

Horace Mann Educator Advisory Panel Survey*

Horace Mann Market Intelligence
July 2020

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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.



HMEAP – Key Highlights

In June 2020, 801 educators responded to the latest Horace Mann Educator Advisory Panel survey. This survey asked educators about job satisfaction, student loan debt, and social media usage.

JOB SATISFACTION

- Only 8% of educators enjoy their job less than other professionals but 41% enjoy their job less than 1 year ago. Remote learning brought on by COVID-19 seems to be a factor. Teachers want more face to face contact with students and remote learning has been a challenge to them.
- 28% of educators are uncertain about whether or not they'll remain in educator for the next 3 years. For educators under age 40, that total goes up to 39%.
- About 60% wouldn't recommend education as a career to their own children. Reasons vary but lack of community support, low pay, long hours, and a general lack of respect are dominant reasons.

STUDENT LOAN FORGIVENESS

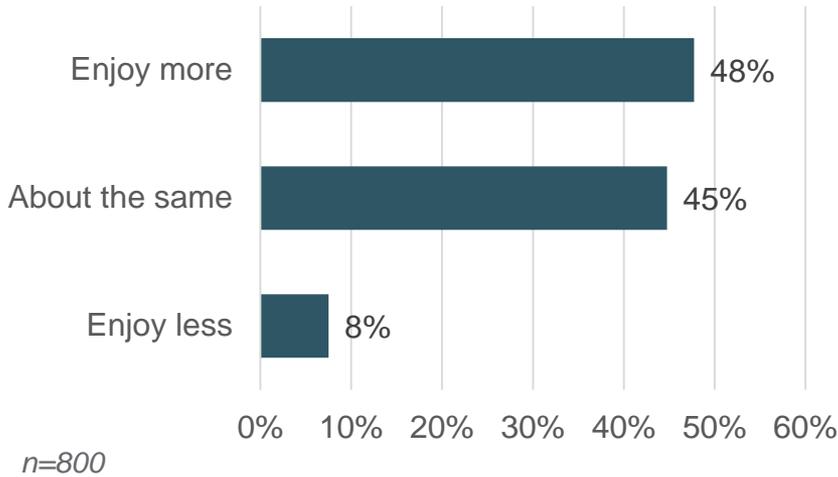
- 83% report that student loan debt is having at least “some” impact on their ability to save and invest while 43% report that student loan debt is having at least “some” impact on their decision to buy a house.
- For 67% of educators, a lower monthly payment could motivate them to stay in education longer. That goes up to 75% for those under age 40.
- Over half would like assistance to know if they qualify for loan forgiveness and to help with the application process. For those who have never been contacted about loan forgiveness, by their loan servicer or district employer, that goes up by 6 points.

SOCIAL MEDIA USAGE

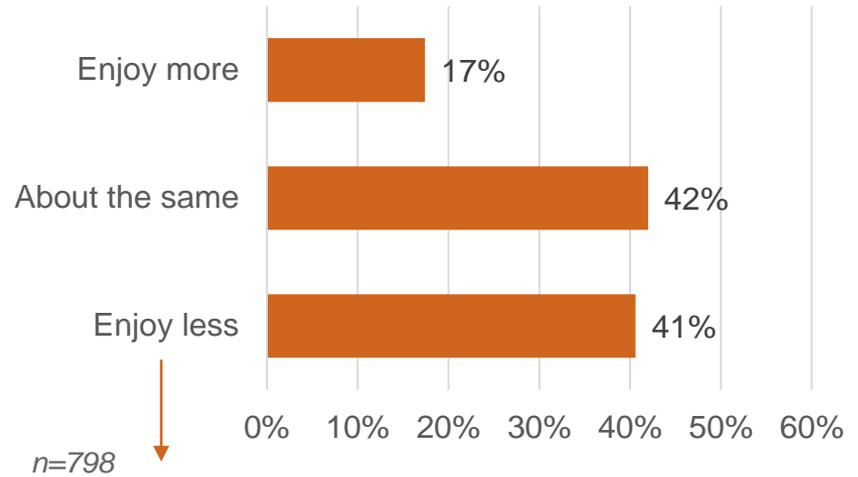
- 36% follow social media communities dedicated solely to teachers. Of those, 74% check watch, read, or listen to posts on those communities at least once a week or more.

HMEAP – Job satisfaction

Compared to other professionals you know that work in a different field, how much do you enjoy your job?



Are you enjoying your work in education more or less now than you did last year?



If "less": What would need to change for your work to be more enjoyable?

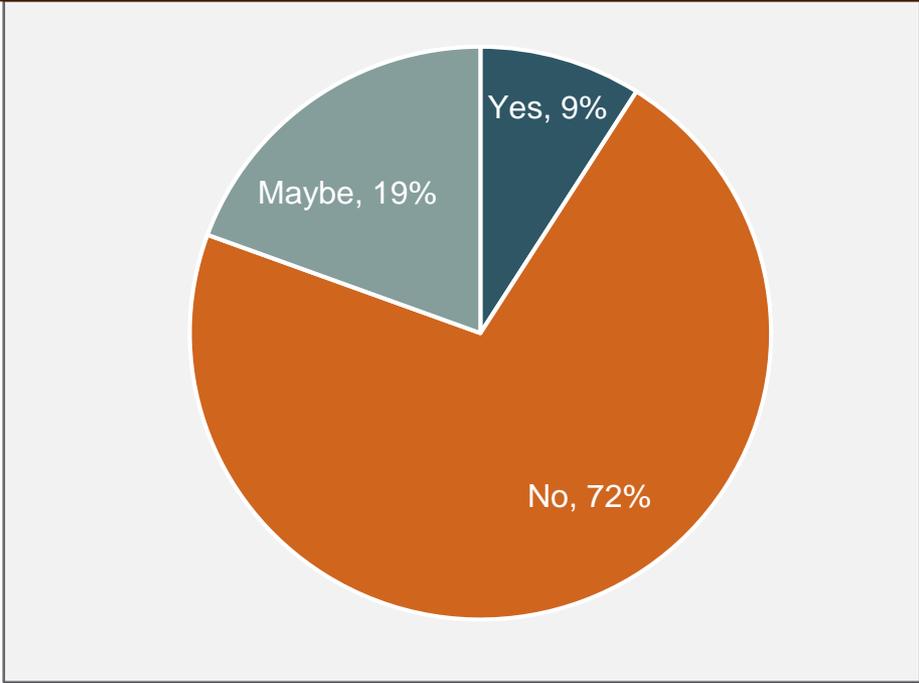
n=324

COVID - need face-to-face contact with students	Less politics in education
<ul style="list-style-type: none"> Distance learning has been a challenge 	Less paperwork
<ul style="list-style-type: none"> Remote learning is particularly hard on young children 	State guidelines inhibit creative teaching methods
<ul style="list-style-type: none"> Some parents choose not to participate 	Less high stakes testing
Need more time to enjoy the kids	More staff / fewer students per classroom
Too much reliance on technology	More support from administrators / Better communication
More respect from students / Better discipline in the classroom	

HMEAP – Staying in education

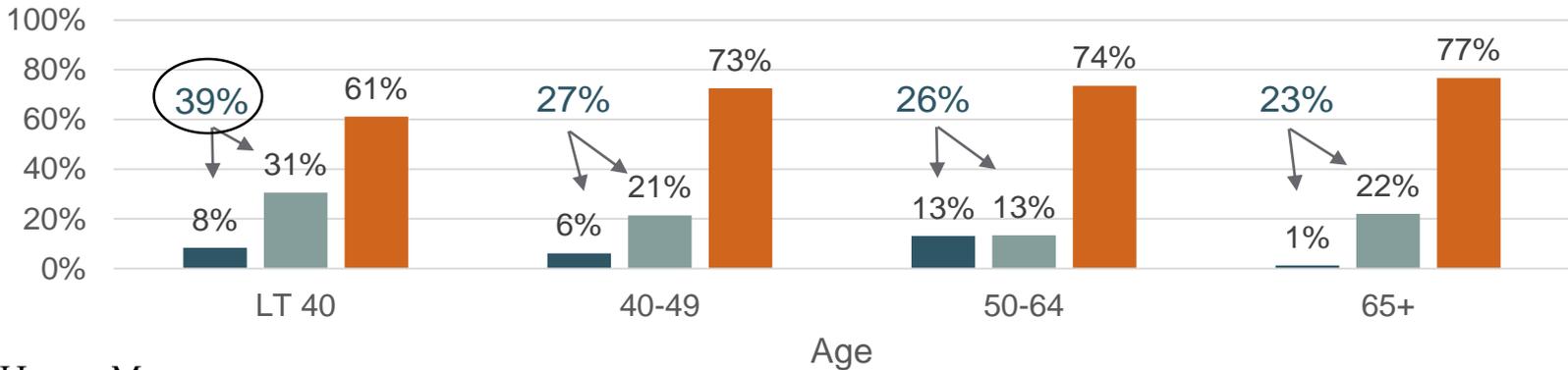
In the next 3 years, do you think you'll leave teaching to earn more money?

The youngest educators are least certain about staying in education for the next three years.



n=798

■ Yes ■ Maybe ■ No



HMEAP –Recommending education as a career

If you could make one rule for students that they absolutely had to follow, what would it be? n=668

Respect others: teachers, parents, other students	Choose quality no matter the effort
Do your work, be prepared, follow instructions	Do your own work and finish on time
Always be kind	Do your best and take pride in your work
Be helpful	Be honest and have integrity in all you do / Don't cheat
Be a good person	Show your work and prove your answer
The Golden rule! Treat others the way you want to be treated.	Have fun learning / Be a life-long learner
Hold yourself accountable.	Think before speaking
Listen to others	No cell phones

Would you recommend the field of education for your own children? Why or why not? n=703

NO – 61%

No support from community or parents
It consumes your life
Lack of respect
Low pay
Growing list of responsibilities which take away from teaching
School violence and emotionally unstable students
Too stressful / Too many hours required
Work benefits have eroded
Too much reliance on testing to measure a teacher's performance
Too political
Technology is replacing teaching
Poor work life balance

YES – 39%

Teaching is rewarding
The right career if you love kids and value education
Talented, dedicated teachers are needed
Retirement plans are viable
Teaching is a calling / Go into it for the right reasons
Teachers make a difference. They have an impact on others
It's a valuable profession

Only 39% of educators report they would recommend teaching as a career for their own children.

HMEAP – Quality of life as an educator

Is there anything else you'd like to share about the quality of life as a teacher today?

n=466

Special challenges of COVID

- Remote learning has been difficult / Teachers teach more than core curriculum
- Tone of voice and expression aren't conveyed through computer screens
- Teachers have to be available to their students 24/7
- Recording videos/lessons is time consuming / COVID has forced teachers to acquire more technology skills
- It's more difficult to engage students / Some students need the direct support of their teacher
- Distance learning affects social skills
- Special education students are falling further behind

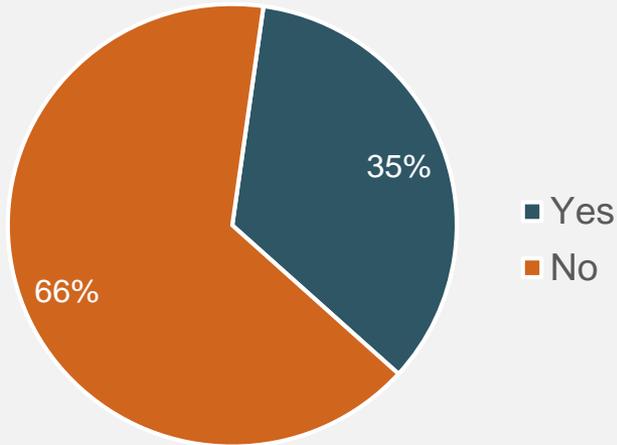
Many responses focused on the difficulties associated with COVID-19 and distance learning.

General Comments

- Being a teacher is hard
- Not enough planning time
- Society doesn't appreciate teachers enough / There's a general lack of respect
- Long hours / Difficult to get enough sleep
- Low pay
- Teachers aren't valued by legislators
- Technology is constantly changing forcing teachers to adapt to new tools
- It's difficult to keep a classroom interesting over time
- Young teachers with student loans have a poor quality of life
- Too many rules and regulations
- A high stress job but rewarding
- Resources are limited and class size is high making it difficult to meet expectations
- Parental support is sometimes lacking
- The love from students makes every hardship worthwhile

HMEAP – Student loan debt and personal finances

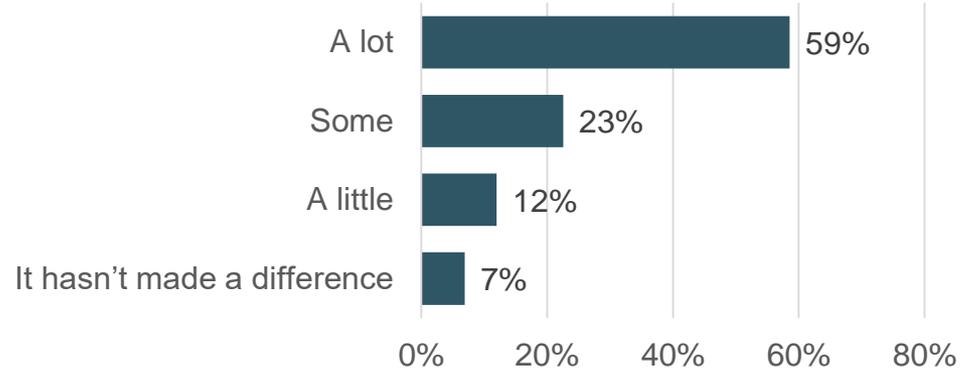
Do you have student loans that you're still paying off?



n=800

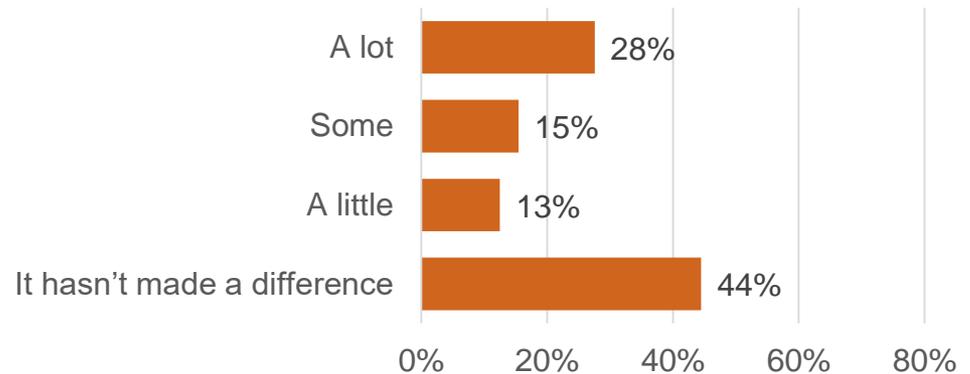
Age	LT 40	40-49	50-64	65+
Yes	47.2%	47.1%	26.7%	7.7%
No	52.8%	52.9%	73.3%	92.3%

*About how much have your student loan payments impacted your ability to **SAVE OR INVEST**?*



n=275

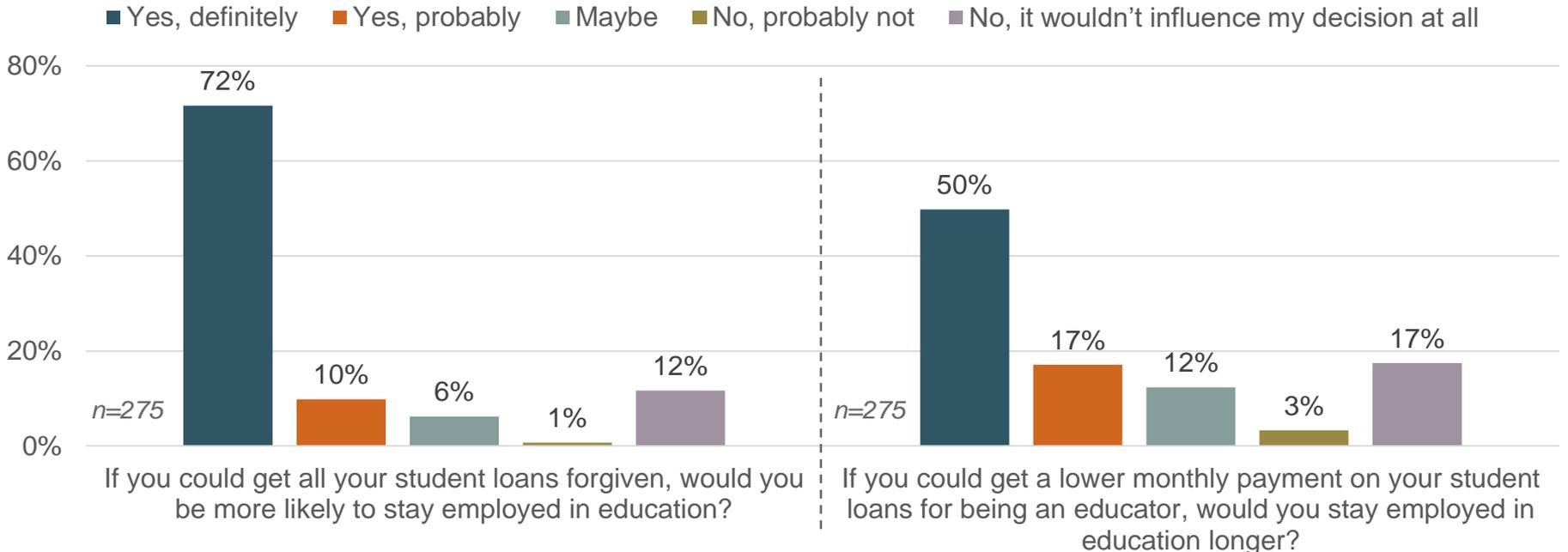
*About how much have your student loan payments impacted your ability to **BUY A HOUSE**?*



n=272

HMEAP – Leaving education to pay off student loans

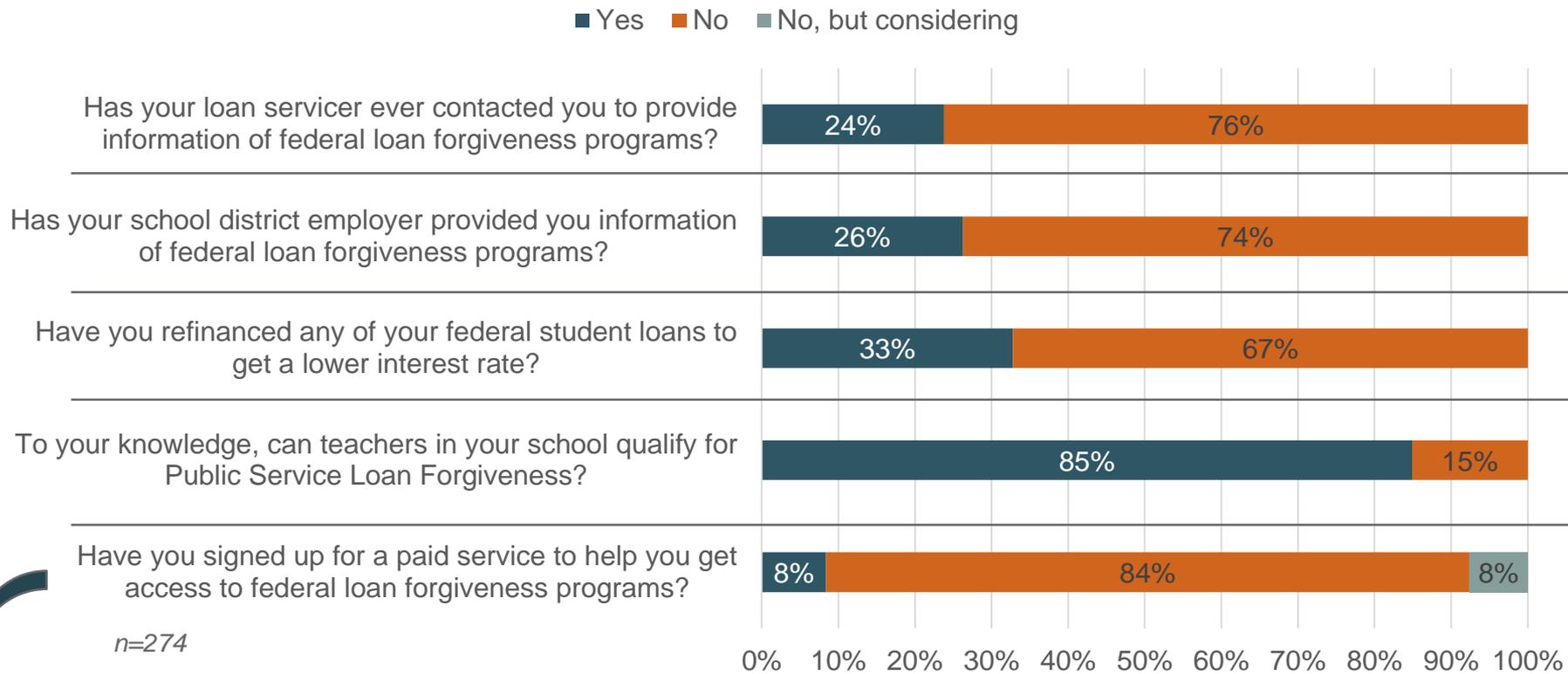
While total loan forgiveness would have the greatest impact, a lower monthly payment could motivate two thirds to remain in education.



Not surprisingly, loan forgiveness would have the greatest impact on younger educators.

% Yes (total) would stay in education	LT 40	40-49	50-64	65+
Get all your student loans forgiven	90.4%	81.7%	78.8%	33.3%
Get a lower monthly payment	75.0%	69.5%	61.2%	16.7%

HMEAP – Getting information about loan forgiveness

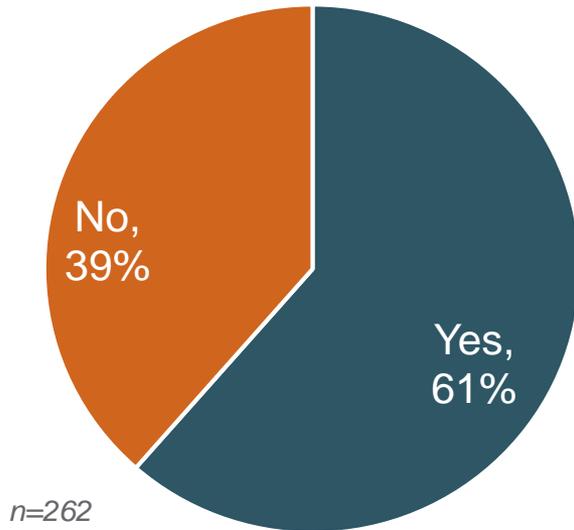


If "yes": Were you happy with the service? Why or why not?

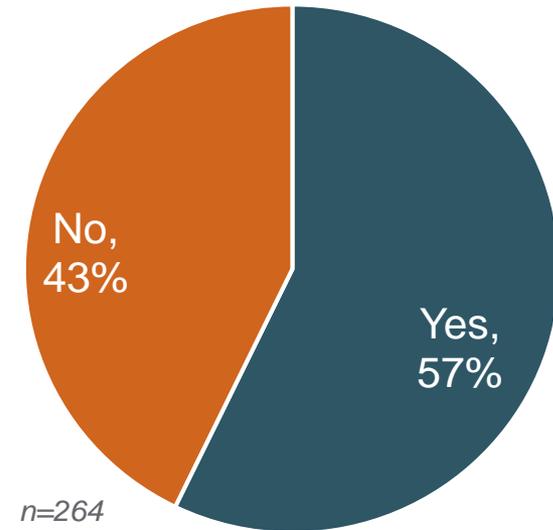
NOT HAPPY WITH SERVICE	HAPPY WITH SERVICE
More of a sales pitch / Unrealistic promises	Helped lower payment
Didn't qualify for forgiveness / Received less than expected	Reduced time to pay off loan
Process took too long	Happy with the information received
Poor communication	
The cost of the service was high and results were low	
Payment for the service was expected upfront	
Seemed deceptive	

HMEAP – Assistance with the application process

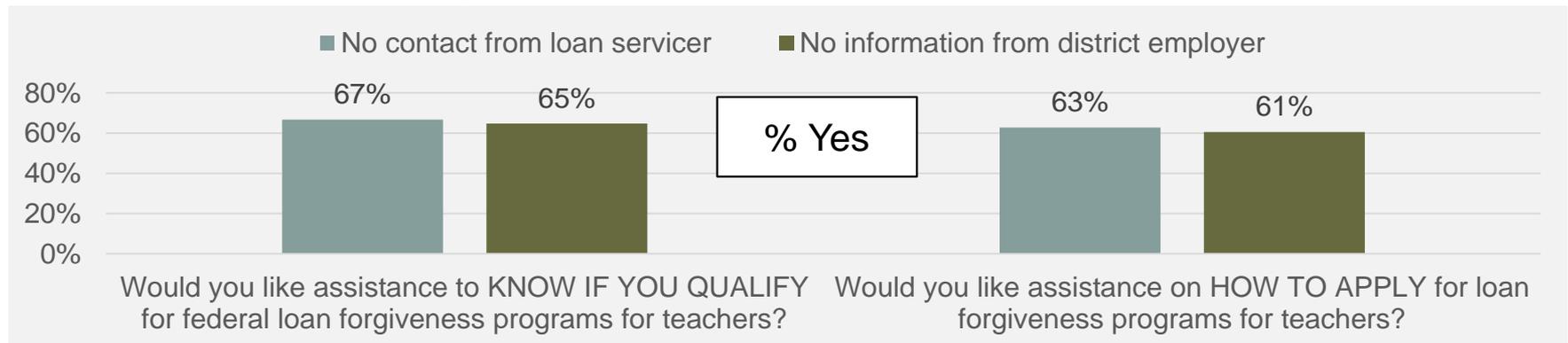
Would you like assistance to KNOW IF YOU QUALIFY for federal loan forgiveness programs for teachers?



Would you like assistance on HOW TO APPLY for loan forgiveness programs for teachers?

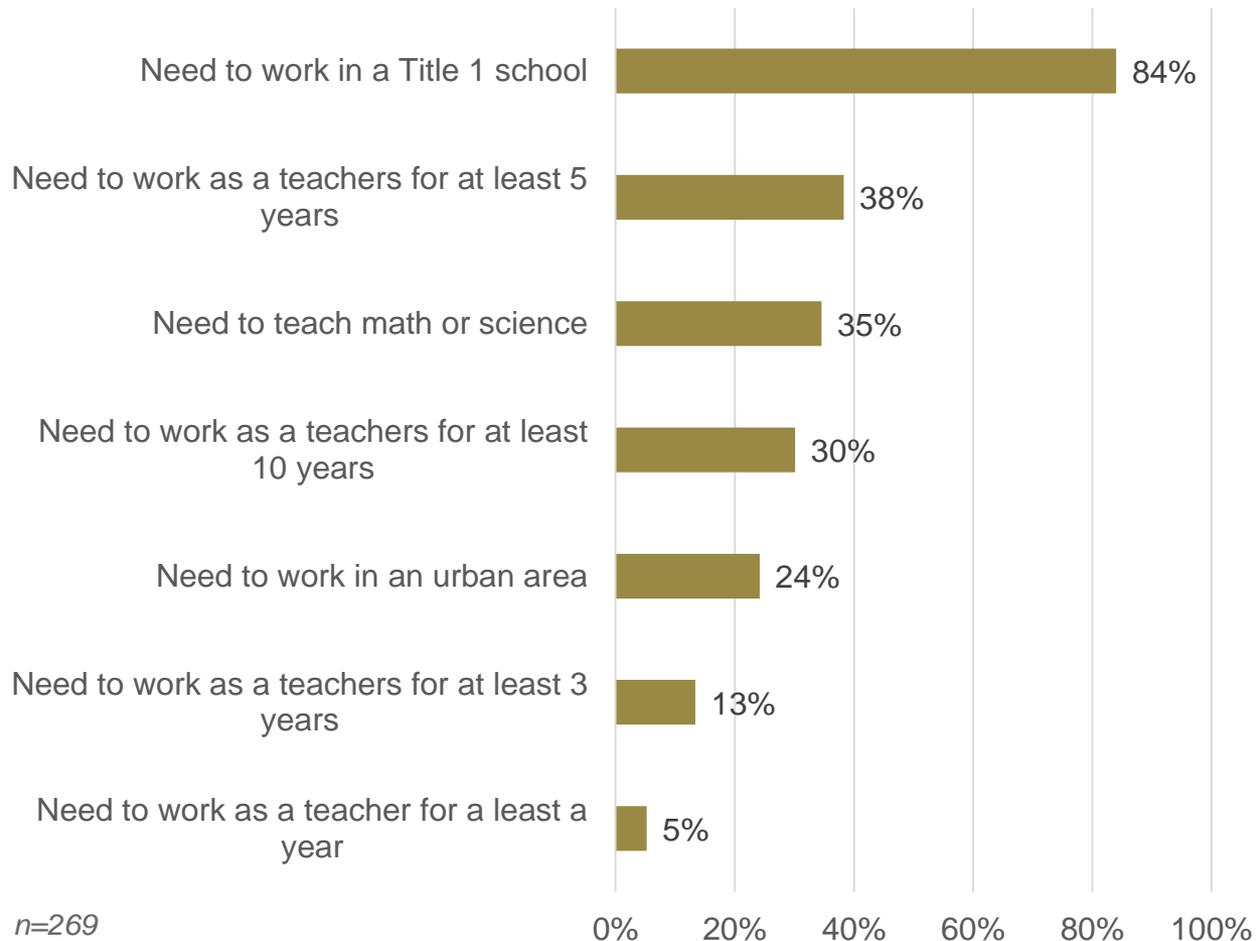


About 75% of educators with student loans have never been contacted about loan forgiveness. Those educators are even more likely to want that information.



HMEAP – Understanding how the process works

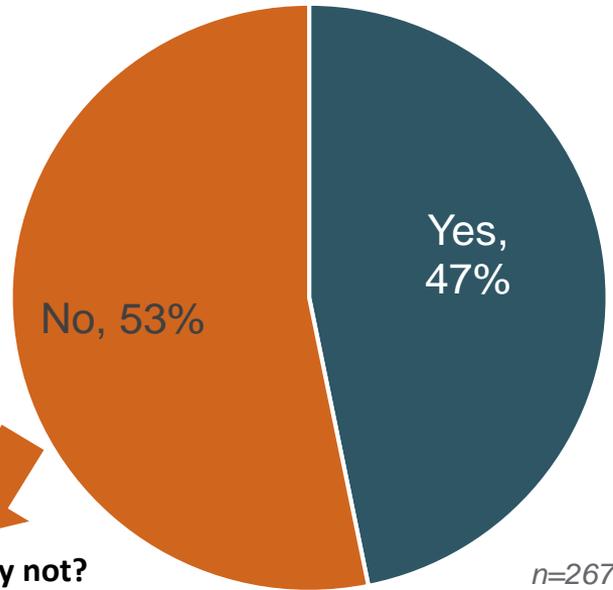
*What's your current understanding for how to qualify for Public Service Loan Forgiveness?
Check all that apply.*



HMEAP – Steps taken

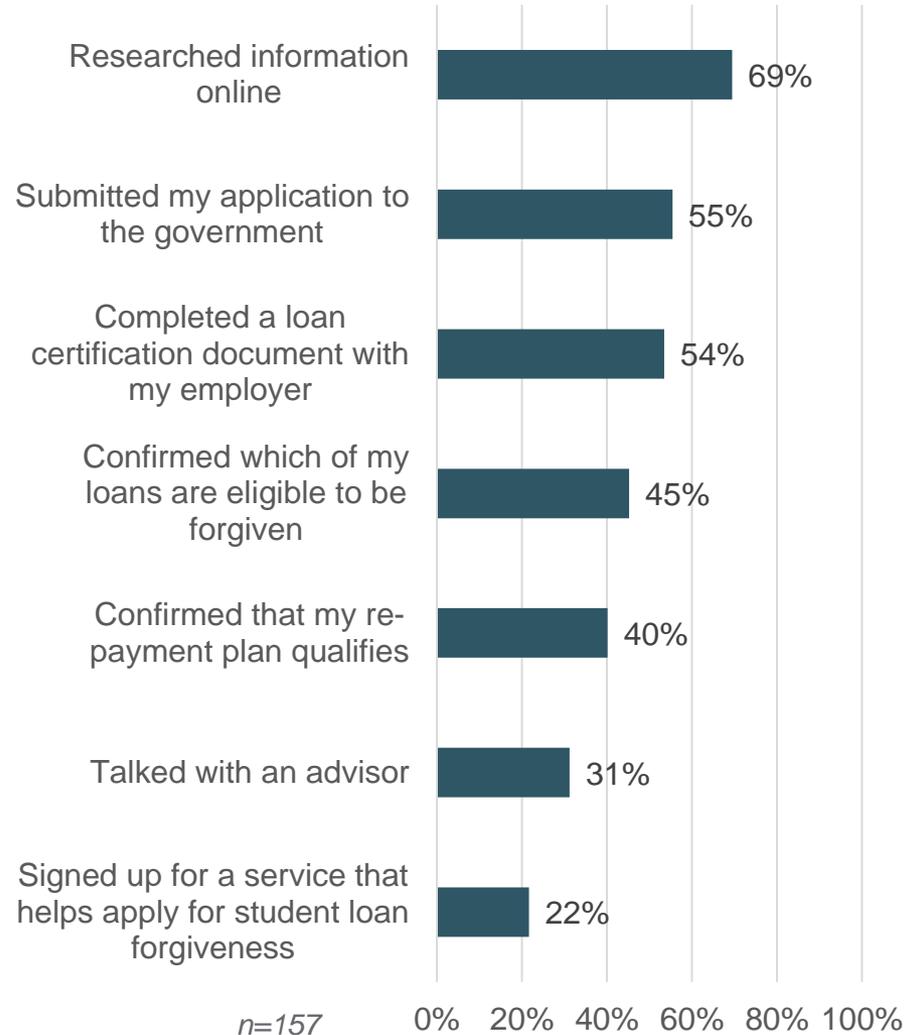
Have you applied or started the process for Public Service Loan Forgiveness?

If yes: Please check all the steps that you've completed to date.



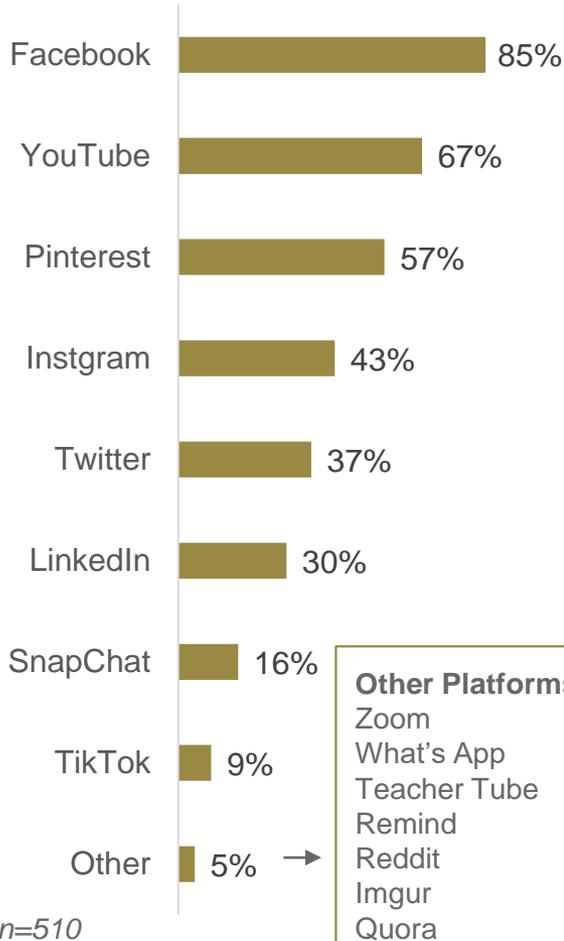
If "No": Why not?

- Don't qualify for forgiveness
- Not at a title 1 school
- Have been out of school too long
- Teach at a private school
- It's difficult to qualify. Not inspired to start the process
- A lot of work just to be told no!
- Not sure what to do / Can't get good information
- May not remain in education for 10 years.



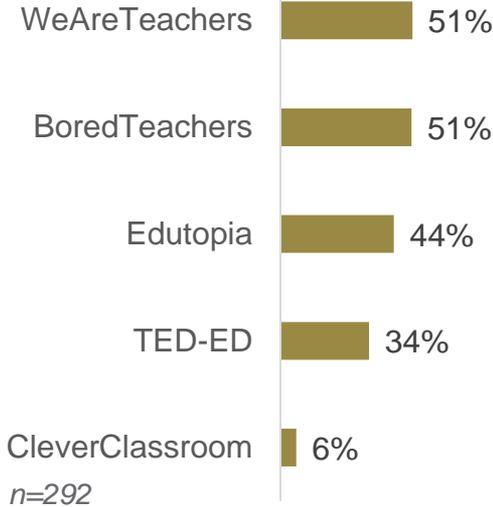
HMEAP – Social media usage

What social media platforms do you use? Check all that apply.

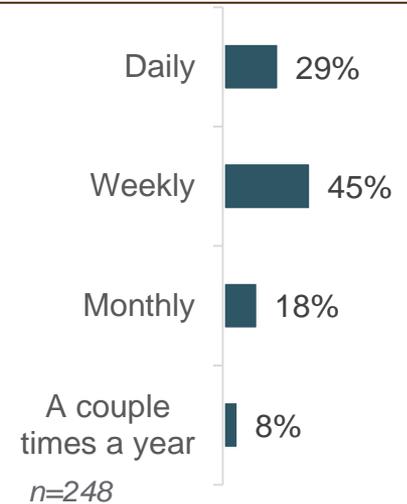


Other Platforms
 Zoom
 What's App
 Teacher Tube
 Remind
 Reddit
 Imgur
 Quora
 Parler
 Hangouts
 GroupMe
 Class Dojo
 Circles

Do you follow any teacher communities on social media? Check all that apply.



If yes: how often do you watch, read or listen to their posts?



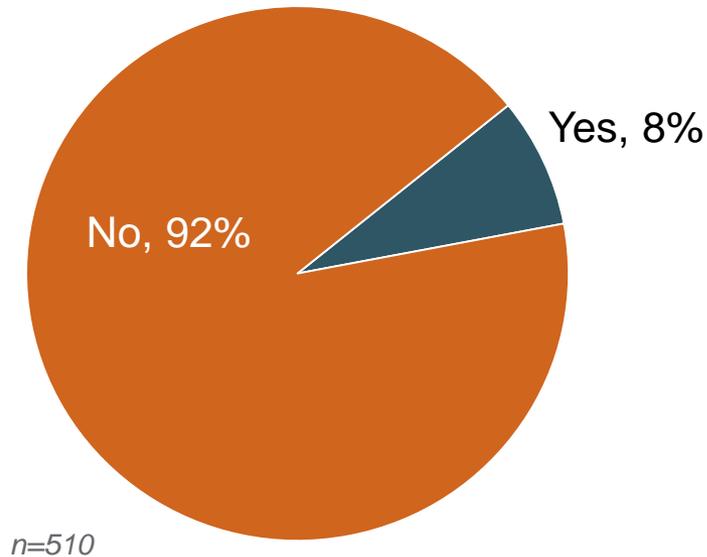
Do you follow any education "influencers" on social media?

Gerry Brooks	Alice Keeler
George Couros	Matt Miller
Ron Clark	Kasey Bell
Wade King	Cassie Stephens
Amy Lemons	Dan Meyer
Angela Watson	Kim Bearden
Brad Johnson	Adam Dovico
Dave Burgess	

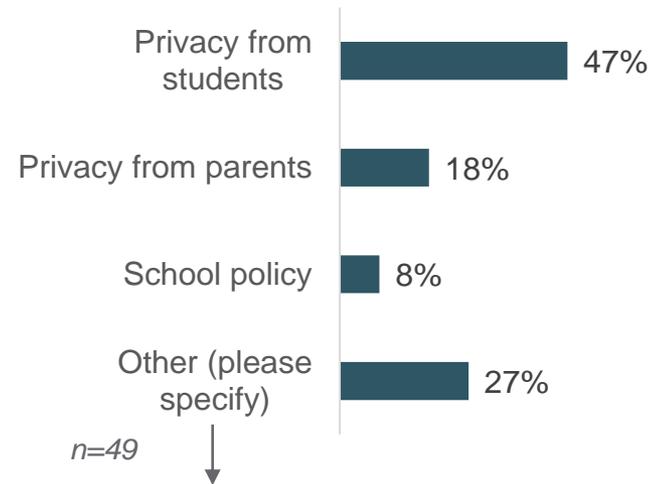
Names included had two or more responses.

HMEAP – Privacy when using social media platforms

Do you use a “fake name” for your personal social media accounts?



If yes: what is the main reason you keep your profile disguised?

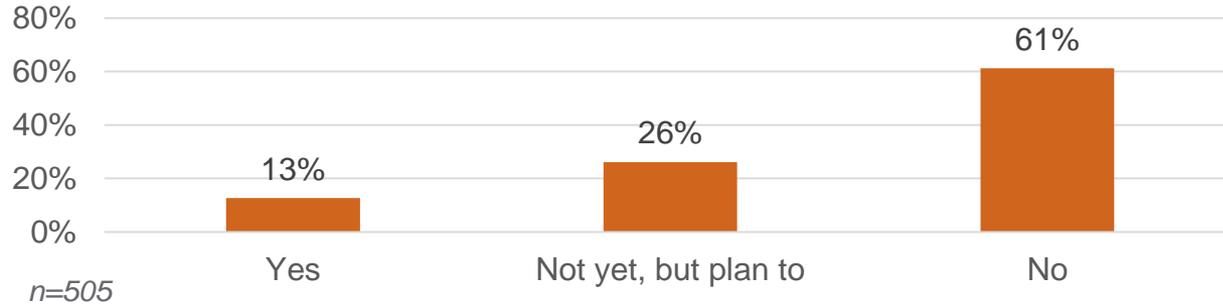


Other Reasons

- Have a joint Facebook account with spouse
- Personal privacy to prevent students from “friending” or “following”
- Used to have a blog
- Some states encourage a fake name

HMEAP – Blending the upcoming election into lesson planning

Have you used a lesson plan with your students to help them understand our presidential election or express their point of view?



If yes: could you take a minute or two to describe your lesson plan?

n=68

Discuss the requirements to be president

Explore books/videos that explain the election process and discuss the differences between parties

Hold a mock election - choose candidates, hold debate, vote on election day

Review media used in campaign (livingroomcandidate.com)

Examine campaign posters tying in graphic design and how advertising influences elections

Design a campaign - create a "catch phrase", make a 30 second commercial

Study differences between the popular vote and electoral college

Compare and contrast all candidates

Create a PSA

Students document their views then find a candidate that matches their views

Discuss ancient Greece and Rome, democracy, and the foundation of government

Preschool - vote on flavors of milk and tally the results

Watch news clips from debates, discuss why people would vote for one candidate over the other