

Horace Mann Educator Advisory Panel Survey*

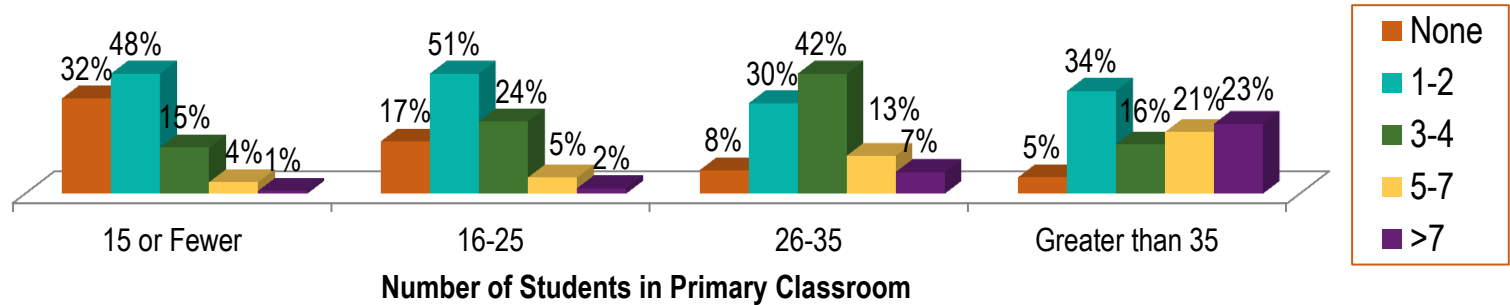
Horace Mann Business Intelligence
February 2017

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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.

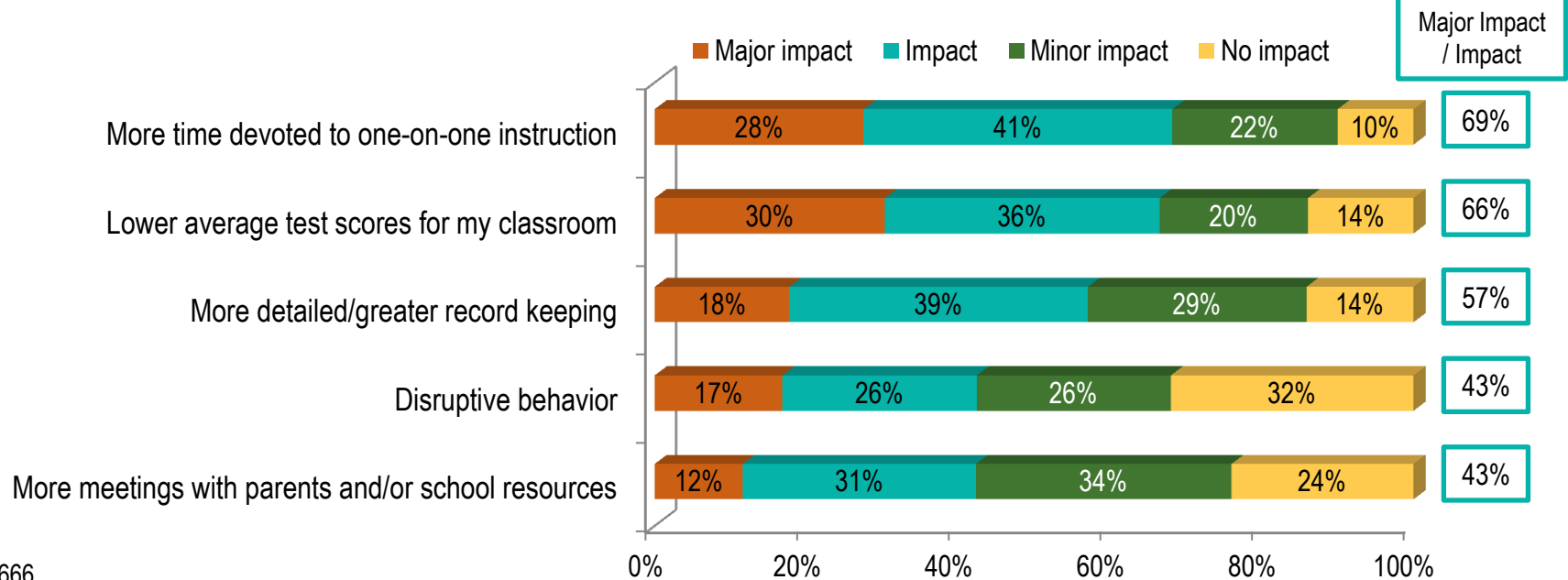
The Impact of Chronic Absenteeism

How many students in your classroom are chronically absent (on track to miss 18 or more days this year)?



n=679

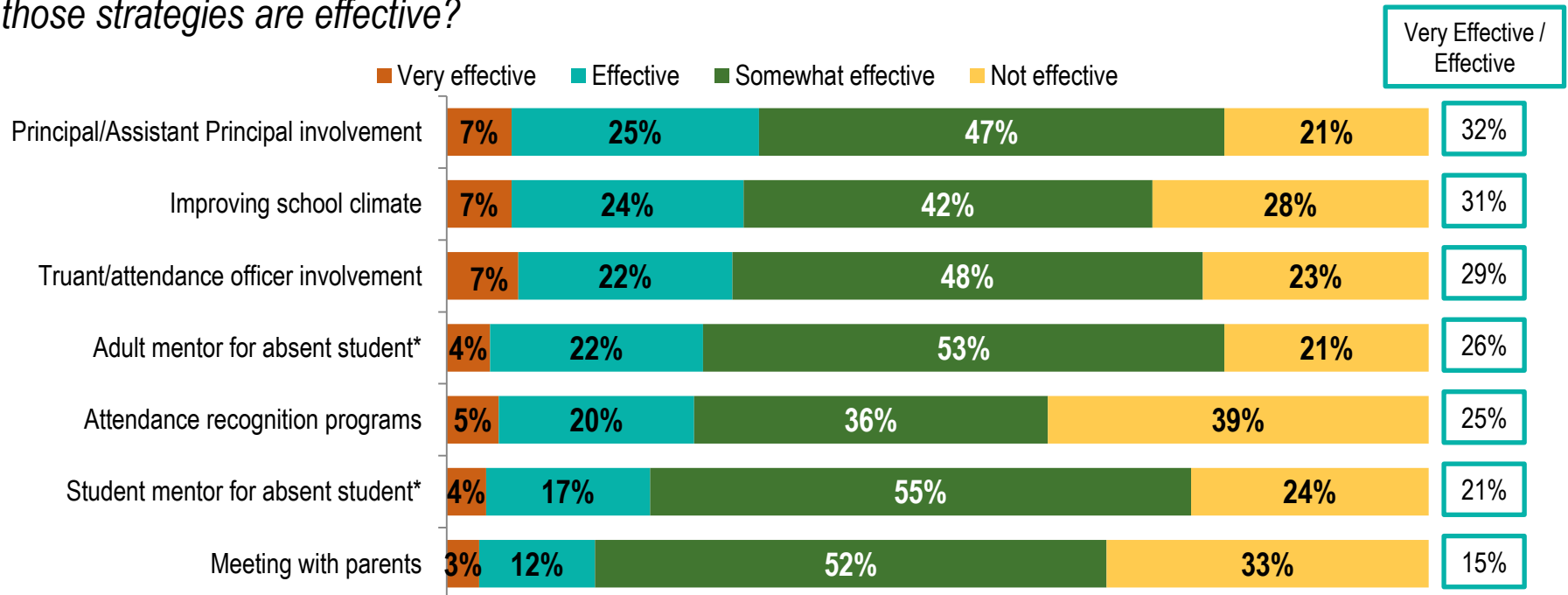
How has absenteeism affected your classroom?



n=666

Strategies for Addressing Chronic Absenteeism

What strategies have you or your school implemented to address absenteeism, and do you think those strategies are effective?



* Over 2/3 selected "NA" - Haven't tried this strategy and aren't included in this analysis.

Other strategies mentioned:

- Form a committee at school to address absences
- Get a court order / issue student detention / send threatening letters home
- Communicate with both the parent and child together
- Get social workers involved
- Create interschool competition
- Give attendance reminders such as gift alarm clocks
- Hold students accountable / have students sign an attendance contract
- Reinforce good attendance through recognition programs or incentives / tell students you're glad to see them
- Ask parents to explain reasons for absences
- Communicate with and support the student
- Pick up truant students

Barriers to Dealing with Students who are Chronically Absent

What barriers do you face when it comes to dealing with chronic absenteeism?

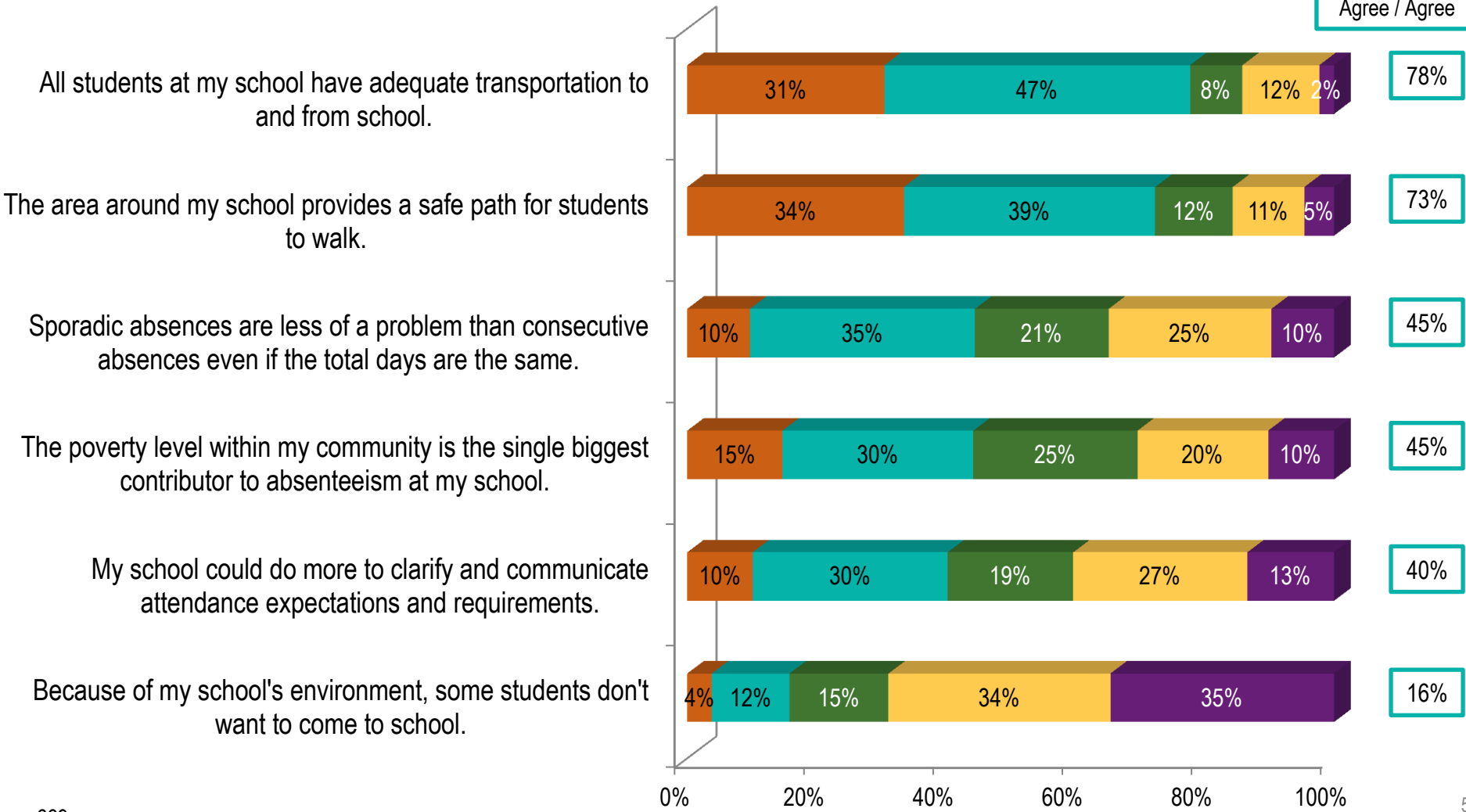
523 Educators had 582 Comments	% of Comments
Parental support and involvement / Parents who don't care	51%
Having to reteach content / Helping students who fall behind	27%
Poor enforcement of attendance policy by administrators, counselors, truant officers, and court system	8%
Bad behavior - students who aren't motivated or students with mental health issues	4%
Contacting parents - bad phone numbers and addresses	4%
Language barriers, poverty, socio-economic hardships	4%
Families and communities that don't value education	3%
Transportation	3%
Poor grades / some students have to repeat a grade	3%
Too many excuses for absences	3%
Inconsistent record keeping among teachers making it hard to identify problems	1%
Poor collaboration between students / Poor social skills	1%

Absenteeism: School Environment, Expectations, and Community

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

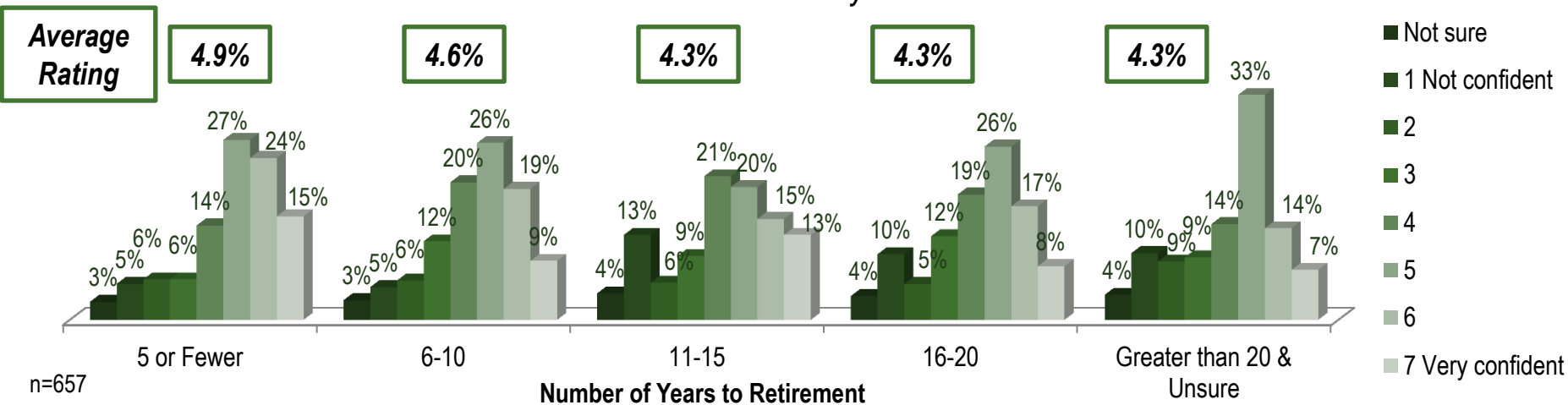
■ Strongly Agree
 ■ Agree
 ■ Neither Agree nor Disagree
 ■ Disagree
 ■ Strongly Disagree

% Strongly Agree / Agree

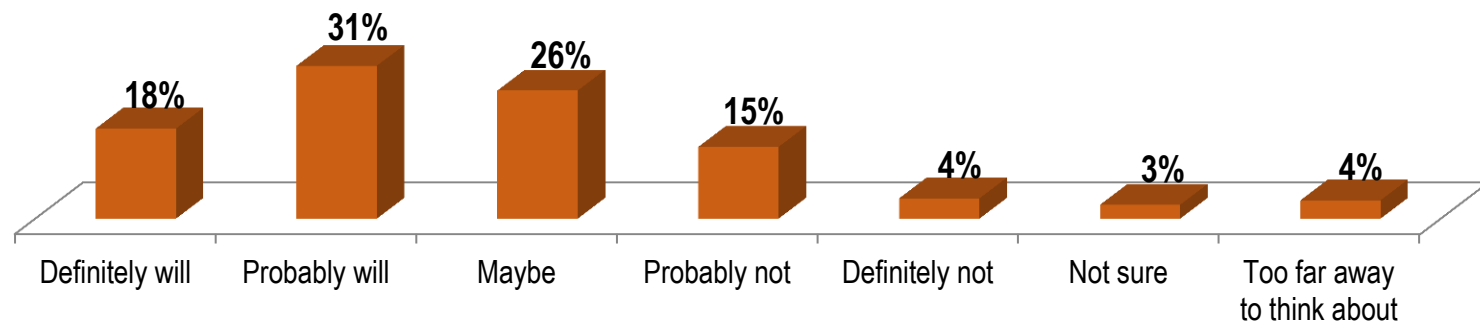


Retirement Preparation: Working After Retirement

On a 7 point scale where 1 is not confident and 7 is very confident, how confident are you that you'll retire comfortably?

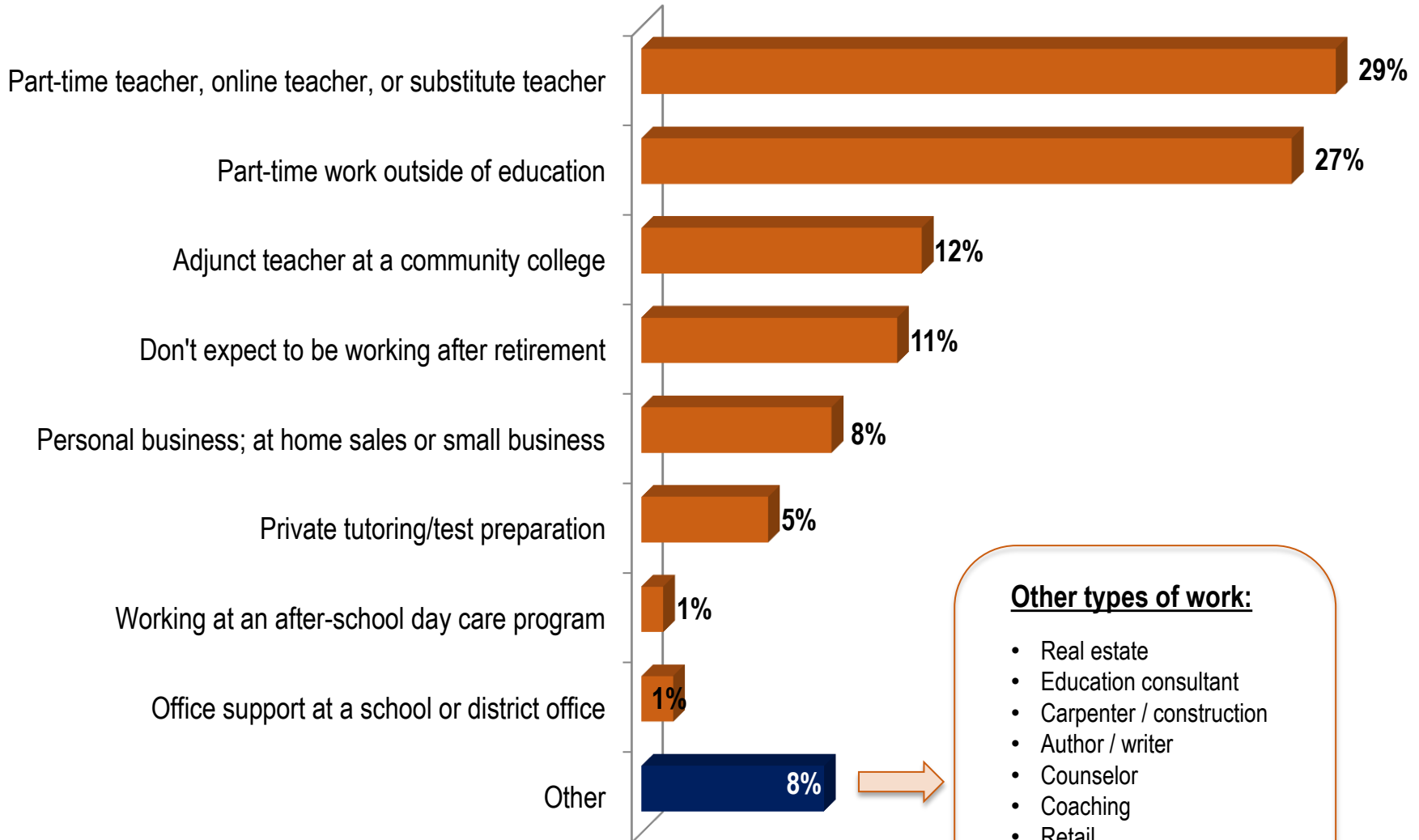


Do you think you'll need to work part-time after you retire in order to supplement your income?



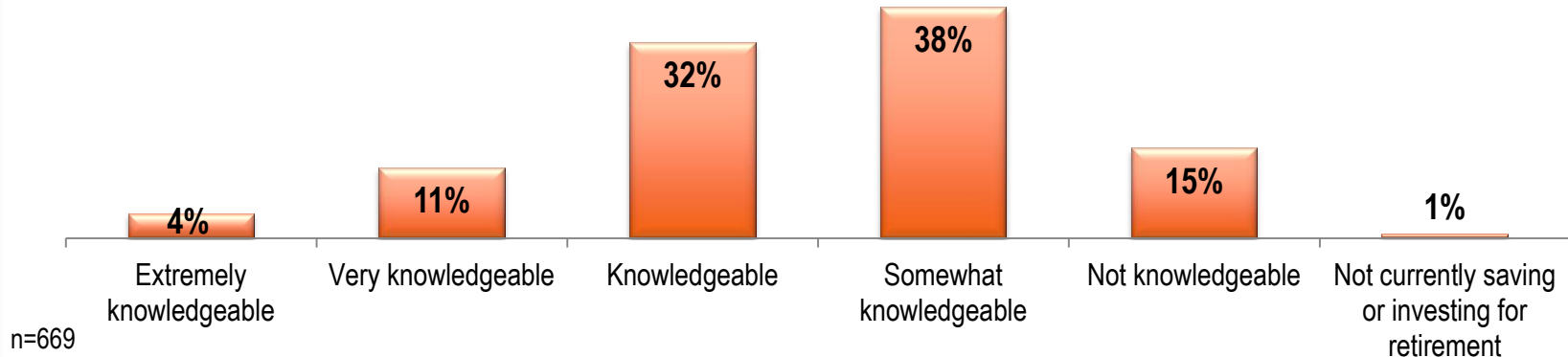
Type of Work Educators Might do After Retiring

If you expect to be working part-time, what type of work do you see yourself doing?



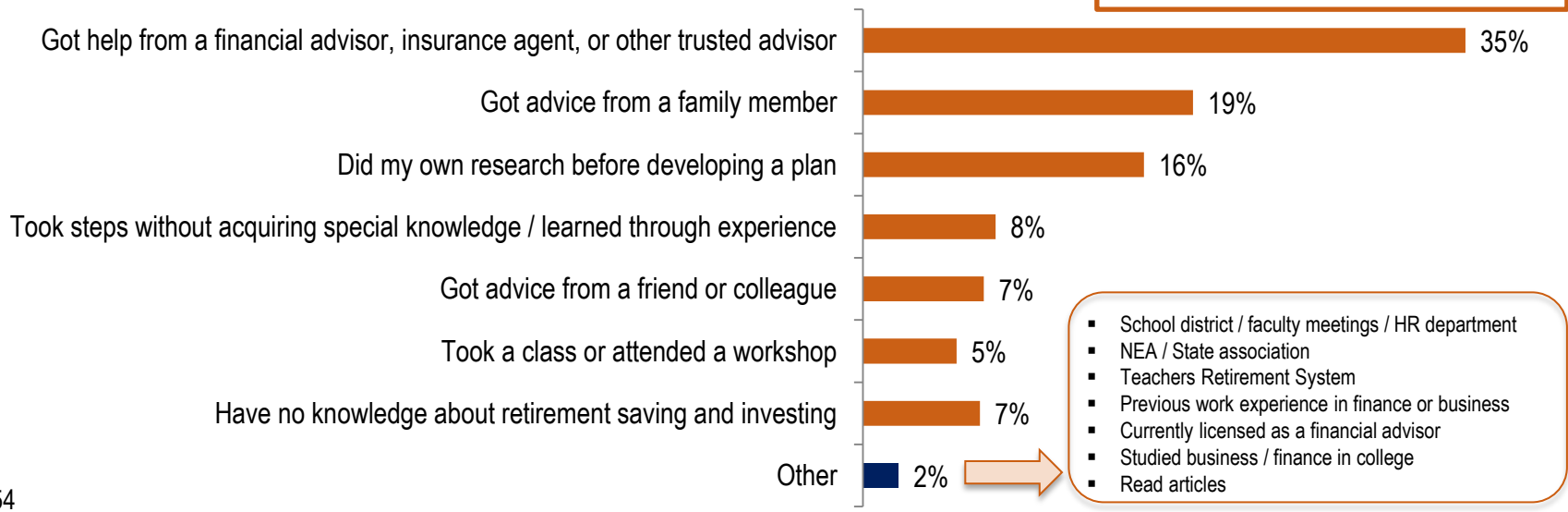
Retirement Saving: Sources of Saving & Investment Knowledge

How knowledgeable are you when it comes to saving and investing for retirement?



How did you acquire your knowledge about saving and investing?

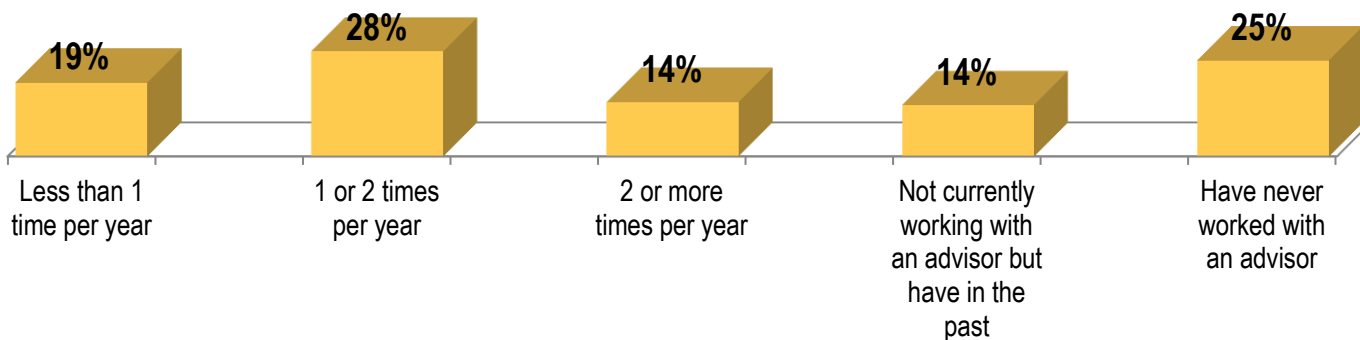
Average % of saving and investing knowledge coming from each source



- School district / faculty meetings / HR department
- NEA / State association
- Teachers Retirement System
- Previous work experience in finance or business
- Currently licensed as a financial advisor
- Studied business / finance in college
- Read articles

Working with a Financial Advisor

If you currently work with an advisor on retirement planning, how often do you communicate with that person (face to face, online, or by phone)?



If you currently work with an advisor on retirement planning, how often do you communicate with that person (face to face, online, or by phone)?

- 2 or more times per year
- 1 or 2 times per year
- Less than 1 time per year
- Not currently working with an advisor but have in the past
- Have never worked with an advisor

Educators meet more frequently with their financial advisor as retirement time gets closer.

