

# CHECKS & BALANCE

HOW FINANCIAL STRESS AND HEAVIER WORKLOADS  
ARE ACCELERATING THE TEACHER SHORTAGE

Insights from the Horace Mann Educator  
Advisory Panel Study  
November 2022

## BACKGROUND

### About Horace Mann

Horace Mann Educators Corporation (NYSE:HMN) is the largest 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. For more information, visit [horacemann.com](https://horacemann.com) or follow us @HoraceMann on Twitter and LinkedIn and @HoraceMannInsurance on Facebook.

### Methodology

This research is based on a nationally representative survey of 573 U.S. educators, including public school K-12 teachers, administrators and support personnel. The survey was fielded by Horace Mann in November 2022. It gathered both quantitative and qualitative data about educators' emotions, preferences, experiences and needs. In addition, this paper presents federal and nonpartisan research firm data to provide context for the educators' responses.



## INTRODUCTION

A major motivator for people choosing careers in education is its intangible rewards: The ability to make a difference in students' lives and contribute to the greater good. It's a calling – which is also an acknowledgement that the job's financial compensation is somewhat lacking.

Especially over the past few years, the expectations of U.S. educators – from administrators, from parents, from students, from policymakers – have expanded. Most notably, during the COVID-19 pandemic, educators were officially classified as essential workers. With families in survival mode, ever-changing educational structures and intermittent school closures, students fell behind their grade levels on both academic and social-emotional learning skills.

In the summer of 2022, COVID-19 vaccines became widely available for children, and communities hoped the '22-'23 school year would be “back to normal” in terms of school schedules. Yet upon return, there was something missing: Staff.

School district administrators have seen an increase in open teacher positions since the COVID-19 pandemic. Even harder to fill are district support staff positions such as librarians, guidance counselors, aides and paraprofessionals. The absence of those positions can be more pronounced in an in-person environment. The result is that both teachers and support staff are taking on more responsibilities beyond their primary roles with fewer resources and without an increase in compensation.

For many educators, it's a case of adding insult to injury. The economics of an education career already puts them at a financial disadvantage compared to their private-sector peers. The job generally requires more degrees for a lower salary – a disadvantage that's exacerbated by ballooning student loan costs. In addition, 77% of public school teachers are women, who face additional obstacles to financial security.

Those factors add up to an alarming outlook on the future for the education profession. More than 60% of educators have an exit plan or are considering leaving their chosen profession in the next few years, according to a November 2022 educator survey conducted by Horace Mann.

The solution is two-fold, according to educators. First, a shift in community thinking to acknowledge education as a professional career and respect for educators' role in preparing students for a successful future. The second, broadly, is better compensation. While a higher salary is the most obvious component of total compensation, educators are open to other elements that are more likely to be in administrators' scope of control, such as a stronger benefits package and specific financial resources.

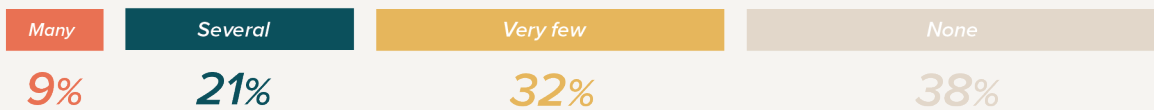


## SCHOOL UNDERSTAFFING HURTS TEACHERS AND STUDENTS

As of the middle of the 2021-2022 school year, nearly half (44%) of public schools reported full- or part-time teaching vacancies, according to the National Center for Education Statistics (NCES).<sup>(1)</sup> The most prevalent vacancies were for special education teachers (45% of schools), general elementary teachers (31%) and substitute teachers (20%). About half of public schools reported full- or part-time non-teaching vacancies, especially for custodial, transportation and nutrition positions. High-poverty schools and schools with high populations of students of color have more teaching vacancies than other schools, on average.

Breaking this down further, Horace Mann asked educators about the scope of the vacancies. Thirty percent of educators noted significant teacher shortages, while 47% reported significant support staff shortages.

### *Does your school currently have any open, unfilled teaching positions?*



### *Does your school currently have any open, unfilled support staff positions?*



*Source: Horace Mann Educator Advisory Panel survey*

School administrators report difficulty finding and keeping qualified educator job candidates. “Not enough applicants” is the top reason for the educator shortage, according to 85% of the 910 U.S. school superintendents surveyed by AASA, The School Superintendents Association in August 2022.<sup>(2)</sup> Administrators said other top contributing factors are burnout and competition from other opportunities for educators to improve their salary and benefits, work environment and lack of professional respect from others.

What the teacher shortage means for educators who remain is more work, elimination of planning time, even additional students parsed out to their classrooms when another teacher calls in sick. “I’m exhausted. There are not enough hours in the day to do all that is on my plate in addition to teaching,” said a 43-year-old elementary school teacher from Illinois. “I am at school two hours early and my work still comes home with me at night.”

Roughly 80% of educators surveyed said the impact of understaffing on both students and teachers is either moderate or severe. For example:

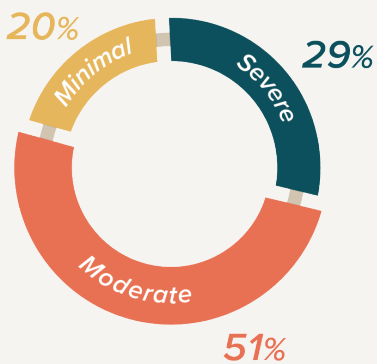
- At a middle school in Michigan, a teacher is foregoing hands-on lab activities due to safety concerns. There are 37 students in the class.
- At a high school in Texas, teachers are cleaning their own rooms, vacuuming and taking out the trash.
- A principal in Oregon reports a bilingual classroom without a bilingual teacher.

It's difficult to pinpoint the prevalence of educators covering classes not within their area of expertise. By analyzing federal and state data, non-public state education department data, annual completion numbers for teacher certification programs in each state, education department websites and news reports, an August 2022 Annenberg Institute at Brown University study concluded that more than 36,500 U.S. teacher vacancies and more than 163,500 positions are being filled by teachers who aren't fully certified or are not certified in the subject area they're teaching.<sup>(3)</sup>

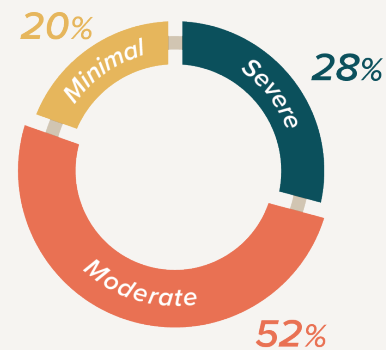
For students, this translates into a lack of consistency in teachers, lessons and support. "If staff is gone, we just watch kids and can't meet their needs," said a 46-year-old elementary school teacher from Wisconsin. "There are too many kids in a room and teachers are not teaching core curriculum daily."

Understaffing is particularly problematic for children who need individual attention from therapists or other educators, as documented in their Individualized Education Programs (IEPs). And not surprisingly, the stress of dealing with understaffing has impacted children's learning and behavioral issues, as well as educators' job satisfaction – no matter how committed they have been in the past about making a difference in children's lives.

**What is the impact of understaffing on teachers' ability to perform their jobs?**



**What is the impact of understaffing on students' ability to succeed?**



Source: Horace Mann Educator Advisory Panel survey

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*Educators are covering for open positions all the time and the pay isn't worth it. We are overwhelmed and tired. We thought this year would be better than the severe COVID years, but we have more open positions than ever, and the district just expects us to do it all. People are wiped out.*

– 58-year-old New Hampshire middle school teacher

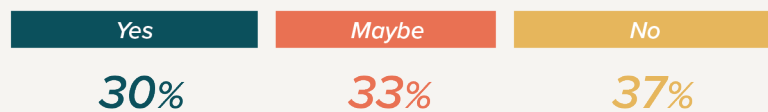
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## Calling it quits

The challenges of chronic school understaffing may be the tipping point for many educators who have for years felt overworked and underappreciated. The gap between the effort educators put into their jobs and what they get out of it has widened throughout the pandemic. Educators' job satisfaction declined from 63% in 2019 to 57% in 2022, according to Horace Mann studies. At the same time, the number of educators who consider themselves highly engaged in teaching increased – from 81% to 87%.

It's a recipe for burnout, and for the educator shortage to accelerate. Fewer educators often leads to increased responsibilities for those who stay, which can lead to lower job satisfaction, which can lead to more attrition. In fact, more than 30% of the Horace Mann survey respondents plan to leave the profession within the next three years, and the answer is "maybe" for another 33%. Overwhelmingly, respondents who are sure they will leave the profession plan to retire (58%), followed by transferring to a job in the private sector (20%). For the third of educators who are still deciding whether to leave, the most likely exit plans are swapped: 35% are considering a job in the private sector, and 27% are considering retirement. Those planning on retiring include both those at traditional retirement age and those considering retiring early, which varies by state, but can be as young as 55.

### *In the next 3 years, do you think you will leave the education profession?*



### *What are you considering as a career if you leave education?*



Retire



Work in a private sector position



Work in another public sector position

Source: Horace Mann Educator Advisory Panel survey

However, surveys often report high percentages of people who say they want to quit. How many educators will follow through on leaving their profession given their current financial constraints, retirement concerns and other personal considerations?

Another Annenberg Institute at Brown University study published in August 2022 compiled data from 16 states to study the relationship between "turnover intent" and actual turnover – the percent of teachers who do not return to their schools or school districts the following year.<sup>(4)</sup> They found that teachers who indicate they intend to leave "as soon as possible" are nearly 27 percentage points more likely to exit compared to teachers who indicate otherwise, even after controlling for teacher and school characteristics. To put this data in more concrete terms, for every 100 teachers who indicated they would leave the profession as soon as possible, 44 left and only 66 were still teaching the following year.

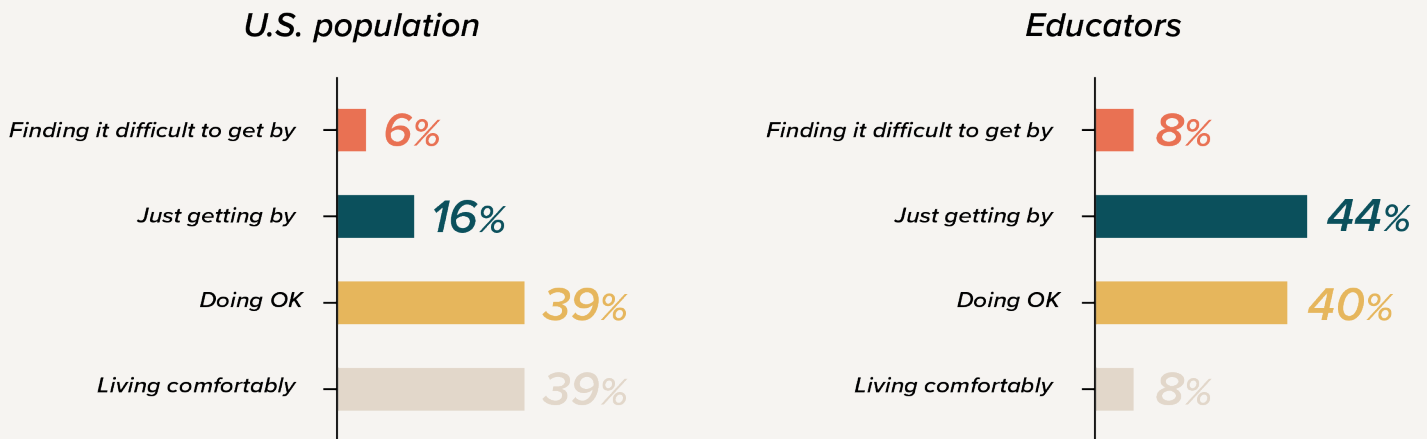
To make matters worse, fewer and fewer people are interested in pursuing education as a viable career. This decrease in interest contradicts a steadily growing need for educators to support the **growing** U.S. population. Only 4% of bachelor's degrees were in education in the 2019-2020 school year (85,057), compared to 9% of bachelor's degrees two decades earlier in the 1999-2000 school year (108,034), according to NCES.<sup>(5)</sup> At the University of California Los Angeles, interest in an education major among incoming freshmen declined to 4% in 2018 versus 10% in much of the 1990s. And a 2022 survey by educator magazine *Phi Delta Kappan* found that only 37% of parents with children in public schools would like to have their child take up public school teaching as a career – down from 75% in 1969. The top reason for parents not wanting their children to choose education in the most recent survey was “poor pay and benefits.”<sup>(6)</sup>



## THE STATE OF EDUCATOR FINANCES

Compared to the overall U.S. population, educators feel substantially less financially secure. Nearly half (44%) of educators surveyed by Horace Mann said they “were just getting by” financially – not saving, but not going further into debt. Only 16% of the overall U.S. population said the same.<sup>(7)</sup>

### How are you managing financially?



Source: Federal Reserve System, Horace Mann Educator Advisory Panel survey

How can that be? It's a combination of high educational requirements and the subsequent student loan debt burden, relatively low wages, the expectation of unpaid overtime, stress and feeling overwhelmed by the challenge of financial planning.

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*I cannot support my family in the district I teach - even after teaching for 22 years and loving my school and community. It breaks my heart to not be able to stay, even with two extra jobs.*

– 49-year-old Georgia elementary school teacher

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## The educator ‘wage penalty’

Educators generally require one or more college degrees to succeed in their profession, but this requires them to graduate with significant student loan debt and their compensation often does not line up with the significant initial financial investment required. The total average cost of undergraduate tuition, fees, room and board for a 2020 in-state four-year public university averaged more than \$84,000, according to NCES. But in nearly half (47%) of public school districts nationwide, an average teacher’s starting salary was less than \$40,000 for the 2020-2021 school year.<sup>(8)</sup>

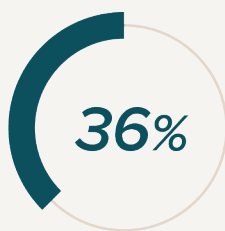
Student loan and other debt burdens can feel insurmountable and postpone or preclude life milestones. In a 2020 Horace Mann survey, 85% of educators said student loan debt has prevented them from achieving life goals, such as saving, buying a house or starting a family.<sup>(9)</sup>

The Economic Policy Institute now estimates that the “teacher wage penalty,” or the differential from their private sector college-educated counterparts, grew to a record high in 2021.<sup>(10)</sup> It was nearly 24% in 2021, up from 6% in 1996. Of course, the educator-professional wage gap also has increased due to inflation, uncompensated work time and expectations that educators do more teaching despite less preparation time during the work day.

In Horace Mann’s survey, younger educators were most likely to categorize their financial situation as “just getting by” or “struggling to make ends meet” (65% of those age 35 and younger), but financial concerns were prevalent in every age group – 55% of those ages 36-50, nearly 47% of ages 51-65 and 48% of those age 66+. More than 20% said they’re unprepared for a major life change, such as the loss of a spouse or job.

The result is financial insecurity compounding the stress of the job, which is more prevalent in educators who remain on the fence about their careers. Only 40% of educators who are considering a career change feel financially secure, compared to 50% who are planning to stay and 57% who are planning to leave. The most common financial planning concerns centered on being unsure where to start and uncertainty about whether they can afford financial help.

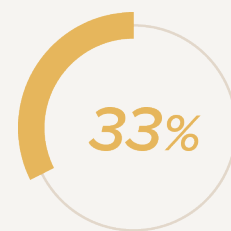
### ***Educators' top barriers to financial security***



*“I don’t know how to find a trustworthy financial professional to help me.”*



*“I can’t afford a professional’s help.”*



*“I don’t know what financial products I need.”*

*Source: Horace Mann Educator Advisory Panel survey*

## Women educators face additional challenges to financial security

The gender biases that permeate American workplaces affect a disproportionate number of women in education. More than three-quarters of public school teachers (77%) are women, who have historically faced more challenges to financial security. To name just three:

- **Lower pay.** Women public school teachers are paid 3.5% less on average than men, and female public school principals are paid an average of 4.3% less than their male counterparts, according to NCES.<sup>(11)</sup> Looking at the overall employment picture, the U.S. Government Accountability Office used U.S. Census data to determine that in 2021, women earned about 82 cents for every dollar men earned; the comparison was 63 cents for Black women and 58 cents for Hispanic women. However, career site Zippia used its database of 30 million profiles to estimate that Black teachers earn far less than any other ethnic group on average – possibly because they are more likely to teach in lower-income Title I schools with majority-minority student populations.<sup>(12)</sup>
- **Work interruptions.** Women in all professions are more likely to step away from full-time work due to childcare and other family responsibilities, which impacts their career wages, benefits, opportunities to save for retirement and career advancement opportunities. This trend was exacerbated by the pandemic. From March through July 2021, an estimated 28% of women with children under age 18 left the workforce temporarily or permanently, compared with 10% of men, according to a survey of 1,000 adults conducted for NextAdvisor by YouGov. This trend may have been elevated for women educators, who are more likely to be caring for dependents than women workers overall.
- **The need to fund a longer retirement.** Women live an average of five years longer than men, according to the U.S. Centers for Disease Control. The need to finance a longer retirement – whether or not a woman has dependents or a spouse – may magnify fears of outliving savings and emphasizes the need for longer-term insurance and retirement planning.

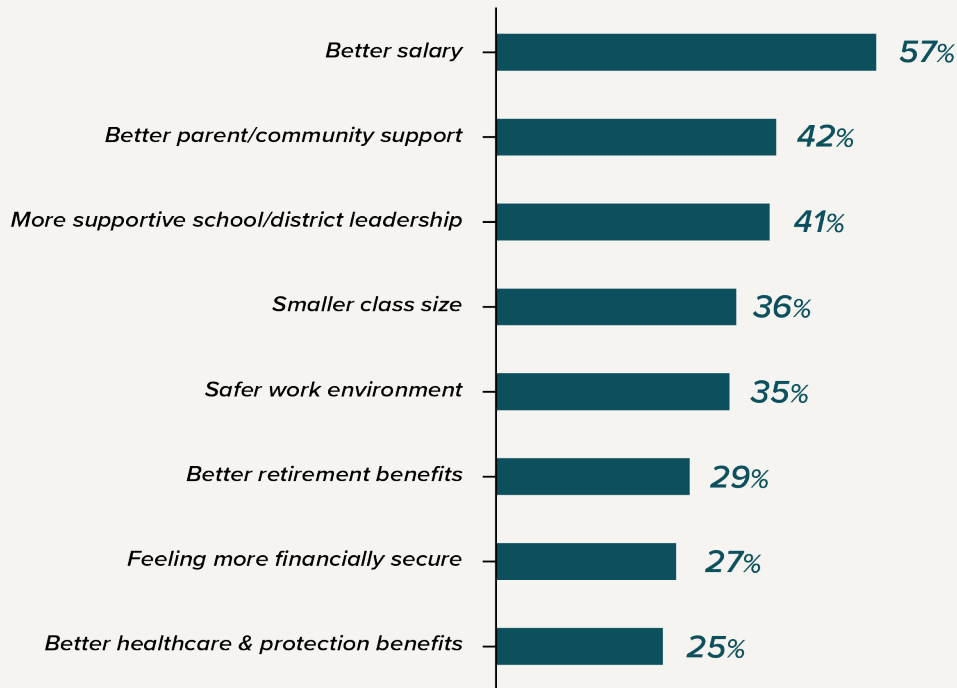
In the Horace Mann survey, women educators felt far less confident than their male peers about their understanding of their state's retirement benefits – 57% of women said they had a “good” or “very good” understanding, compared to 69% of men. In addition, women were 6 percentage points more likely than men to be planning to leave the profession in the near future (32% vs. 26%).

Compared to U.S. women surveyed by LIMRA in late 2022<sup>(13)</sup>, women educators are more likely to feel financially on track (48% vs. 30%). This finding is encouraging for women educators, illustrating that a financially viable education career is possible. However, women educators were more likely to have concerns about financial resources and support, like finding a trustworthy financial professional (36% vs. 23%) and finding the time to make a financial plan (20% vs. 12%) than U.S. women overall.

## CREATING A 'STAY STRATEGY'

The Horace Mann survey and other data provide insights on what school administrators can do to successfully improve their districts' staffing levels. As almost anyone with a job can empathize with, a higher salary was at the top of the list; however, other solutions were more in line with factors administrators can control.

### *What would make you consider staying?*



Source: Horace Mann Educator Advisory Panel survey

### **Ask the educators what they want**

More than a quarter of educators would consider staying at their job if they felt more financially secure. Administrators are facing numerous challenges and budgetary pressures as well. While a higher salary can be difficult to provide, there are no-cost solutions administrators can offer their staff to encourage financial literacy, smart financial behavior and confidence in how to work toward financial wellness. 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. A Horace Mann agent can sit down with an educator to discuss their individual financial situation and goals – again, at no cost.

Plus, Horace Mann's Student Loan Solutions program has helped put educators on the path to more than \$450 million in student loan forgiveness through the Public Service Loan Forgiveness program. (This program is available to all public school employees with qualified federal loans and is separate from the Biden administration's one-time loan relief proposal.) Lowering student loan debt can free up funds for other financial priorities, from day-to-day living expenses to investing for retirement.

To bolster benefit packages, school districts can offer voluntary supplemental insurance programs to help fill gaps in the benefits they offer to employees. This type of insurance program can offer peace of mind if educators expect to have financial difficulties paying for a given type of out-of-pocket medical and non-medical expenses, or want to protect themselves if they are without income due to a related health condition. The most popular plans among educators surveyed by Horace Mann in November 2020<sup>(14)</sup> cover disability (51%), accidents (42%), cancer (39%), hospitalization (23%) and critical illness (17%).

## **Be appreciative**

First-year teachers are a growing percentage of educators, estimated to be about 7% in 2017 versus 3% in 1987.<sup>(15)</sup> New teacher retention tends to be higher in well-resourced schools with more supportive administrators, higher levels of teacher collegiality and a mentoring program that can include new-teacher seminars. In fact, researchers have consistently found that school administrators play a central role in supporting new teachers: helping them adjust to both the teaching profession and their school's culture and norms, removing organizational barriers that can discourage mentors and mentees from routinely meeting, and encouraging collaboration on instruction, lesson planning and other areas.

Retaining experienced educators – particularly high-performing teachers – often comes down to recognition and opportunities. A report published in 2012 by the New Teacher Project (Tntp) contained insights that hold true today.<sup>(16)</sup> Principals can encourage their educators to stay in the profession – and at their school and district – by offering a supportive school culture, recognizing examples of their high performance on the job, identifying opportunities and paths for teacher leadership roles, and encouraging them to keep teaching at their school next year, rather than taking retention for granted.

## **Encourage interest in teaching**

Sparking interest in potential future teachers can help fill the educator hiring pipeline over the long-term. One way high schools are pursuing this is offering joint credit programs with local colleges. For example, Lincoln Land Community College's Teacher Education Pipeline Initiative provides high school seniors in central Illinois with scholarships to earn up to 14 credit hours toward an associate degree in elementary or secondary education while completing high school. The Horace Mann Educators Foundation provided a \$25,000 grant to fund the program in 2022.

## CONCLUSION

America's school districts have successfully faced many challenges during the COVID-19 era. To continue helping our country's children learn and thrive in school, it's time for administrators to place more emphasis on meeting and addressing their educators' challenges, from financial well-being to on-the-job staffing concerns. The solutions above are good options for administrators looking to enhance their district's support for educators and promote student achievement.

*For more information on Horace Mann's financial wellness resources for schools, visit [horacemann.com/financial-wellness](https://horacemann.com/financial-wellness).*



## FOOTNOTES

1. National Center for Education Statistics, U.S. Schools Report Increased Teacher Vacancies Due to COVID-19 Pandemic, New NCES Data Show, March 3, 2022
2. Axios, Quantifying an 'alarming' teacher shortage, Sept. 13, 2022
3. Annenberg Institute at Brown University, Is there a national teacher shortage? A systematic examination of reports of teacher shortages in the United States, Aug. 2022
4. Annenberg Institute at Brown University, Comparing Turnover Intentions and Actual Turnover in the Public Sector Workforce: Evidence from Public School Teachers, Aug. 2022
5. National Center for Education Statistics, Digest of Education Statistics, 2021 Tables and Figures
6. *Phi Delta Kappan*, The 54th Annual PDK Poll, 2022.
7. Federal Reserve System, Economic Well-Being of U.S. Households
8. National Education Association, Teacher Salary Benchmark Report, April 26, 2022
9. Horace Mann Educators Corporation, The Student Loan Debt Effect: Good Teachers are Leaving Education, June 2020
10. Economic Policy Institute, The teacher pay penalty has hit a new high, Aug. 16, 2022
11. National Center for Education Statistics, Women's Equality Day: The Gender Wage Gap Continues, Aug. 26, 2022
12. Zippia, Teacher Demographics and Statistics in the U.S., Sept. 9, 2022
13. LIMRA, "What Women Want in Financial Services," 2022
14. Horace Mann Educators Corporation, The Hidden Impact of COVID-19 on Educators, November 2020
15. Kappan, Greener than ever? A look at the newest teachers in our public schools, Nov. 1, 2021
16. The New Teacher Project, The Irreplaceables, July 30, 2012

## APPENDIX

Key findings from a nationally representative survey of 573 U.S. educators fielded in November 2022. Respondents included public school K-12 teachers, administrators and support personnel.

### Does your school currently have any open, unfilled teaching positions?

	Frequency	Percent
Many	49	8.6%
Several	118	20.6%
Very few	185	32.3%
None	220	38.5%
Total	572	100%

### Does your school currently have any open, unfilled support staff positions?

	Frequency	Percent
Many	77	13.5%
Several	189	33.0%
Very few	207	36.2%
None	99	17.3%
Total	572	100%

### How much is teacher understaffing at your school affecting students' ability to succeed?

	Frequency	Percent
No effect	1	0.6%
Minimal effect	32	19.8%
Moderate effect	84	51.8%
Severe effect	45	27.8%
Total	162	100%

## APPENDIX

### How much is teacher understaffing at your school affecting teachers' ability to perform their jobs?

	Frequency	Percent
Minimal effect	33	20.4%
Moderate effect	82	50.6%
Severe effect	47	29.0%
Total	162	100%

### In the next 3 years, do you think you will leave the education profession?

	Total	Women	Men
Yes	30.4%	31.5%	26.4%
No	36.7%	35.8%	40.0%
Maybe	32.9%	32.7%	33.6%
Total	100%	100%	100%

### What are you considering as a career if you leave education?

	Total	"Yes, I plan to leave education" respondents	"Maybe I will leave education" respondents
Work in a private sector position	27.7%	19.9%	34.8%
Work in a different public sector position (e.g. municipal govt., public agency)	10.1%	6.6%	13.2%
Stay-at-home parent or homemaker	1.7%	0.6%	2.8%
Start your own business	6.9%	4.8%	8.8%
Go back to school	1.4%	0.0%	2.8%
Retire	42.1%	58.4%	27.1%
Other	10.1%	9.7%	10.5%
Total	100%	100%	100%



## APPENDIX

### Which of the following best describes your household's current financial situation?

	Age range				
	Total	Up to 35	36-50	51-65	66+
Struggling to make ends meet, going further into debt	7.7%	0.0%	11.1%	5.6%	3.7%
Covering expenses, not going further into debt but not saving	43.9%	64.7%	43.9%	41.3%	44.4%
Comfortable with good cash flow and able to save	40.0%	35.3%	38.5%	40.4%	48.2%
Very comfortable, accumulating wealth and investments	8.4%	0.0%	6.5%	12.7%	3.7%
	100%	100%	100%	100%	100%

### Which of the following best describes your household's current financial situation?

	"Yes, I plan to leave education" respondents	"No, I do not plan to leave education" respondents	"Maybe I will leave education" respondents
Struggling to make ends meet, going further into debt	6.5%	5.9%	10.7%
Covering expenses, not going further into debt but not saving	39.4%	46.0%	45.5%
Comfortable with good cash flow and able to save	44.5%	40.1%	36.0%
Very comfortable, accumulating wealth and investments	9.7%	7.9%	7.9%
	100%	100%	100%

### If you were to experience a major life change, such as the loss of a spouse or the loss of a job, would you be financially prepared?

	Frequency	Percent
Well prepared	68	12.7%
Mostly prepared	141	26.3%
Somewhat prepared	202	37.7%
Not prepared	125	23.3%
Total	536	100%

## APPENDIX

### How much do you agree with the statement, 'I don't have enough time to create a financial plan'?

	Frequency	Percent
Strongly agree	22	4.1%
Agree	83	15.6%
Neither agree nor disagree	139	26.0%
Disagree	178	33.3%
Strongly disagree	112	21.0%
Total	534	100%

### How much do you agree with the statement, 'I don't know what financial products or services I need'?

	Frequency	Percent
Strongly agree	24	4.5%
Agree	153	28.6%
Neither agree nor disagree	120	22.4%
Disagree	159	29.7%
Strongly disagree	79	14.8%
Total	535	100%

### How much do you agree with the statement, 'I can't afford a financial professional's help'?

	Frequency	Percent
Strongly agree	72	13.5%
Agree	110	20.6%
Neither agree nor disagree	104	19.4%
Disagree	151	28.2%
Strongly disagree	98	18.3%
Total	535	100%

## APPENDIX

### How much do you agree with the statement, 'I don't know how to find a trustworthy financial professional to help me'?

	Frequency	Percent
Strongly agree	51	9.5%
Agree	139	26.0%
Neither agree nor disagree	102	19.0%
Disagree	148	27.6%
Strongly disagree	96	17.9%
Total	536	100%

### How much do you agree with the statement, 'I'm on track to meet my financial goals'?

	Total	Gender		Career plans		
		Women	Men	Yes, leaving education	Maybe leaving education	No, not leaving education
Strongly agree	9.5%	9.9%	8.4%	14.0%	6.2%	8.9%
Agree	39.2%	37.9%	44.9%	43.3%	33.7%	40.8%
Neither agree or disagree	23.9%	24.0%	24.3%	19.7%	21.9%	28.9%
Disagree	22.4%	23.0%	17.7%	16.6%	31.5%	18.9%
Strongly disagree	5.0%	5.2%	4.7%	6.4%	6.7%	2.5%
	100%	100%	100%	100%	100%	100%

### How well do you understand your state's teacher retirement benefits?

	Total	Women	Men
Very good understanding	19.4%	18.6%	23.6%
Good understanding	39.2%	38.1%	45.3%
Some understanding	36.3%	38.4%	26.4%
No understanding	4.9%	4.9%	4.7%
Total	100%	100%	100%

## APPENDIX

**What would make you more likely to stay in education? Check all that apply.**

	<b>Responses</b>	<b>Percent of Cases</b>
Better salary	195	57.0%
Better retirement benefits	98	28.7%
Better healthcare & protection benefits	84	24.6%
Feeling more financially secure	91	26.6%
A safer, more secure work environment	118	34.5%
Smaller class size	123	36.0%
Better school or district leadership	139	40.6%
Better parental or community support	142	41.5%
Other	85	24.9%