

Ideas for Education, On-line Shopping, and Retirement & Savings

Horace Mann Educator Advisory Panel
March 2009



Ideas for Education, On-line Shopping, Retirement

In February, 878 panel members responded to the latest Horace Mann Educator Advisory Panel survey.

Ideas for Education

- Educators consider changes to standardized testing and changes to what students are tested on to be the most beneficial ideas presented by President Obama for education. Additionally, 69% of educators believe supporting students' access to higher education through the American Opportunity Tax Credit is also beneficial to education although only 9% believe that changes to the tax credit are likely to be implemented. Merit pay and teacher residency programs were viewed as least beneficial to educators.
- The most common piece of advice educators offer to the President is to allow teachers to be more involved in the policymaking process. "Listen to teachers" is a recurring theme in panel members' comments. Many educators regard politicians and policymakers as too far removed from the classroom.

On-line Shopping

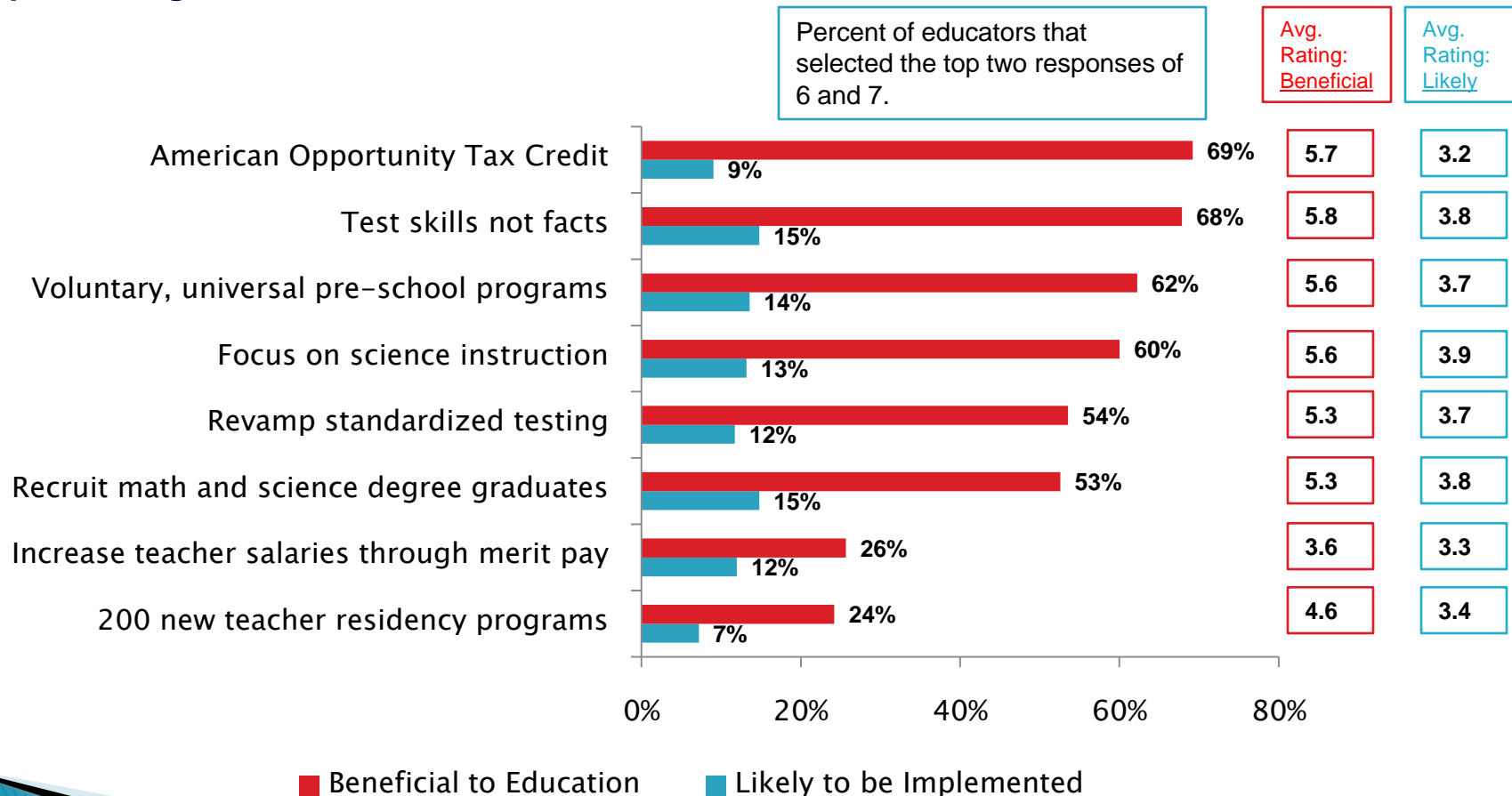
- When it comes to on-line shopping, 85% of educators believe the Internet is the best place to buy items that are hard to find and 84% believe shopping on the Internet is convenient.
- There's a fairly high frequency of on-line research for many purchases. Over half of all panel members researched most items on-line that were presented to them but only 26% have more confidence in their decisions when shopping for a product or service on-line.
- There are significant discrepancies in certain products or services involving the **research** people do on-line and whether or not they **purchase** the product or service on-line. Generally, financial products including insurance are purchased less often on-line than other consumer goods and these items also show the greatest difference in terms of on-line research versus on-line purchase. Less than half of the educators who research auto/home insurance on-line actually purchase it on-line. Similarly, 22% of educators research investment products or services on-line compared to only 9% who purchase investments on-line. Other on-line research and purchase discrepancies include higher priced items such as home electronics or computers.

Retirement and Savings

- Educators are nearly equally divided on whether or not they'll be able to retire comfortably in light of recent economic events. Slightly more people are less confident, 20%, than are more confident, 16%, in their ability to retire comfortably. When asked if their retirement will be delayed due to the recent downturn, 49% of educators with **less** than 10 years to retirement said "yes" while only 32% of educators with **more** than 10 years to retirement said "yes".

President Obama's Ideas for Education

Below are some ideas our new president has presented for education reform. First, using a seven point scale with 1 being not beneficial and 7 being very beneficial, how beneficial do you think President Obama's ideas are for education? Second, also using a seven point scale with 1 being not likely to be implemented and 7 being very likely to be implemented, how successful do you think he'll be in implementing his initiatives.



n=860

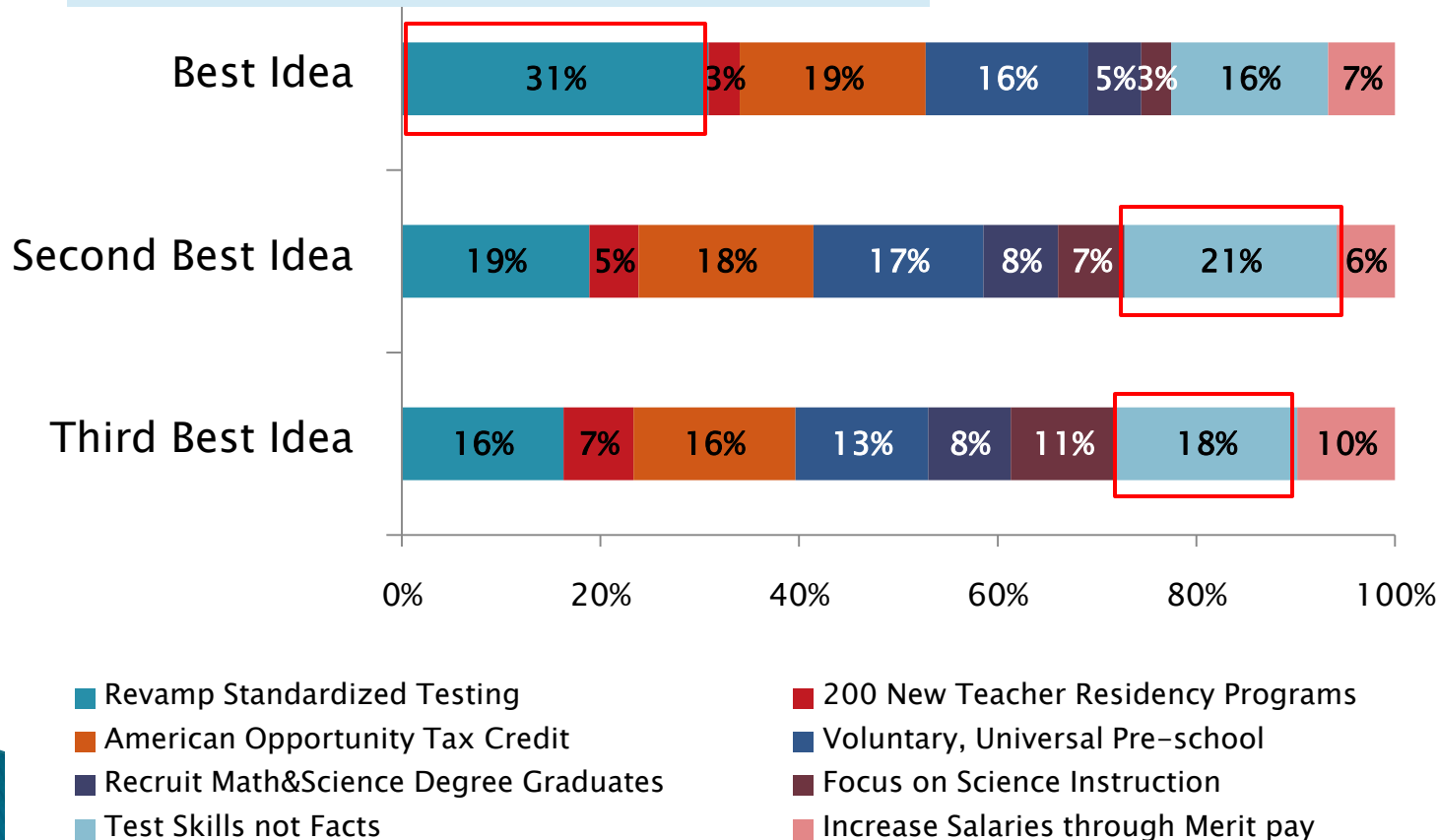
President Obama's Ideas for Education

What would you pick as President Obama's three best ideas?

Ideas selected by most educators:

1. Revamp Standardized Testing
2. Test Skills not Facts
3. American Opportunity Tax Credit

Ideas to improve testing are considered the best ideas the President has presented.



% Mentioning as 1 st , 2 nd , or 3 rd Choice	
Revamp Standardized Testing	66%
Test Skills not Facts	55%
American Opportunity Tax Credit	53%
Voluntary, Universal Pre-school	47%
Increase Salaries through Merit Pay	22%
Recruit Math & Science Degree Graduates	21%
Focus on Science Instruction	20%
200 New Teacher Residency Programs	15%

n=861

President Obama's Ideas for Education

What one piece of advice would you give the new president concerning education?

720 Responses from 632 Educators

	% of Responses	% of Educators		% of Responses	% of Educators
Teachers should have more input towards govt. initiatives	18%	20%	Lower classroom size	1%	2%
Provide support and funding for educational programs and mandates	16%	19%	Teachers need to spend more time teaching - less govt. involvement	1%	1%
Testing won't fix problems in education / testing standards aren't fair	13%	15%	Provide support for advanced degrees for teachers	1%	1%
Reevaluate NCLB requirements and financial impacts / eliminate NCLB	10%	11%	Being qualified in a field doesn't qualify you as a teacher	1%	1%
Increase teacher pay across the board	9%	11%	Create separate classrooms for special ed. students	1%	1%
Merit pay won't work	8%	9%	NEA has too much influence	1%	1%
Need equal participation between parent, teacher, student	5%	6%	Promote more community service	1%	1%
One strategy won't work for all schools or all students	3%	4%	Allow more time to adapt to changes	0.4%	0.5%
Student's environment can be a problem-home environment or unsafe schools	2%	3%	Need to utilize technology in education more	0.4%	0.5%
Improve teacher quality	2%	2%	Pass Social Security Fairness Act	0.3%	0.3%
Students aren't motivated / students lack discipline	2%	2%	Misc.	2%	2%
Let states and local govt. run education / use top states as a model for reform	2%	2%			
There's a need for early education - preschool or full day kindergarten	1%	2%			

President Obama's Ideas for Education

What one piece of advice would you give the new president concerning education?

Teachers should have more input towards govt. initiatives

- ❖ *"Listen to CURRENT classroom teachers. Stop dealing with people who have been out of the classroom for over 5 years and have no concept about what daily life in a classroom involves."*
- ❖ *"Talk to the people in the trenches"*
- ❖ *"Listen to educators in the classroom."*
- ❖ *"Talk to educators about what they want and need. The classroom teacher sees and experiences things differently than anyone in administration."*

Provide support and funding for educational programs and mandates

- ❖ *"Find a way for school funding to be more equitable. Also, if federal government is going to require certain mandates, it should provide the funding and training to ensure success, not punish the schools."*
- ❖ *"There is not enough funding to meet the needs of the students who need intensive instruction."*
- ❖ *"Schools need higher budgets to help teachers with cost of materials that they need on a day to day basis."*
- ❖ *"We need math and science materials to use in our classrooms. Grants should be provided to ensure that every child has access to the equipment that they need. Money is tight in our schools and these things are not ordered or replaced in a timely manner."*

Testing won't fix problems in education / testing standards aren't fair

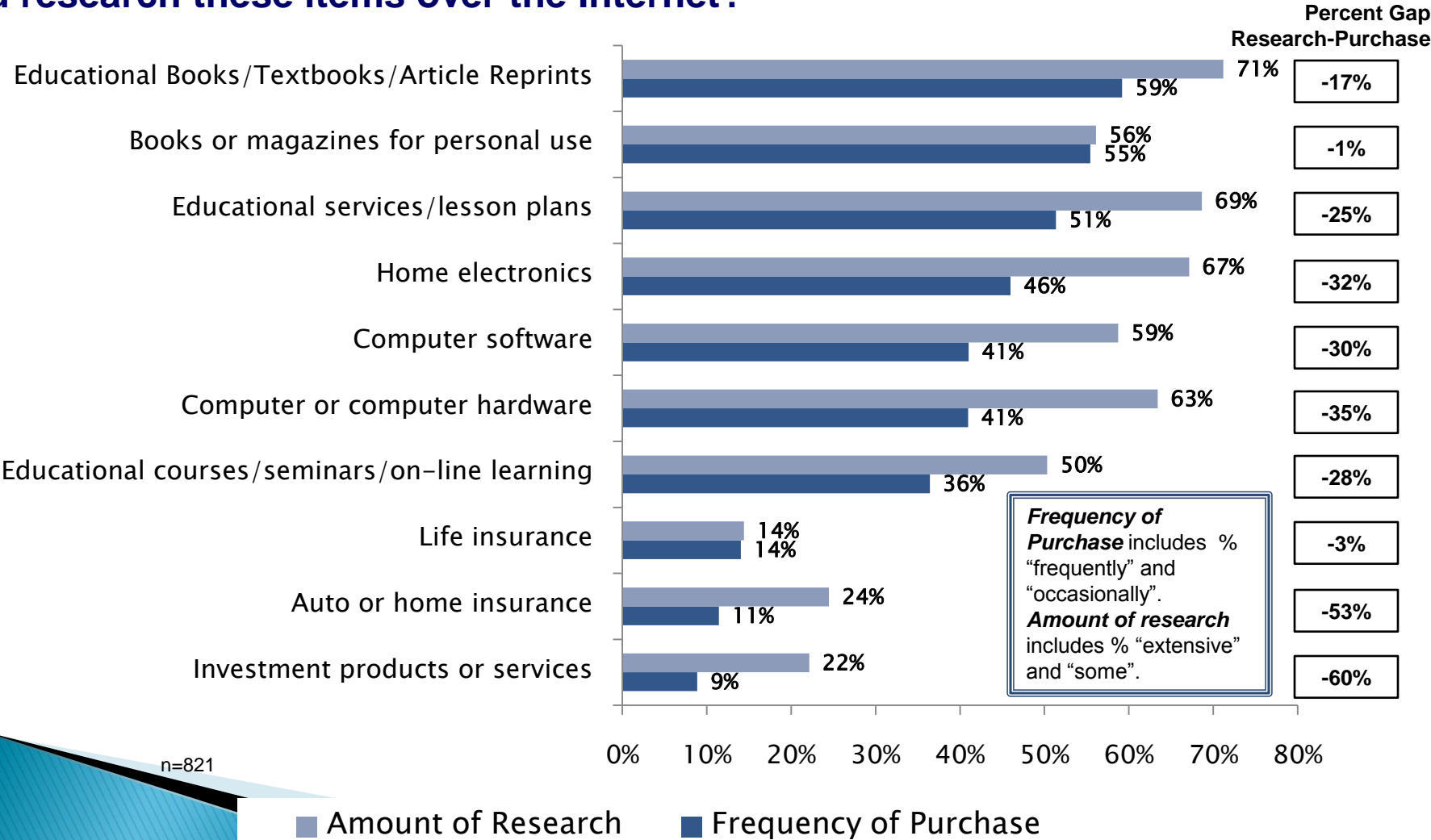
- ❖ *"Achievement should be measured for the individual student, not the entire class. Students change from year to year and we need to see if individual students are improving."*
- ❖ *"Less emphasis on standardized testing to allow teachers to actually teach the students instead of worrying about teaching for the test."*
- ❖ *"Kids are more than a test score."*

Reevaluate NCLB requirements and financial impacts / eliminate NCLB

- ❖ *"Do away with no child left behind and create more individual goals that are appropriate for each student."*
- ❖ *"Fix no child left behind!"*
- ❖ *"Give up the no child left behind, or at least adapt it so that it is fair to all students. All people are created equal, but some of us take longer to make it to 'equal'. Make education adaptable to all children. Some children take longer to learn than others."*

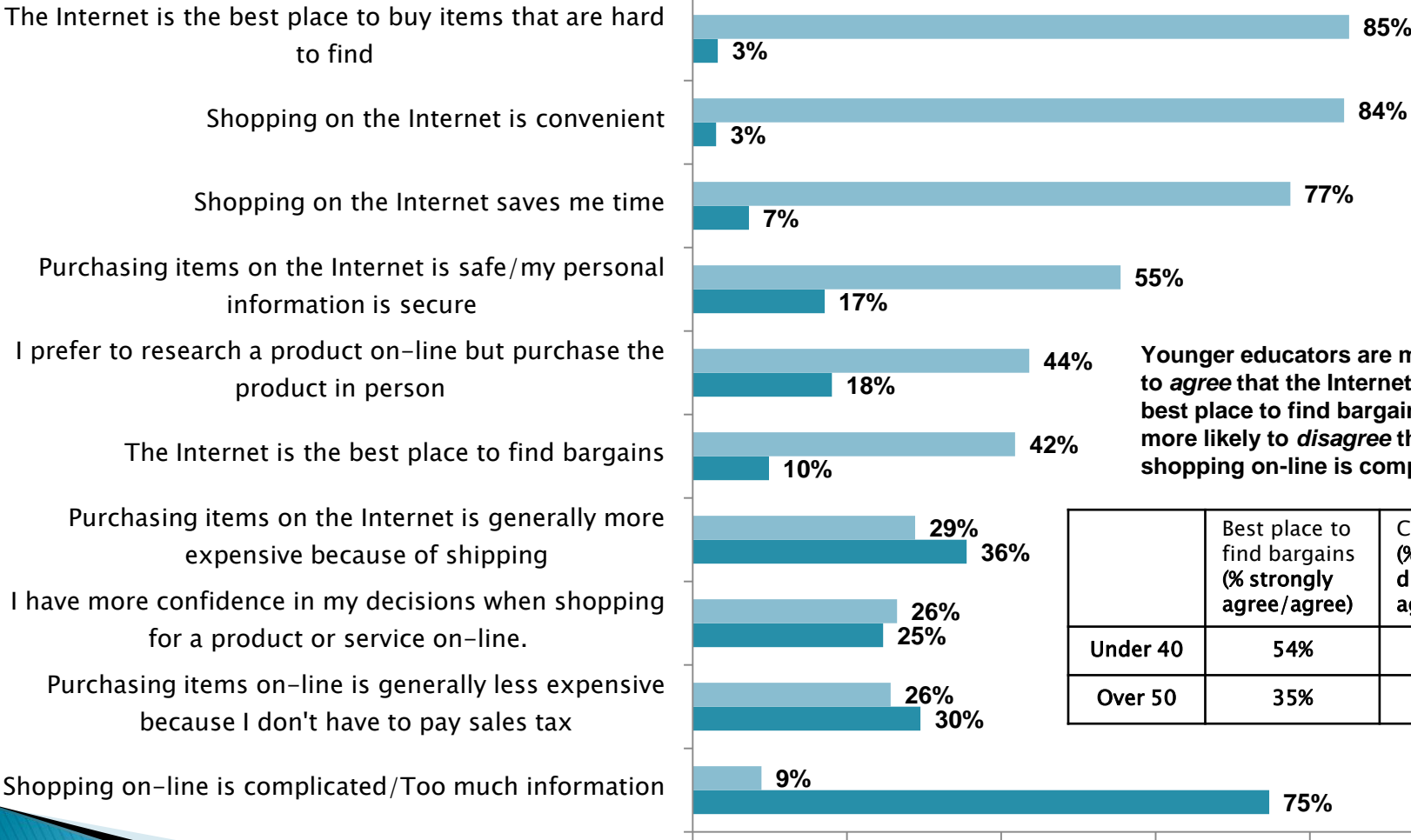
On-line Shopping

How often do you purchase the following items on-line? Then, regardless of whether or not you actually purchase these items on-line, how extensively do you research these items over the Internet?



On-line Shopping

How strongly do you agree or disagree with the following statements about on-line shopping?



Younger educators are more likely to agree that the Internet is the best place to find bargains and more likely to disagree that shopping on-line is complicated.

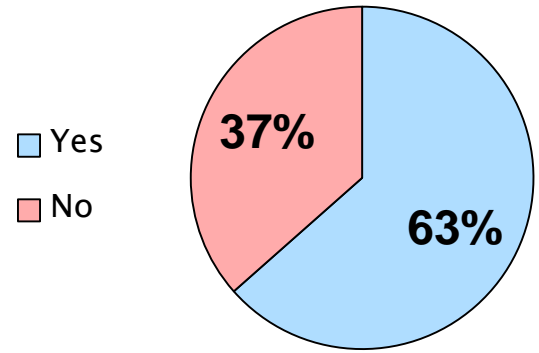
	Best place to find bargains (% strongly agree/agree)	Complicated (% strongly disagree/disagree)
Under 40	54%	78%
Over 50	35%	68%

n=831

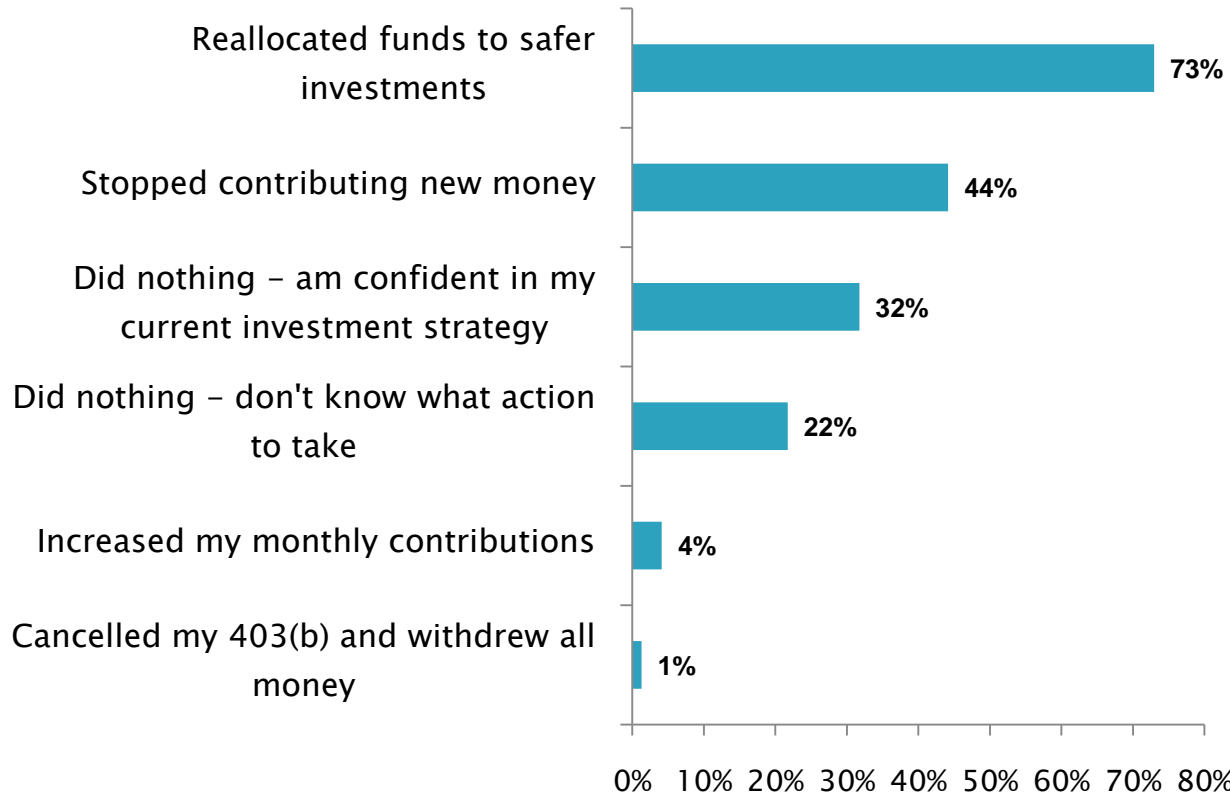
Strongly Agree/Agree Disagree/Strongly Disagree

Retirement and Savings

Do you currently have, or have recently owned, a 403(b) retirement annuity?



In light of the recent downturn in the economy, what actions, if any, have you taken in the past six months to protect your 403(b) retirement accounts?



Multiple responses allowed

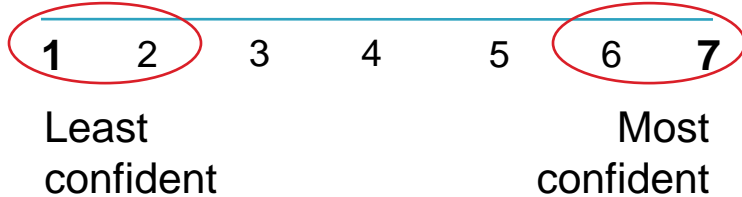
n=847

Retirement and Savings

On a scale of 1 to 7, how confident are you in your ability to retire comfortably?

20% of respondents are least confident

16% of respondents are most confident



Average rating for all responses = 3.95

n=838

Whether or not retirement is delayed relates directly to the number of years left to work. The impact of the recession is felt more strongly on people with 10 years or less to retirement.

Will your retirement be delayed due to recent economic events?

Years to Retirement	% Yes - Retirement delayed	% No - Retirement not delayed
10 years or less	49%	51%
More than 10 years	32%	68%

