

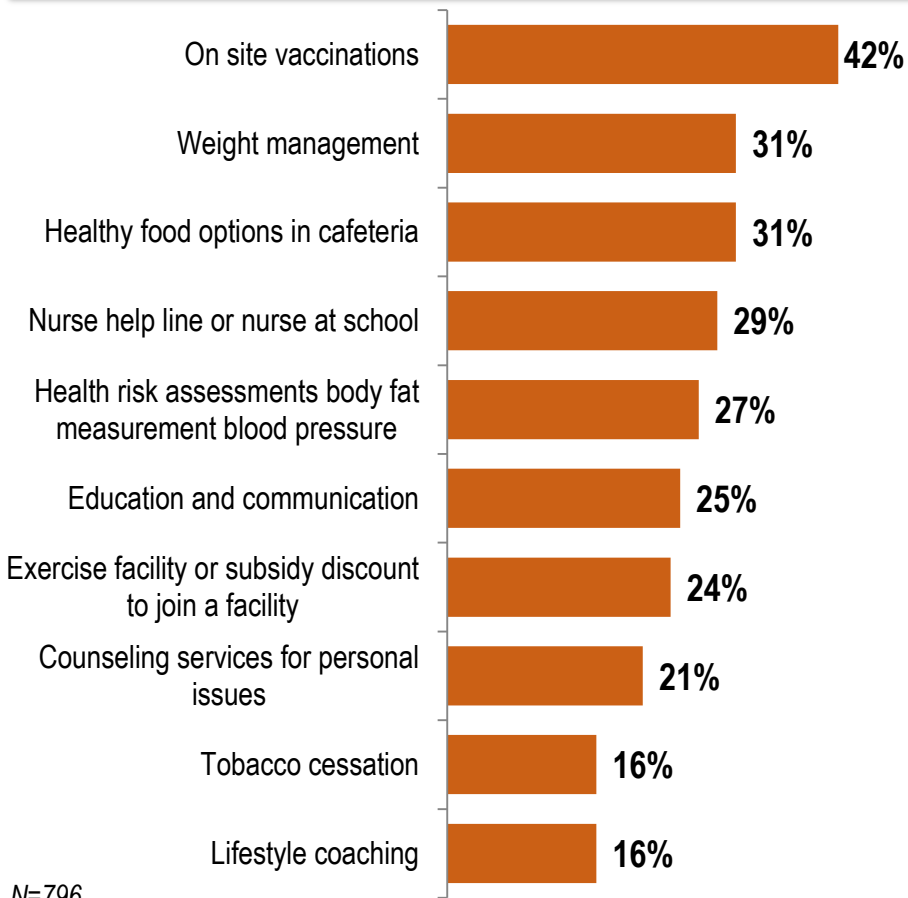
November 2014 Horace Mann Educator Advisory Panel Survey

Horace Mann Market Research
November, 2014

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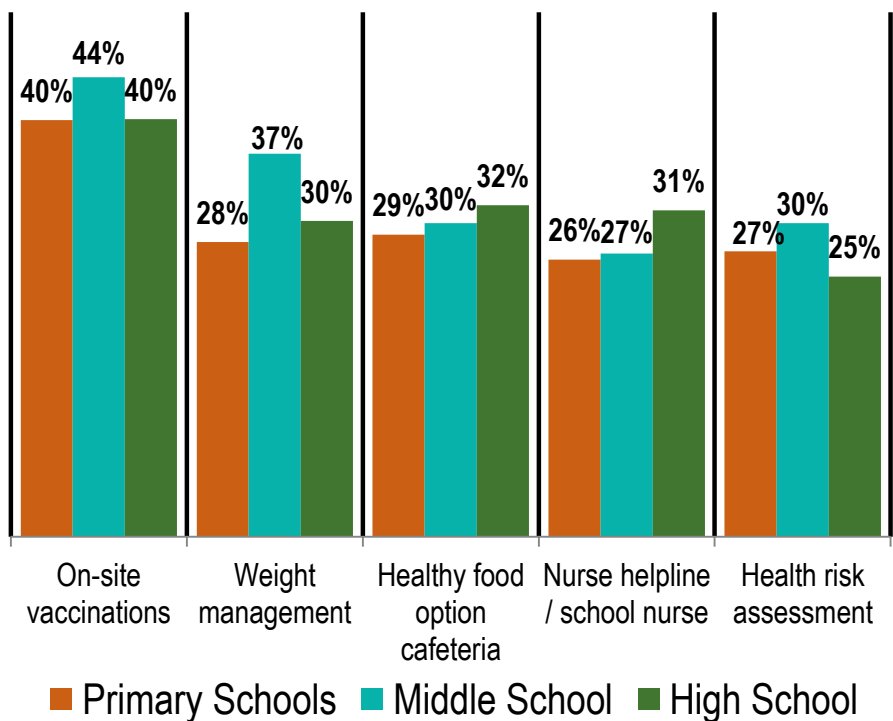
*The Horace Mann Educator Advisory Panel has been in place since 2004 and consists of educators from across the country. Educators that sign up for the advisory panel are asked to complete 4 to 5 online surveys each year. Survey topics include a mix of educational-related topics and topics related to insurance and retirement. Currently, around 1,700 educators belong to the panel and are mostly Public K-12 teachers. Less than 15% of the panel members are Horace Mann customers.

Health & Wellness: Does your school or district have a wellness program for teachers and staff members? If so, what activities does it include?



- 73% say that their school offers some type of a wellness resource or program
- 27% of schools have no program, with primary schools being less likely to have a program
 - Primary Schools 53% w/o program
 - Middle School 12% w/o program
 - High School 23% w/o program

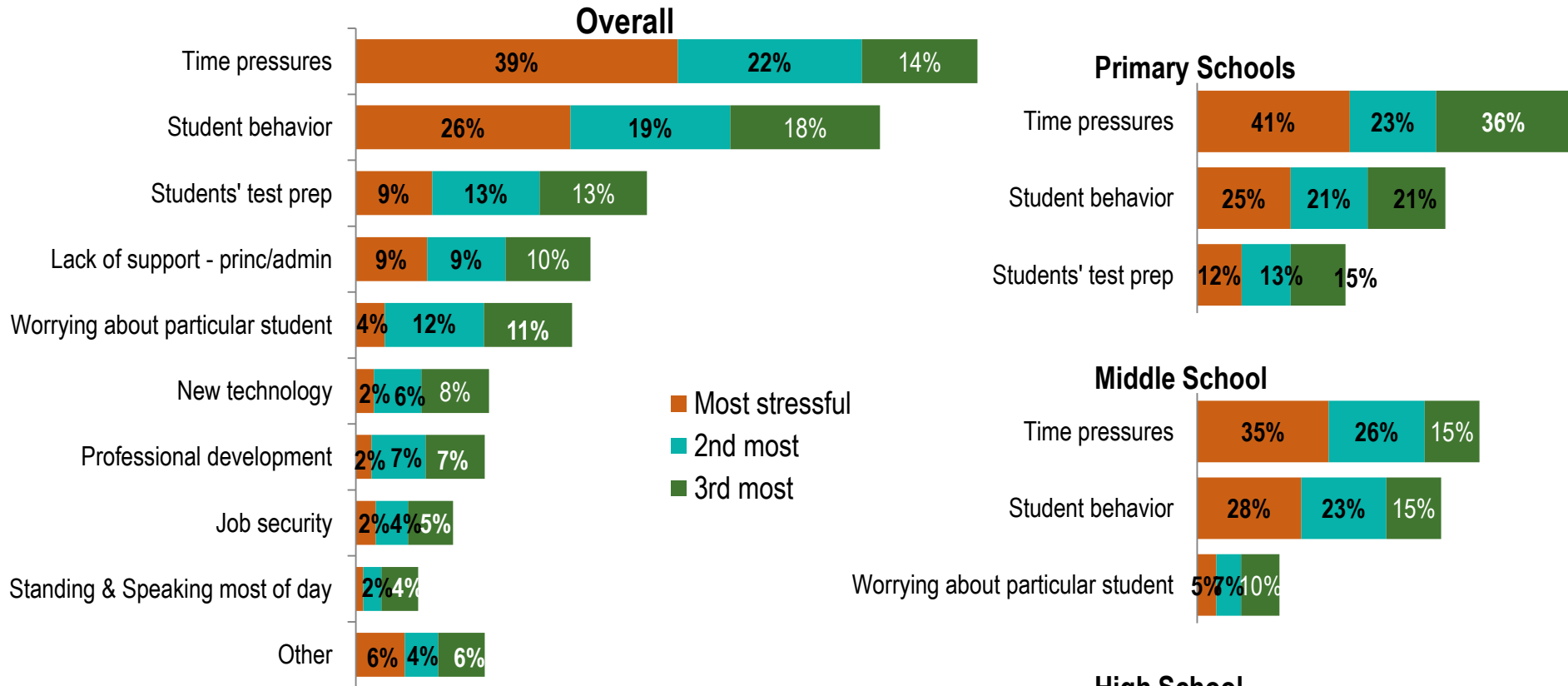
Top 5 Activities by School Type



“Other” mentions from 40 educators:

- Program through school insurance 20%
- Zumba/Yoga/Exercise offered at school 18%
- Challenges/Contests w/prizes/incentives 18%
- On-site clinic 10%
- Information/Newsletter 10%

Health & Wellness: What are the three most stressful things for you at work (either psychological or physical)?



There were 139 "Other" mentions of most stressful things for teachers at work (either psychological or physical). Of those, the most commonly occurring mentions were:

- Workload, paperwork 22%
- Parent issues 18%
- Curriculum changes 13%
- Time pressure issues 9%
- State/Govt. Expectations 7%

Health & Wellness: How much do you agree or disagree with the following statements?

■ Strongly Disagree
 ■ Disagree
 ■ Neither Agree / Disagree
 ■ Agree
 ■ Strongly Agree

There were times in the past school year that I experienced mental fatigue



Teachers have jobs that are inherently more stressful than other occupations



In my free time, I have a hobby I thoroughly enjoy



I wish my school cafeteria had healthier food options for teachers



I would characterize my school as a healthy work environment



I get more colds & flu as a result of being a teacher



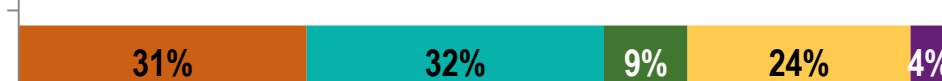
I get a good night's sleep most of the time



I exercise on a regular & frequent basis



I get enough time during the day to take of of personal needs (restroom, water and food breaks)



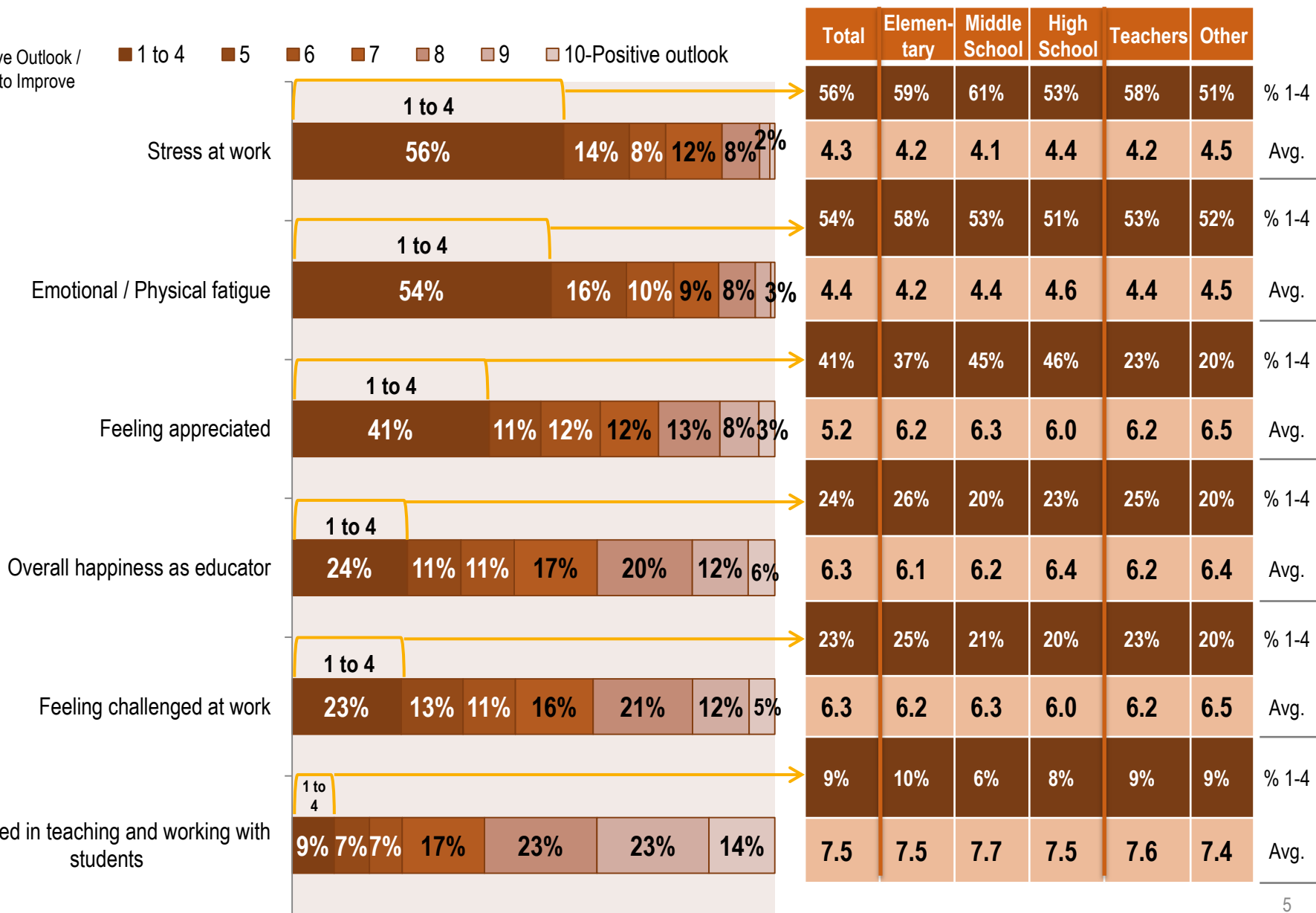
My school does good job promoting health to teachers and students



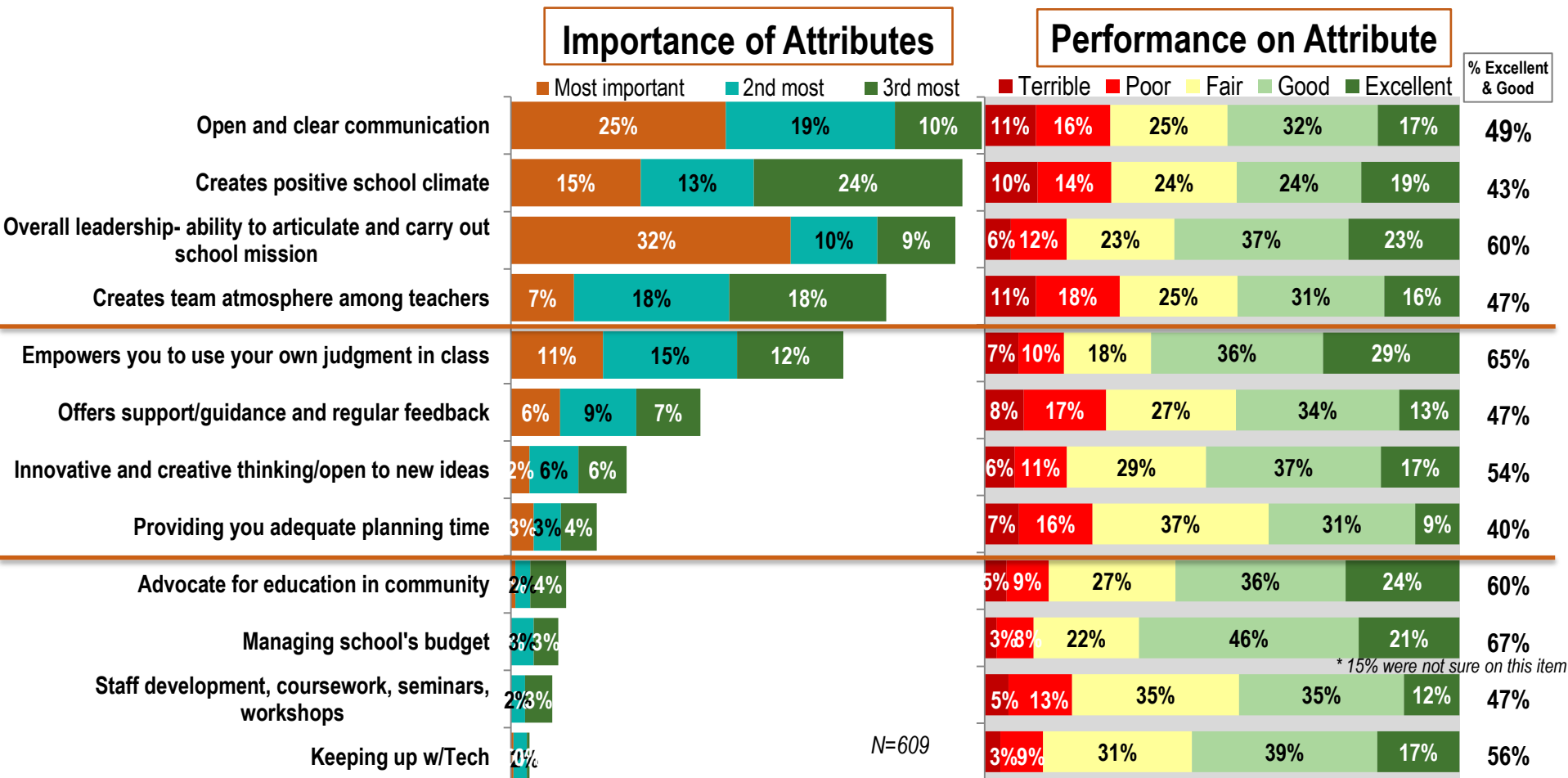
Health & Wellness: How would you rate your overall wellness on a 1 to 10 scale considering each of the following factors?

1 = Negative Outlook / Needs to Improve

1 to 4 5 6 7 8 9 10-Positive outlook

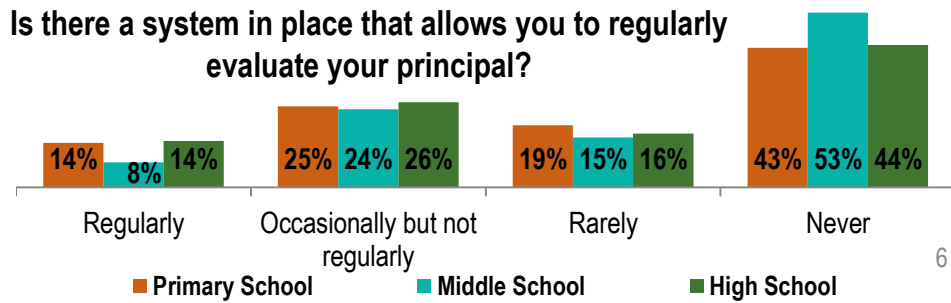


Principal Evaluations: How important are the following attributes of a good principal and how would you rate your school's principal on them?



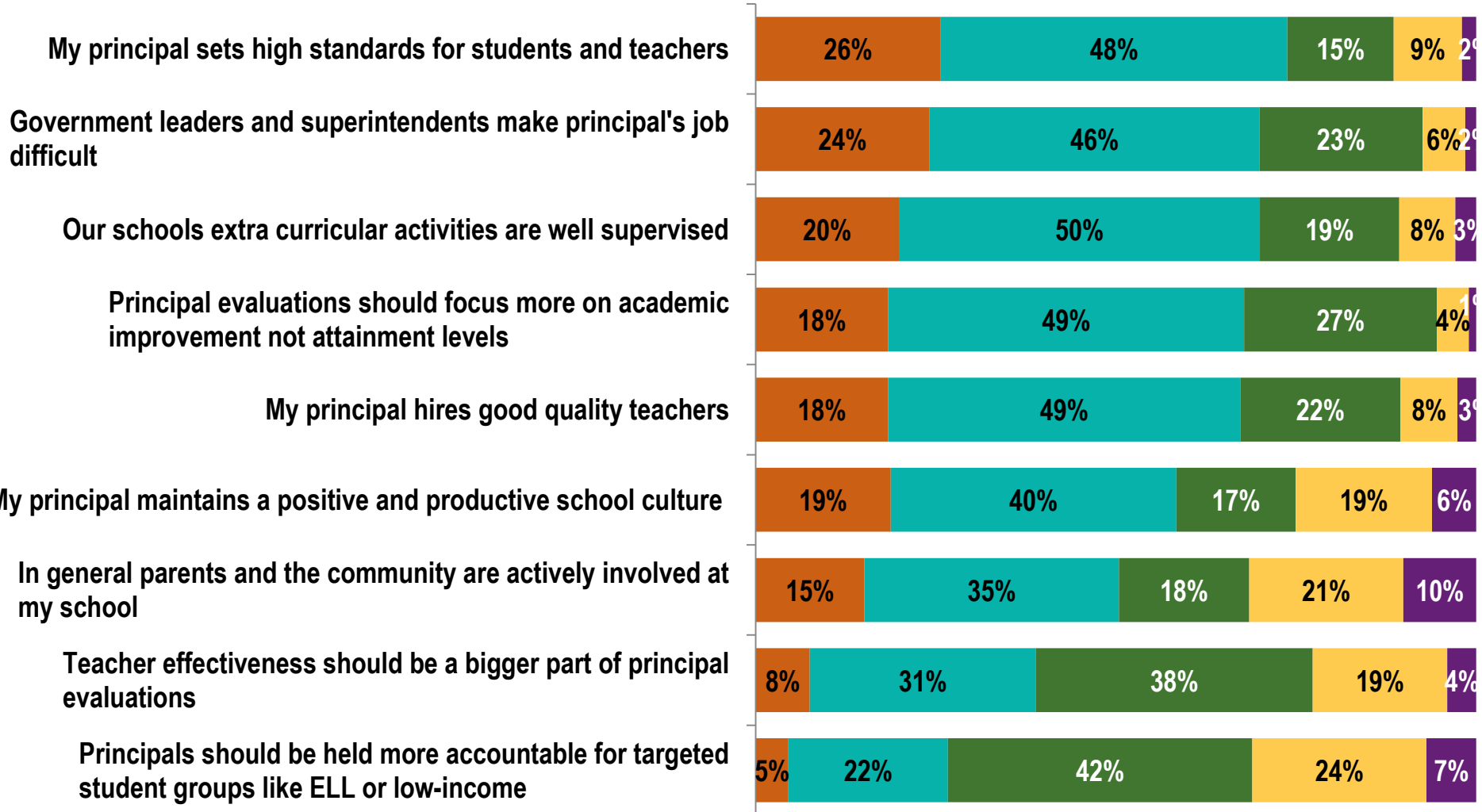
N=609

What other skills or traits do you expect of your school's principal? (Most frequent comments)	% of 257 Educators w/comments
Support Teachers	25%
Fairness	14%
Honesty	12%
Open, Approachable, Available	9%



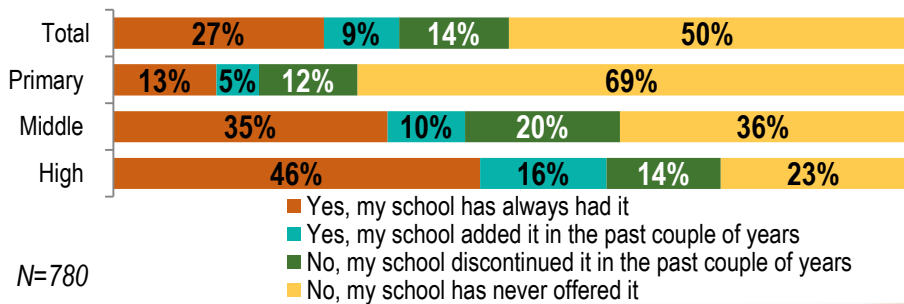
Principal Evaluations: How much do you agree or disagree with the following statements?

■ Strongly Agree
 ■ Agree
 ■ Neither Agree / Disagree
 ■ Disagree
 ■ Strongly Disagree

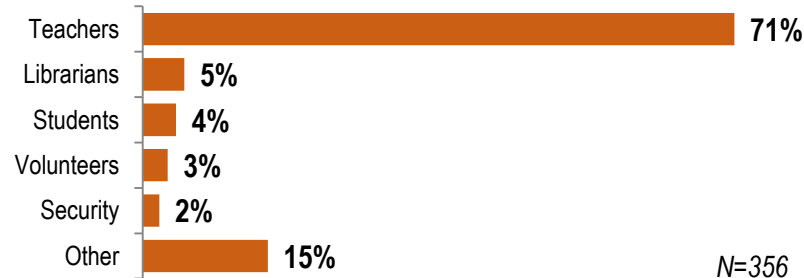


Study Hall: Offerings, Supervision, and Impact

Does your school offer some form of study hall, or quiet study time, to at least some students on a daily basis?



Who is primarily responsible for supervising study hall at your school?



For some students, study hall is a much needed intervention period.



More homework assignments are completed when students attend study hall.



Study hall, or quiet study time, benefits older students much more than younger ones.



Most students would be better off with structured, teacher taught classes rather than quiet study time.



It's difficult to monitor study hall so the time is often wasted.



Study hall helps keep athletes eligible for sports.



Teachers get valuable planning time that they wouldn't otherwise get because of study hall.



Study hall improves the collective GPA.



Some districts use study hall as a money saving tactic.



Study hall is noisy and not conducive to learning.



Study hall should be required of all students on a daily basis.

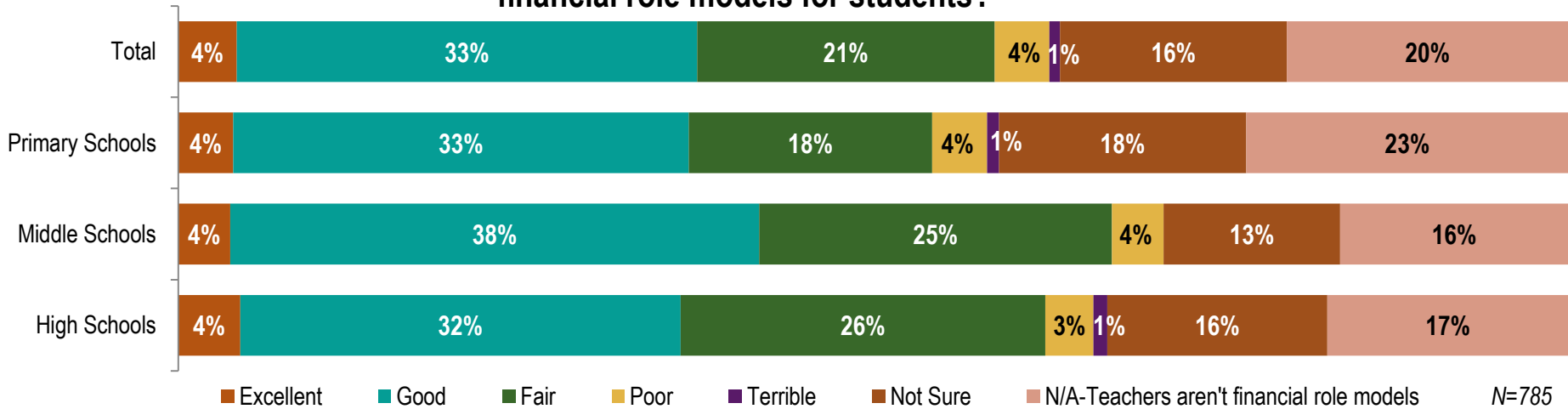


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■ Strongly Agree
 ■ Agree
 ■ Neither Agree / Disagree
 ■ Disagree
 ■ Strongly Disagree

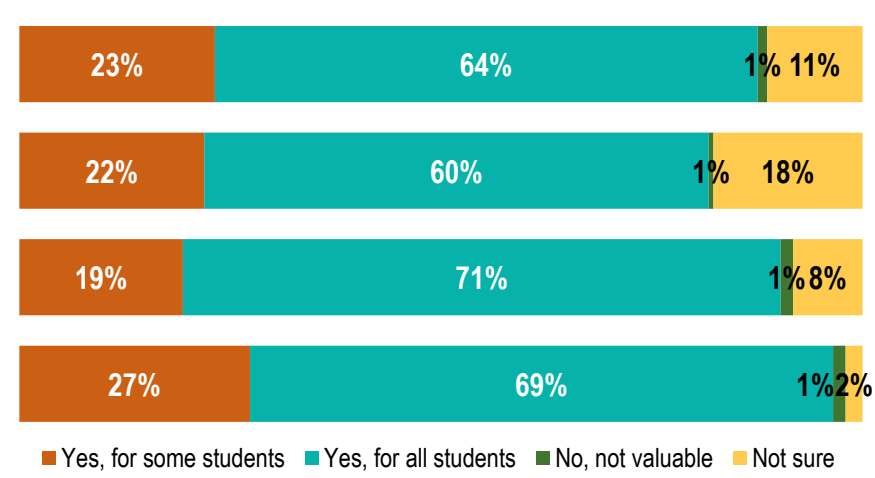
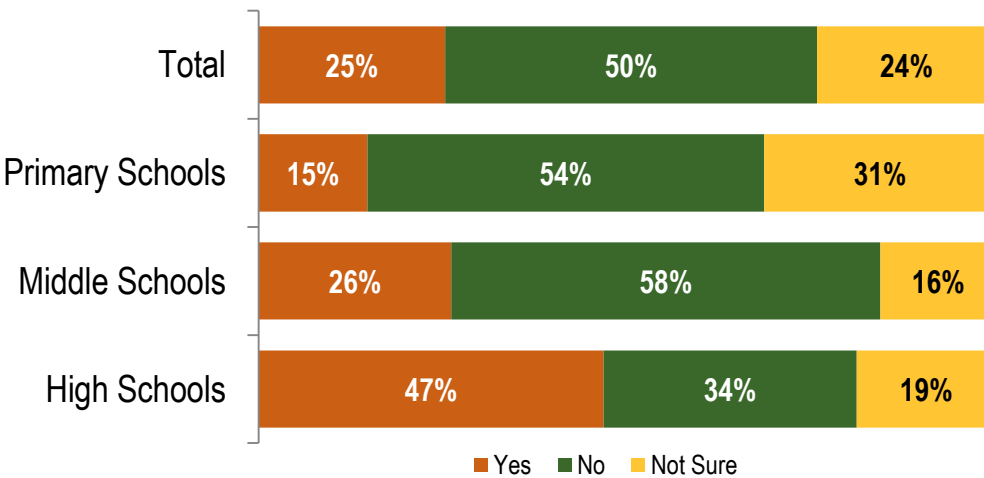
Financial Planning and Retirement: Education about Finances

How would you rate the effectiveness of teachers in your school or district at being financial role models for students?



Does your school have any sort of financial planning education for students?

Do you think this type of instruction is valuable to students?

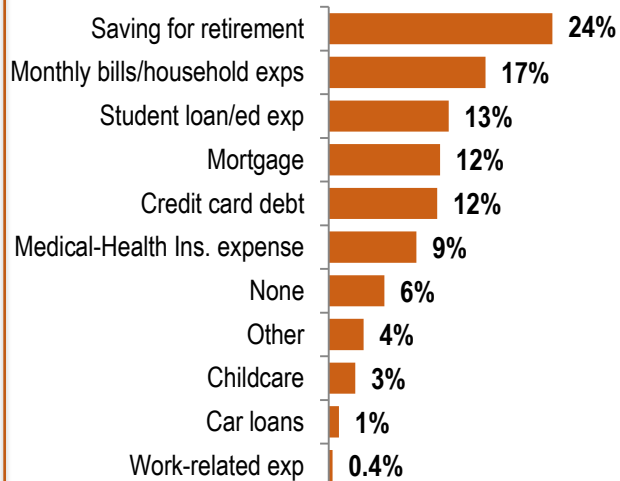


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Financial Planning and Retirement: What are your biggest Financial Challenges and Goals Currently, Short Term, and Long Term?

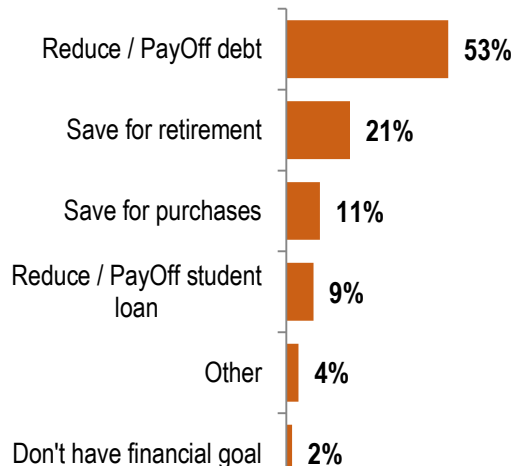
What do you see as the biggest financial challenge facing you **today**? (select one)



“Other” specific mentions:

- 22% Children’s education
- 19% Monthly Bills/Expenses
- 15% Save for Retirement

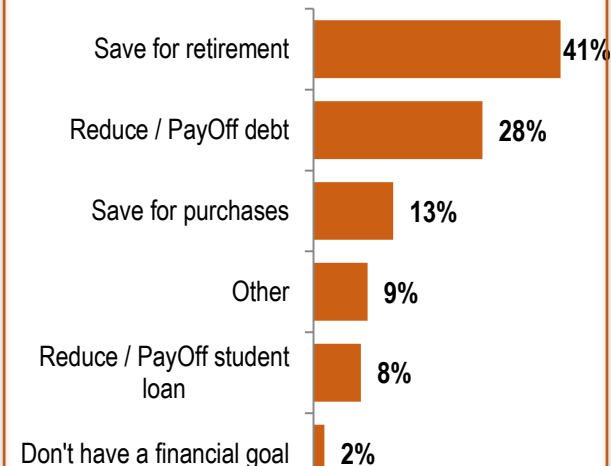
Thinking about the next **three years**, what is your key financial goal?



“Other” specific mentions:

- 52% Children’s education
- 41% Save for Retirement
- 30% Other

Thinking about the next **ten years**, what is your key financial goal?

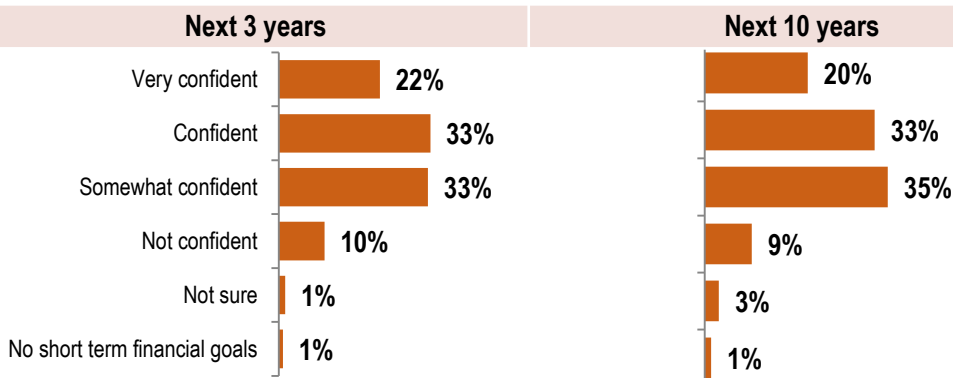


“Other” specific mentions:

- 49% Save for Retirement
- 24% Children’s education
- 16% Stable/comfortable living

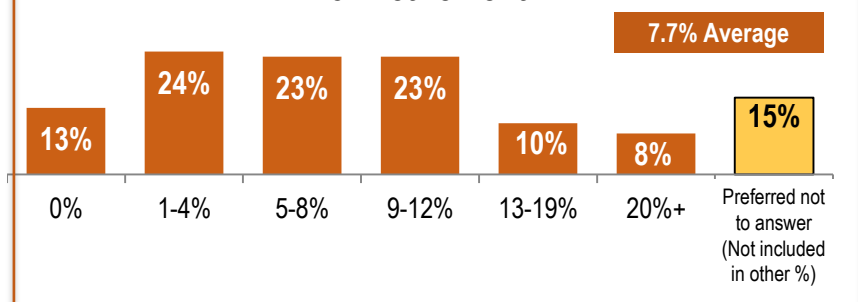
Do you have a documented household financial plan that includes the following components?	Household Budget	Savings Goal	Retirement Plan	Insurance Analysis
Yes, a documented plan and keep track of progress–	32%	25%	46%	28%
Yes, a general idea but not documented	48%	50%	37%	35%
No, my household doesn't have a plan	21%	25%	17%	36%

How confident are you that you'll be able to meet your short/long term financial goals?

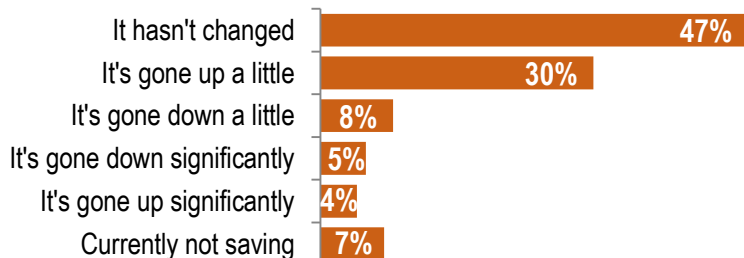


Financial Planning and Retirement: Savings & Income Sources

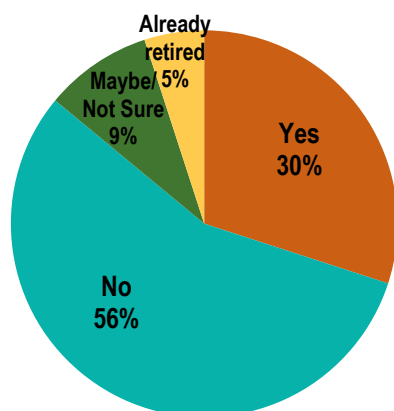
Percent of Gross Income Currently Saved for Retirement



Has this amount changed in the past year?

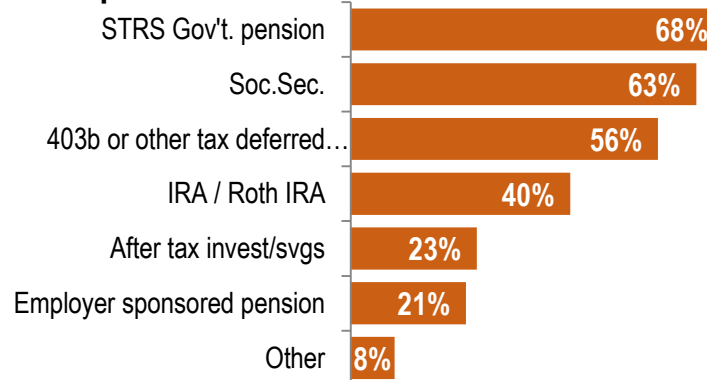


Retiring in next 10 years?

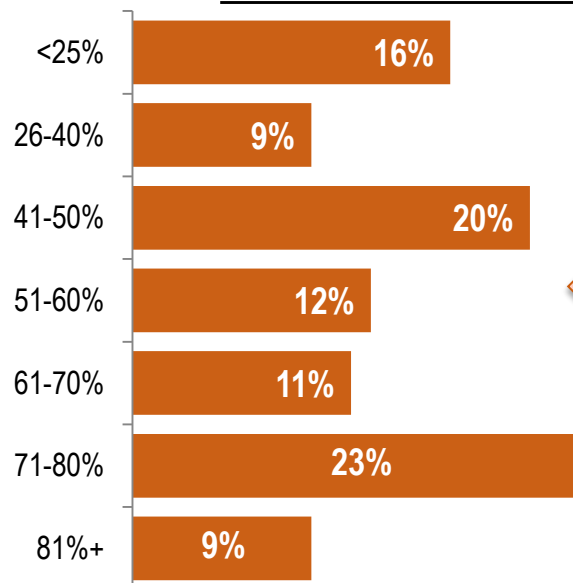


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Expected Sources of Income in Retirement?



When you retire, what percent of your current income do you expect to receive from your State Teachers Retirement System?



On average, 56% of current income is expected to come from STRS after retirement.

N=644

Life Insurance: What types of life insurance do you or your family have, at what age was it purchased, and why?

