

Horace Mann Educator Advisory Panel Survey*

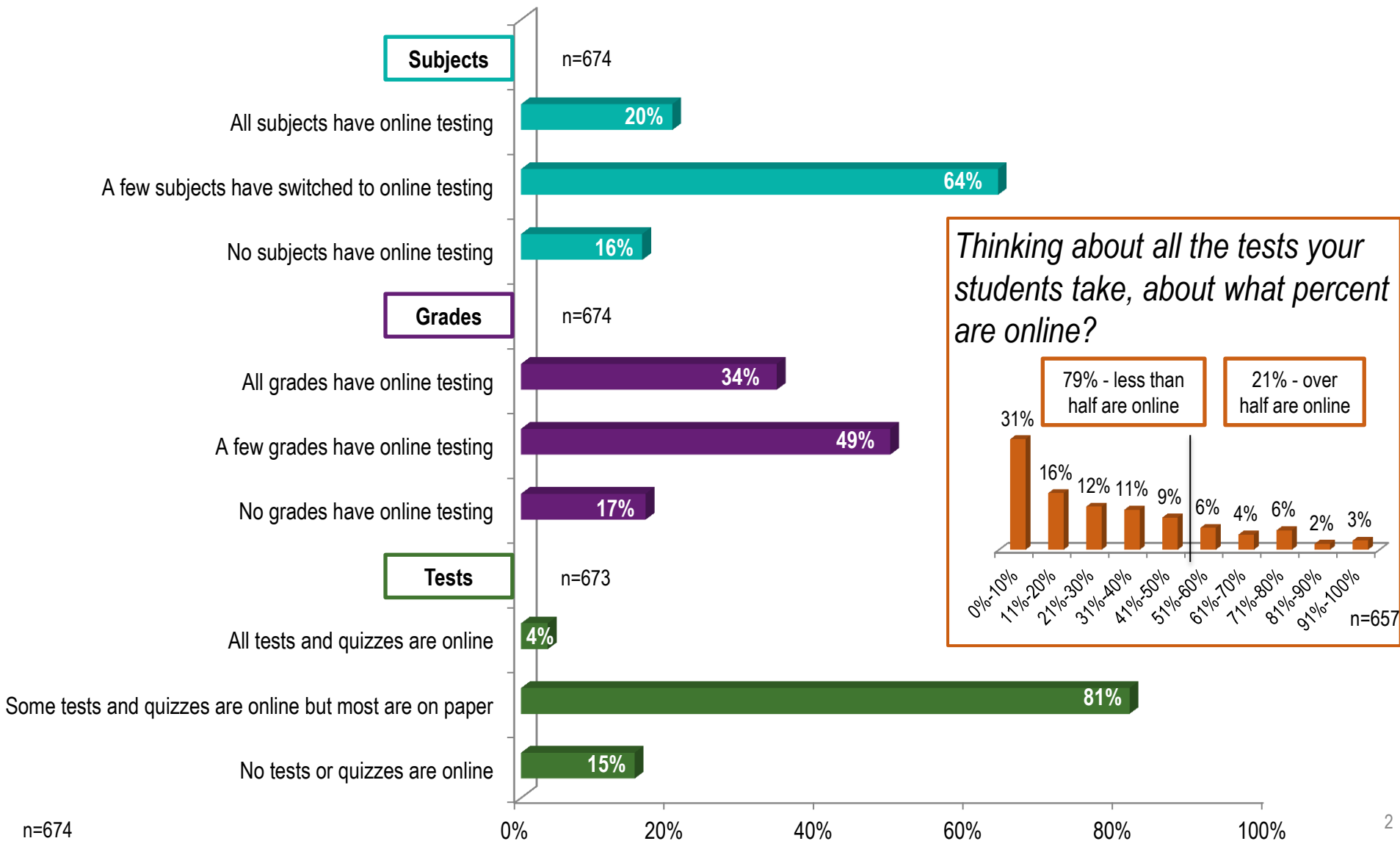
Horace Mann Business Intelligence
November, 2016

Online Testing	(Page 2)
Students Living in Poverty	(Page 6)
Teacher Collaboration	(Page 8)
Financial Workshops	(Page 11)
Messaging/Communication Preferences	(Page 12)

*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.

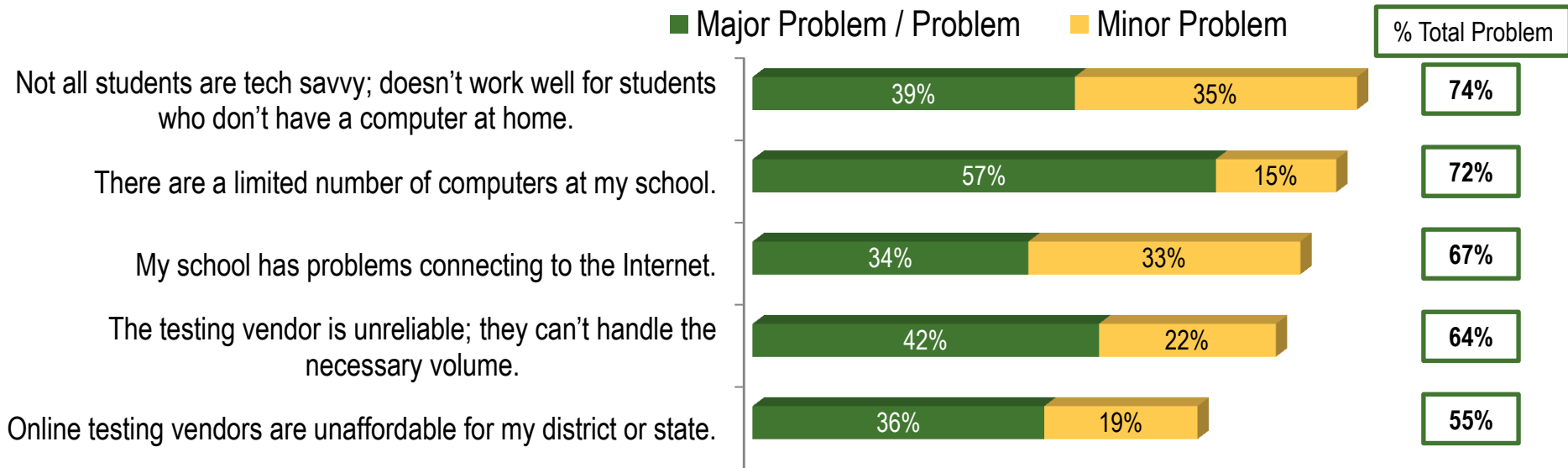
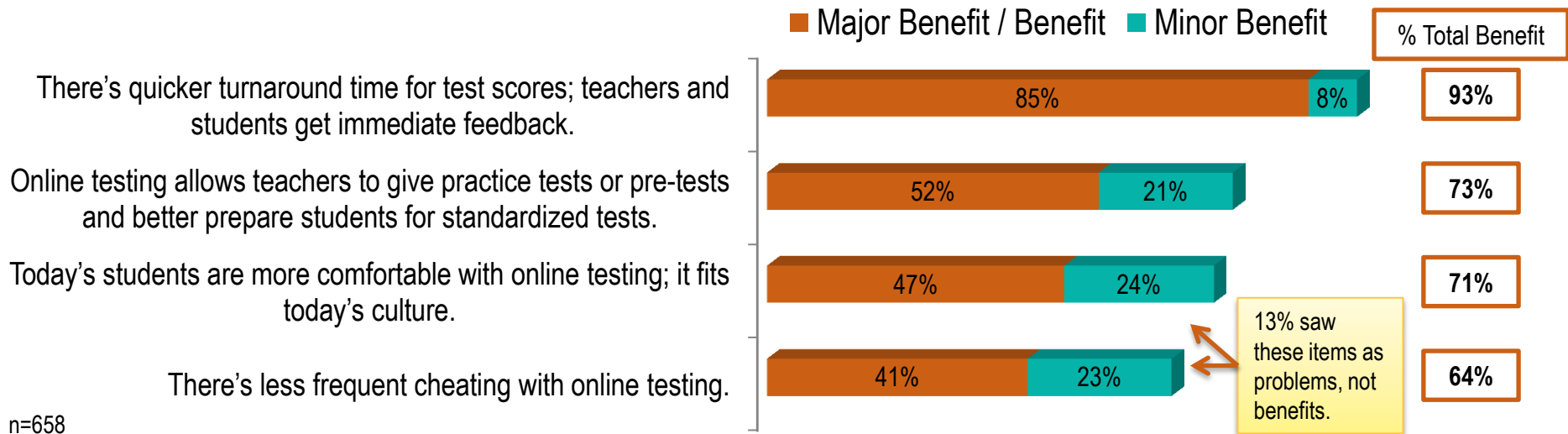
Online Testing – Transitioning to Online Testing

Has your district transitioned to online (digital) testing?



Online Testing – Problems and Benefits

What benefits or problems do you see to online testing compared to traditional paper tests?



Online Testing – Comments

What other benefits or problems do you see with online testing?

282 educators with comments

Problems

- Technology glitches / not enough bandwidth / unreliable internet connection
- Not affordable / not enough computers at school / not enough training for teachers and students on how to use the equipment
- Some students do better on traditional paper and pencil tests
- Not good for all grade or ability levels such as kindergarten or special needs students
- Students rush through online tests / they can't always go back and change answers / they don't take online tests seriously
- Online tests don't measure problem solving / can't ask probing questions / too much reliance on multiple choice questions
- Students can't show work / a teacher can't tell where a student needs help / math symbols are problematic
- Online testing should be incorporated but not solely relied upon
- It's too easy to cheat with online testing / students can "Google" the answer
- Requires keyboard or typing skills that not every student has / students are used to touch pads
- Students are losing fine motor skills and penmanship

Benefits

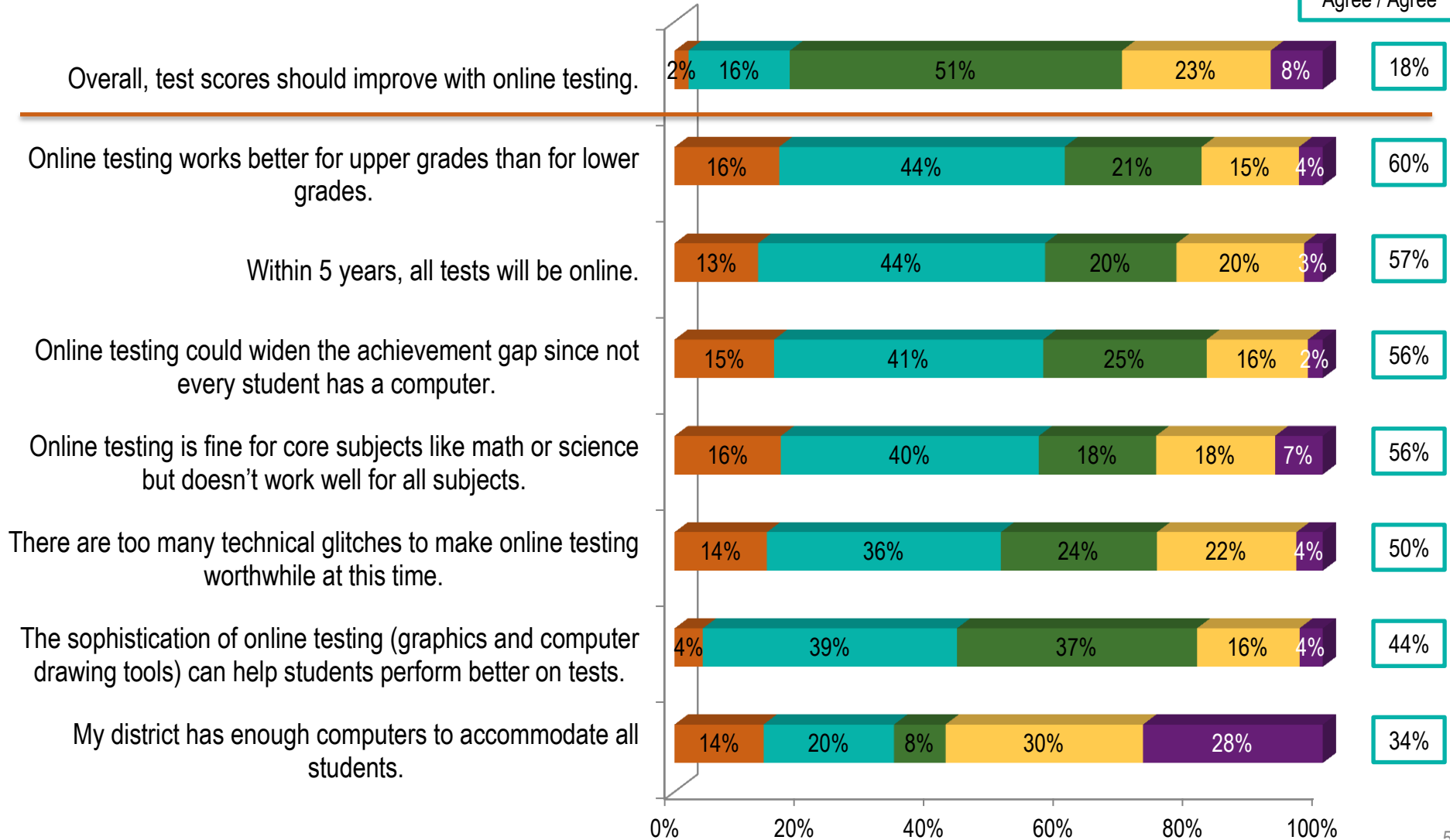
- Provides objective and immediate feedback with more data to analyze and share
- It's great / kids are more comfortable and seem more motivated to take online tests
- Can provide extra practice for students / It's easier for students to make up missed tests
- Cuts down on paper usage / no need for extra pencils

Online Testing – Test Scores, Student Achievement, and Glitches

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

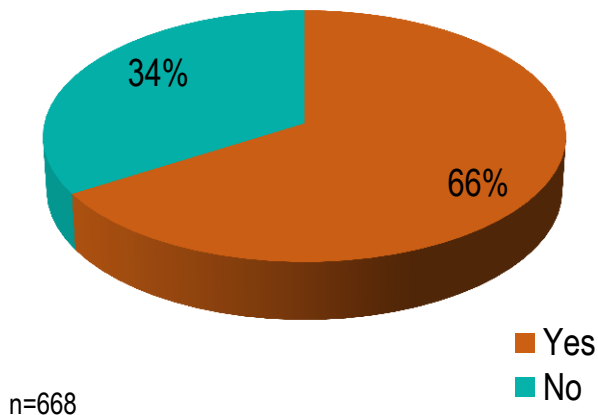
■ Strongly Agree
 ■ Agree
 ■ Neither Agree nor Disagree
 ■ Disagree
 ■ Strongly Disagree

% Strongly Agree / Agree

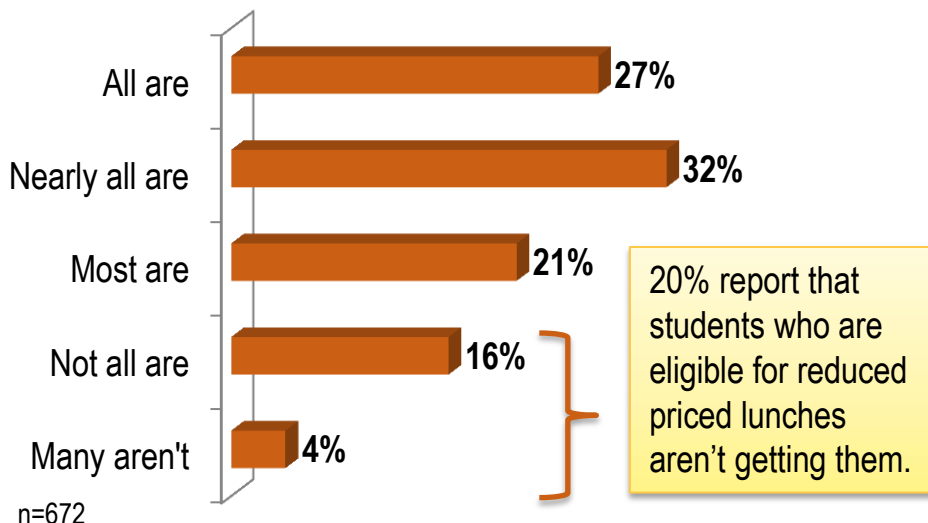


Students Living in Poverty

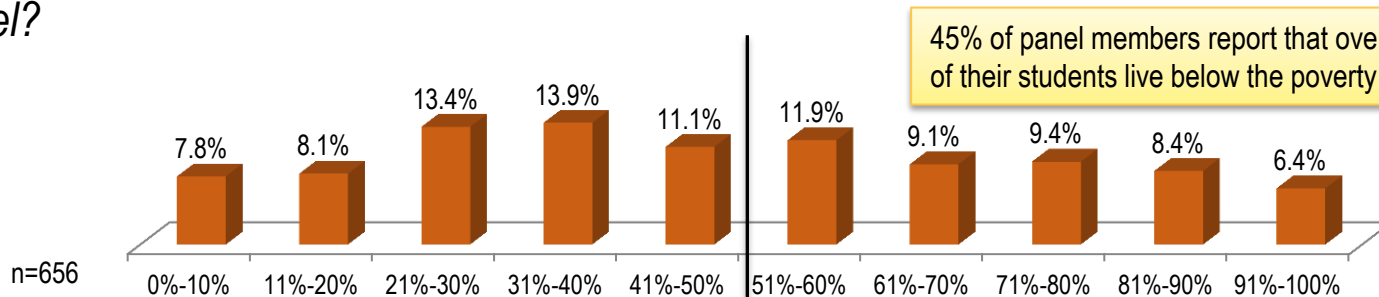
Is your school a Title I school?



Do you believe all students who should be receiving a free or reduced price lunch are getting one?



Using your best guess, what percentage of students at your school live below the poverty level?



% educators reporting that **30% or fewer** students live below the poverty level.

Top states

MA	OR	NH	SC	MN
73%	64%	63%	54%	50%

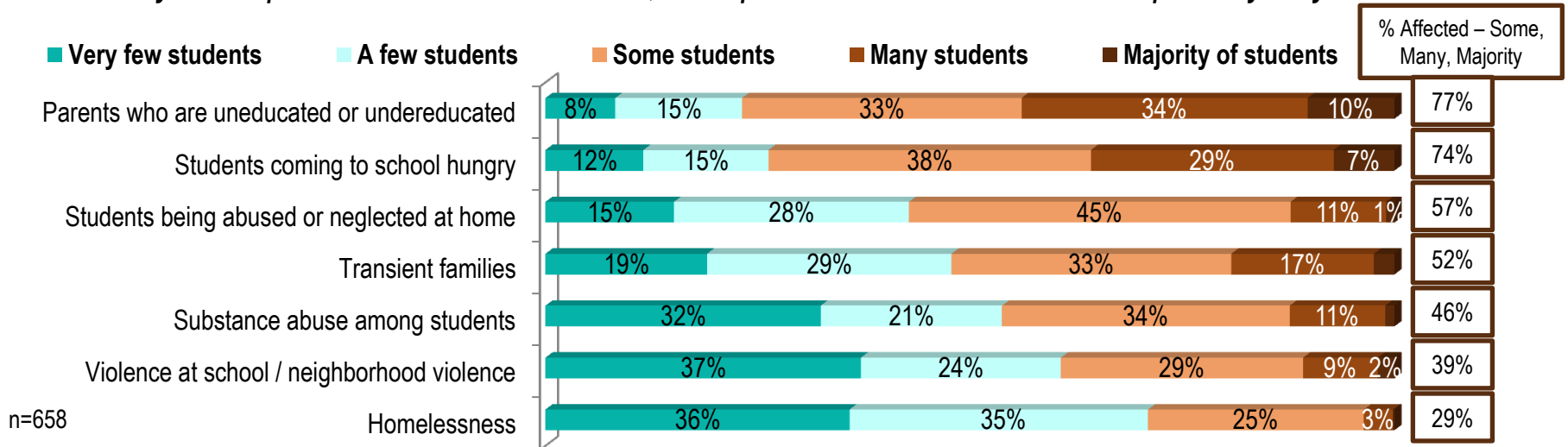
Top states

AR	AZ	LA	NM	WV
50%	50%	50%	71%	67%

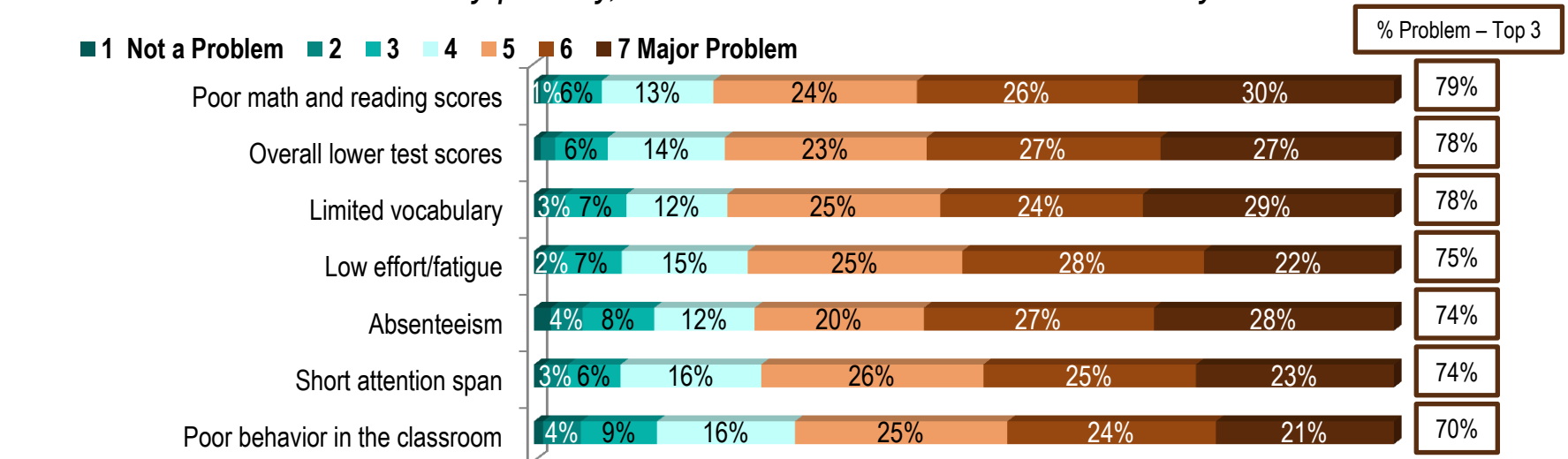
% educators reporting that **70% or more** students live below the poverty level.

Students Living in Poverty – Prevalence and Impact

Based on your experience and observation, how prevalent are the effects of poverty at your school?



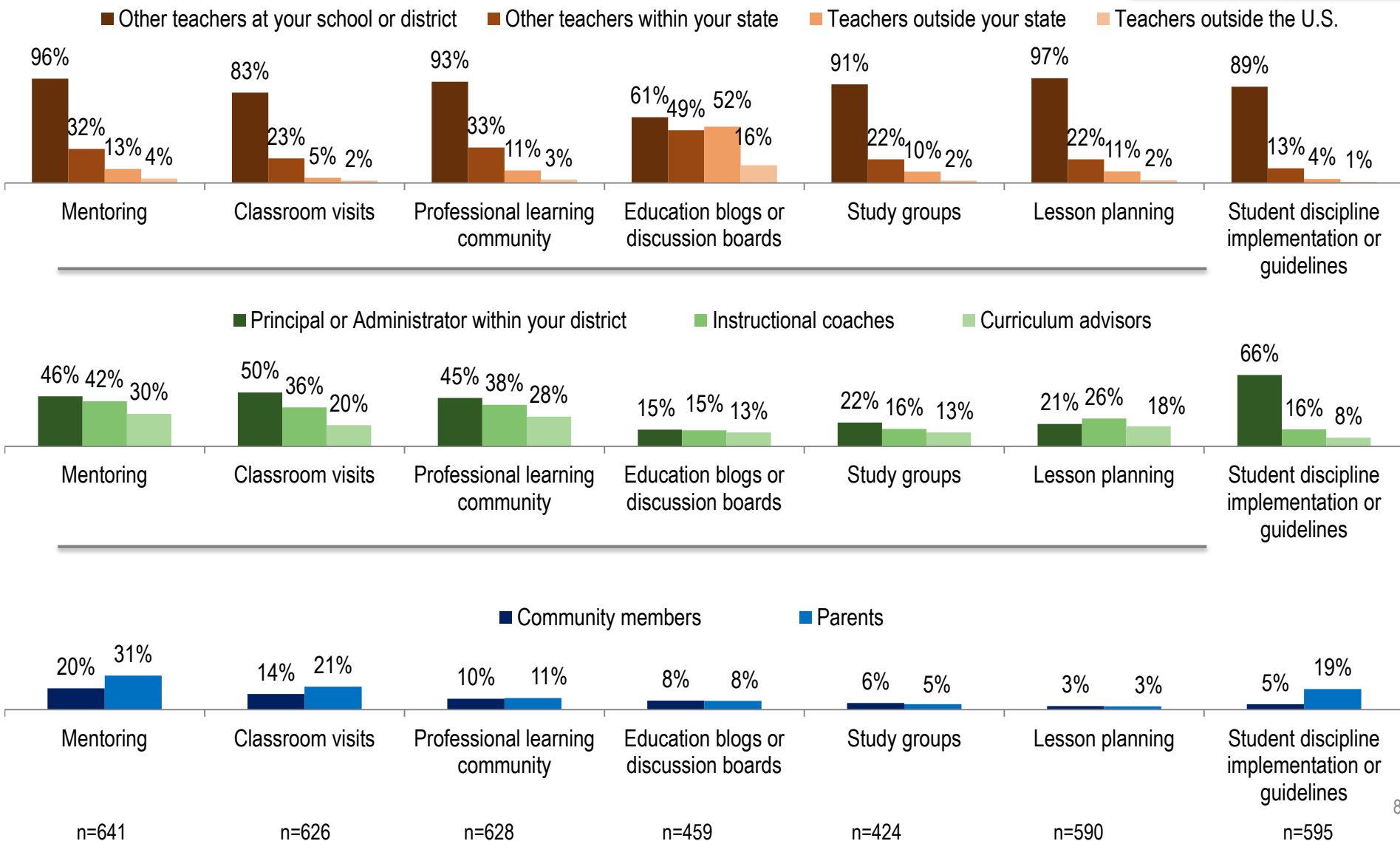
For students who are affected by poverty, how has it affected them academically?



Teacher Collaboration – Activities and Participants

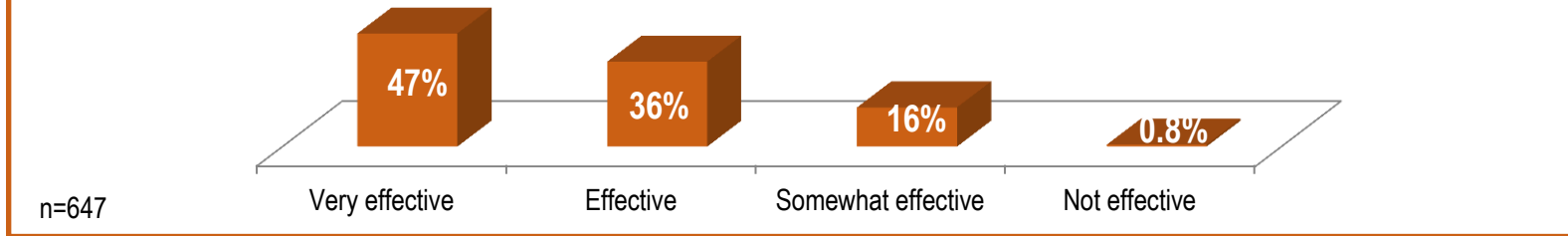
Based on your experience as an educator, what learning activities have you done collaboratively and who did you collaborate with?

Multiple responses allowed.



Teacher Collaboration – Professional Development

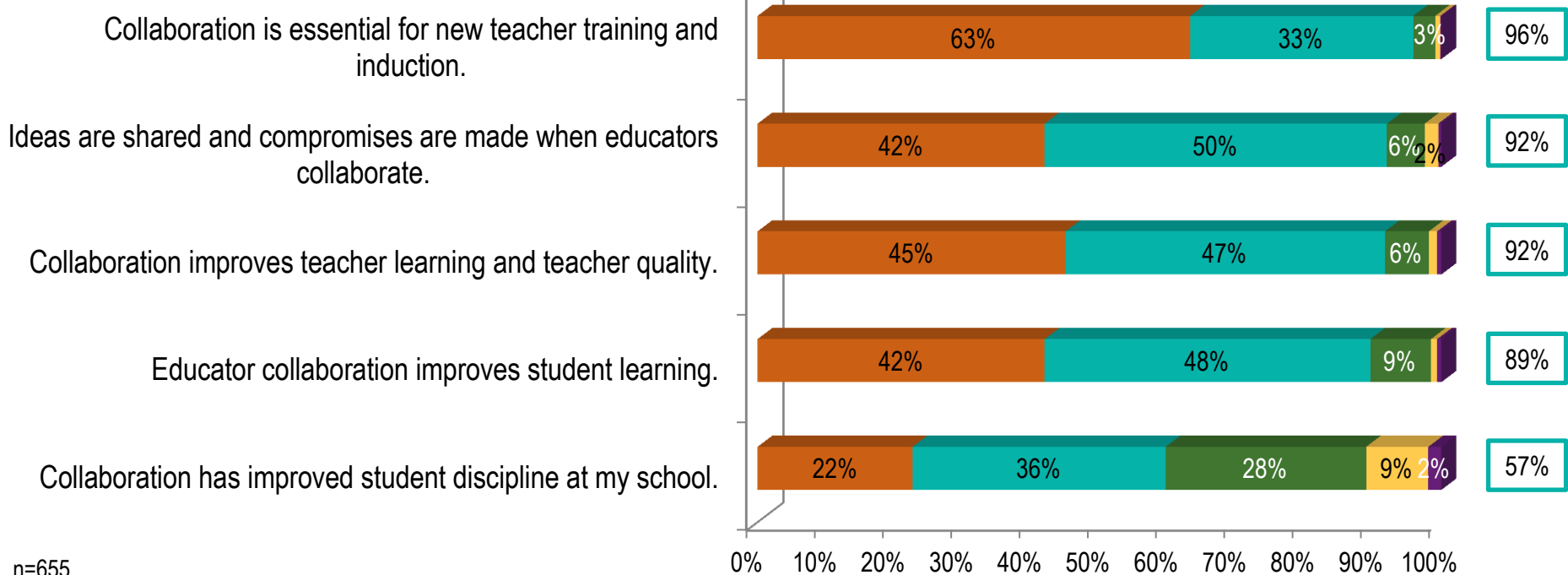
Do you think teacher collaboration is an effective professional development technique?



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

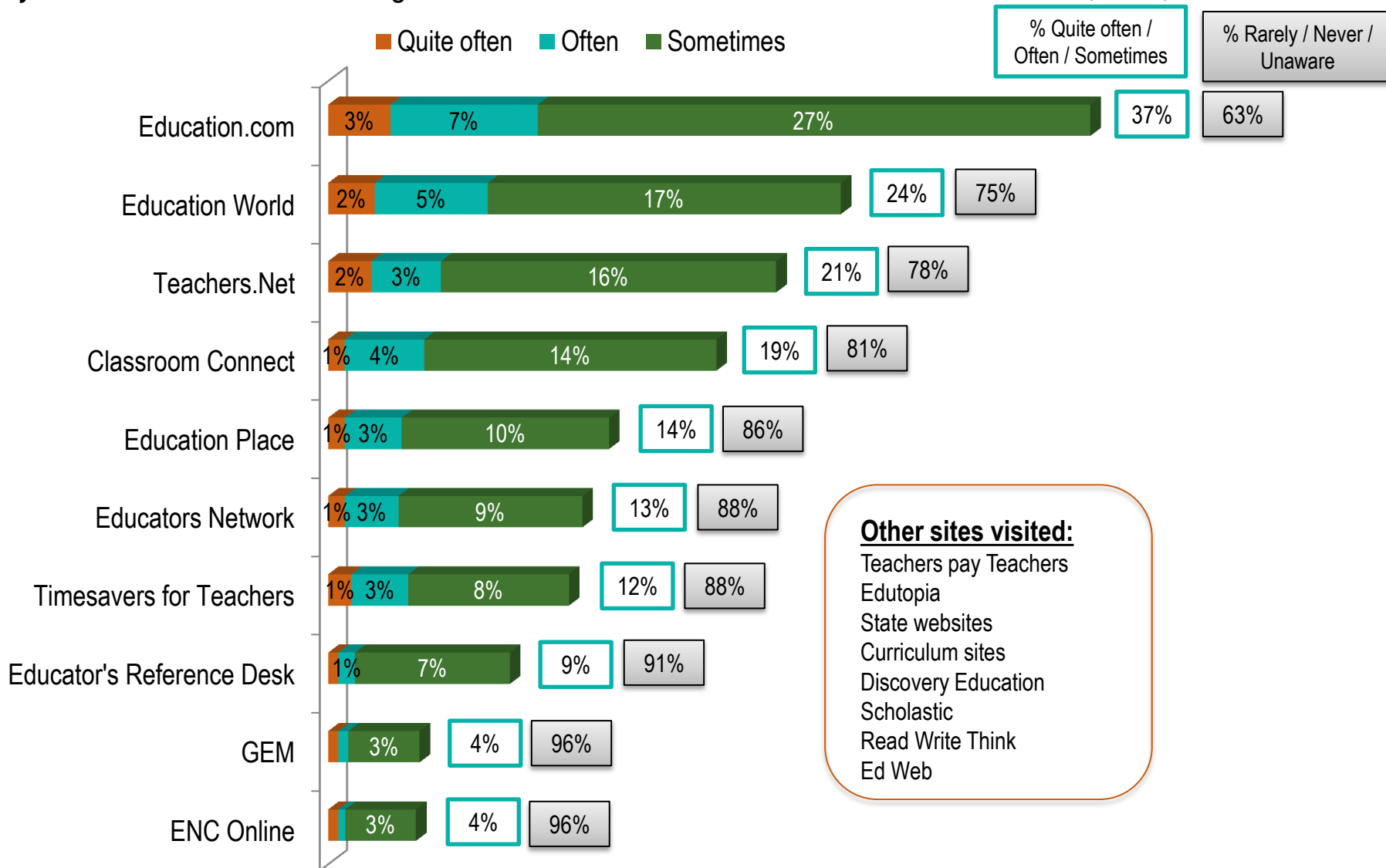
■ Strongly Agree
 ■ Agree
 ■ Neither Agree nor Disagree
 ■ Disagree
 ■ Strongly Disagree

% Strongly Agree / Agree



Teacher Collaboration – Online Resources

Have you ever visited the following educational sites for collaboration or research and, if so, how often?

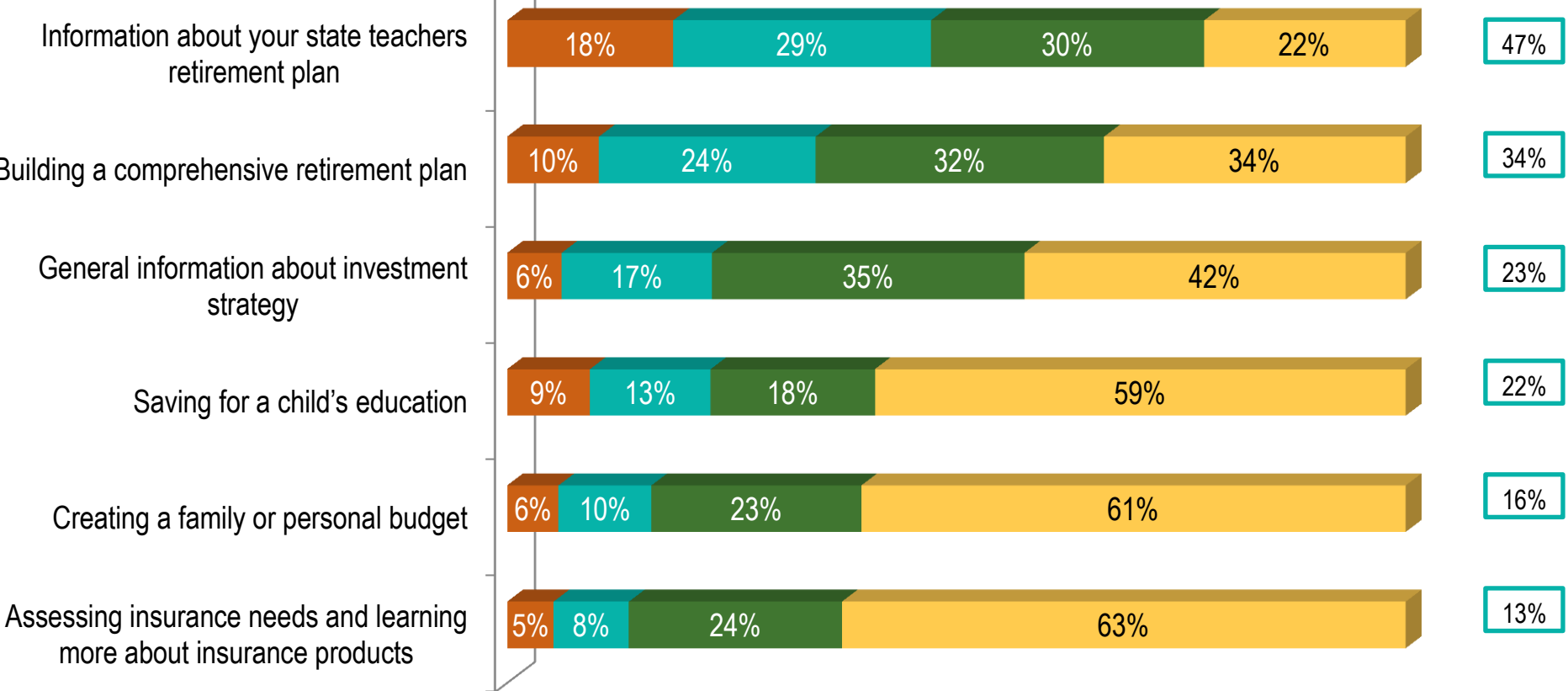


Financial Workshops

How likely would it be for you to attend a free seminar on one of the following topics?

Very likely Likely Somewhat likely Not likely

% Very likely / Likely



n=653

Other Financial Topics Suggested:

Mortgages/Estates

Money for classroom

Other investing

Home improvement

Insurance

403b investments

Teacher salary

Social Security

Consolidating/Managing loans

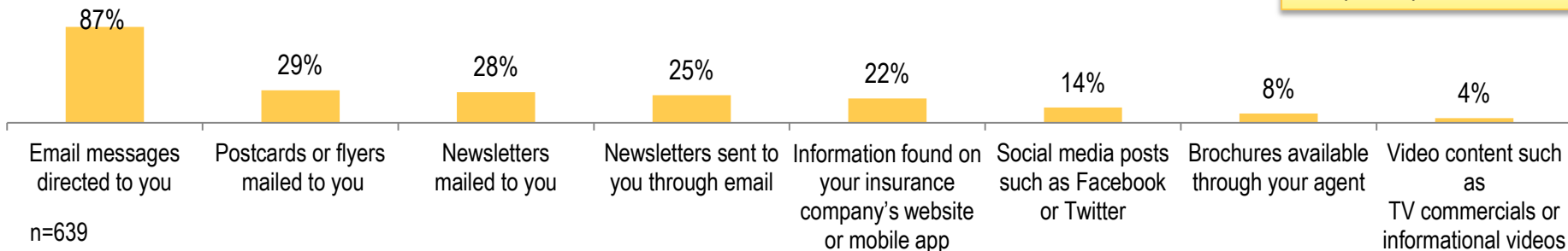
Trusts/Wills

Financial literacy(students)

Messaging/Communication Preference – Effective Messaging

Other than direct communication (in person or by telephone), which of these methods do you prefer when getting information or messages from your insurance company?

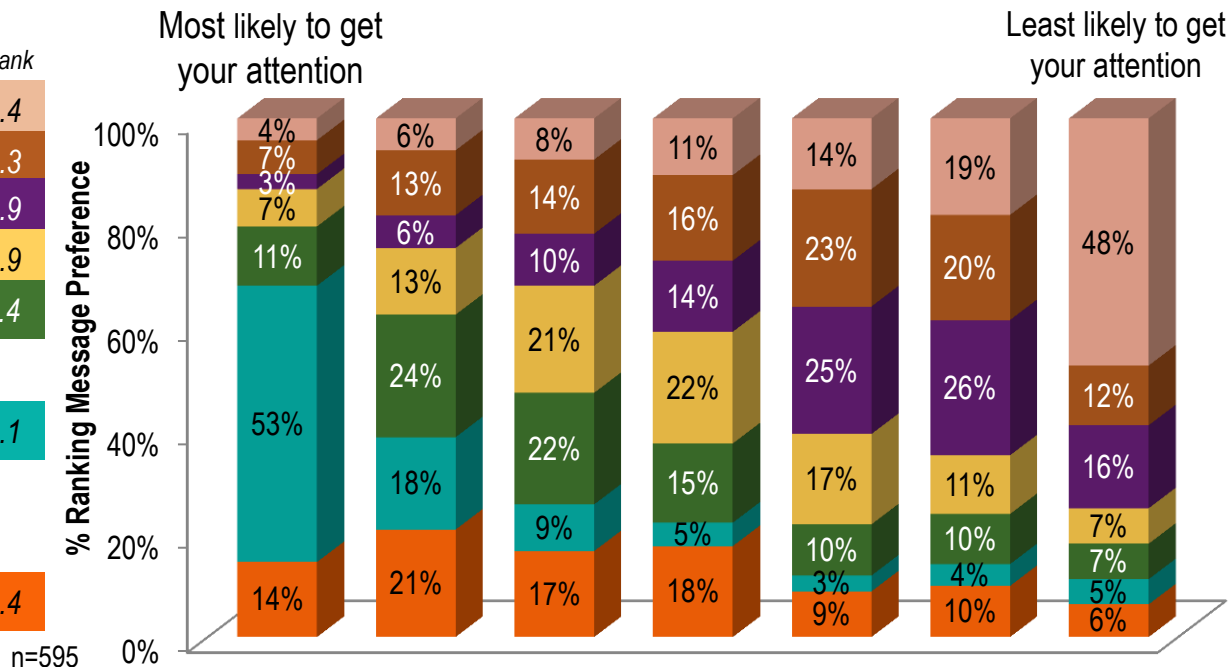
Multiple responses allowed.



What are the most effective ways for a message to get your attention?

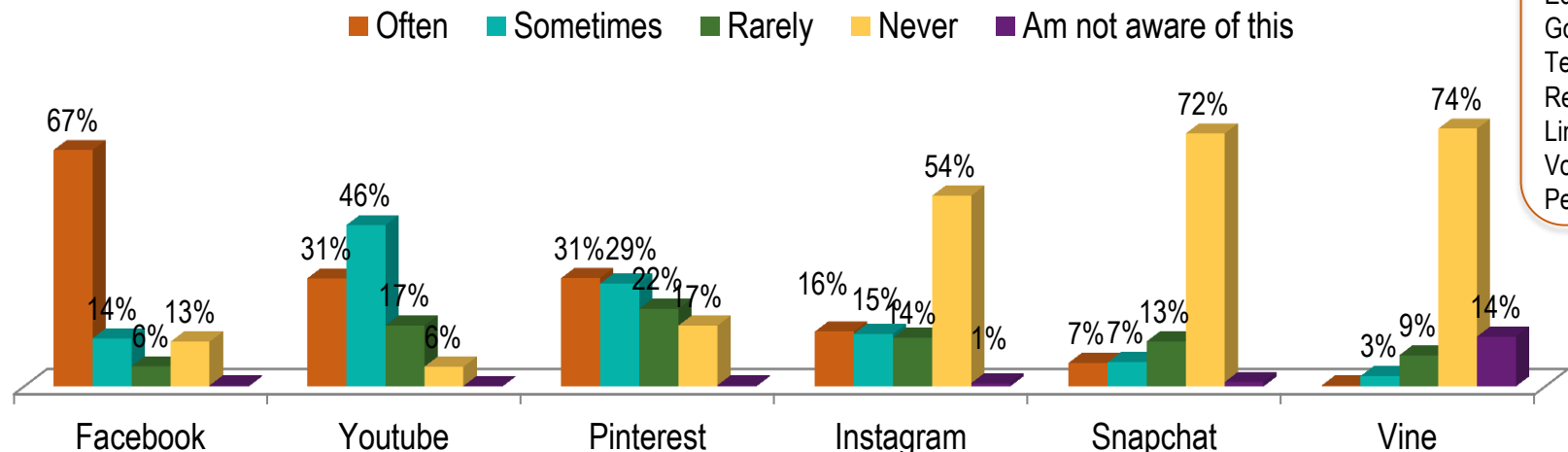
Rank the following as 1 – Most likely to get your attention to 7 – least likely to get your attention.

Message Type	Avg. Rank
Message that includes a surprise or shock	5.4
Message that is inspirational	4.3
Message that invokes empathy	4.9
Message that uses humor	3.9
Message that comes from a brand you trust	3.4
Message that is relevant to you	2.1
Eye catching image	3.4



Messaging/Communication Preferences – Social Media Platforms

How often do you use these types of social media platforms?

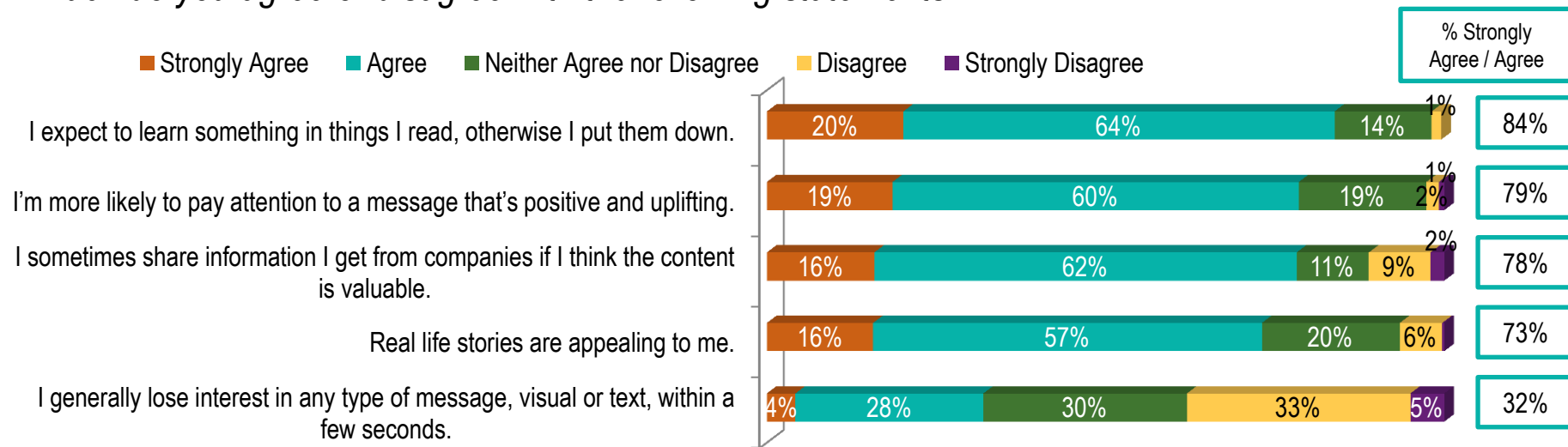


Other Mentions:

- Edmodo
- Google Classroom
- TeachersPayTeachers
- Reddit
- LinkedIn
- Voxer
- Periscope

n=641

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



n=642

Messaging/Communication Preferences – Age Cohorts

How often do you use these types of social media platforms?

Social Media Platform	20-29 (n=9)	30-39 (n=184)	40-49 (n=163)	50-64 (n=227)	65+ (n=47)
Facebook	89%	87%	84%	74%	83%
Instagram	56%	38%	36%	22%	19%
Snapchat	22%	17%	17%	9%	4%
Youtube	78%	80%	74%	77%	74%
Vine	0%	3%	3%	5%	2%
Pinterest	44%	64%	67%	53%	51%

While email is the most preferred method of communication for everyone, the youngest age group shows a strong preference for getting information through social media posts.

Other than direct communication (in person or by telephone), which of these methods do you prefer when getting information or messages from your insurance company?

Effective Messaging	20-29 (n=9)	30-39 (n=184)	40-49 (n=163)	50-64 (n=227)	65+ (n=47)
Email messages directed to you	89%	87%	89%	86%	85%
Social media posts	44%	15%	15%	11%	13%
Information found on your insurance company's website or mobile app	11%	21%	24%	25%	15%
Postcards or flyers mailed to you	22%	32%	28%	28%	30%
Newsletters sent to you through email	11%	16%	23%	32%	33%
Newsletters mailed to you	22%	26%	25%	27%	37%
Brochures available through your agent	11%	5%	7%	11%	15%
Video content such as TV commercials or informational videos	11%	6%	3%	4%	2%

Messaging/Communication Preferences – Age Cohorts

What are the most effective ways for a message to get your attention? Rank the following as 1 – Most likely to get your attention to 7 – least likely to get your attention.

Most likely to get your attention	20-29 (n=9)	30-39 (n=184)	40-49 (n=163)	50-64 (n=227)	65+ (n=47)
Eye catching image	14%	22%	13%	13%	12%
Message that is relevant to you	57%	48%	57%	61%	63%
Message that comes from a brand you trust		12%	13%	12%	14%
Message that uses humor		10%	7%	7%	5%
Message that invokes empathy		5%	1%	3%	3%
Message that is inspirational	25%	5%	8%	5%	5%
Message that includes a surprise or shock	25%	2%	3%	5%	7%
2nd most likely to get your attention	20-29	30-39	40-49	50-64	65+
Eye catching image	43%	22%	22%	24%	21%
Message that is relevant to you		22%	18%	16%	21%
Message that comes from a brand you trust	33%	22%	22%	28%	23%
Message that uses humor	14%	10%	16%	12%	21%
Message that invokes empathy		6%	8%	6%	8%
Message that is inspirational	25%	12%	11%	12%	13%
Message that includes a surprise or shock		7%	6%	5%	7%
3rd most likely to get your attention	20-29	30-39	40-49	50-64	65+
Eye catching image		13%	21%	18%	21%
Message that is relevant to you	14%	11%	7%	8%	5%
Message that comes from a brand you trust	33%	18%	26%	23%	20%
Message that uses humor	14%	25%	17%	21%	23%
Message that invokes empathy	17%	8%	10%	11%	14%
Message that is inspirational	13%	15%	16%	12%	13%
Message that includes a surprise or shock		8%	7%	7%	10%