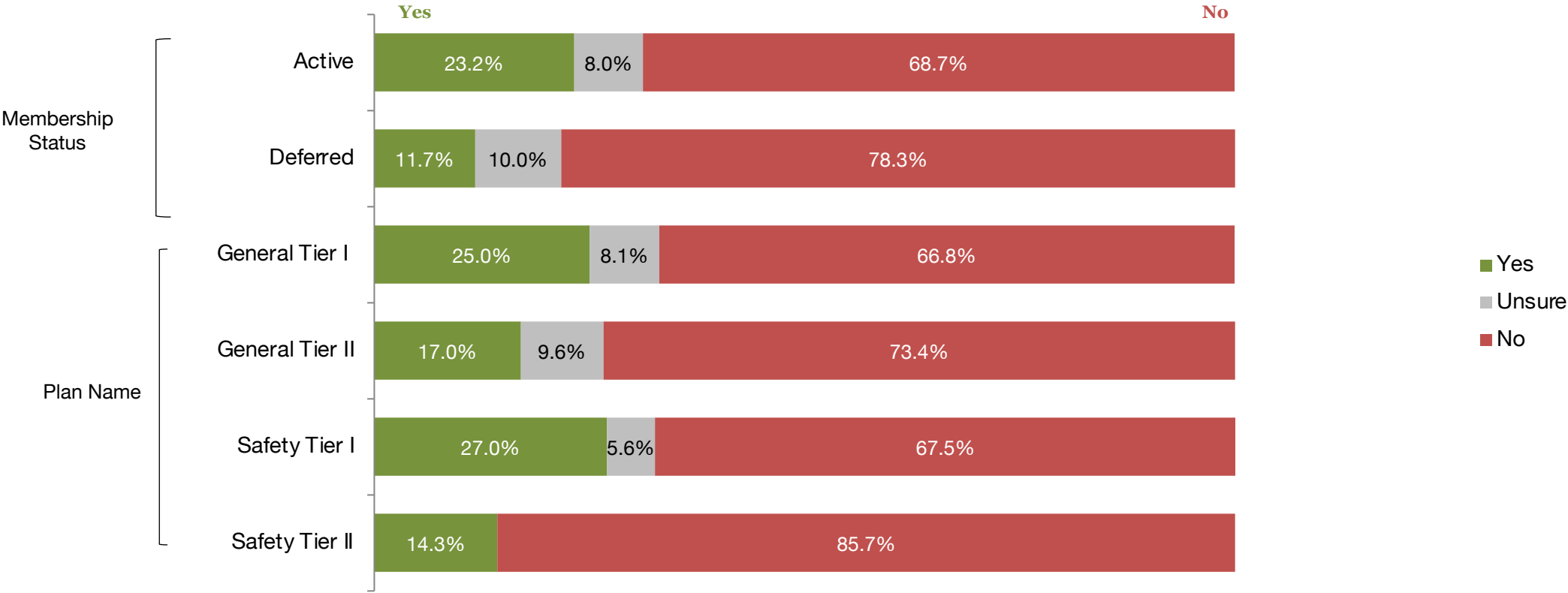
[AMONG ACTIVE AND DEFERRED]



Results by membership status and plan

Question 33: Has the COVID-19 pandemic caused you to consider retiring sooner than expected?

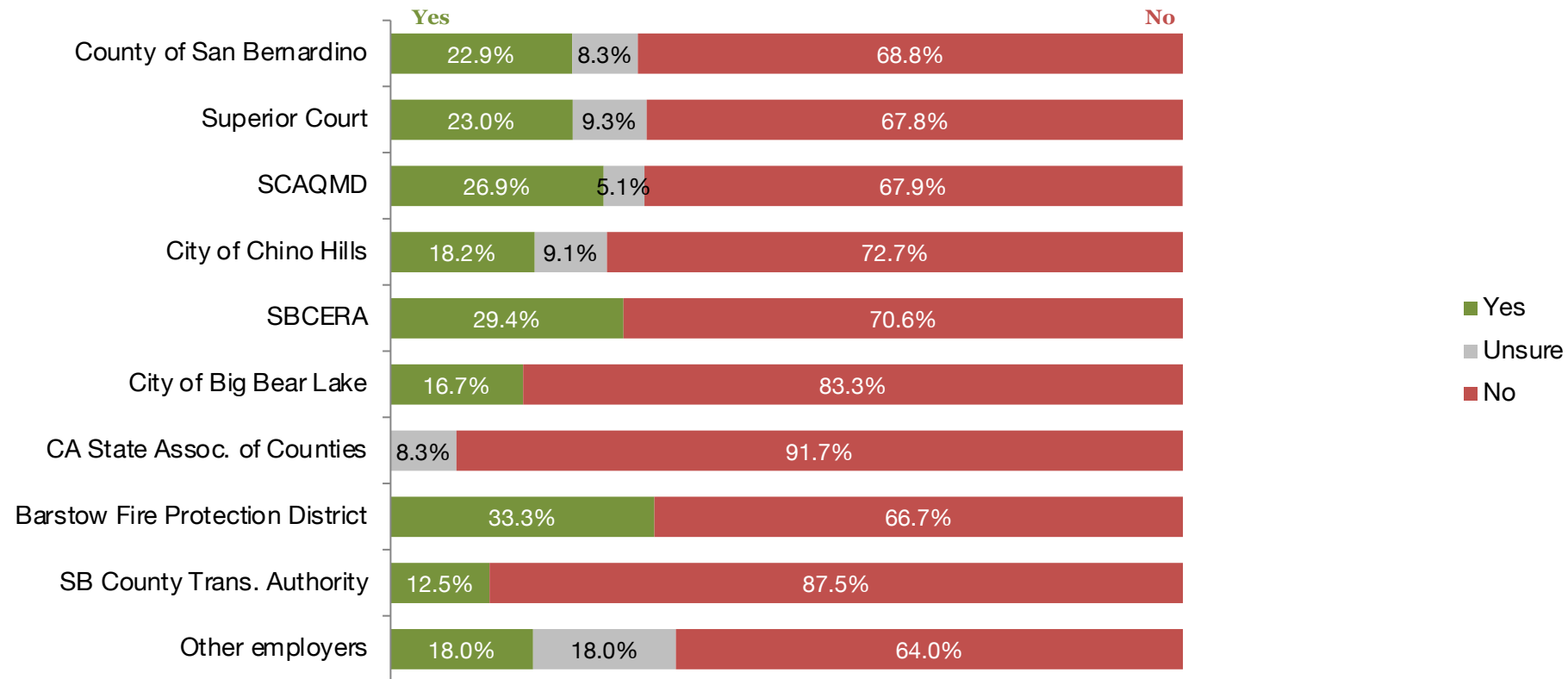
[AMONG ACTIVE AND DEFERRED]



Results by employer

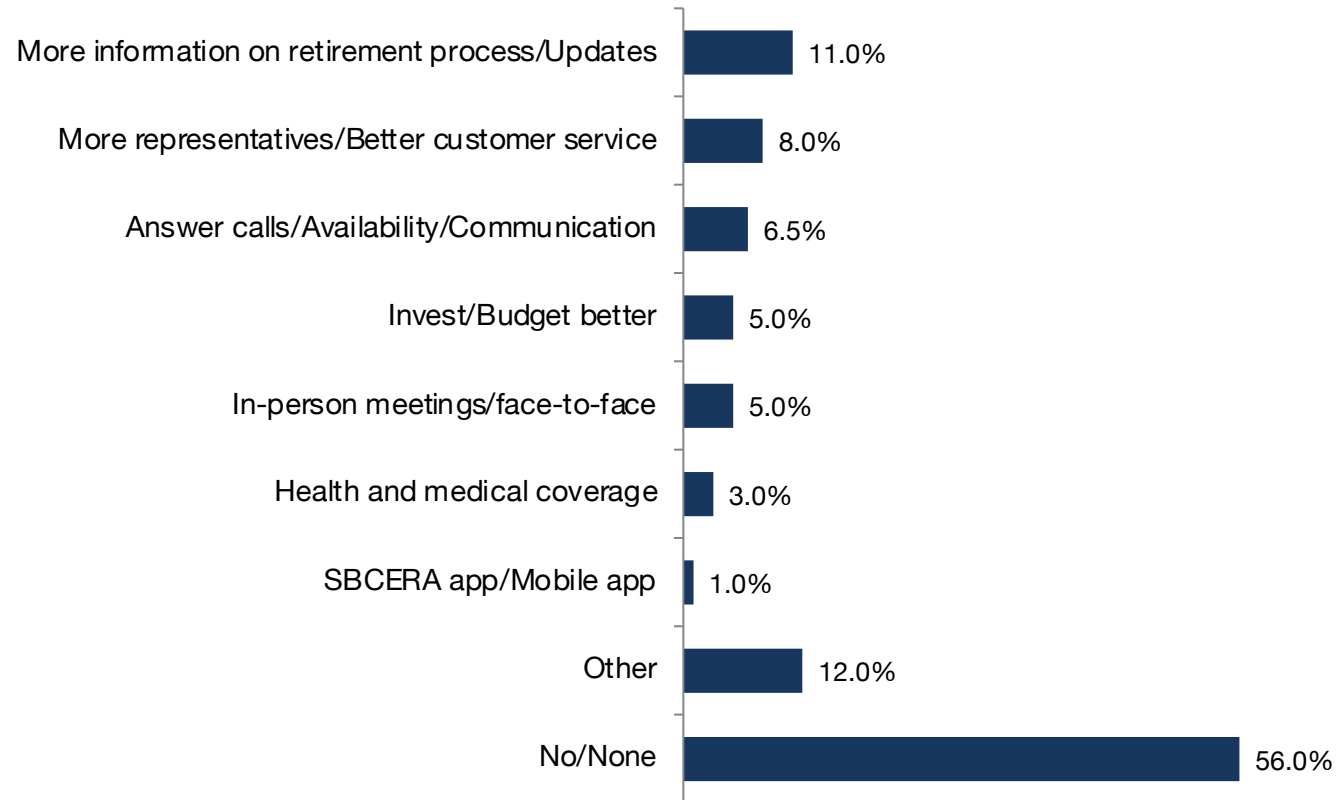
Question 33: Has the COVID-19 pandemic caused you to consider retiring sooner than expected?

[AMONG ACTIVE AND DEFERRED]



11% suggest more information on retirement process and periodic updates

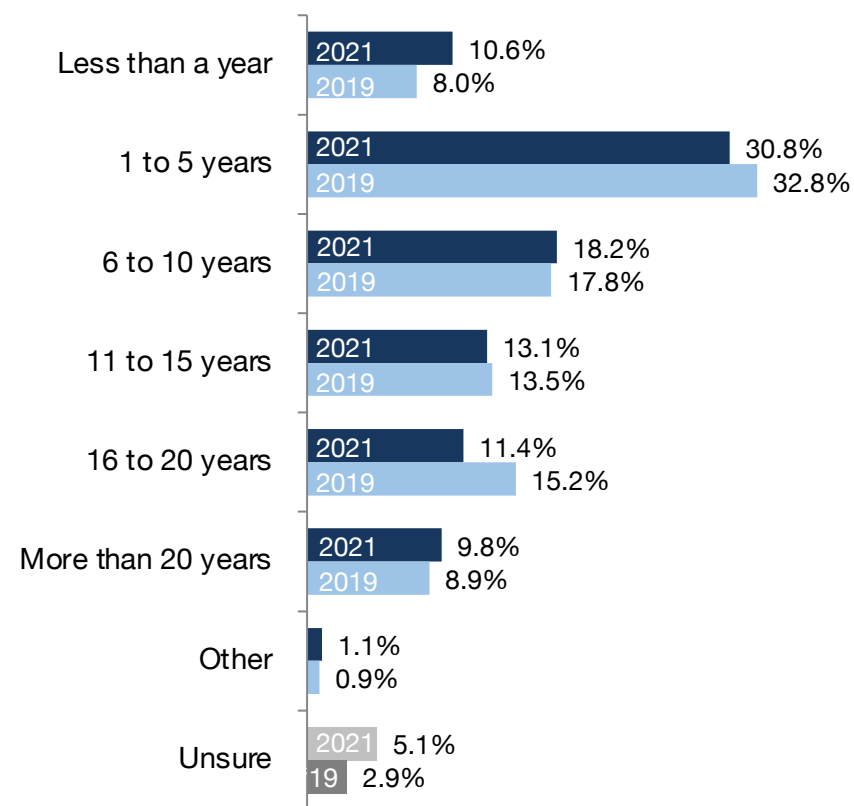
Question 34: Do you have any suggestions or things you want SBCERA to know?



31% plan on retiring in 1 to 5 years

Question 35: When do you plan to retire?

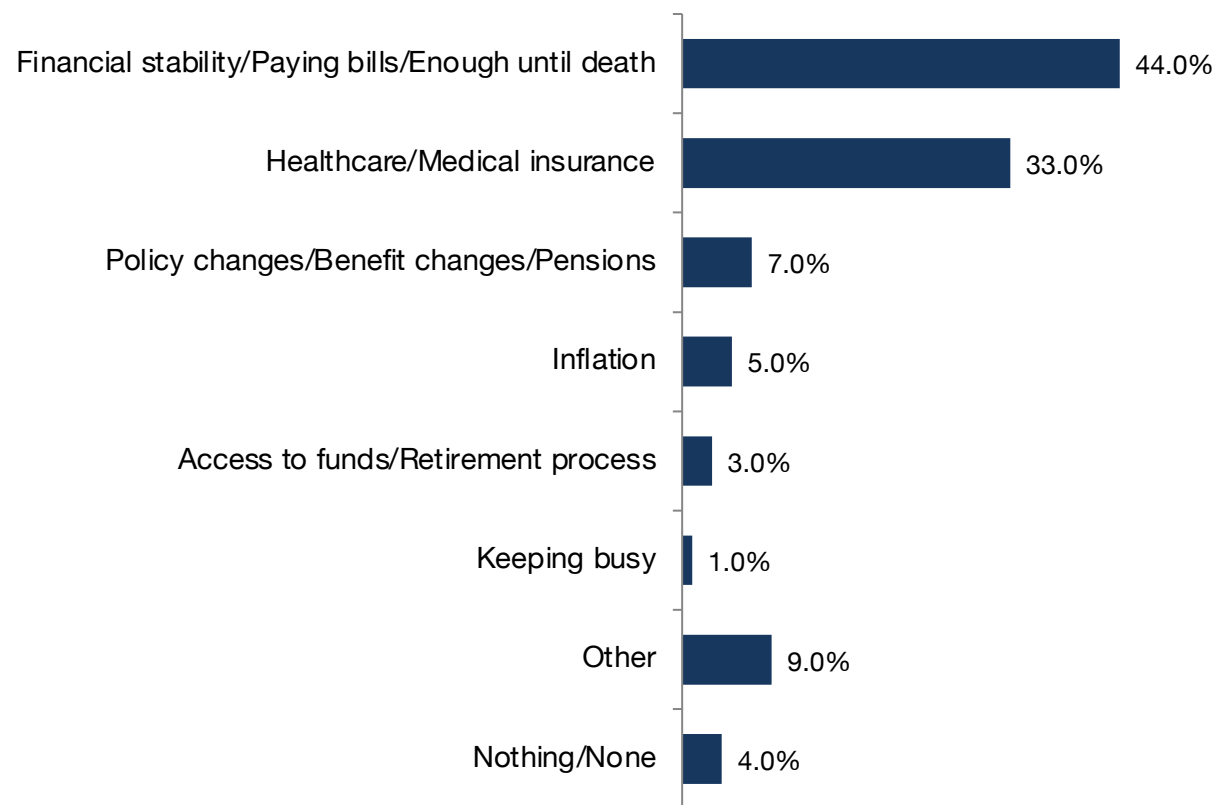
[AMONG ACTIVE, DEFERRED AND UNKNOWN MEMBERS ONLY]



44% say their biggest concern thinking about retirement is financial stability and having funds to last

Question 36: What is your biggest concern when you think about retirement?

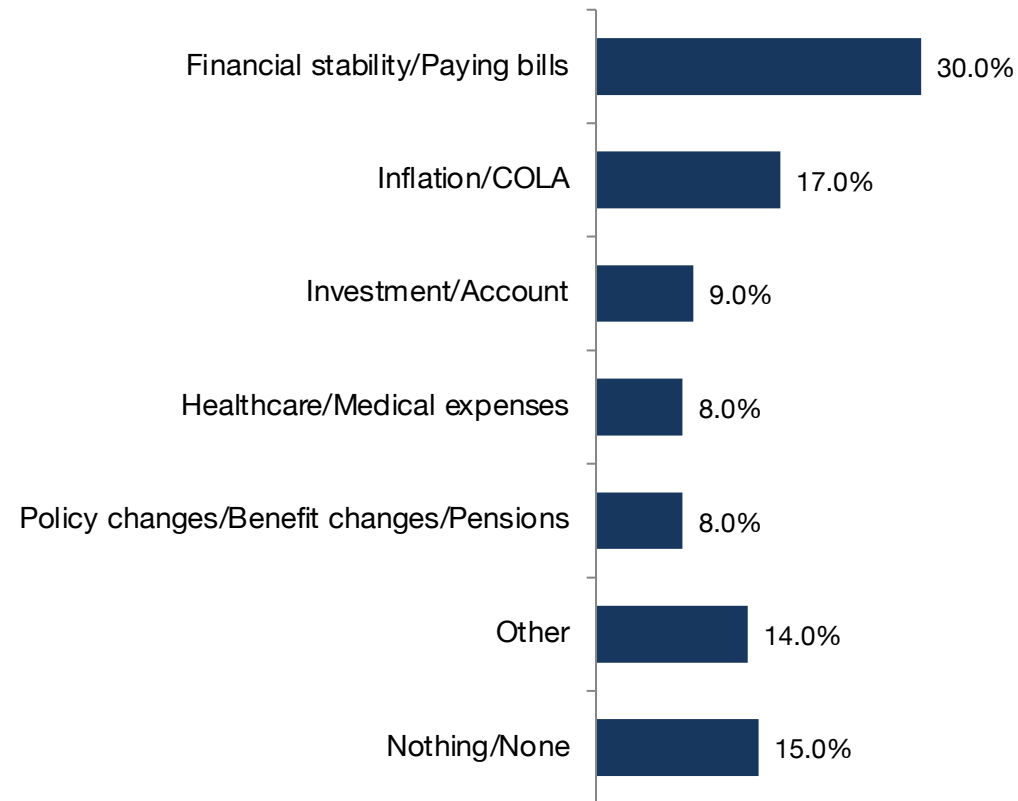
[AMONG ACTIVE, DEFERRED AND UNKNOWN MEMBERS]



44% say their biggest concern thinking about the rest of retirement is financial stability and having funds to last

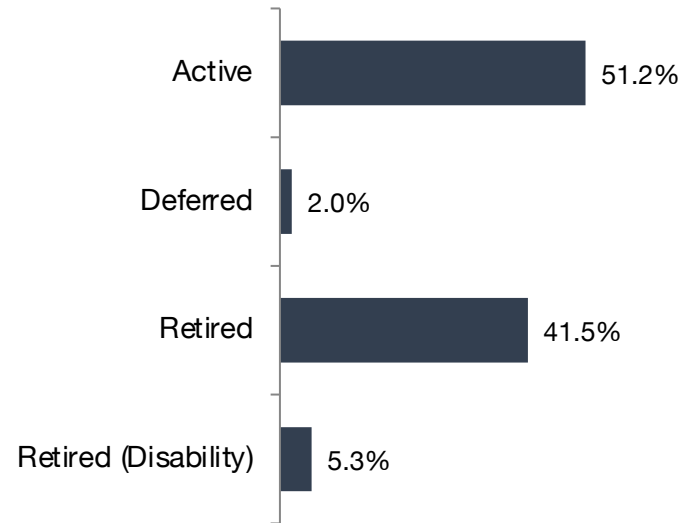
Question 37: What is your biggest concern when you think about the rest of your retirement?

[AMONG ACTIVE PAYEE, RETIRED AND RETIRED (DISABILITY) MEMBERS]

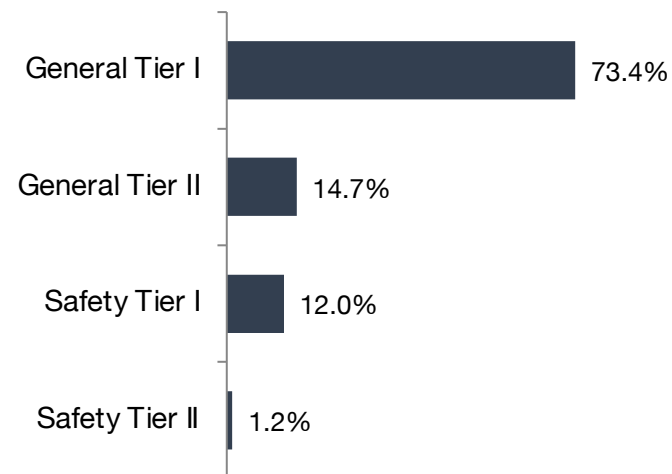


Demographics

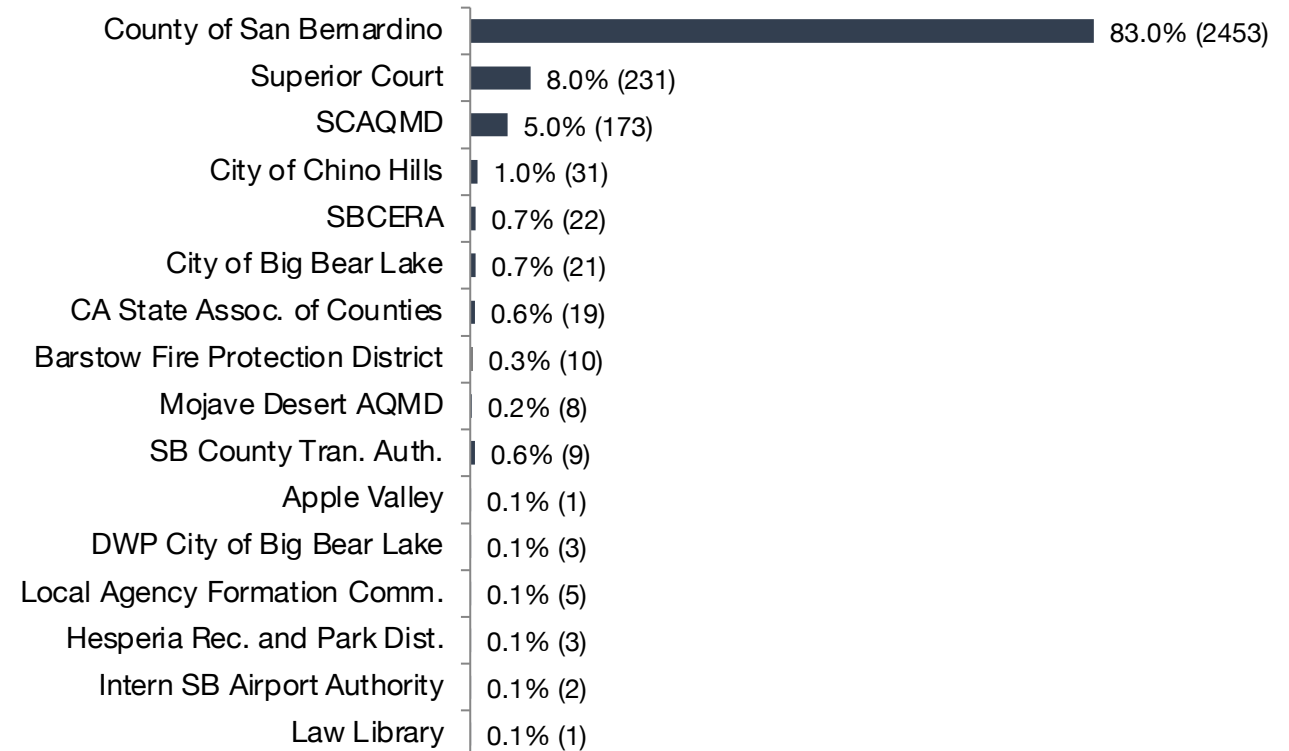
Membership Status



Plan Name



Previous Employer



Questions?

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