

BACKGROUND

About Horace Mann

Horace Mann Educators Corporation (NYSE:HMN) is the largest multiline financial services company focused on helping America's educators and others who serve their communities achieve lifelong financial success. The company offers individual and group insurance and financial solutions tailored to the needs of the educator community. Founded by Educators for Educators® in 1945, the company is headquartered in Springfield, Illinois.

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Methodology

This research is based on a national survey of 830 U.S. educators, including public school K-12 teachers, administrators and support personnel. The survey was fielded by Horace Mann in April and May 2025. The survey gathered both quantitative and qualitative data about educators' emotions, preferences, experiences, and needs. In addition, this paper presents federal, academic and nonpartisan research firm data to provide context for the educators' responses.

INTRODUCTION

Students learn more, achieve more and feel better about themselves in a school with a positive culture and climate. In a spring 2025 survey, teachers on Horace Mann's Educator Advisory Panel largely gave their schools high marks — roughly an average of 7 on a scale of 0-10 — for creating an environment built on a shared vision where students can feel physically and emotionally safe.

But the stresses of ever-increasing workloads and worsening student behavior are compounding familiar teacher worries of low pay and burnout. Consistent with prior Horace Mann surveys, 58% of educators surveyed in spring 2025 are considering leaving the profession in the next three years.

This creates a cycle of teacher attrition and staffing shortages, which then leads to a higher workload for teachers asked to "fill in," which further increases their workloads.

School administrators can begin to break this cycle by addressing teachers' concerns. In Horace Mann's survey, the top four suggestions to improve educator well-being were more planning time, personal financial wellness, fewer non-instructional duties and more recognition and appreciation.

These suggestions don't necessarily require additional funding. Through a stronger focus on filling budgeted vacant positions and building a more comprehensive substitute roster, administrators can decrease "fill-in" requests of current staff. While higher pay is dependent on a variety of complex factors, providing resources and assistance on personal financial wellness can be value-added without being cost-added. Appreciation and recognition can be incredibly simple and yet still be effective.

By taking a critical look at teacher workload and support, administrators have the opportunity to bolster school culture and climate through increased teacher well-being and staff retention.

UNIFIED IN WANTING TO DO WHAT'S BEST FOR STUDENTS

A positive school culture and climate is correlated with higher academic achievement, more positive student behavior, higher attendance and higher student engagement(1). Teachers play a critical role in how their students perceive and experience school climate(2).

Given the high stress levels, chronic school understaffing and political polarization around education in the United States, it would be intuitive that educators would give their schools low marks on school culture and climate. But this is not the case.

On a scale of 0-10, educators ranked their school culture an average of a 7.0 in a Horace Mann Educator Advisory Panel survey conducted in spring 2025. Overall, educators said they believe their school community has similar beliefs, values and attitudes toward interacting in a school environment.

"Our school shares the belief to do what is best for the students," said a 55-year-old elementary school teacher from Indiana. "We help one another get that done."

"We are extremely dedicated to providing a learning environment in which all the students at our school are successful learners," said a 61-year-old elementary school teacher from North Carolina.

In terms of school climate, or providing a supportive and respectful environment, educators ranked their schools only slightly lower, at a 6.8 on the 10-point scale.

"Although we may all not agree all the time, we can agree to disagree," said a 51-year-old elementary teacher from Oregon.

Teachers' view of culture and climate

Average rating for school culture

7.0/10

School Culture describes the shared beliefs, values, and attitudes that shape how people in a school community interact with one another.

Average rating for school climate

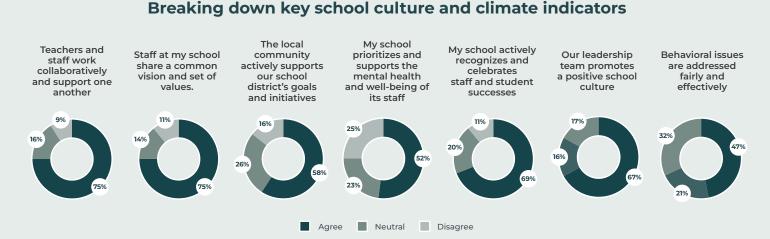
6.8/10

School Climate describes the overall atmosphere and emotional tone of the school, including relationships among students and staff, feelings of safety and belonging, and how supportive and respectful the environment feels on a day-to-day basis.

Source: Horace Mann Educator Advisory Panel survey, spring 2025

On key indicators of school culture and climate, educators noted strengths in teachers and staff working collaboratively (75%), staff sharing common vision and values (75%), and schools actively recognizing student and staff successes (69%).

The weakest areas ranked were behavioral issues being addressed fairly and effectively (47%), school prioritizing staff mental health and well-being (52%) and local community support for school goals and initiatives (58%).



Source: Horace Mann Educator Advisory Panel survey, spring 2025

WORSENING STUDENT BEHAVIOR A MAJOR STRESSOR

The prolonged social isolation of the pandemic, as well as the reliance on technology to deliver learning, has negatively affected students' social development(3). Anxiety and depression in children and adolescents increased dramatically, with the effects often continuing well beyond quarantine(4).

"We have never really recovered from COVID-based education," said a 44-year-old elementary school teacher from Wisconsin. "It has been a slow, steady, but arduous recovery for school engagement and culture."

An overwhelming 82% of teachers say the pandemic has had a lasting negative impact on student behavior(5). Horace Mann's survey echoes these sentiments: More than a third (37%) say student behavior has worsened just over the past year.

This includes increases in classroom disruptions, acts of disrespect, rowdiness and prohibited use of electronic devices compared to pre-pandemic years(6). In a Pew Research Center study, 21% of teachers say they regularly experience verbal abuse such as being yelled at or verbally threatened, while 9% say they regularly experience physical violence(7).

Schools use a variety of methods, including exclusionary discipline such as suspensions and expulsions, often combined with alternative approaches to address student behavior. More than three-quarters of public schools (76%) allow for suspensions of students for willful defiance and disobedience. Between 60% and 80% of schools report using positive behavioral interventions and supports (PBIS), multi-tiered systems of supports, social and emotional learning programs, or restorative justice practices(8).

The most common alternative program, PBIS, is a three-tiered system "for identifying, teaching, and reinforcing positive behaviors in students as well as using proactive strategies to address problematic behaviors."(9).

- Tier 1 assesses the climate of the school and student behavior, then communicates expectations of positive behavior across the school.
- Tier 2 targets intervention plans for students displaying problematic behavior, "which might include individualized behavior plans, counseling or therapy sessions, or intensive classroom management strategies" (10).
- Tier 3, for the most serious cases, "may involve providing individualized instruction away from classmates, residential treatment programs, or hospitalization"(11).

A pre-pandemic study of PBIS "real-world" implementation quality found that schools were most successful at reducing poor behavior when they implemented three PBIS components well: Teaching expectations, establishing a reward system, and establishing a violation system. However, teaching expectations and establishing a violation system were among the most poorly implemented components(12).

Educators emphasized the need for consistent adherence to standards of behavior and communication throughout the school in order to increase the chances of success. A 55-year-old elementary school teacher from Washington suggested, "Model positive culture and climate on a daily basis — expect respect, give respect."

Less than half (47%) of educators in the Horace Mann survey agreed that behavioral issues are addressed "fairly and effectively" in their school. Concerns generally fall into two groups: That administrators don't support teacher decisions, or overturn consequences when pressured; and the need for a different kind of support or intervention for chronic class disruptors.

"Sometimes it seems like certain kids — the toughest ones — are not held to the same rules as others because it is easier," said a 55-year-old elementary school teacher from Washington. "Also, we set expectations and sometimes the rules get bent because it is easier than dealing with parent backlash."

Strengthening school climate

"We have the Kindness Ambassadors club and on Fridays we have 'Tell Me Something Good' where kids are celebrated for things they're doing in and out of school."

- 33-year-old administrator, Tennessee

"We are working on an outdoor classroom with support from our community."

– 57-year-old elementary teacher, Alabama

"We have cultural assemblies that feature historically marginalized groups and bring in guest performers and teach about the cultures featured."

- 38-year-old high school teacher, Oregon

"We just opened a refocus room. Instead of suspending kids for violation of policies, they serve the day here completing schoolwork."

- 43-year-old high school teacher, Colorado

THE CYCLE OF HEAVY WORKLOAD, BURNOUT AND ATTRITION

An overwhelming 84% of teachers say they don't have enough time during the day to complete core classroom instruction tasks like grading, lesson planning and paperwork(14).

Teachers often take on additional roles willingly: Helping students with work outside of class or counseling students with mental health challenges. Other roles they may not take on as willingly: Acting as a substitute for other teachers' classes or supervising lunch, recess or hallways.

While teaching during the COVID-19 pandemic was challenging at best, some school climate factors for teachers, such as physical safety, improved(15). In terms of workload, some non-instructional duties for teachers were rendered moot, such as lunch or hallway supervision. A return to in-person schooling brought those needs back, in addition to the increased mental health and behavioral needs from students.

In fact, teachers say their working conditions have actually deteriorated since returning to inperson learning, citing more classroom disruptions, less quality student discussions, fewer relevant professional development opportunities and less freedom to innovate(16).

"We say everything is great on the surface," said a 63-year-old high school teacher from Ohio. "But below that, there is a festering."

One of the primary causes of the workload issue is persistent understaffing at schools across the country. U.S. public schools averaged three vacant staffing positions in October 2024(17). In addition, nearly all public schools (98%) reported they cannot always find substitute teachers when necessary, often relying on other teachers to give up their planning time or combine classes to cover the absence(18).

More than two-thirds of teachers (76%) told Horace Mann that staffing shortages affected their role in the 2024-2025 school year. For teachers, this means more stress and longer hours. For students, it means lower quality instruction.

It all contributes to low job satisfaction among U.S. teachers. Only a third (33%) are "very satisfied" with their job, compared to more than half (51%) of all U.S. workers(19).

Consistent with previous Horace Mann surveys, more than half of educators (58%) said they are considering leaving the educational profession in the next three years. Unfortunately, this trend compounds the original issue of school understaffing, further deteriorating school culture and climate.

Staffing shortages hurt teacher morale, student learning



increased stress or burnout



added duties outside of their typical role



reduced planning or collaboration time



increased workload or hours



impacted student learning or behavior



lowered quality of instruction or support

Source: Horace Mann Educator Advisory Panel survey, spring 2025

WHAT EDUCATORS NEED

School administrators can begin to break this cycle by addressing teachers' concerns. In Horace Mann's survey, the top four weighted-average suggestions to improve educator well-being were allow for more planning time, fewer non-instructional duties, personal financial wellness, and more recognition and appreciation.

Allowing for more planning time and giving teachers fewer non-instructional duties would be the most helpful approach to improve teacher well-being.

- Through a stronger focus on filling budgeted vacant positions, administrators can decrease "fill-in" requests of current staff.
- Minimizing or eliminating supervisory duties for teachers would give them time to address
 the additional paperwork and administrative tasks associated with increased student behavior
 issues and school-wide positive behavior approaches.
- Administrators can bring a renewed focus to their substitute teacher structure and philosophy.
 Some school districts now hire for "permanent substitute" teaching positions to make the job more appealing to potential workers. "Anything you can do, even if it's incremental and small, it helps with your staff," Heyworth (Ill.) Community School District Superintendent Lisa Taylor told NPR(20).

Personal financial wellness is a retention lever. More than a quarter (27%) of educators say feeling more financially secure would make them more likely to stay in education(21).

While increasing salaries is complex and often out of immediate reach, schools and districts can still take meaningful steps. For example, Horace Mann offers free financial wellness educational workshops to school districts on a variety of topics, including the basics of financial success and individual state teachers' retirement systems.

More frequent appreciation and recognition matter. It doesn't have to be big and coordinated – in fact, many educators noted the need to more frequently celebrate the "small stuff" to counteract negative attitudes. Several noted more administrator visibility would make schools feel more cohesive. Something as small as an administrator taking on an individual lesson for a teacher could be helpful for their workload and morale.

CONCLUSION

Teachers are the heart of every school — driving student success, shaping school culture, and sustaining learning communities. Yet as demands on teachers increase, little is being done to reduce their non-essential responsibilities, fueling burnout and staff turnover.

By recognizing and addressing teachers' workloads and well-being concerns, administrators can drive substantial improvement to school culture and climate. By supporting educators, we can best support students and communities.

FOOTNOTES

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- 2. Backes, Benjamin; Cowan, James; Goldhaber, Dan; and Theobald, Roddy. "Teachers and School Climate: Effects on Student Outcomes and Academic Disparities," CALDER Working Paper No. 274-1022, October 2022.
- 3. National Center for Education Statistics, "About One-Quarter of Public Schools Reported That Lack of Focus or Inattention From Students Had a Severe Negative Impact on Learning in 2023-24," July 2024.
- 4. Naff, David; Williams, Shenita; Furman-Darby, Jenna; and Yeung, Melissa, "The Mental Health Impacts of COVID-19 on PK-12 Students: A Systematic Review of Emerging Literature," AERA Open, 2022.
- 5. Pew Research Center, "What's It Like To Be a Teacher in America Today?," April 2024.
- 6. National Center for Education Statistics, "More than 80 Percent of U.S. Public Schools Report Pandemic Has Negatively Impacted Student Behavior and Socio-Emotional Development," July 2022.
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- 8. Brookings Institution, "Survey: Understanding how U.S. public schools approach school discipline," January 2023.
- 9. National Education Association, "Positive Behavioral Interventions and Supports," April 2023.
- 10. Ibid.
- 11. Ibid.
- 12. Molloy, Lauren E.; Moore, Julia E.; Trail, Jessica; Van Epps, John James; and Hopfer, Suellen, "Understanding Real-World Implementation Quality and 'Active Ingredients' of PBIS," Prevention Science, February 2013.
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- 16. Ibid.
- 17. National Center for Education Statistics, "Public School Leaders Reports Suggest No Overall Change in the Number of Teaching Positions Since Last School Year," December 2024.
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- 19. Pew Research Center, 'What's It Like To Be a Teacher in America Today?," April 2024.
- 20. National Public Radio, "Substitute teacher shortage prompts central Illinois school districts to consider hiring permanent staffers to fill gaps," November 2021.
- 21. Horace Mann, "Checks & Balance: How financial stress and heavier workloads are accelerating the teacher shortage," February 2023.

APPENDIX: HORACE MANN SCHOOL CLIMATE AND CULTURE STUDY

Key findings from a spring 2025 national survey of 830 U.S. educators, including public school K-12 teachers, administrators and support personnel

How satisfied are you with your school's culture?

School Culture: shared beliefs, values, and attitudes that shape how people in the school community interact with one another.

	Frequency	Percent
10 – extremely satisfied	95	12%
9	106	13%
8	180	23%
7	150	19%
6	85	11%
5	65	8%
4	38	5%
3	36	5%
2	13	2%
1	12	1%
0 – not at all satisfied	12	1%
Total	792	100%
Did not answer	38	
	830	

How satisfied are you with your school's climate?

School Climate: overall atmosphere and emotional tone of the school, including relationships among students and staff, feelings of safety and belonging, and how supportive and respectful the environment feels on a day-to-day basis.

	Frequency	Percent
10 – extremely satisfied	85	11%
9	113	14%
8	161	21%
7	129	16%
6	95	12%
5	70	9%
4	47	6%
3	40	5%
2	19	2%
1	14	2%
0 – not at all satisfied	15	2%
Total	788	100%
Did not answer	42	
	830	

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

	Strongly Agree	Agree	Neutral	Disagree	Strongly disagree	Total
Staff at my school share a common vision and set of values.	159	418	112	70	14	773
Our leadership team promotes a positive school culture.	227	291	124	94	39	775
Teachers and staff work collaboratively and support one another.	200	384	121	54	14	773
My school actively recognizes and celebrates staff and student successes.	205	327	157	69	14	772
Staff are encouraged to innovate and try new ideas.	175	331	148	90	29	773
My school prioritizes and supports the mental health and well-being of its staff.	134	267	183	135	56	775
I feel respected in my school environment.	212	313	120	81	47	773
Students generally treat each other with kindness and respect.	99	405	159	93	18	774
Behavioral issues are addressed fairly and effectively.	85	280	159	179	69	772
The local community actively supports our school district's goals and initiatives.	128	320	202	101	23	774

In which of the following ways has school staffing shortages affected your role this year? (Select all that apply)

	Frequency	Percent
Increased stress or burnout	433	59%
Added duties outside my typical role	319	44%
Reduced planning or collaboration time	290	40%
Increased workload or hours	283	39%
Impacted student learning or behavior	281	39%
Lowered quality of instruction or support	210	29%
Has not impacted my role	172	24%
Other (please specify)	57	8%

How would you describe student behavior in the classroom this year compared to last year?

	Frequency	Percent
Much improved	33	5%
Slightly improved	120	16%
About the same	308	42%
Slightly worse	202	28%
Much worse	64	9%
Total	727	100%
Did not answer	103	
	830	

Are you considering leaving the education profession within the next 3 years?

	Frequency	Percent
Yes	265	37%
No	307	42%
Not sure	153	21%
Total	725	100%
Did not answer	105	
	830	

What would most improve educator well-being at your school right now? (Rank top 3 selections)

	First Choice	Second Choice	Third Choice	Total
More planning time	171	143	117	431
Fewer non-instructional duties	113	151	126	390
Mental health supports	56	83	89	228
Peer connection opportunities	45	81	85	211
More recognition and appreciation	103	127	132	362
Personal financial wellness	181	104	112	397
Other	52	17	33	102

Which best describes the community where your school is located?

	Frequency	Percent
Rural	315	38%
Suburban	331	40%
Urban (city)	178	22%
Not sure	5	<1%
Total	829	
Did not answer	1	
	830	

Is your school considered a Title I school (school where at least 40% of students come from low-income families)?

	Frequency	Percent
Yes	559	68%
No	224	27%
Already paid off	45	5%
Total	828	100%
Did not answer	2	
	830	