

School Year Progress Report, Educator Technology Adoption & Financial Concerns

**Horace Mann Educator Advisory Panel
October 2009**



School Year Progress Report, Educator Technology Adoption & Financial Concerns: Summary

In October 2009, 1075 educators responded to the latest Horace Mann Educator Advisory Panel survey.

School Progress Report

- The majority of educators gave Excellent or Good ratings to their school so far this year in the areas of student attitude towards learning, student behavioral issues, community support, realistic teaching workloads and technology support.
- On the other hand, 20% or more of the educators gave Poor ratings so far this year in the areas of availability of staff and material resources and non-teaching workload.
- Only two out of nine areas, (student behavioral issues and student attitude towards learning), were judged by more educators to be better than last year versus worse than last year.
- Over 30% of educators reported that things were worse at their schools so far this year in the areas of: availability of staff and material resources and their teaching and non-teaching workload.

Technology Adoption

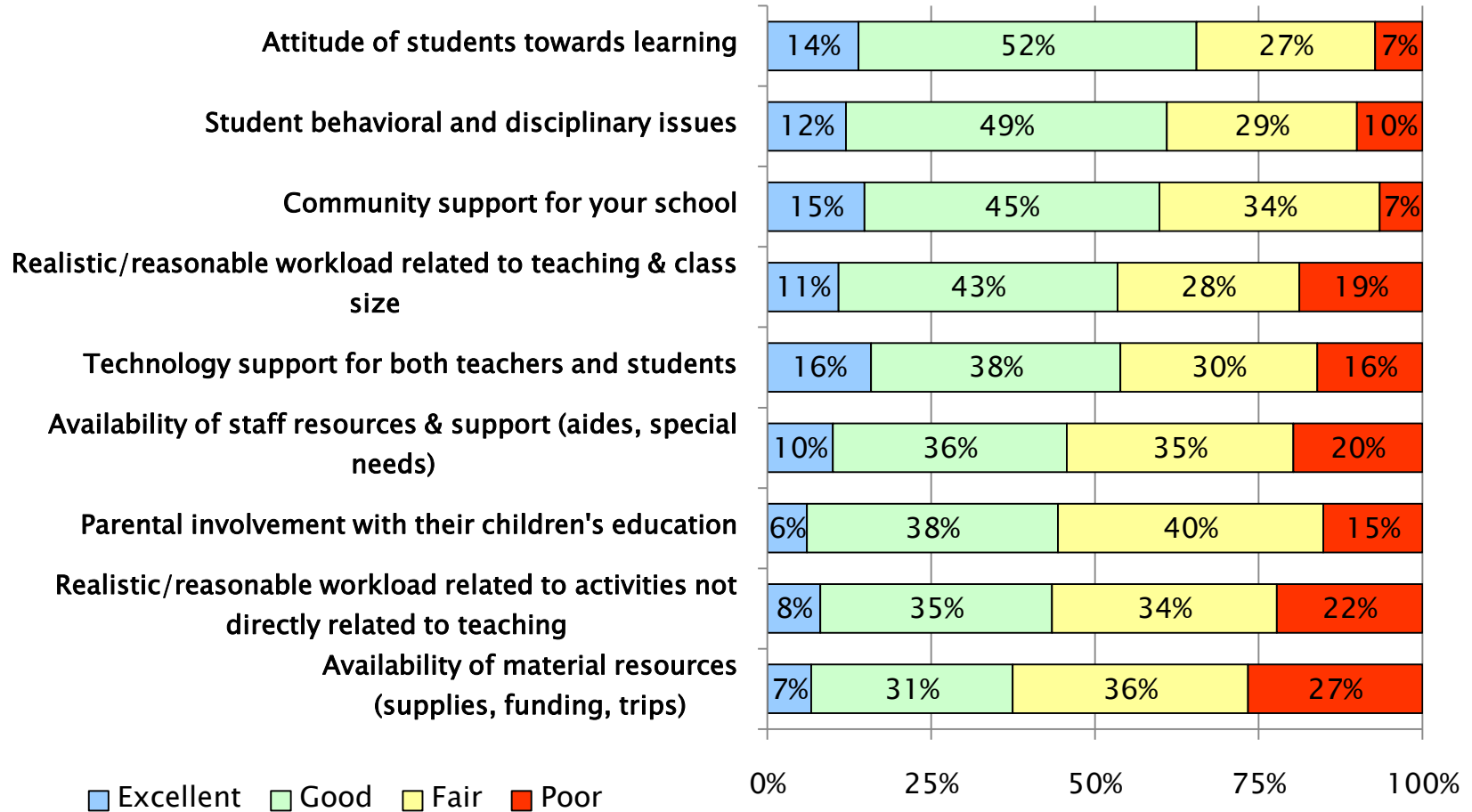
- Almost 2/3rds of educators have accounts on Face Book (61%), MySpace (12%) or Twitter (13%). Not surprisingly, the youngest educators (ages 20 – 29) are more likely to have accounts (Face Book 79%, MySpace 31%, Twitter 15%). By far, these accounts are much more likely to be used for educators' personal use rather than for school use.
- E-mail is used for communicating with parents almost as frequently (79% vs. 83%) as written/printed hard copy notes, letters and flyers. In addition, over a third of educators reported communicating with both students and parents through their web page on their school web sites.
- Unlike school supply purchases, (where most educators would be comfortable purchasing through a totally automated on-line system), the half of educators that would be willing to purchase financial products, investments or insurance on-line were more likely to want to use a partially automated on-line system with some live human interaction built into the purchase process.

Financial Concerns

- Retirement savings and making sure savings are invested wisely are the most common financial concerns among educators. However, a significant percentage of educators (over 20%) are also concerned with having enough income to meet current expenses, saving for specific items and being prepared for possible medical expenses.
- Compared to three years ago, meeting current expenses and paying off school loans/continuing education were the two areas showing the greatest increases in percent of concerned educators.
- Age differences in concerns between 2009 and 2006 suggests that the youngest educators (20-29) are even less likely to be concerned about retirement and savings investments now than three years ago and the oldest educators (60+) are more likely to be financially concerned about retirement savings than before.

School Progress: Current Year Ratings So Far 3

Overall, how would you rate the new school year so far in each of the following general areas? N=1071

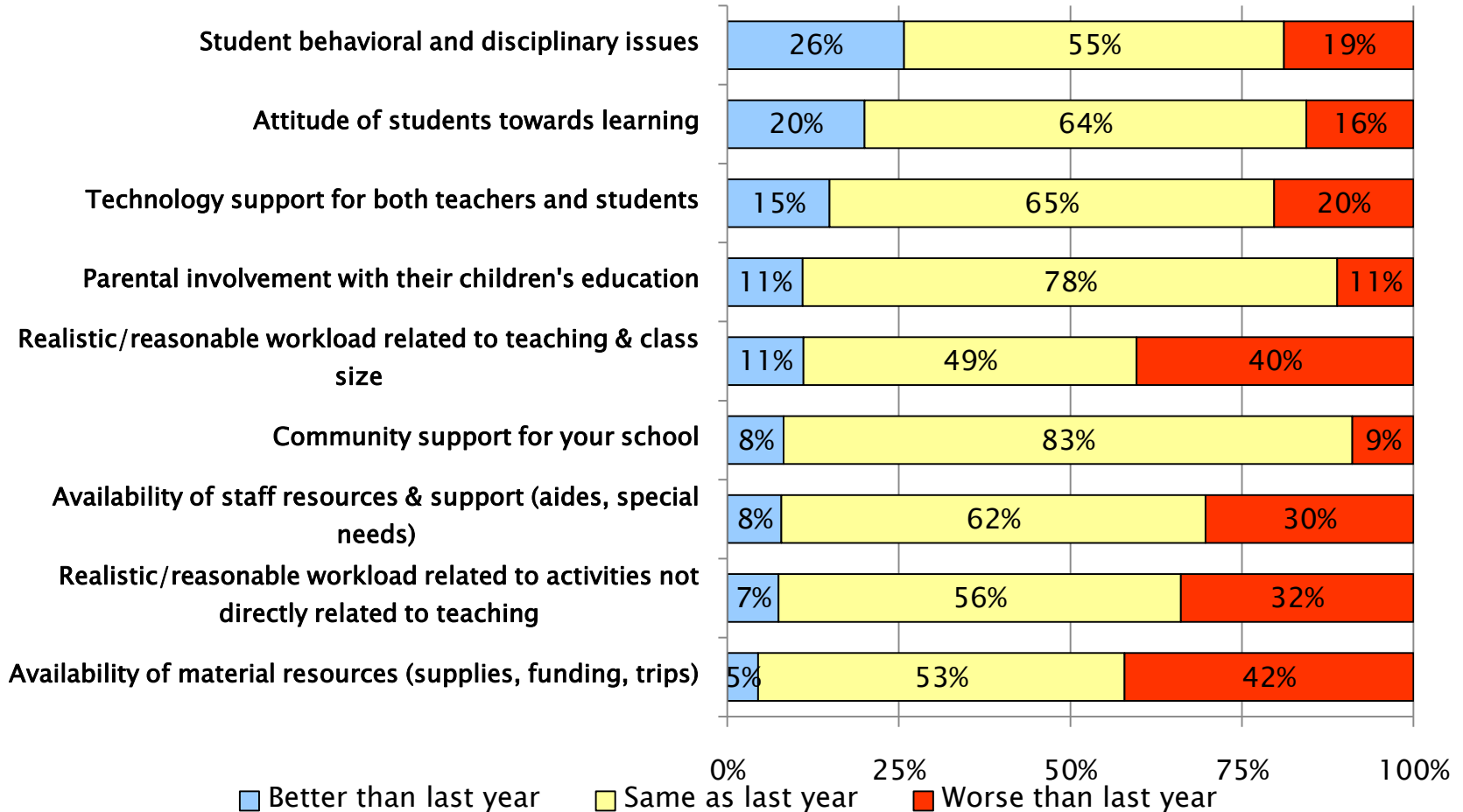


Student attitudes, behavioral issues and community support were the most positively rated areas with over 60% giving their school good or excellent progress ratings so far this year. On the other hand, a fifth or more of the educators gave their schools poor ratings on the availability of material and staff resources and non-teaching related workload.

School Progress: Change Since Last Year 4

Would you say that things are better, the same or worse than they were last year at this time

N=1059

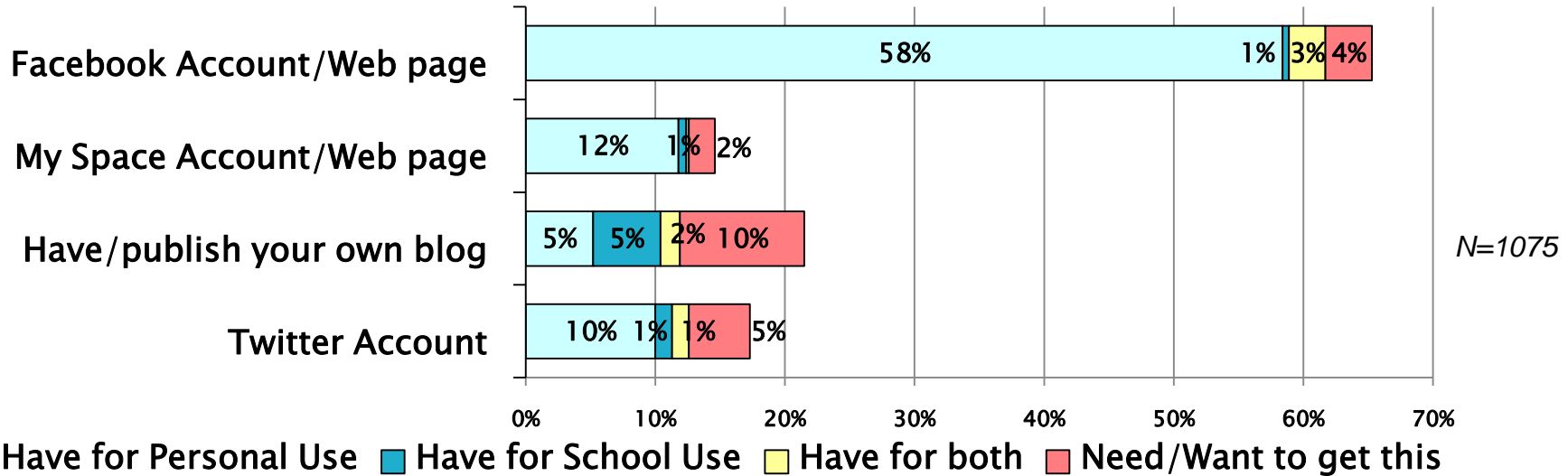


The areas showing the most improvement from last year were student behavioral and disciplinary issues and the attitude of students towards learning.

The areas reportedly showing the most negative movement were all related to workload and resources. Around a third or more of the educators felt that things were worse at their schools in terms of material and staff resources and workload (both teaching and non-teaching related). It appears that educators are needing to “do more, with less”.

Technology Adoption By Educators

Do you currently have an account/web page on... ?



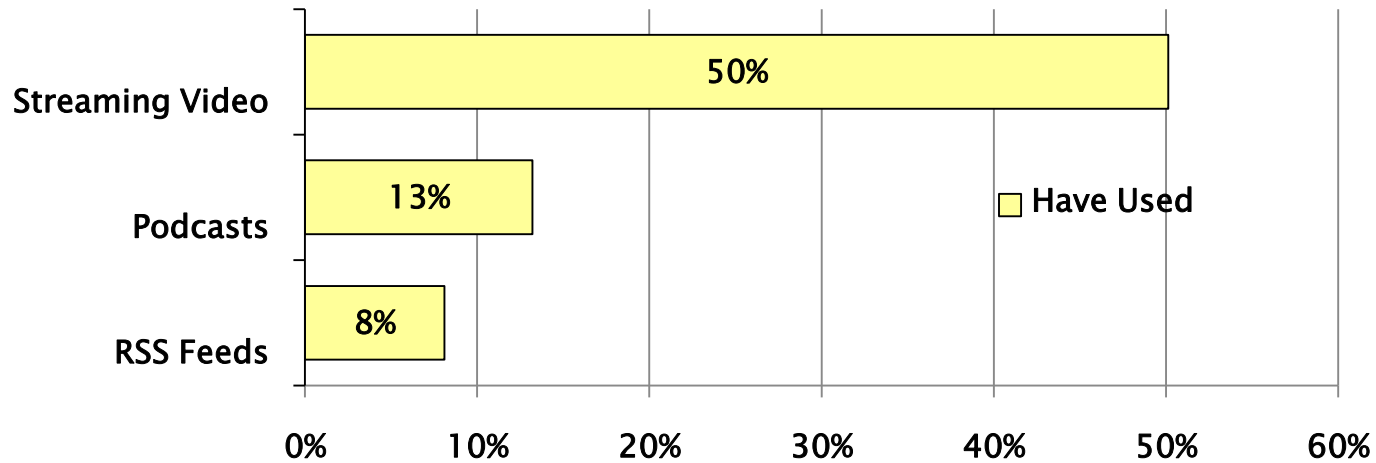
- In the June 2009 survey of this same panel, 45% reported belonging to a social networking site such as Facebook, MySpace or Twitter.
- In the current survey, 64% reported belonging to at least one of these three sites, (4% belonged to all three).
- Not surprisingly, these types of social media are generally used more often by younger educators.

Results by Age Group

% With Accts on,,	Total	20-29	30-39	40-49	50-59	60+
Facebook	61%	79%	70%	59%	54%	49%
MySpace	12%	31%	14%	13%	8%	6%
Blog	12%	10%	16%	14%	8%	8%
Twitter	13%	15%	13%	13%	12%	9%

Which, if any, of the following have you used for gathering content for your classroom?

N=1067



Results by Age Group

% Using	Total	20-29	30-39	40-49	50-59	60+
Steaming Video	50%	60%	52%	52%	50%	36%
Podcasts	13%	15%	13%	17%	12%	9%
RSS Feeds	8%	3%	9%	11%	7%	6%

- Podcasts and RSS feeds are used much less frequently for gathering classroom content materials than streaming video.

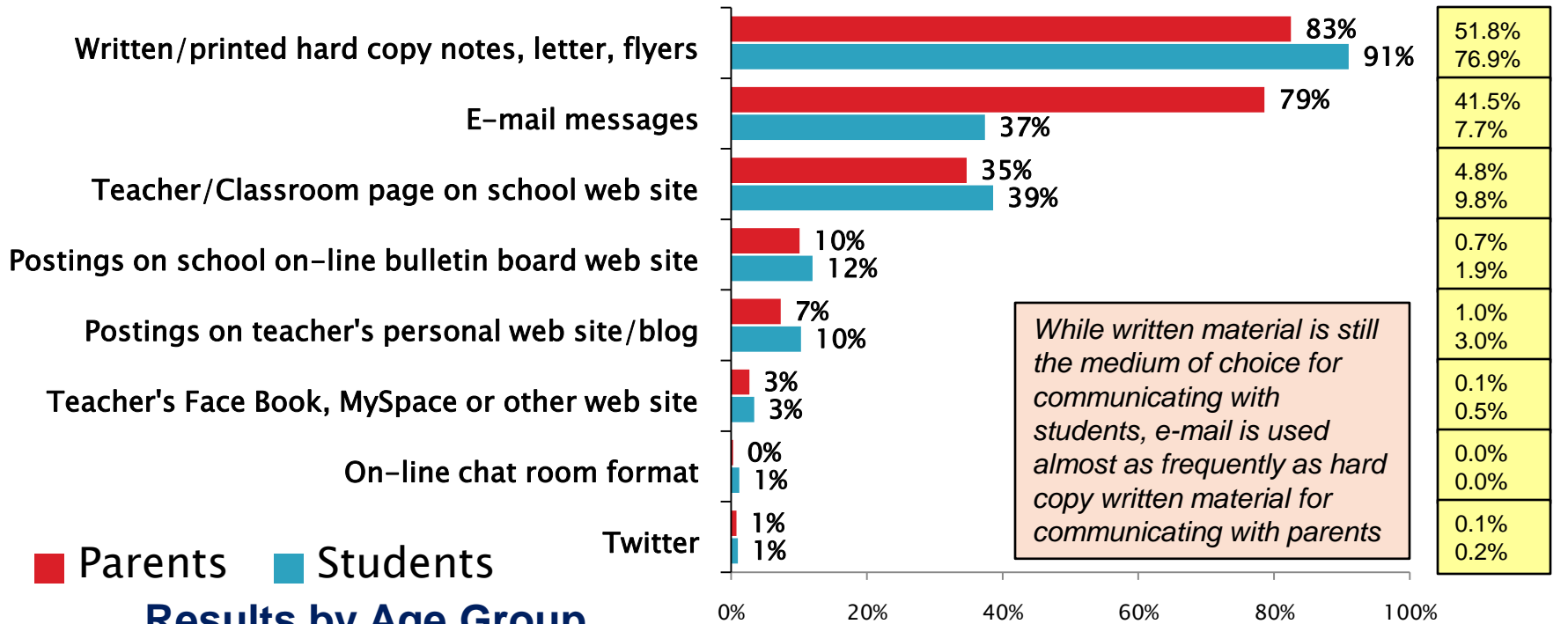
Communication with Students and Parents 7

Other than face to face, in person, or by telephone, which of these methods do you use to communicate with students/parents?

(check all that apply)

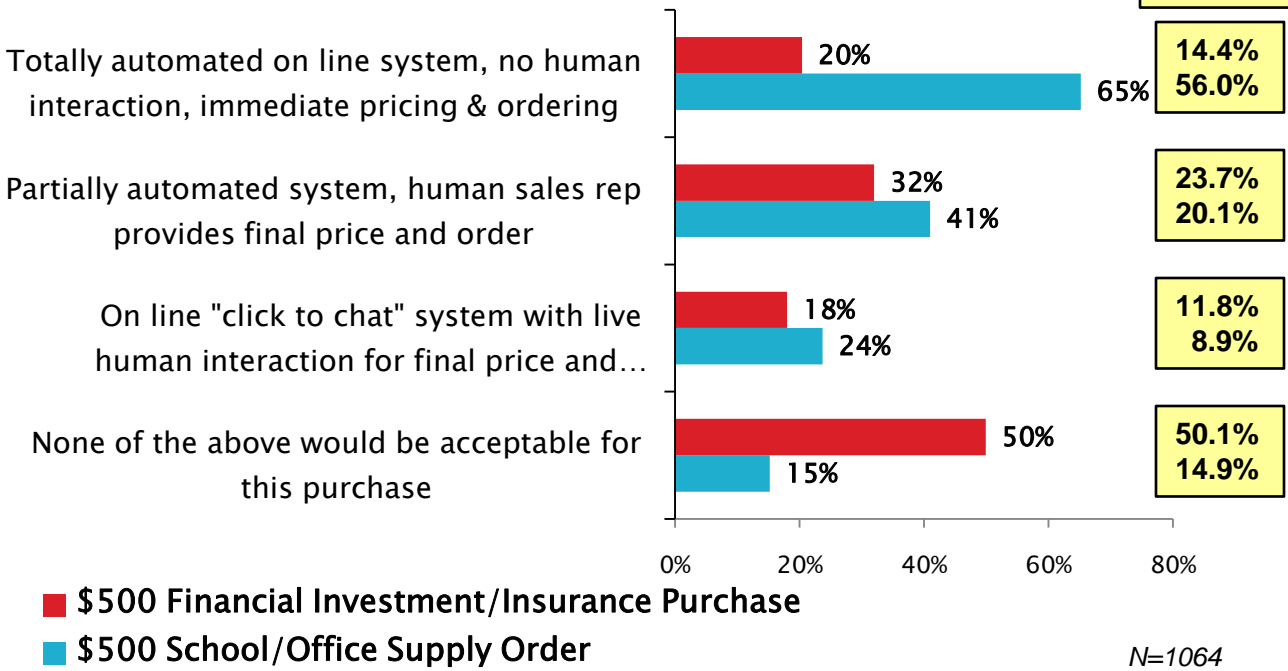
N=1067

Which one do you use the most?



Students							Parents						
Students	Total	20-29	30-39	40-49	50-59	60+	Total	20-29	30-39	40-49	50-59	60+	
Hard Copy Notes	91%	93%	88%	90%	93%	97%	Hard Copy Notes	83%	81%	82%	80%	83%	85%
E-mail	37%	33%	39%	40%	38%	25%	E-mail	79%	92%	81%	79%	74%	72%
School Web site	39%	46%	41%	40%	39%	30%	School Web site	35%	44%	37%	33%	33%	27%
School Web Bulletin	12%	10%	11%	15%	13%	4%	School Web Bulletin	10%	15%	9%	10%	12%	5%
Teacher Web Page/Blog	10%	10%	12%	13%	9%	5%	Teacher Web Page/Blog	7%	8%	10%	8%	5%	6%

Which of the following methods of buying on line would be acceptable for you,,, (check all that apply)



While the majority of teachers would prefer a totally automated on-line purchase experience for school supplies, opinions were more mixed for a comparable value purchase of financial products.

Half of the educators would not want to purchase financial products through any of the on-line options that were presented. Unlike the findings for a school supply order, more educators selected a partially automated system with human confirmation at the end than selected a totally automated system for financial products.

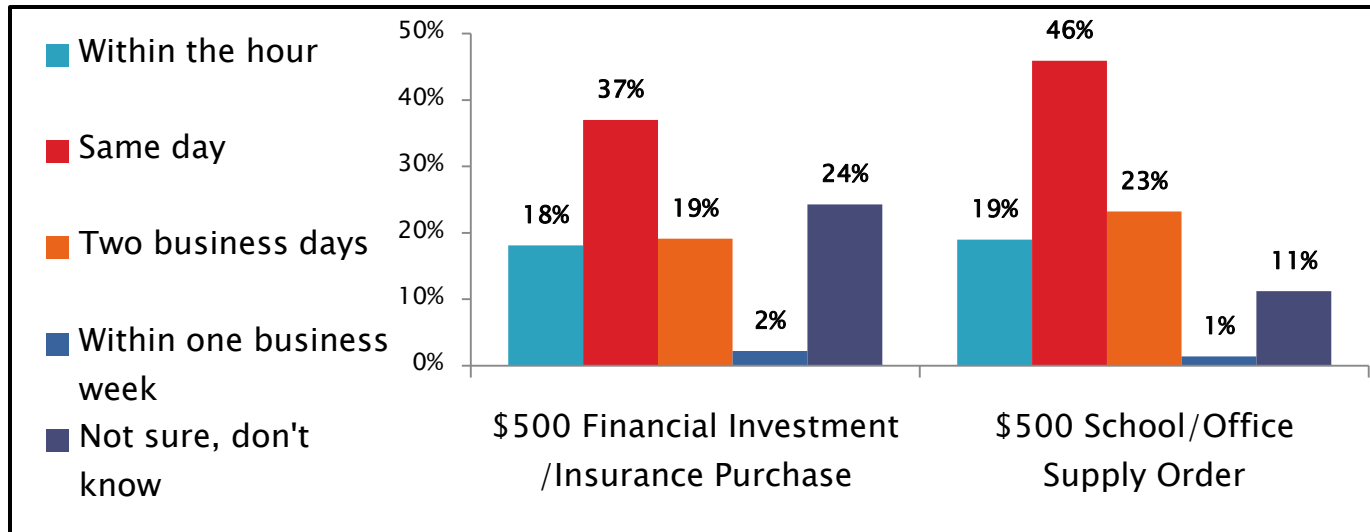
Results by Age Group

School Supply Order	Total	20-29	30-39	40-49	50-59	60+
Totally Automated	65%	73%	73%	61%	63%	54%
Partially Automated	41%	42%	42%	39%	40%	49%
Click to chat	24%	37%	27%	23%	22%	13%
None of the above	15%	11%	12%	18%	17%	18%

Financial Product Order	Total	20-29	30-39	40-49	50-59	60+
Totally Automated	20%	23%	25%	17%	20%	11%
Partially Automated	32%	41%	32%	32%	30%	31%
Click to chat	18%	30%	21%	16%	17%	14%
None of the above	50%	43%	48%	55%	49%	57%

How quickly would you expect to hear back from the sales rep with partially automated system?

N=1064



Results by Age Group

School Supply Order	Total	20-29	30-39	40-49	50-59	60+
Within the hour	19%	28%	18%	17%	20%	18%

Financial Product Order	Total	20-29	30-39	40-49	50-59	60+
Within the hour	18%	22%	20%	16%	18%	15%

Regardless of their ranking of a partially automated system, the majority of educators would expect to hear back from the sales rep on a partially automated system within the same day. (This includes almost 20% that expect to hear back within the hour.)

The youngest group of educators, (20 to 29) were somewhat more likely to expect to hear back with in the hour.

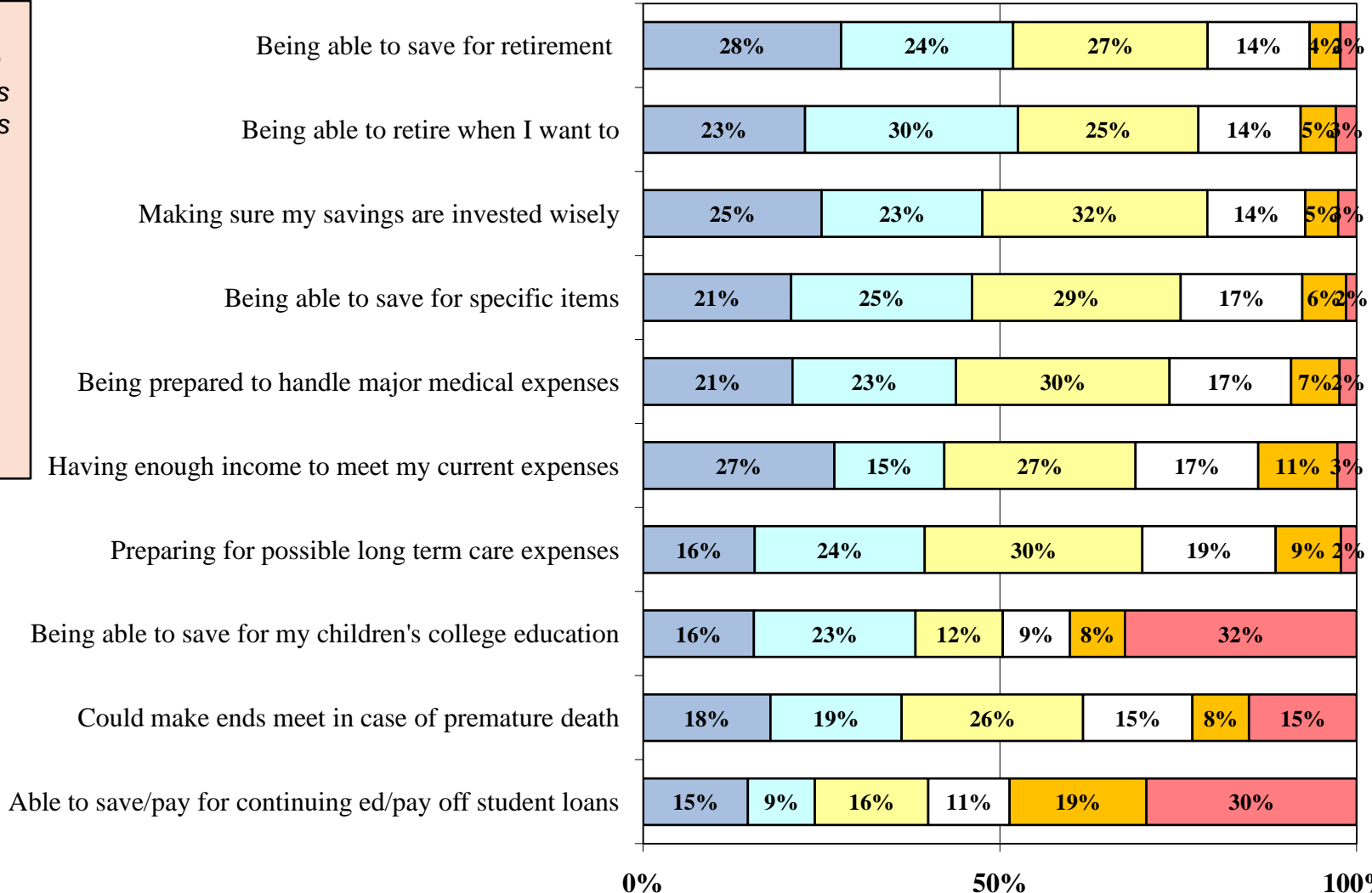
Educator Financial Concerns

Please indicate how much of a concern each of these financial areas may be to you today and in the future using the scale provided below.

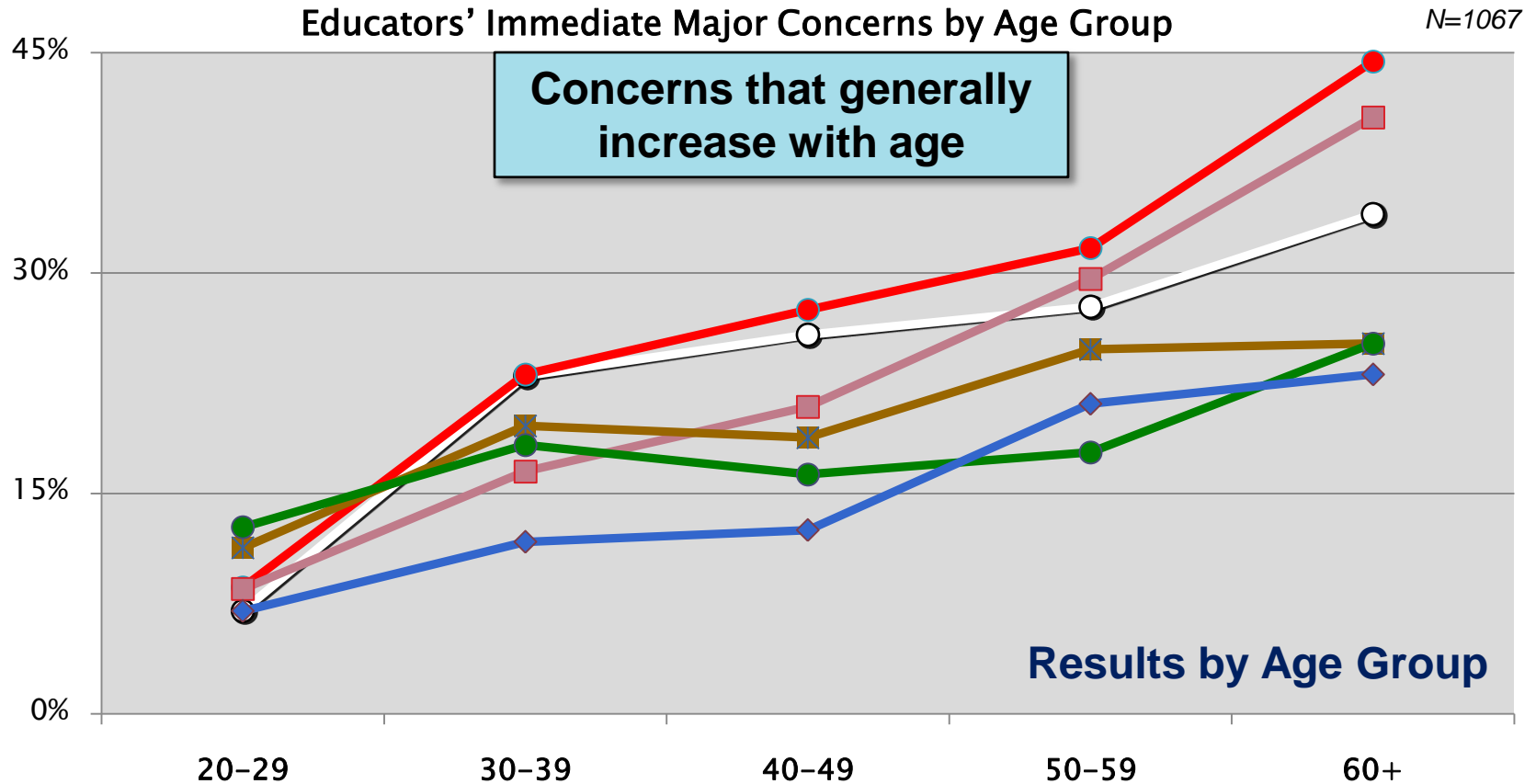
n=1067

■ Major Immediate Concern ■ Major Future Concern ■ Concern ■ Slight Concern ■ Not a Concern ■ Not an Issue for Me

Retirement and investments were the financial areas causing educators the greatest level of concern. However, a significant percentage of educators are concerned about meeting current expenses

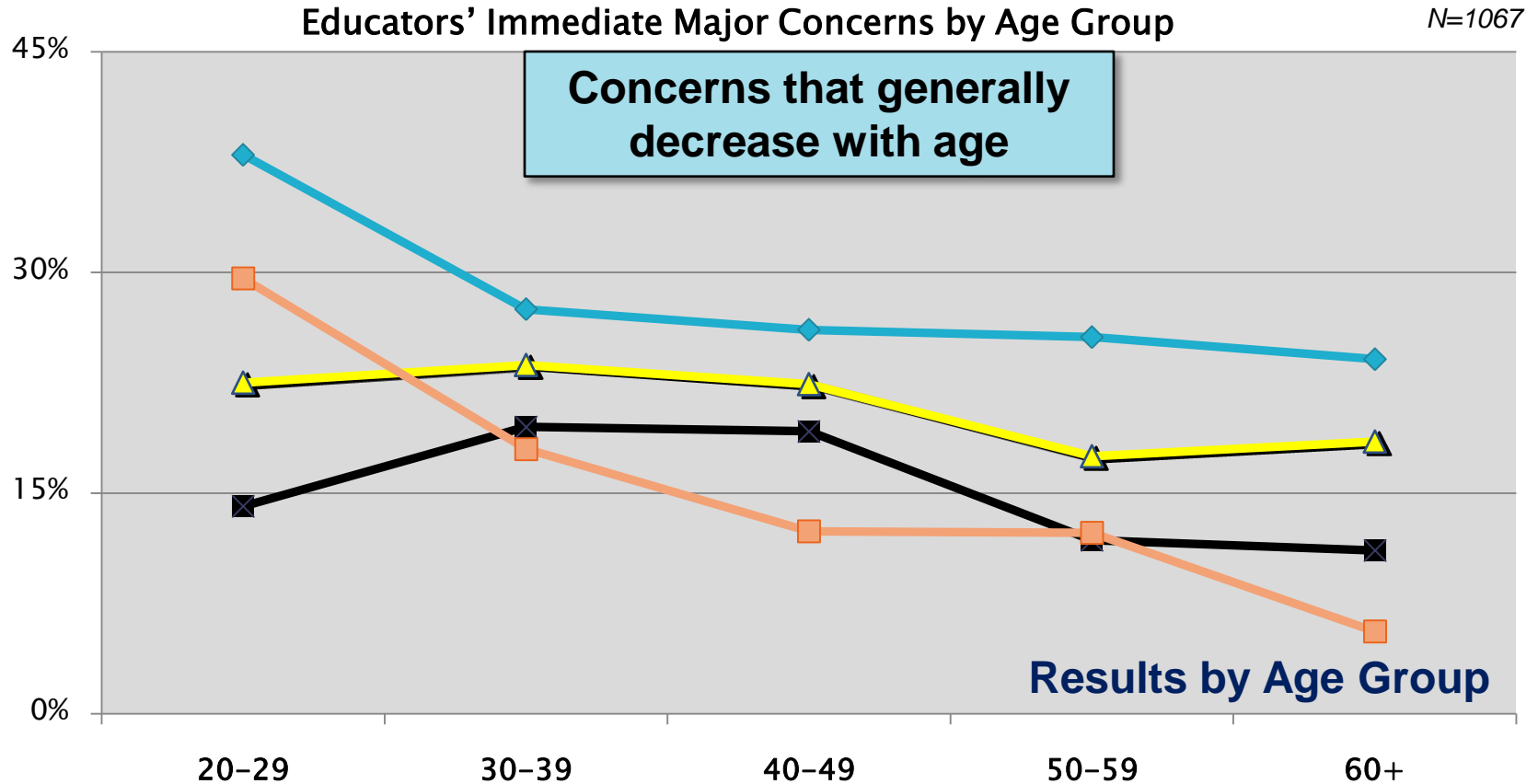


Age Differences: Percent with Immediate Major Concerns 2009



- Making sure investments invested wisely
- Being able to save for retirement
- Being able to retire when I want to
- Being prepared for medical expenses
- Being prepared for spouse premature death
- ◆ Preparing for long term care expenses

Age Differences: Percent with Immediate Major Concerns 2009



◆ Having income to meet current expenses

▲ Being able to save for specific items

■ Being able to save for kids college

■ Paying for my school loans / continuing Ed

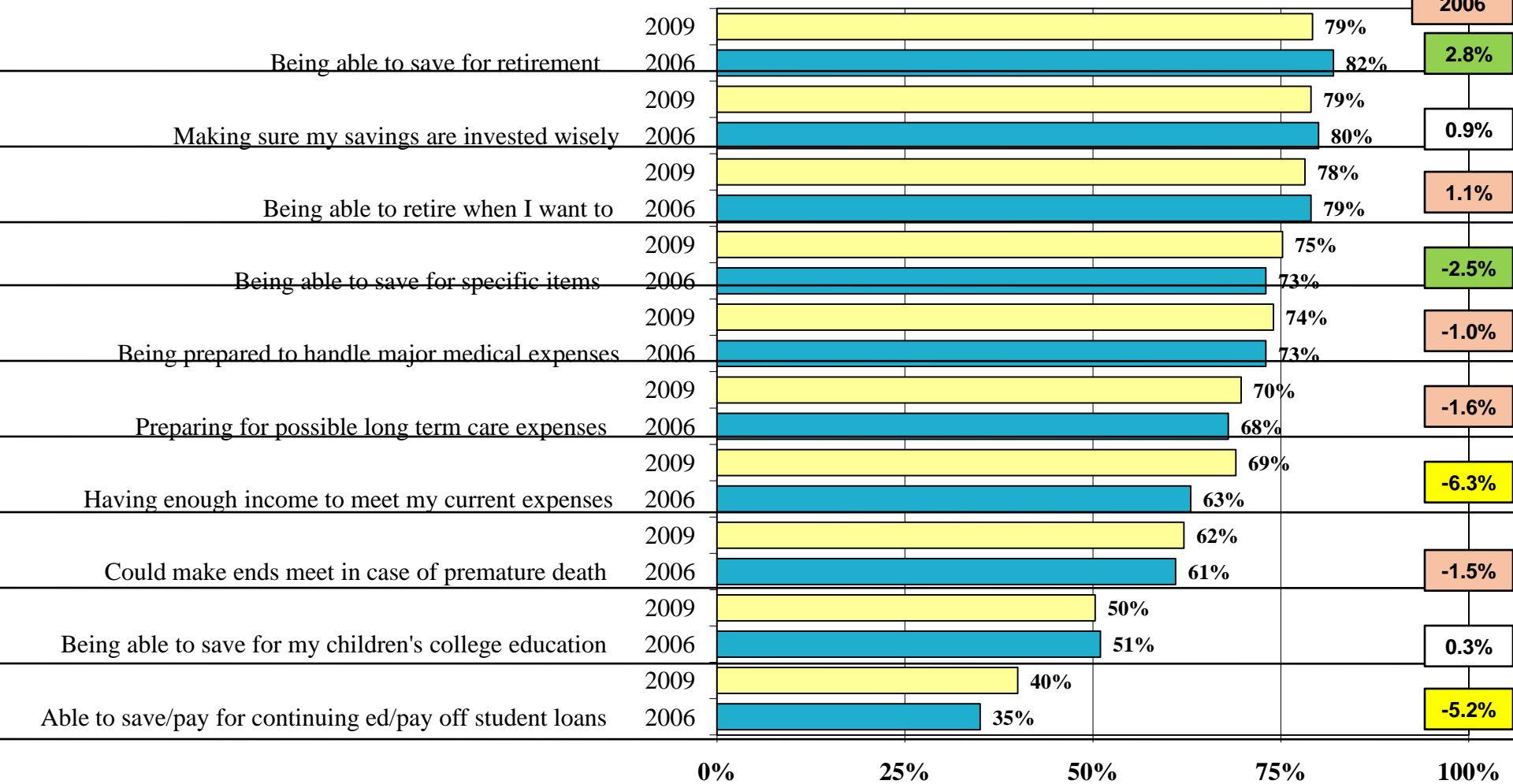
Educator Financial Concerns

Changes in Percent Total Concerned 2006 to 2009

n=1067

(Major Immediate Concern, Major Future Concern, and Currently Concerned)

Gap:
2009
vs.
2006

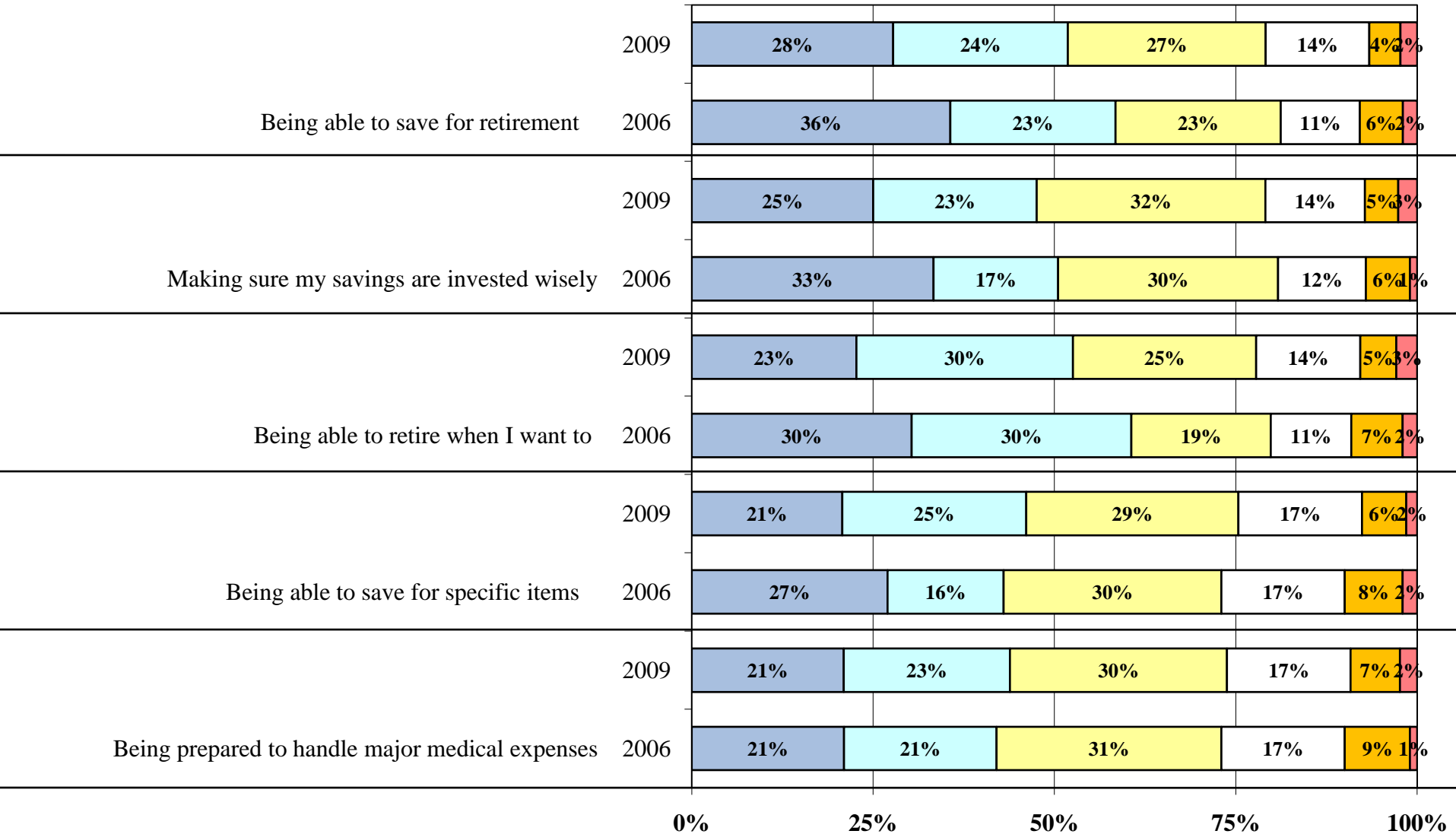


Comparing current 2009 results to the findings from a similar survey three years ago in October 2006, shows that having enough income to meet current expenses and being able to save for continuing education or pay off student loans were the two areas showing the most increase in the percentage of concerned educators.

Educator Financial Concerns

n=1067

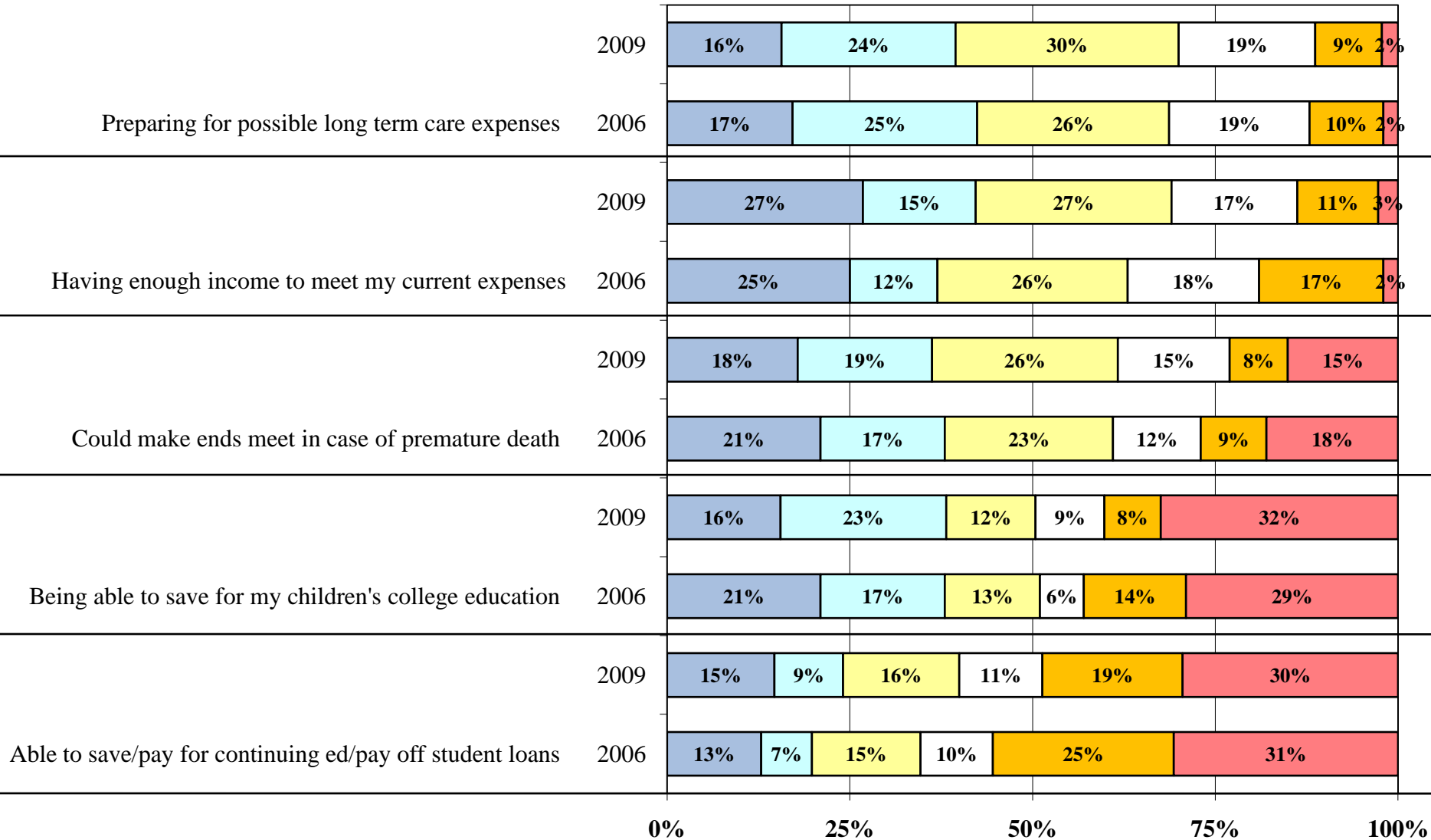
■ Major Immediate Concern
 ■ Major Future Concern
 ■ Concern
 ■ Slight Concern
 ■ Not a Concern
 ■ Not an Issue for Me



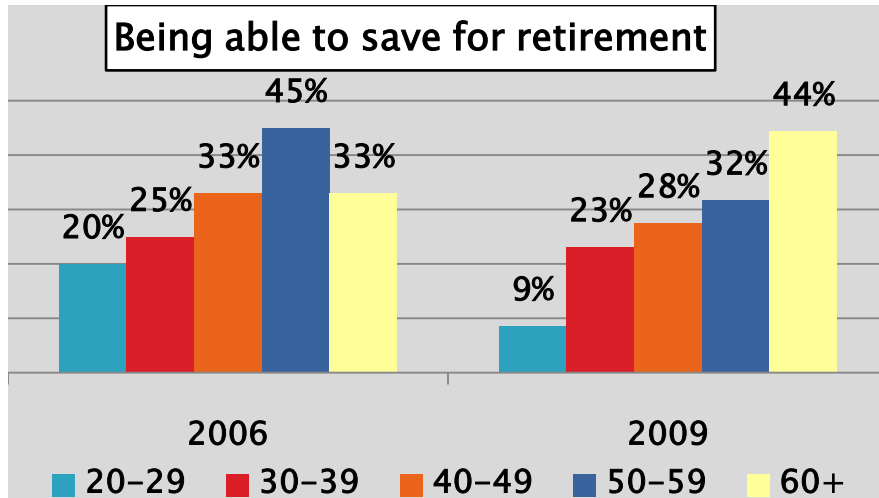
Educator Financial Concerns

n=1067

■ Major Immediate Concern
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 ■ Concern
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 ■ Not an Issue for Me



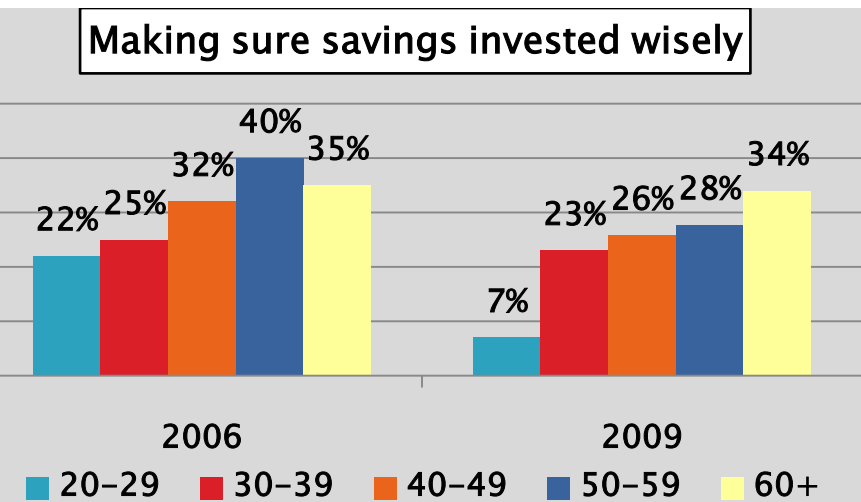
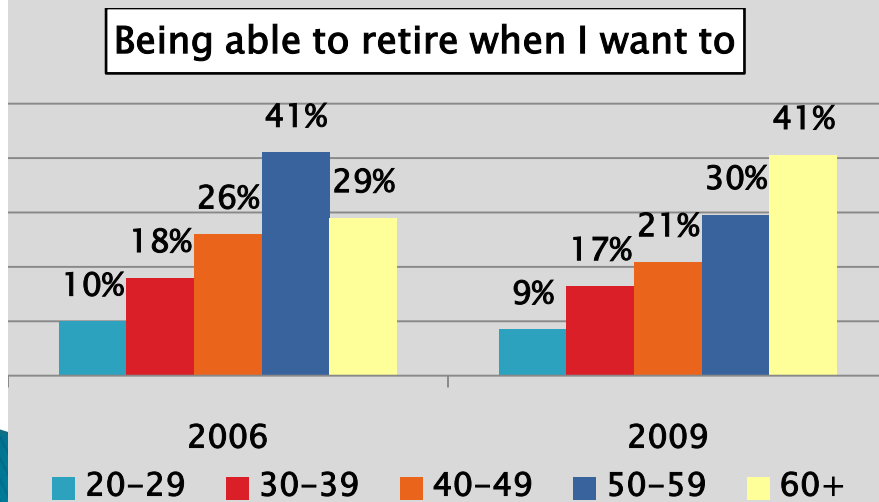
Age Differences: Percent with Immediate Major Concerns 2006 vs. 2009



Inspection of the results of those with immediate major financial concerns between 2006 and 2009 by age group suggests that the youngest educators (20-29) are even less likely to be concerned with retirement and investment issues today as compared to three years ago.

In contrast, the oldest educators (60+) are more concerned now than they were three years ago, and, (unlike 2006), are more concerned about these issues than those in the 50 to 59 year age group.

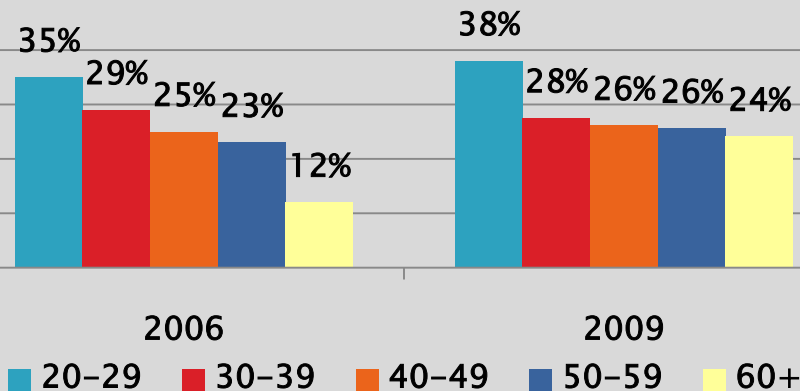
Results by Age Group



n=1067

Age Differences: Percent with Immediate Major Concerns 2006 vs. 2009

Having Income for Current Expenses



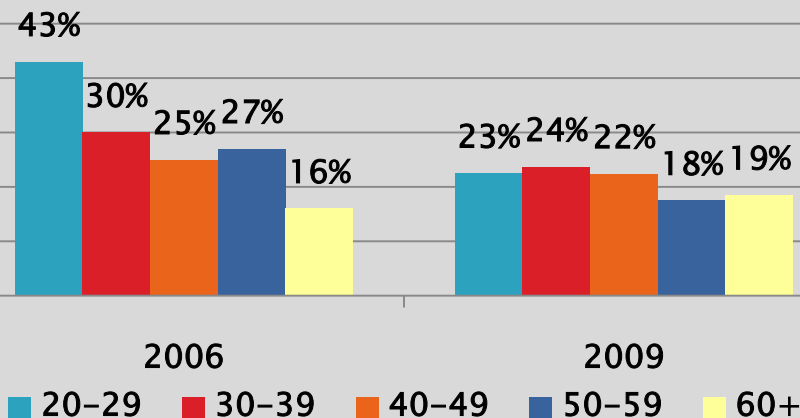
Being concerned about being able to meet current expenses appears to be more of a consistent concern across all age groups than it was in 2006. However, the youngest educators continued to be the most concerned about current expenses.

Similarly, being able to save for specific items, while less of a concern for younger age groups, was more of a uniform concern across all ages of educators in 2009.

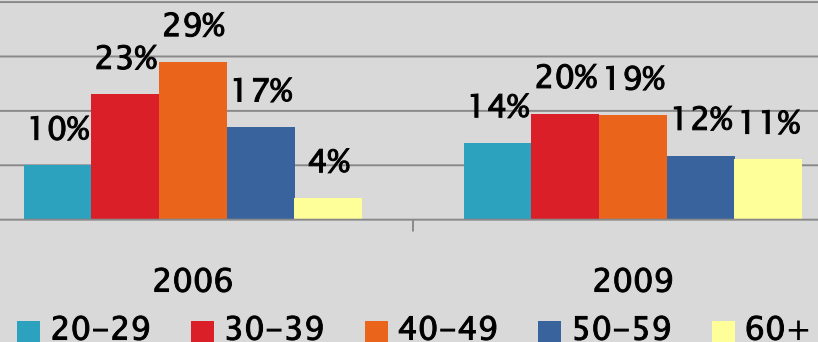
The same flattening was found for college savings: 40 to 49 year olds were no longer the most concerned in 2009.

Results by Age Group

Being able to save for specific items

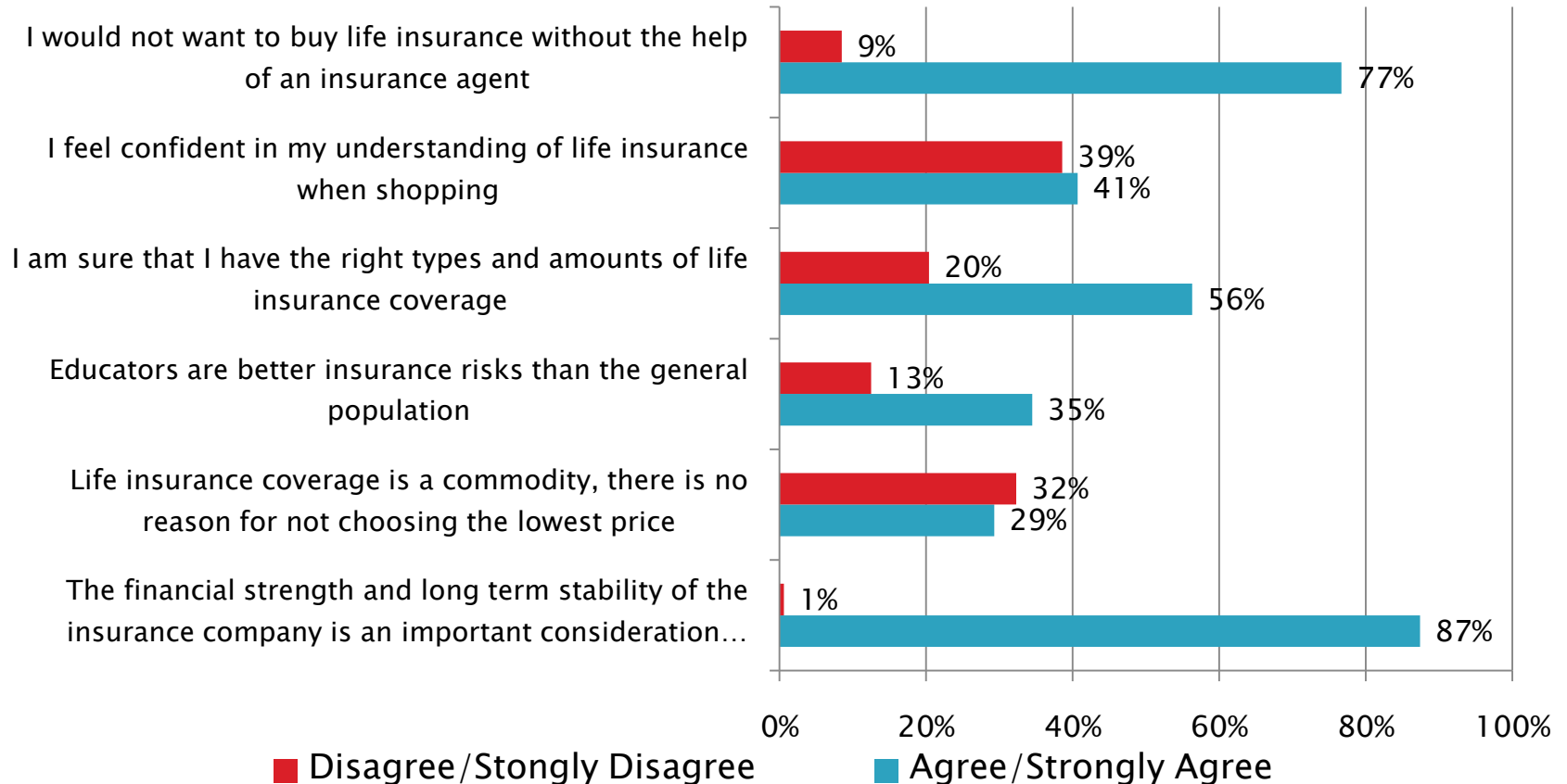


Being able to save for kid's college



How much do you agree or disagree with each of these statements concerning Life Insurance?

N=1042



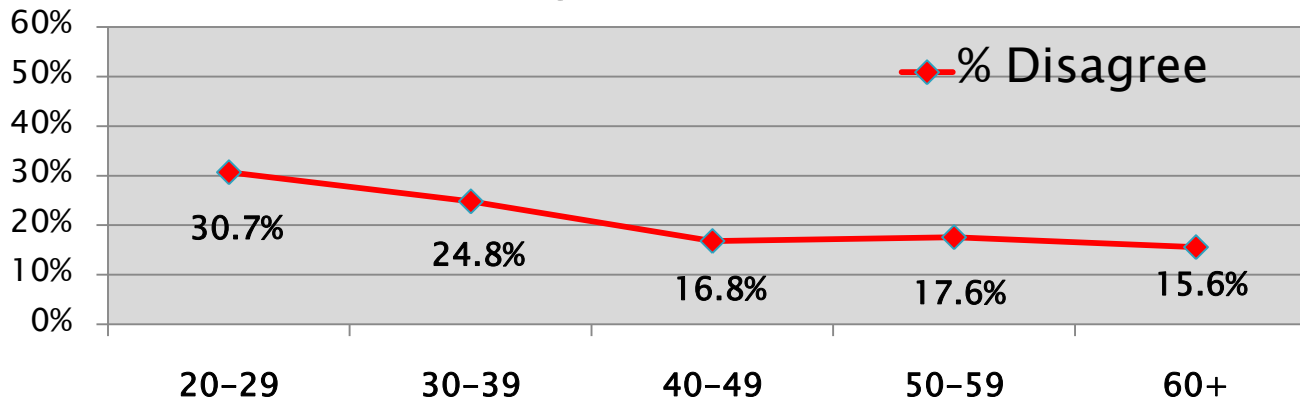
Educators were mixed on their apparent comfort level with their understanding of insurance: the majority would not want to buy life insurance without an agent and almost equal sized groups of educators agreed and disagreed with the statement that they were confident in their understanding of life insurance when shopping. Still, over half, (56%) felt that they were sure that they had the right types and amounts of life insurance.

How much do you agree or disagree with each of these statements concerning Life Insurance?

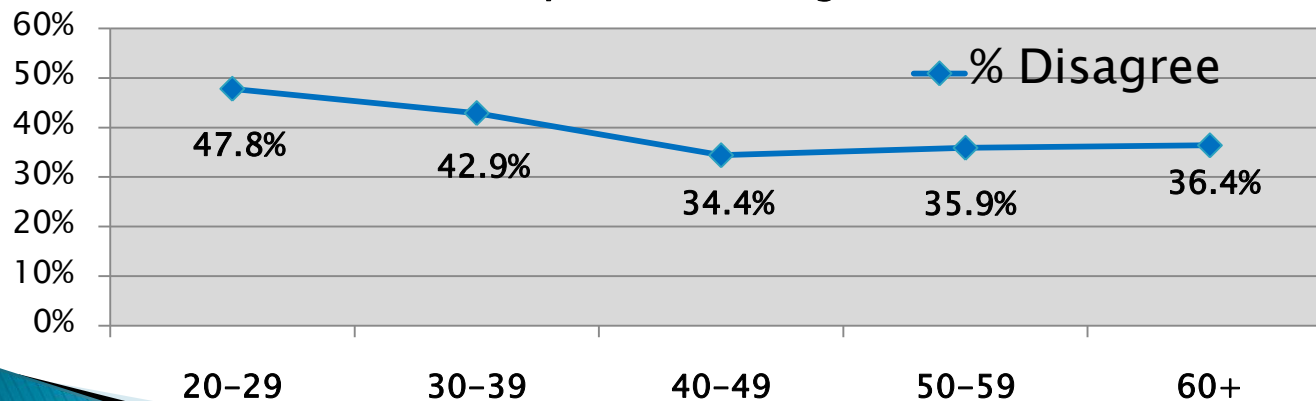
N=1042

Results by Age Group

I am sure that I have the right types & amounts of life insurance



I feel confident in my understanding of life insurance



Not surprisingly, the youngest group of educators, (20 to 29) were the least confident in their understanding of life insurance and being sure that they had the right types and amounts of life insurance coverage.

However, across all age groups, at least a third of educators are not confident in their understanding of life insurance and over 15% clearly disagree that they are sure that they have the right types and amounts of life insurance coverage.