

# **Scholarships, Fellowships & Educator Preferences Regarding Technology**

**Horace Mann Educator Advisory Panel  
November 2009**

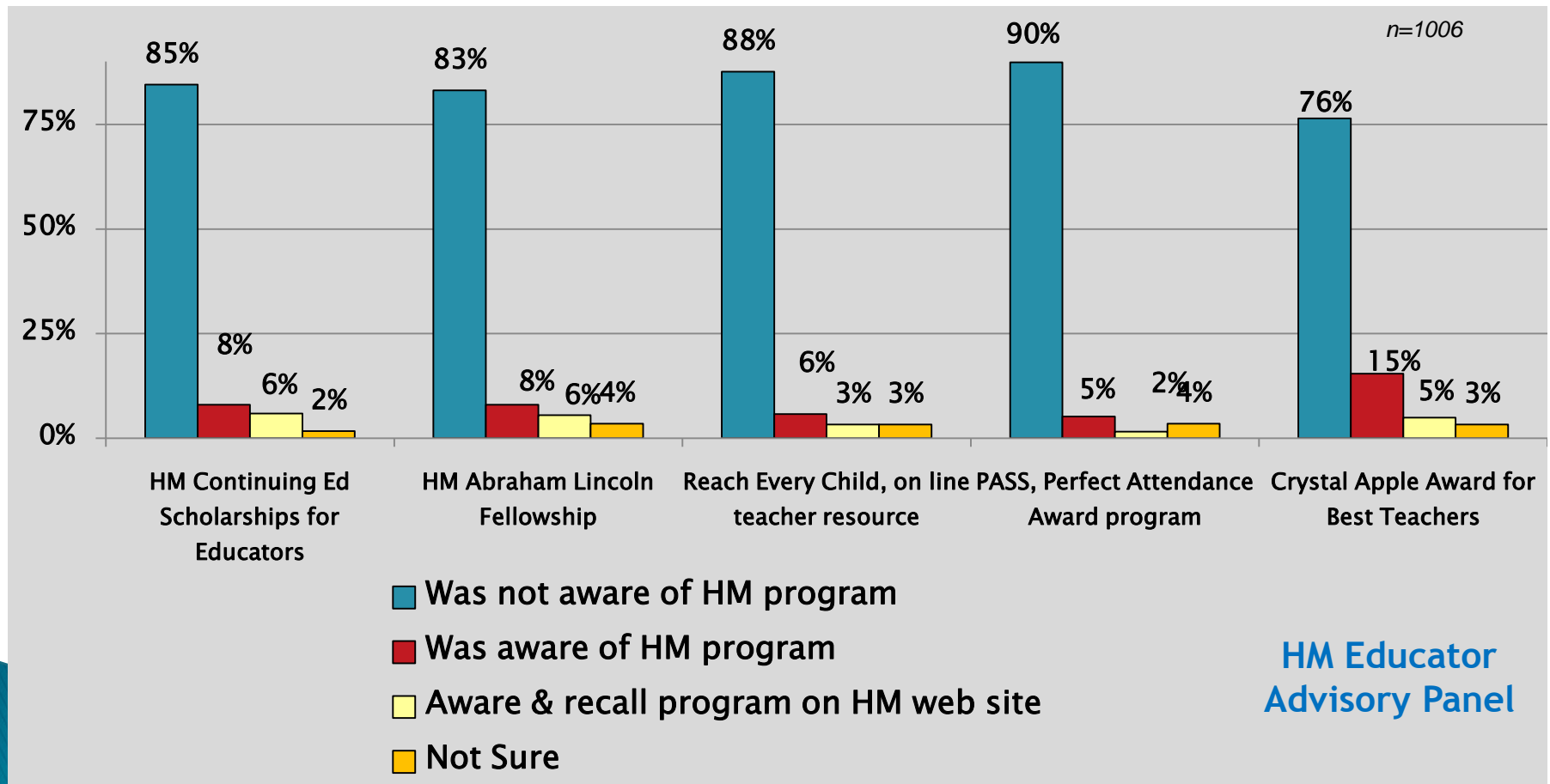


**In November 2009, 1014 educators responded to the latest Horace Mann Educator Advisory Panel survey.**

- Awareness of the Educator Scholarship program and the Lincoln Fellowship program is relatively low at 14%.
- While 29% of educators are either in a degree program or will be starting/resuming classes in the next 12 months only 10% have applied for some type of scholarship to help with those expenses.
- If searching for a continuing education scholarship, 74% would use the Internet and 65% would consult a colleague at school. 46% believe that educators aren't able to manage educational expenses with their own money and nearly 2/3 believe scholarship programs should be flexible enough to address the needs of part-time students.
- 2/3 of educators either own or use a cell phone with a camera which is by far the most common type of mobile technology used by educators.
- The majority of educators use the Internet more than five times per day. Only around 3% reported that they were on the Internet less than daily.
- Evening hours were the most likely to be used for connecting to the Internet, with 7 or 8 pm the most frequently mentioned.
- 63% of educators reported at least infrequent use of Face Book, making Face Book the most used social media site by educators.
- Not surprisingly, younger educators were generally more likely to report using social media sites.
- Educators most frequently reported using evenings for their personal on line activities and breaks during school for their school-related activities.
- Around a quarter of educators reported that they never went on line for banking, personal finance information gathering or financial account transactions.

# Awareness of Horace Mann Programs 3

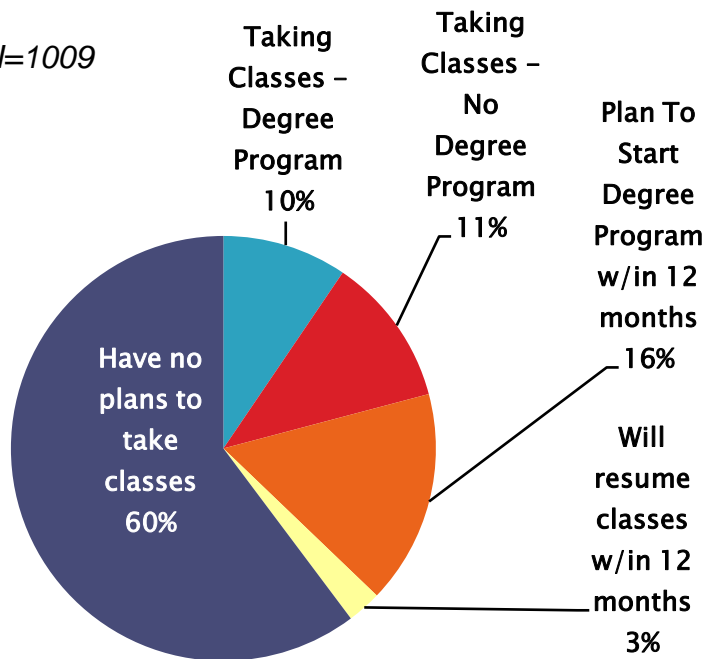
Are you familiar with these programs and resources from Horace Mann?



# Support for Continuing Education

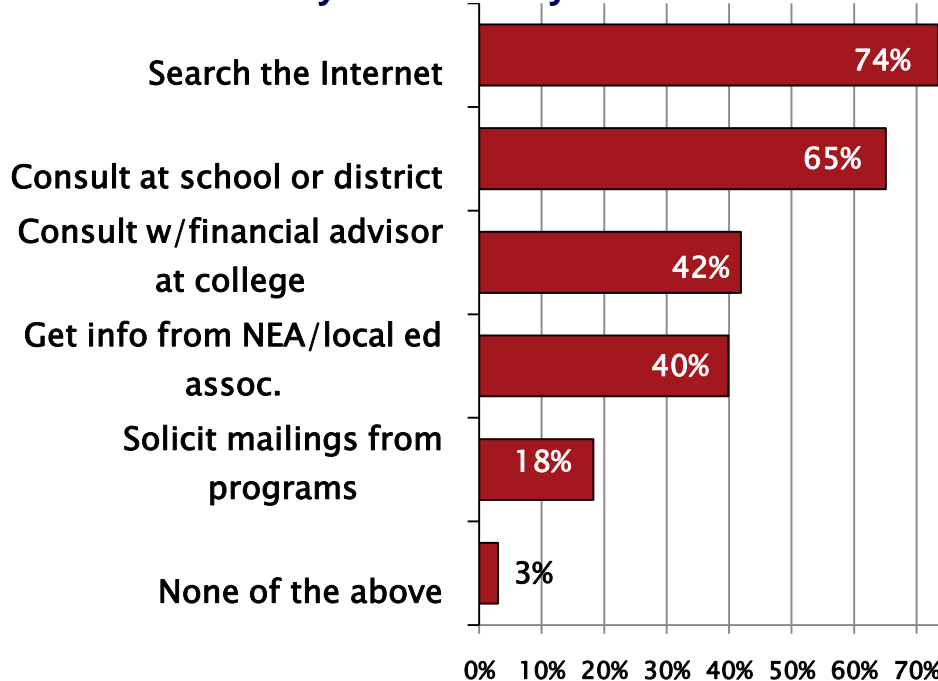
Which statement best describes your continuing education activities?

N=1009

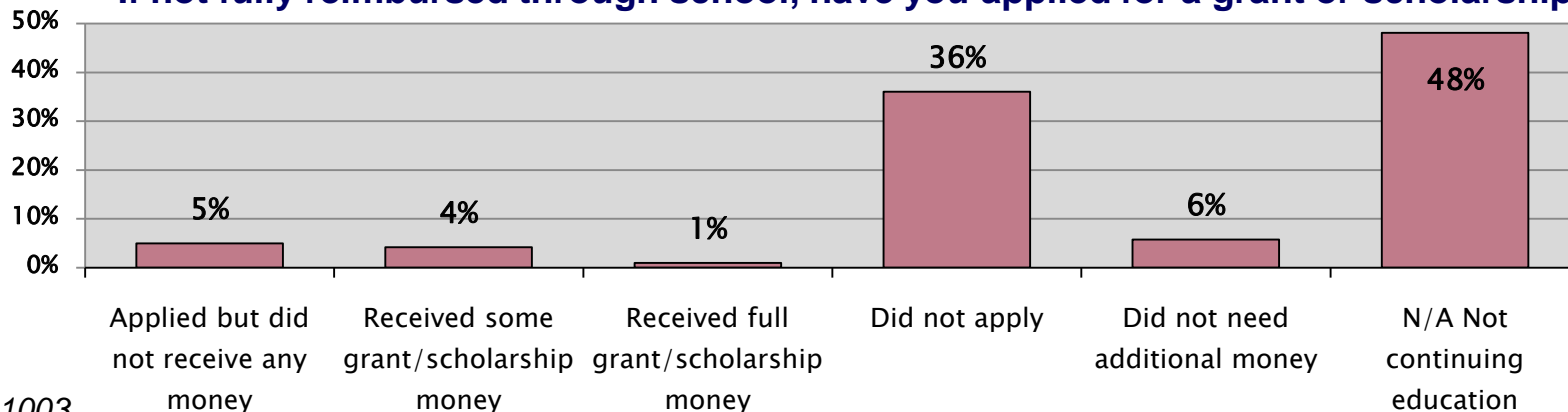


If you were going to search for a scholarship, how would you conduct your search?

N=863



If not fully reimbursed through school, have you applied for a grant or scholarship?

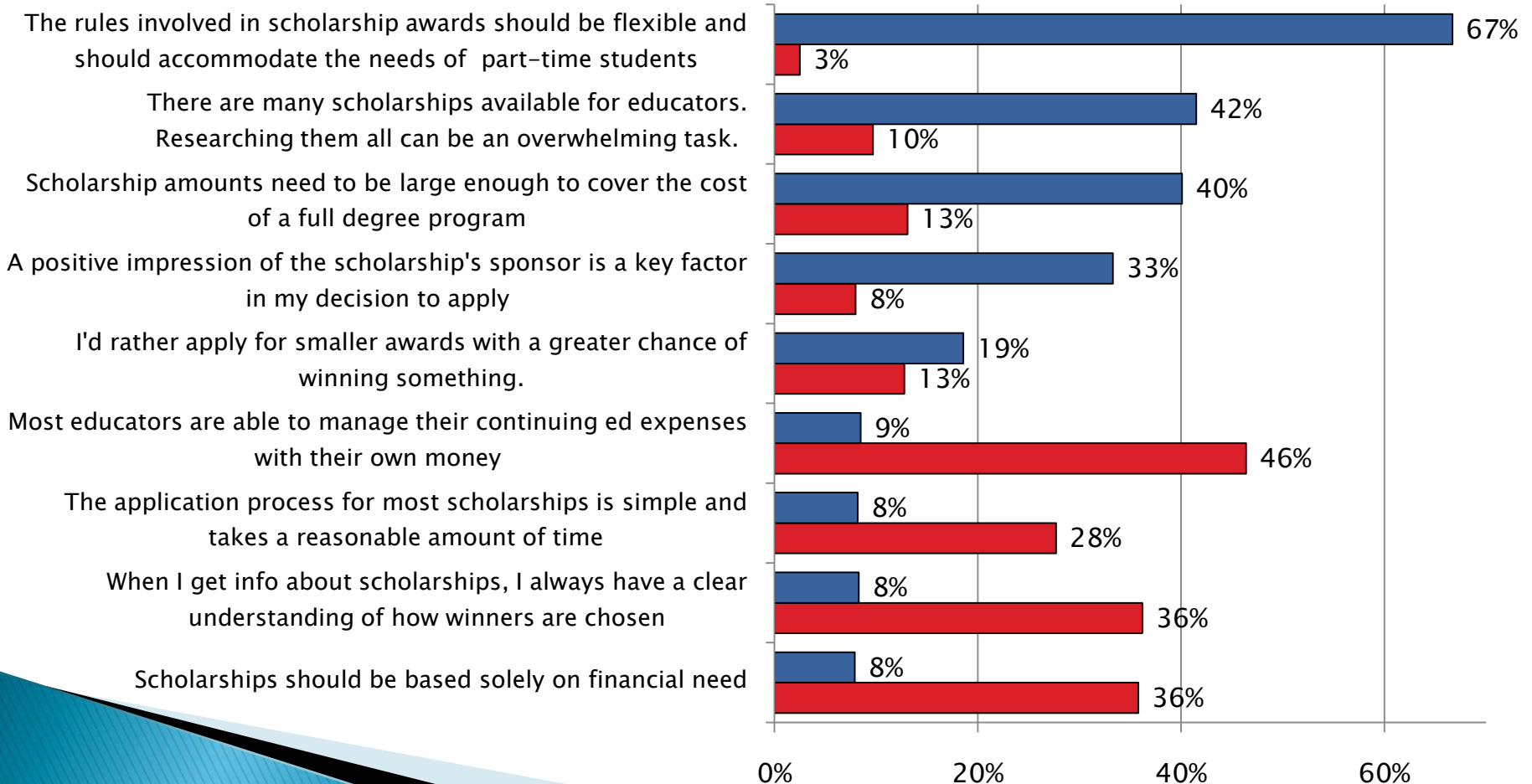


N=1003

## How much do you agree or disagree with each of these statements about educational scholarships?

N=996

■ Agree/Strongly Agree    ■ Disagree/Strongly Disagree



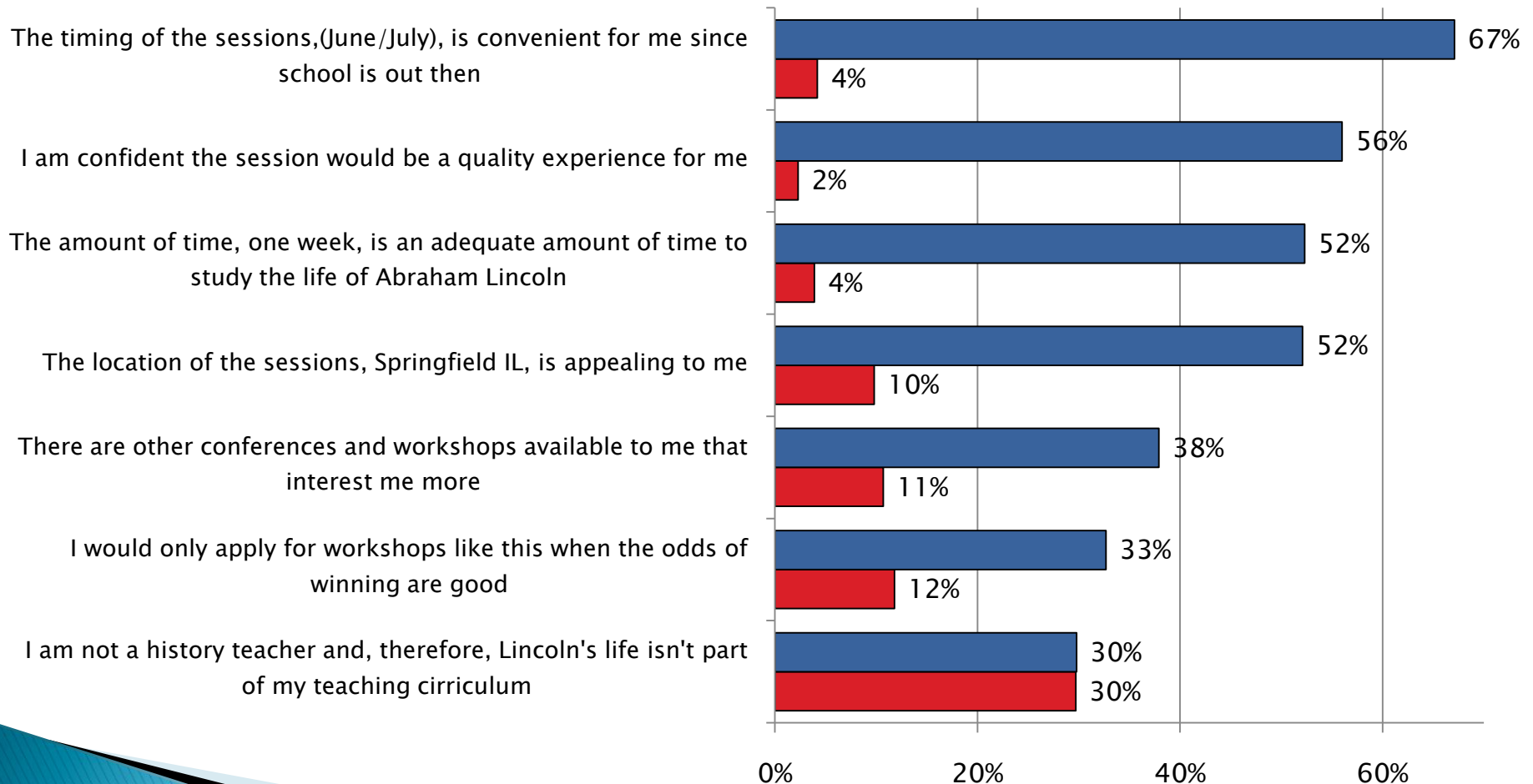
# Abraham Lincoln Fellowship 6

Given the brief description of the Abraham Lincoln Fellowship program above\*, how strongly do you agree or disagree with each of the following statements?

■ Agree/Strongly Agree

■ Disagree/Strongly Disagree

N=975

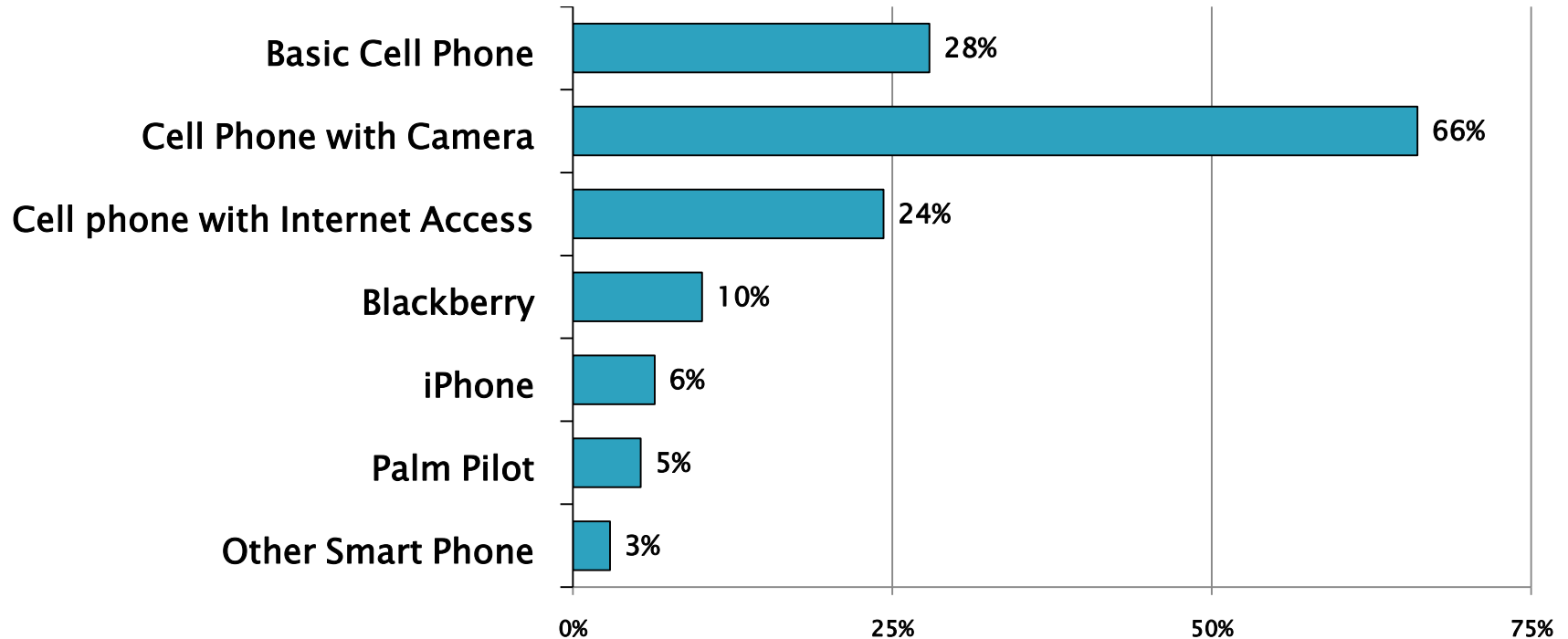


\*Horace Mann offers two five day fellowship programs, one in June and one in July, to study the life of Abraham Lincoln. The program takes place at the Abraham Lincoln Presidential Library and Museum in Springfield, Illinois. The fellowship includes transportation, lodging, and most meals.

# Mobile Technology Used By Educators 7

## What kind of mobile technology devices do you own/use?

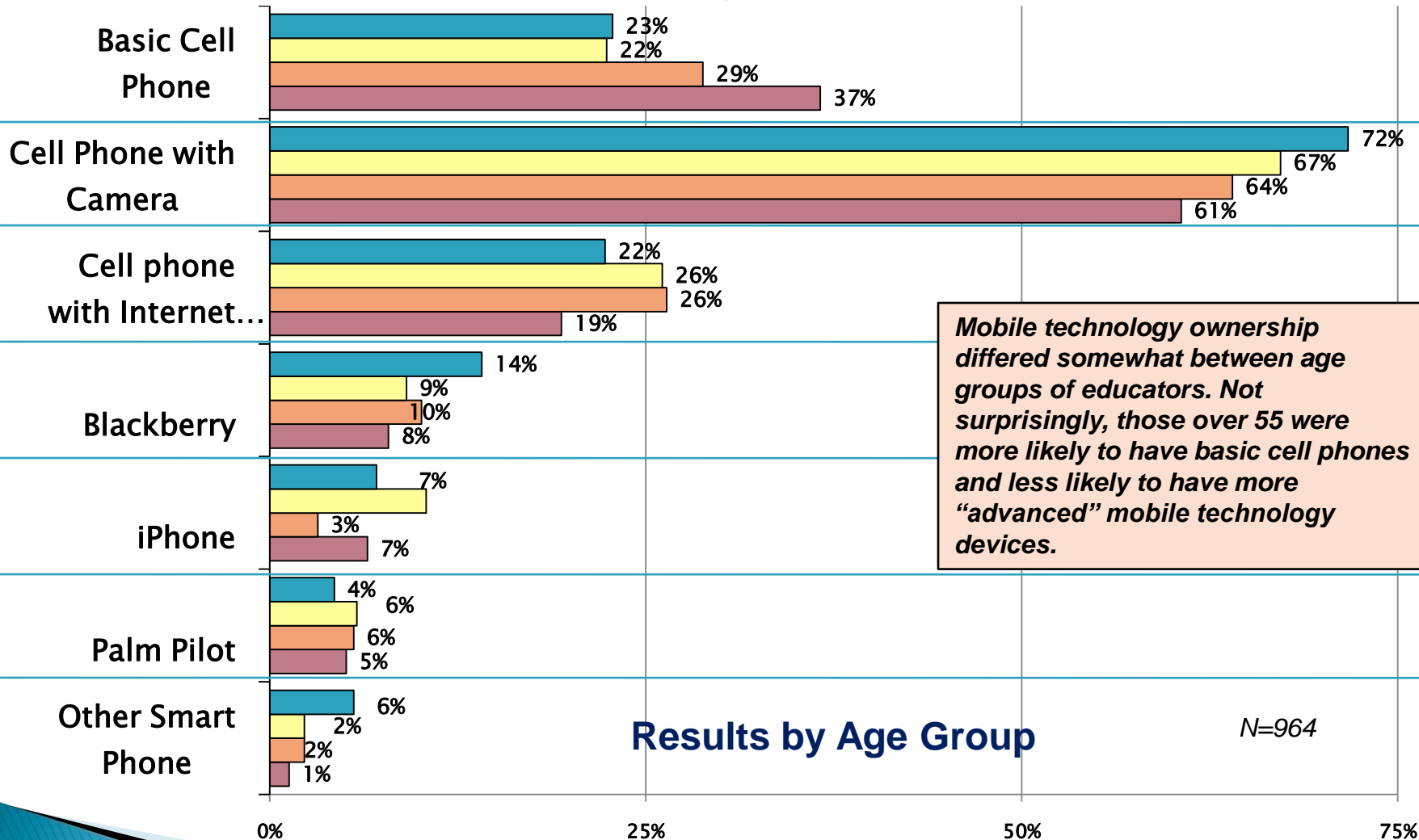
N=964



*Around one quarter of educators reported that they had Internet access on their cell phones.*

# Mobile Technology Used By Educators

## What kind of mobile technology devices do you own/use?



*Mobile technology ownership differed somewhat between age groups of educators. Not surprisingly, those over 55 were more likely to have basic cell phones and less likely to have more "advanced" mobile technology devices.*

Results by Age Group

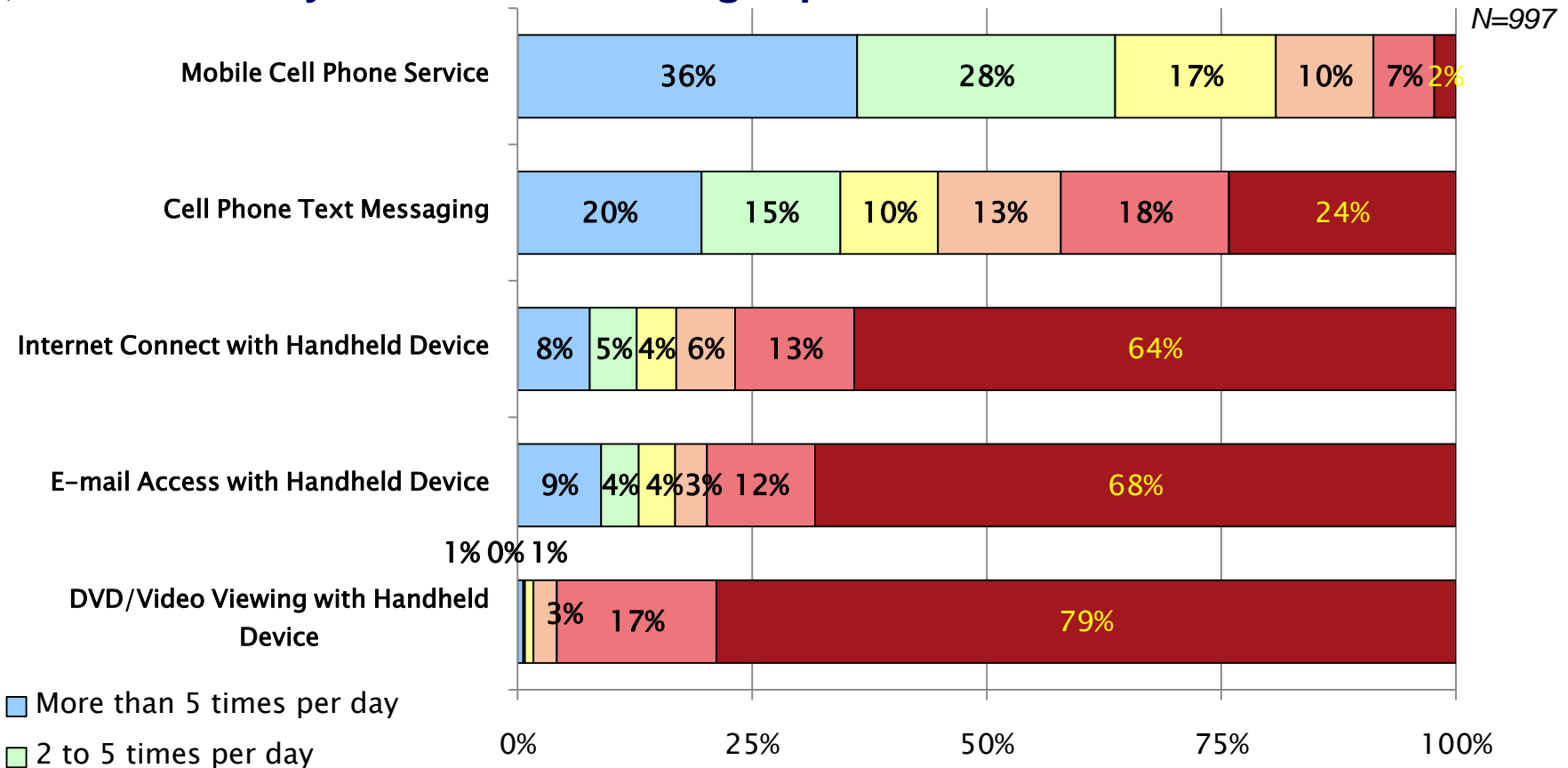
N=964

25 to 34 35 to 44 45 to 55 Over 55



# Use of Mobile Technology Capabilities 9

Thinking about the mobile technology devices that are part of your everyday life, how often do you use the following capabilities?

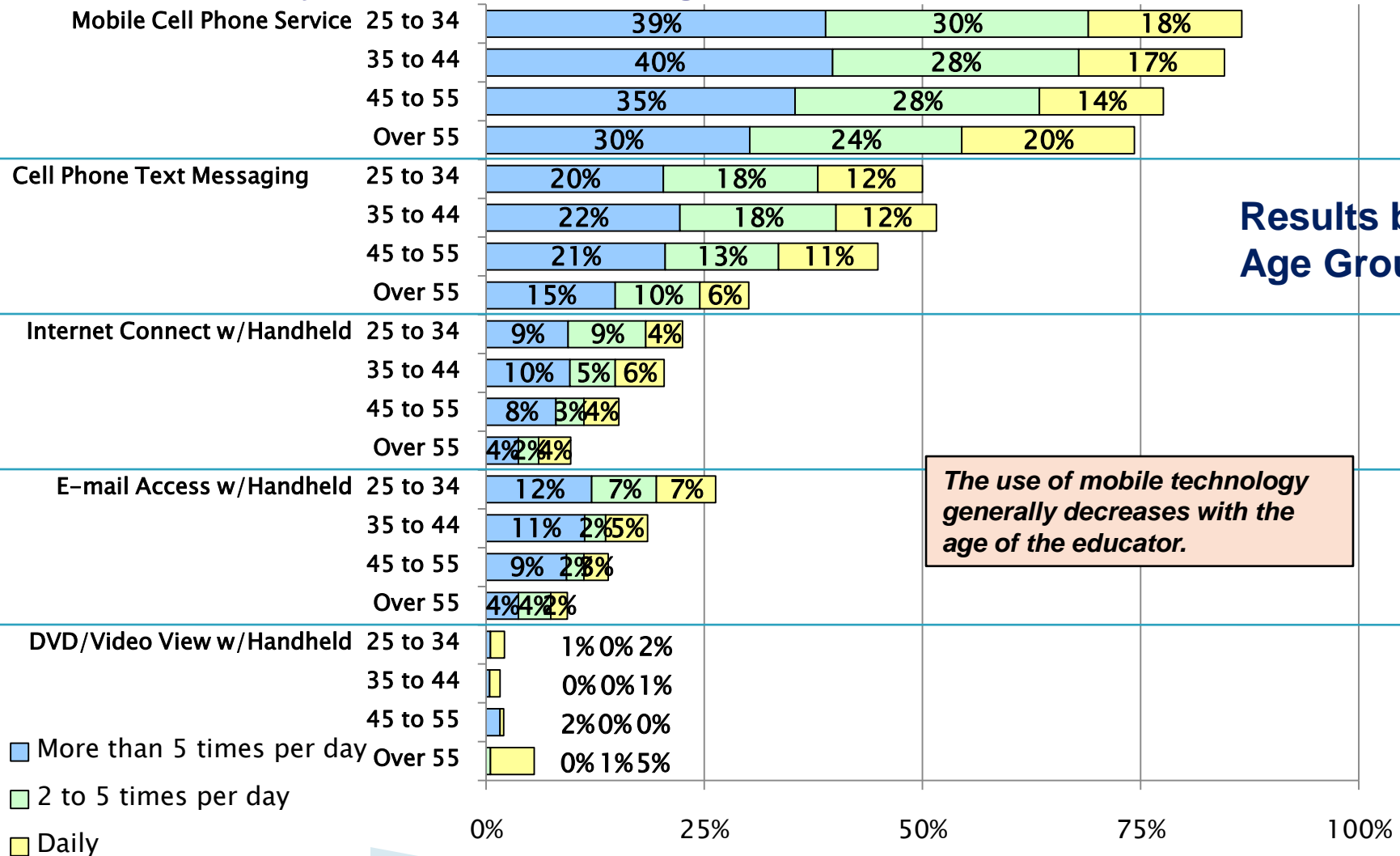


**17% of educators reported that they connected to the Internet or checked e-mail using a hand held device at least daily. Around two-thirds reported that they never used a hand held device for these activities.**

# Use of Mobile Technology Capabilities

Thinking about the mobile technology devices that are part of your everyday life, how often do you use the following capabilities?

N=997

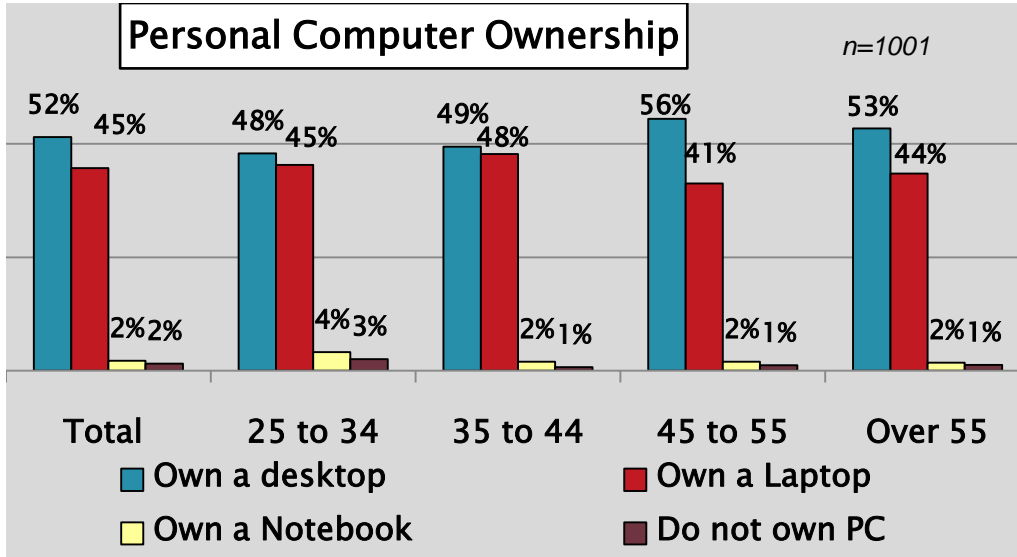


**Results by Age Group**

*The use of mobile technology generally decreases with the age of the educator.*

## Do you own a personal computer?

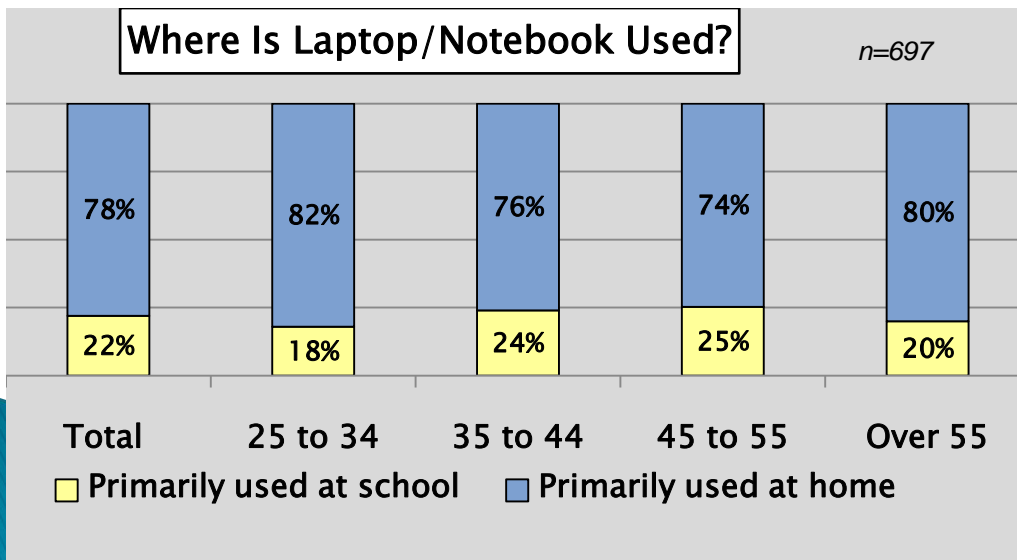
## Results by Age Group



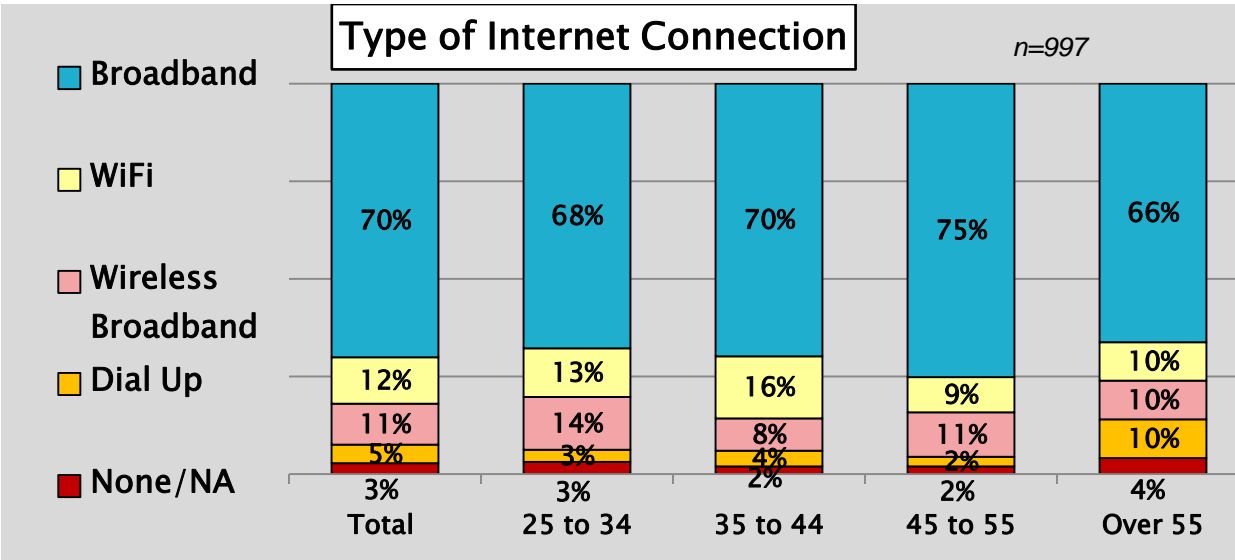
*Somewhat surprisingly perhaps, 2% of these members of an on-line advisory panel do not own their own computer, and evidently participate in on line surveys using their work computers.*

*Educators were almost equally likely to own desktop and laptop personal computers.*

*Those with laptops or notebooks were more likely to use them at home than at school.*



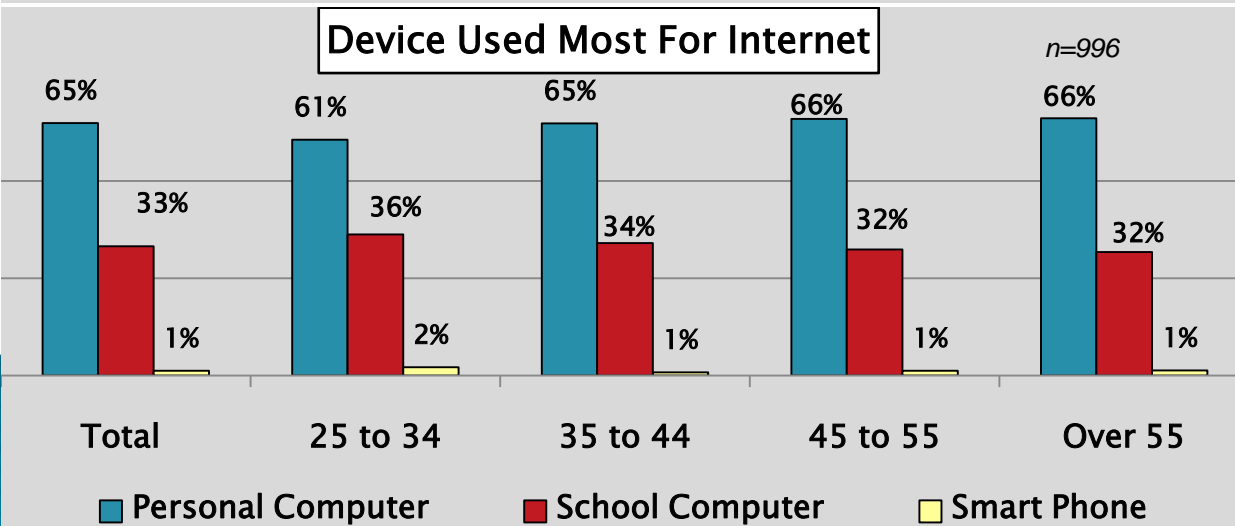
## How and with what do you connect to the Internet?



*Seven out of ten educators reported having Broadband Internet access.*

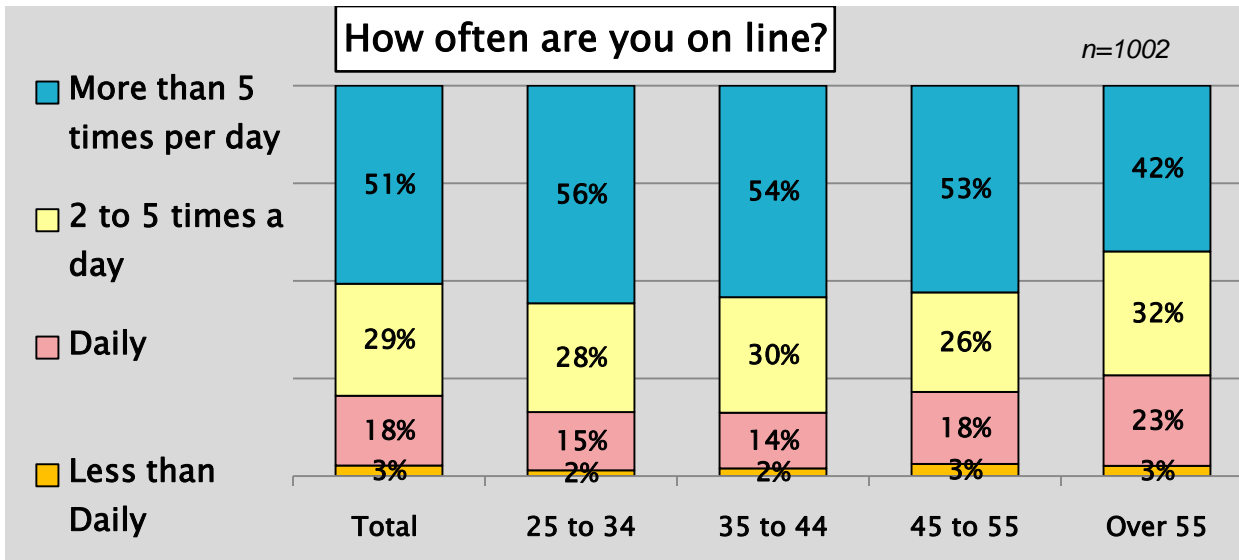
*Around two-thirds of educators reported that they were more likely to use their own personal computer than their school/work computer for the Internet.*

*Only around 1% of educators reported that a Smart Phone was their primary device for accessing the Internet.*



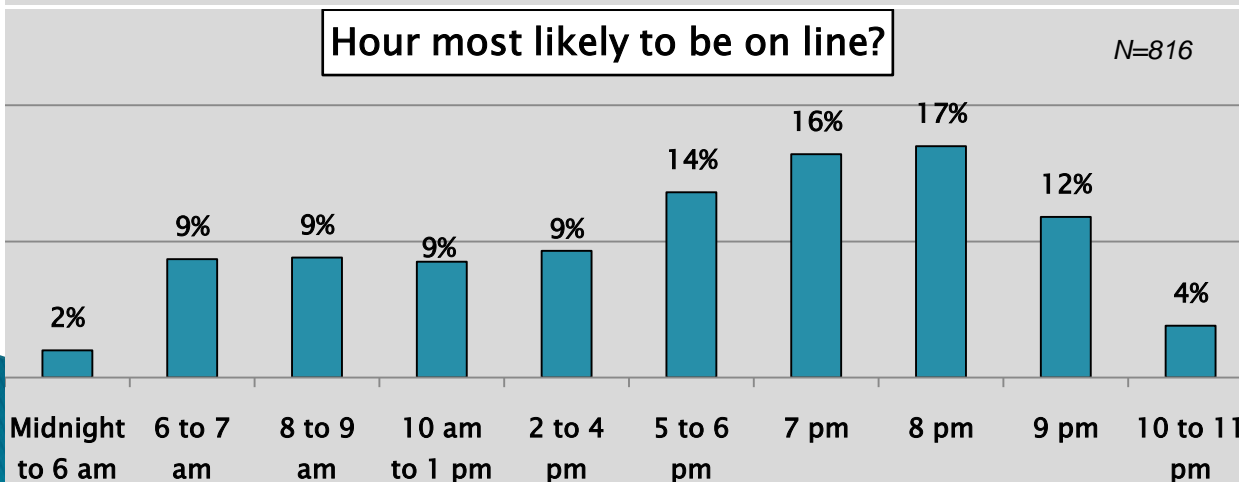
## Results by Age Group

## How often and when do you connect to the Internet?



*The majority of educators use the Internet more than five times per day. Only around 3% reported that they were on the Internet less than daily.*

*Evening hours were the most likely to be used for connecting to the Internet, with 7 or 8 pm the most frequently mentioned.*



### Results by Age Group

Single Hour Most Likely to Be On Line		
Total	8 pm	17%
25 to 34	8 pm	18%
35 to 44	8 pm	18%
45 to 55	7 pm	17%
Over 55	7 pm	23%

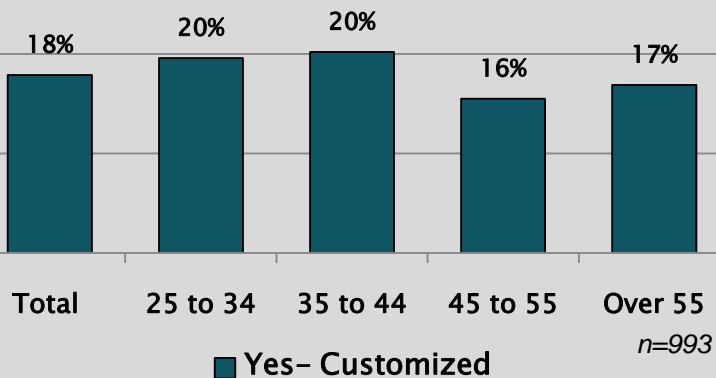
## What is your Internet Home Page and what type of page is it?

Educator Home Pages		
751 educators responding		
PCT	Count	Around 195 different sites mentioned
19.2%	144	School, Class & District sites
18.5%	139	Google
15.8%	119	Yahoo
12.0%	90	MSN
4.5%	34	AOL
2.7%	20	Mozilla Firefox
2.0%	15	Apple
1.9%	14	Comcast
1.9%	14	AT&T
1.7%	13	iGoogle

*Search engine sites were reported the most frequently as educators' home pages. However, when all the various school, classroom and district web sites are combined, school-related home pages were at least as common as Google or Yahoo were separately.*

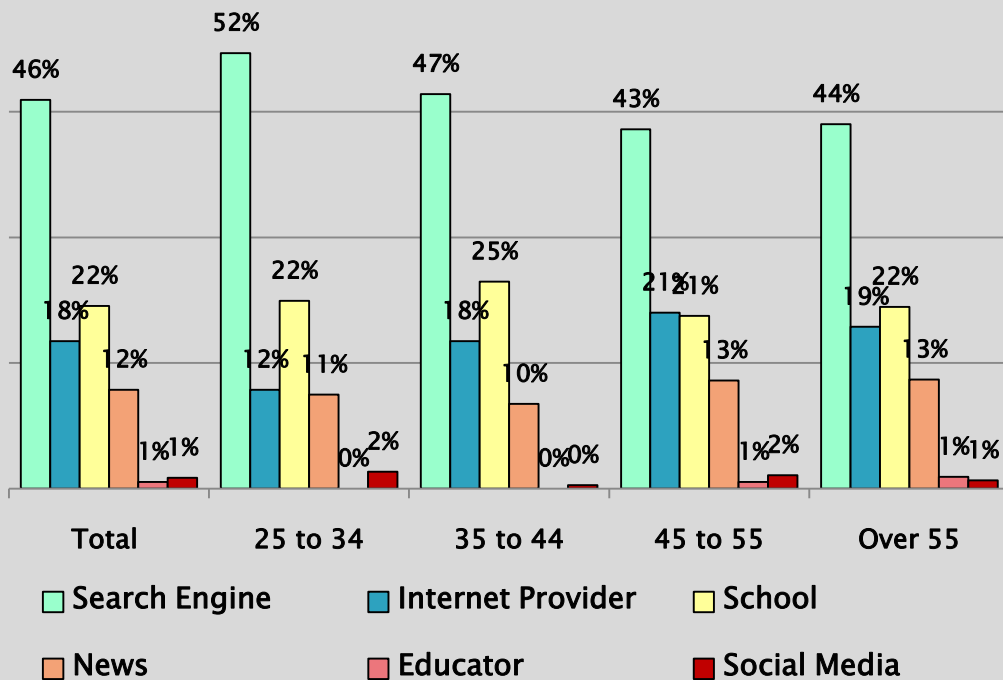
*Around 18% of educators reported that they had customized their Internet home page.*

### Have customized home page?

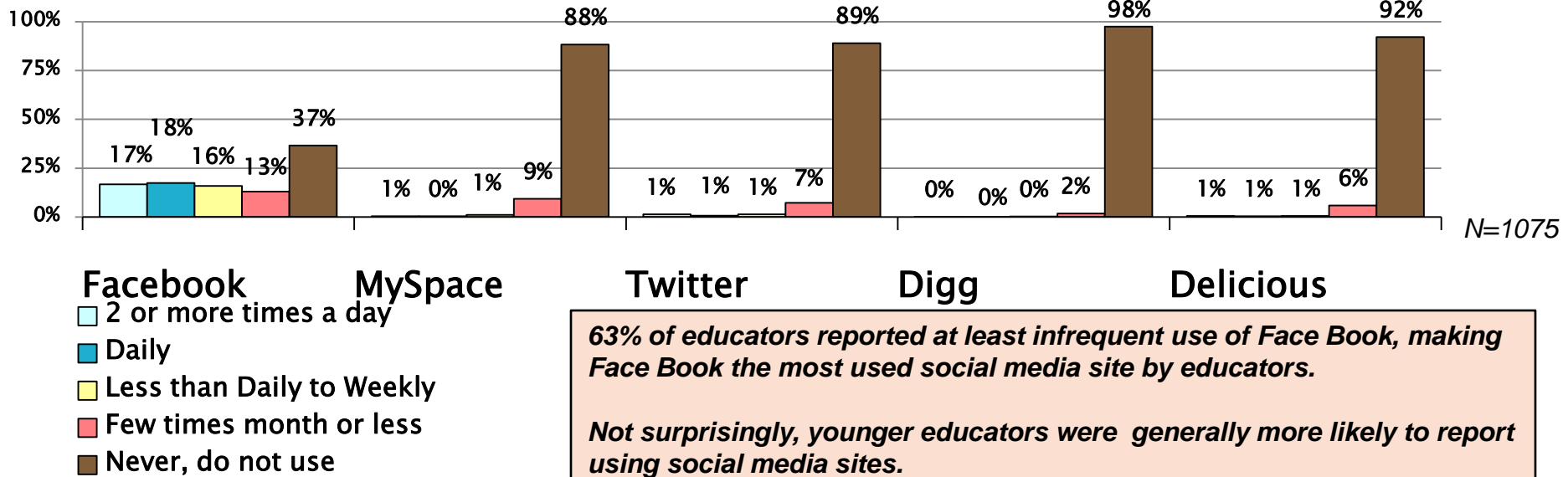


### What type of page is your home page?

N=929



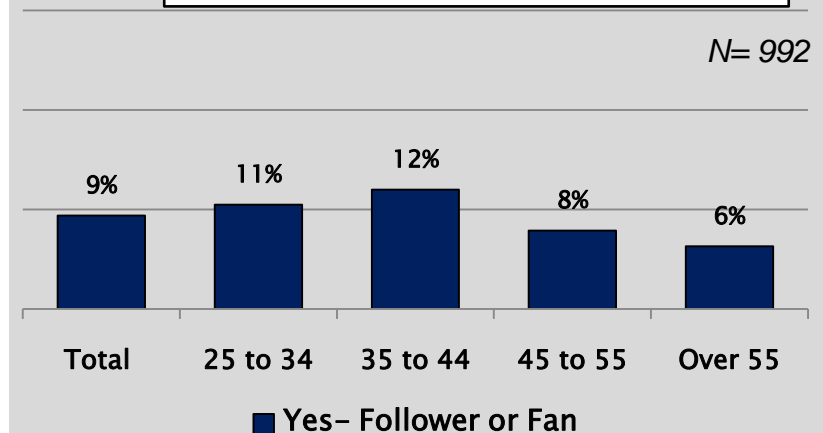
## How often do you use the following social media sites?



## Results by Age Group

Percent Using	Total	25- 34	35-44	45-55	Over 55
Facebook	63%	73%	69%	56%	56%
MySpace	12%	15%	9%	13%	11%
Twitter	11%	10%	11%	12%	12%
Digg	3%	2%	3%	2%	3%
Delicious	8%	5%	11%	8%	7%

## Follower of any Brand or Product?



# When On Line Activities Occur

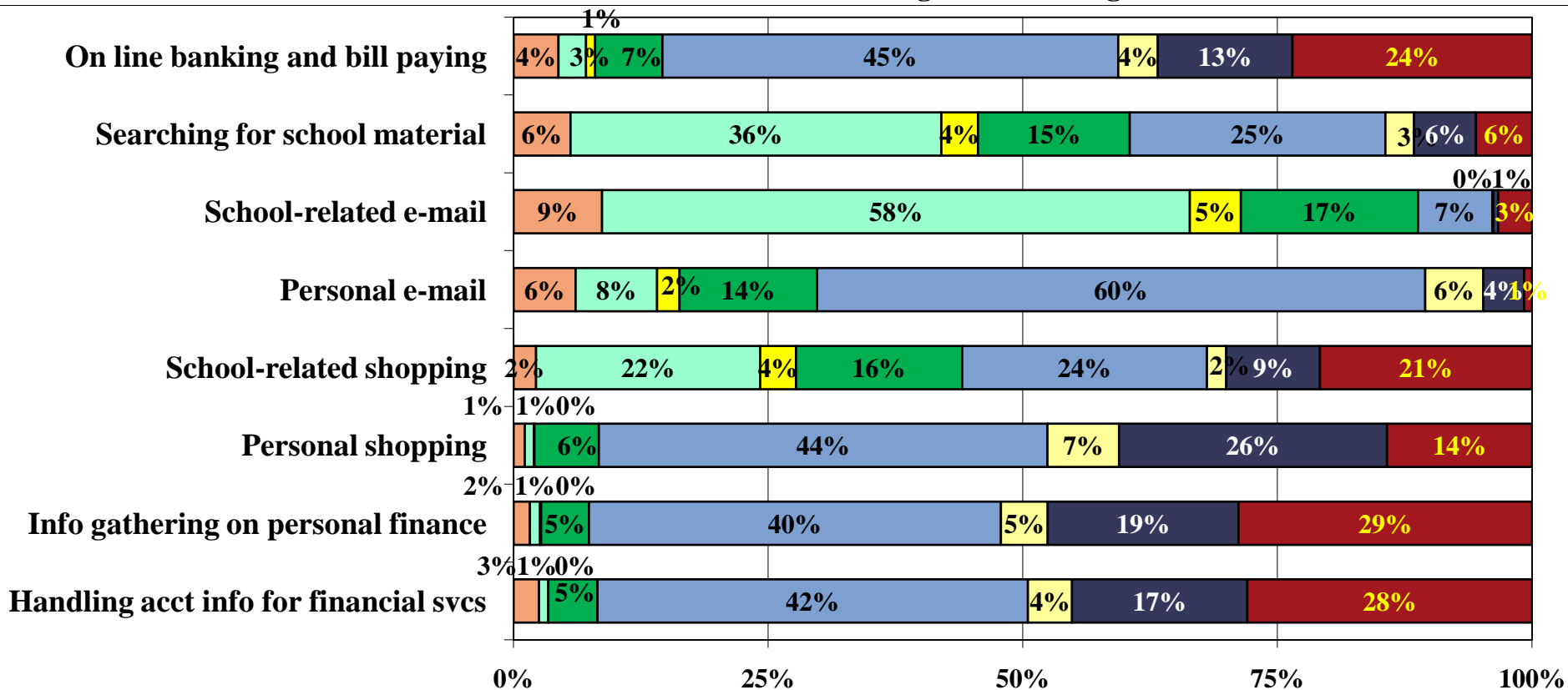
## When are you most likely to be doing the following on line activities?

*Educators most frequently reported using evenings for their personal on line activities and breaks during school for their school-related activities.*

*Around a quarter of educators reported that they never went on line for banking, personal finance information gathering or financial account transactions.*

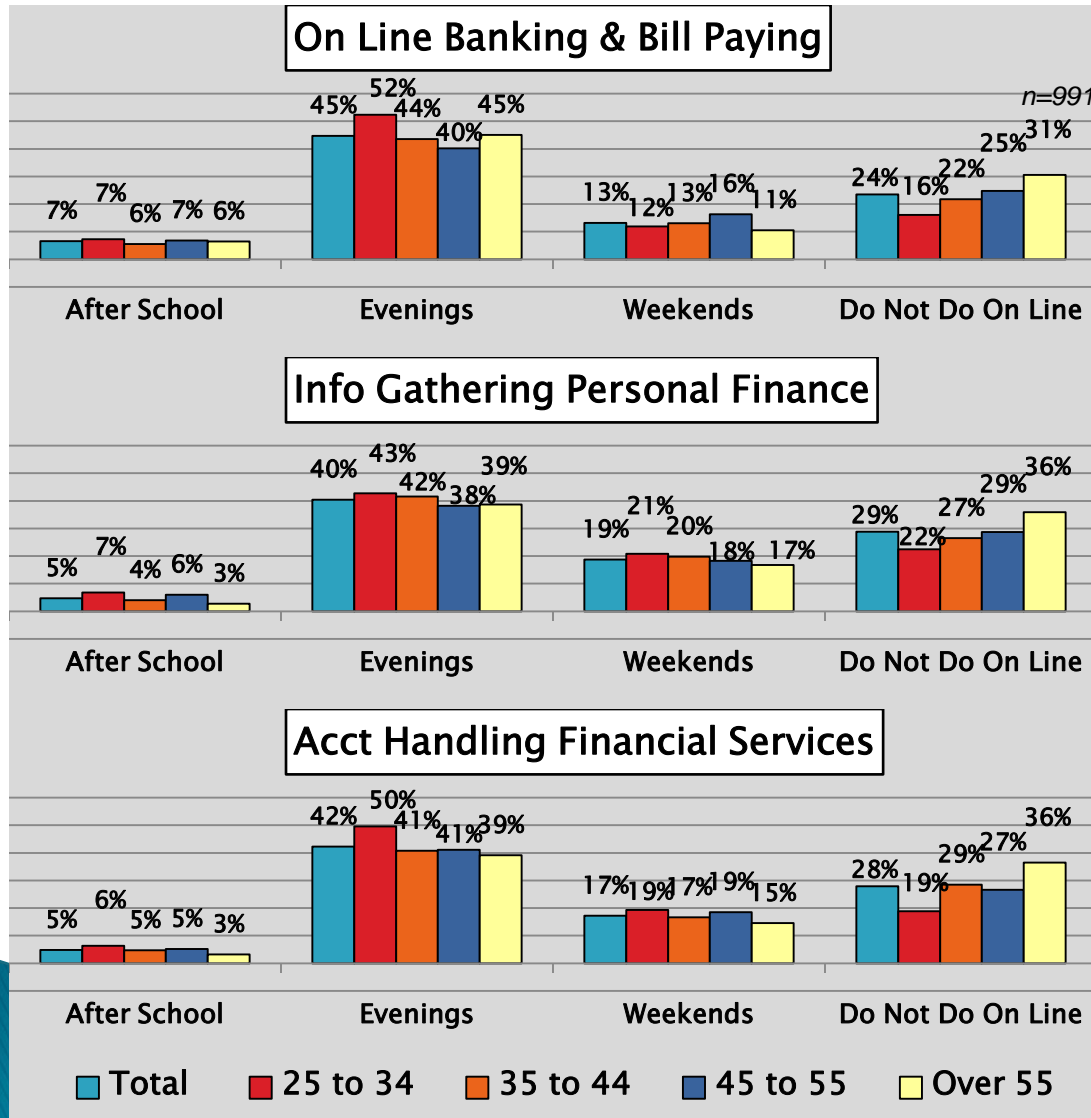
n=991

■ Before School   
 ■ Breaks   
 ■ Lunch   
 ■ After School   
 ■ Evenings   
 ■ Late Night   
 ■ Weekends   
 ■ N/A Never





## When are you most likely to be doing the following on line activities?



*While evenings were the most commonly reported times, around 15 to 20% of educators reported that they were most likely to handle personal financial transactions, (like banking, bill paying, information gathering, etc.), on weekends.*

*Generally, use of the Internet for financial activities like these was more likely among younger educators.*

## Results by Age Group

**Not including your home page, what are the top five web sites that you visit the most frequently?**

888 educators responding Around 1400 different sites mentioned		
PCT	N	
41.7%	370	Facebook
34.5%	306	Google
33.8%	300	School, Class & District
19.9%	177	Banking web sites
18.2%	162	Yahoo
16.8%	149	Amazon
12.4%	110	Local News Sites
10.7%	95	eBay
8.4%	75	Hotmail
6.1%	54	CNN
4.7%	42	Scholastic
4.5%	40	ESPN
4.3%	38	MSN
4.2%	37	Craigslist
3.7%	33	edhelper
3.5%	31	AOL
3.4%	30	Weather.com
3.0%	27	gmail
2.3%	20	Wal-Mart
2.3%	20	Fox News
2.1%	19	Target

*Educators reported a wide variety of different web sites as being among their most frequently used sites. Facebook was the single site most frequently listed as being visited the most often. Amazon was reported the most frequently as a site that educators had used for on line purchases. Google was the site most frequently mentioned as being used for researching financial or insurance products.*

**Which web site have you used the most frequently for making on line purchases?**

677 educators responding Around 144 different sites mentioned		
PCT	N	
40.3%	273	Amazon
12.6%	85	eBay
2.8%	19	JC Penney
2.2%	15	Scholastic
2.1%	14	Old Navy
1.9%	13	Target
1.8%	12	Barnes & Noble
1.8%	12	LL Bean
1.8%	12	Wal-Mart
1.2%	8	Oriental Trading Co
1.2%	8	Overstock.com
1.2%	8	QVC

**Which web site have you used the most frequently to do research about financial or insurance products?**

174 educators responding** Around 88 different sites mentioned		
PCT	N	
17.8%	31	Google
4.6%	8	Yahoo
4.6%	8	Horace Mann
3.4%	6	Wells Fargo
2.9%	5	Chase
2.9%	5	NEA
2.3%	4	Dave Ramsey
2.3%	4	Fidelity
2.3%	4	MSN
2.3%	4	Thrivent
2.3%	4	USAA

\*\* (213 Educators did not use any site for financial info)

**Thinking about web sites, list three sites that come to mind as being designed to appeal to educators.**

*Scholastic, Edhelper and Enchanted Learning were the top three sites mentioned as being designed specifically for educators. Relevant and usable content was the most critical factor making a site appeal more to educators.*

626 educators responding  
Around 675 different sites mentioned

PCT	Count	Site Name
20.4%	128	Scholastic
12.1%	76	Edhelper
8.0%	50	Enchanted Learning
6.2%	39	NEA
5.9%	37	Google
5.1%	32	ABC Teach
4.3%	27	Amazon
4.0%	25	Reading A to Z
4.0%	25	Horace Mann
3.7%	23	United Streaming
3.5%	22	Teacher Tube
3.4%	21	Discovery Education
3.2%	20	National Geographic
3.0%	19	Starfall
2.7%	17	Really Good Stuff
2.2%	14	Read Write Think
1.9%	12	Brain Pop
1.8%	11	Teachers.net
1.8%	11	LessonPlans
1.6%	10	PBS

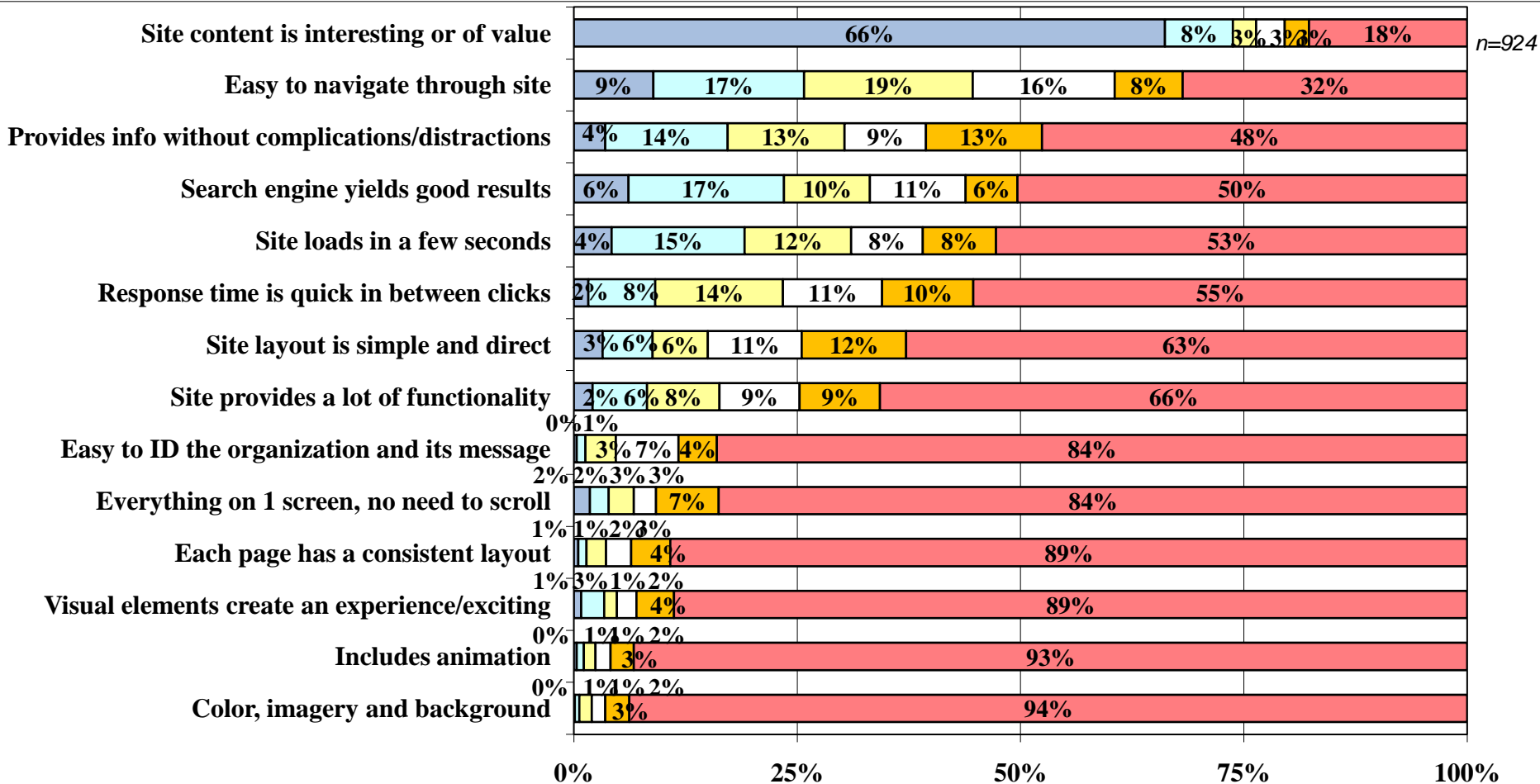
## What makes those sites appeal more to educators?

% of Eds			% of Comm		
586 Educators w/ 1072 Comments			586 Educators w/ 1072 Comments		
<b>61.2% Content Issues</b>			<b>21.7% Functional Issues</b>		
22.7%	12.3%	Relevant, applicable content & info	13.8%	7.5%	Easy to use / user friendly
14.3%	7.8%	Usable/useful content w/little extra effort	6.7%	3.6%	Good search engine, easy to find info
11.4%	6.2%	Lesson plan materials & content	5.8%	3.2%	Easy to navigate
11.1%	6.0%	Variety of content & materials available	2.9%	1.6%	Quick information access
9.6%	5.2%	Teaching ideas/project ideas	2.2%	1.2%	Accessible, easy access to site/content
7.7%	4.2%	Worksheets, tests, printables	1.5%	0.8%	Well organized
6.5%	3.5%	Activities, games, fun	1.5%	0.8%	Good graphics, colors, creative images
6.0%	3.2%	Good/high quality materials & info	1.5%	0.8%	Interactivity of site
5.1%	2.8%	Supplies, education product information	1.0%	0.6%	Easy downloads
3.6%	1.9%	On line resources	0.7%	0.4%	Usable with Smart Board technology
3.1%	1.7%	Age/grade appropriate, child friendly	0.5%	0.3%	Reliable/Safe to use
2.9%	1.6%	Books, reviews, purchases	0.5%	0.3%	No registration required for site
2.7%	1.5%	Up to date/current content & information	0.5%	0.3%	Few or no advertisements
2.4%	1.3%	Research information, research based info	0.3%	0.2%	Fast loading
2.2%	1.2%	Videos/streaming videos	0.2%	0.1%	Not blocked by school internet filters
1.4%	0.7%	Links to other sites	0.2%	0.1%	Bilingual materials/content
<b>11.1% Professional/Occupational Issues</b>			<b>6.0% Pricing/Purchasing Issues</b>		
9.7%	5.3%	Content geared/tailored educators	7.0%	3.8%	Free materials/downloads
3.6%	1.9%	Networking, share ideas, community	2.4%	1.3%	Discounts/good pricing
1.4%	0.7%	Education News, Weekly Newsletter	1.0%	0.6%	Special offers
1.2%	0.6%	Local district/educator issues	0.5%	0.3%	Easy purchase functions/easy to buy
1.0%	0.6%	Classroom mgmt./teaching strategies	0.2%	0.1%	Free shipping
1.0%	0.6%	Professional Dev., workshops, conf.			
1.0%	0.6%	Well known/respected site sponsor			
0.9%	0.5%	Prof. organizations/Union Issues			
0.3%	0.2%	Work/job opportunities			
0.3%	0.2%	Teacher retirement & benefits info			

**Thinking about your favorite web sites, what are the top five characteristics that make them more appealing to you compared to other sites?**

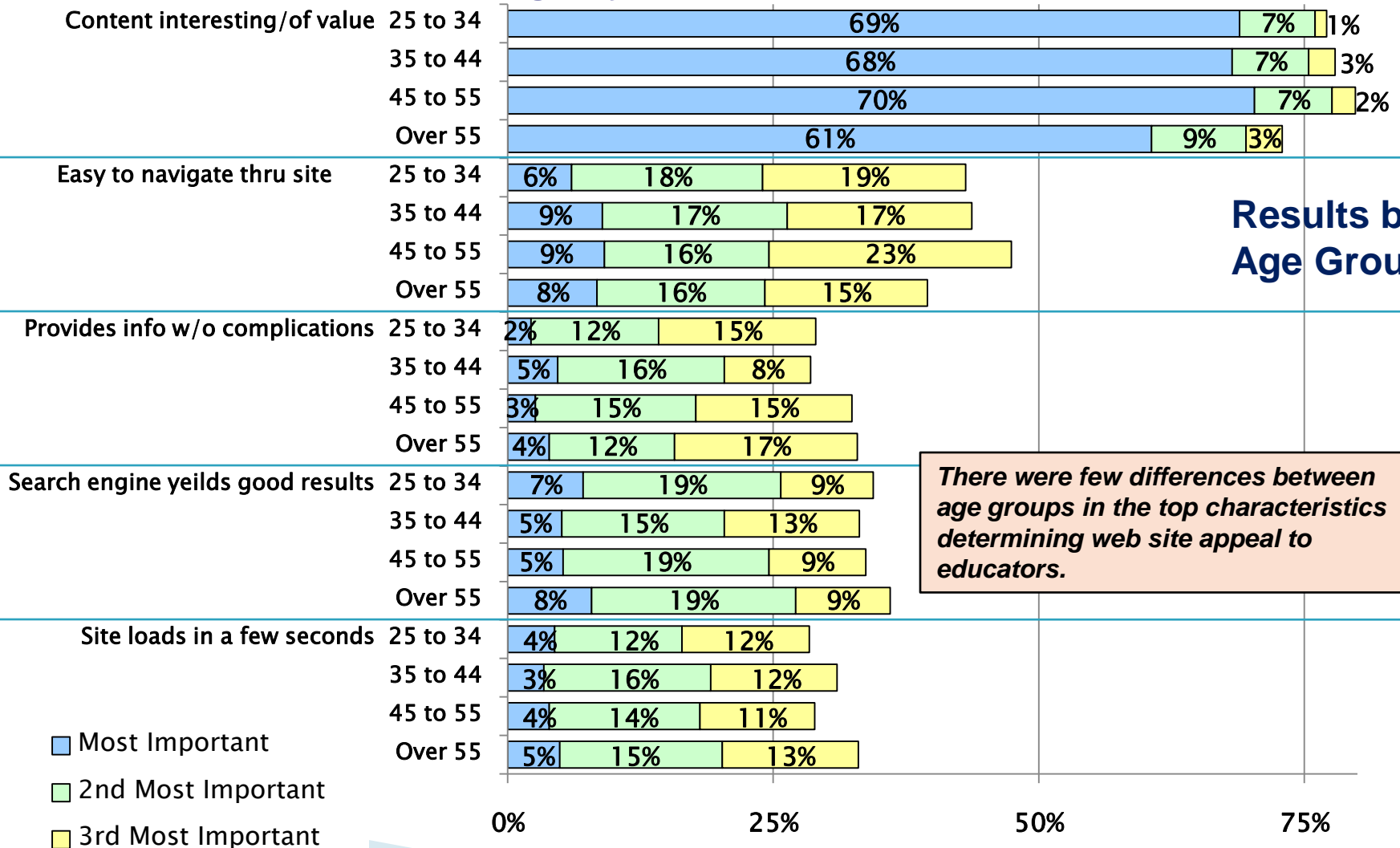
*In addition to interesting content, easy navigation, no distractions and good search engines were among the top characteristics making a web site appeal more to educators.*

■ Most Important  
 ■ 2nd Most Important  
 ■ 3rd Most Important  
 ■ 4th Most Important  
 ■ 5th Most Important  
 ■ Not in Top 5



Thinking about your favorite web sites, what are the top five characteristics that make them more appealing to you compared to other sites?

N=924



**Results by Age Group**

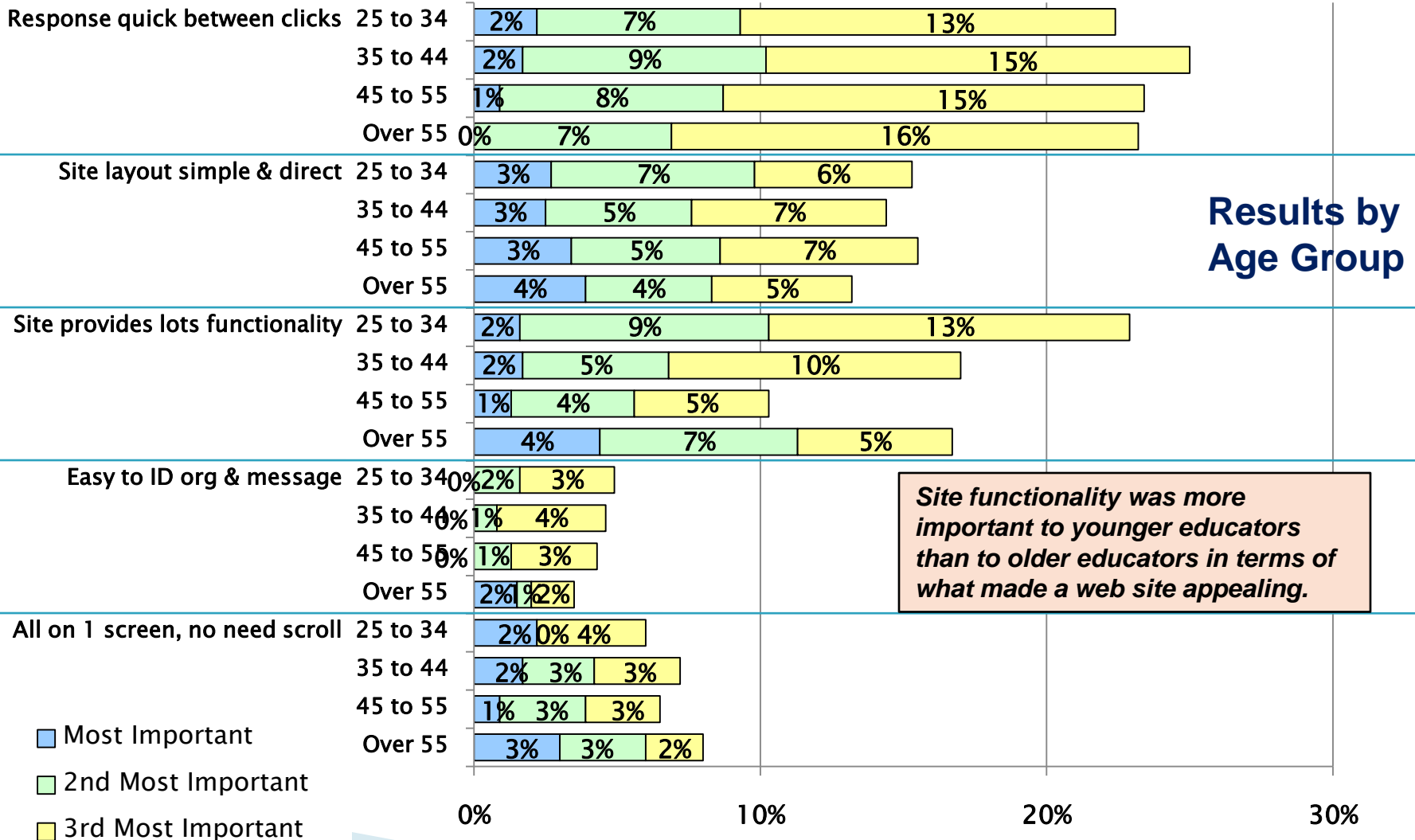
*There were few differences between age groups in the top characteristics determining web site appeal to educators.*

■ Most Important  
■ 2nd Most Important  
■ 3rd Most Important

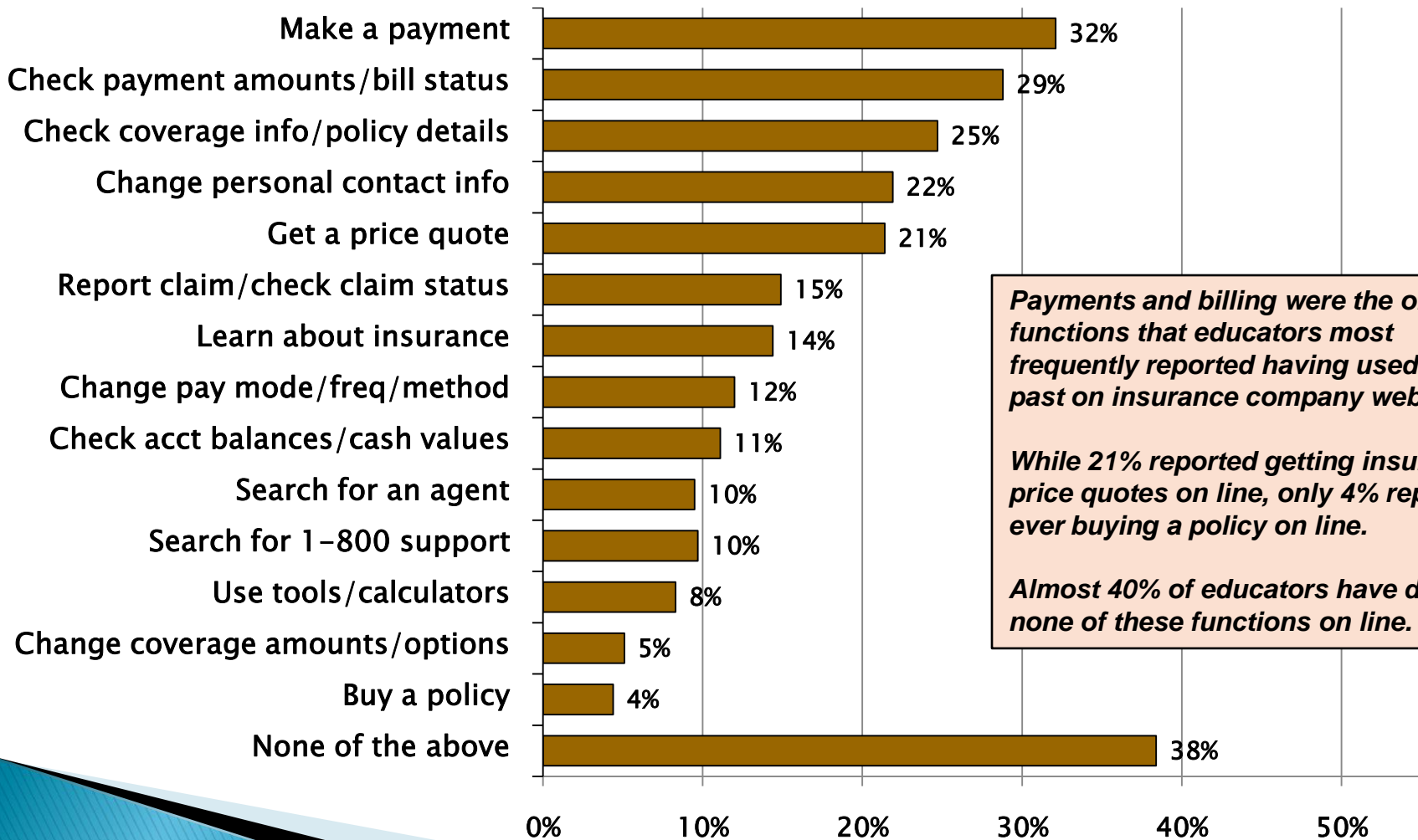
0% 25% 50% 75%

## Thinking about your favorite web sites, what are the top five characteristics that make them more appealing to you compared to other sites?

N=924



## What functionality have you ever used on any insurance company web site? Which of the following have you done on line? N=915



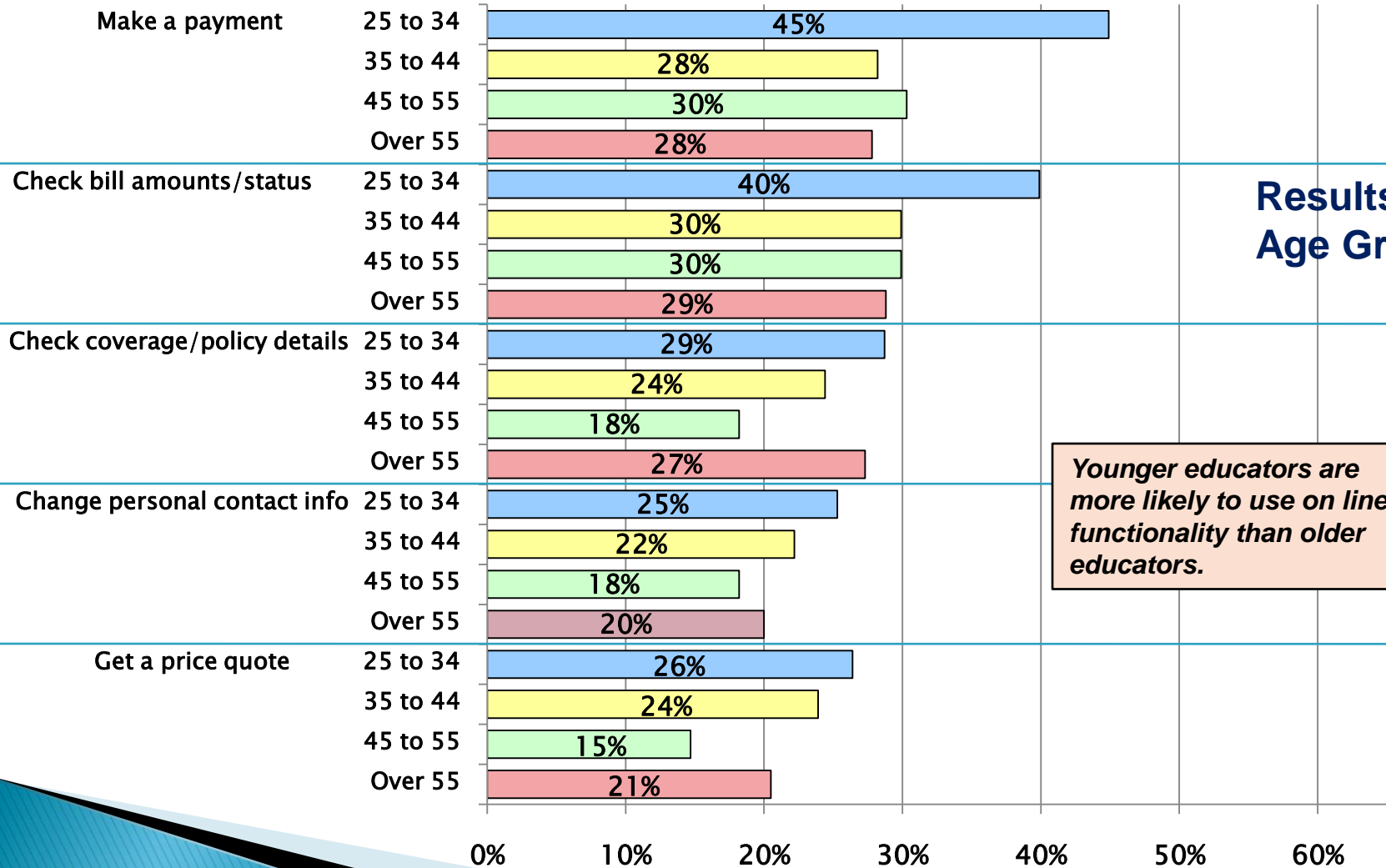
*Payments and billing were the on line functions that educators most frequently reported having used in the past on insurance company web sites.*

*While 21% reported getting insurance price quotes on line, only 4% reported ever buying a policy on line.*

*Almost 40% of educators have done none of these functions on line.*

# Insurance Company Site Functionality

**What functionality have you ever used on any insurance company web site? Which of the following have you done on line?** N=915



**Results by Age Group**

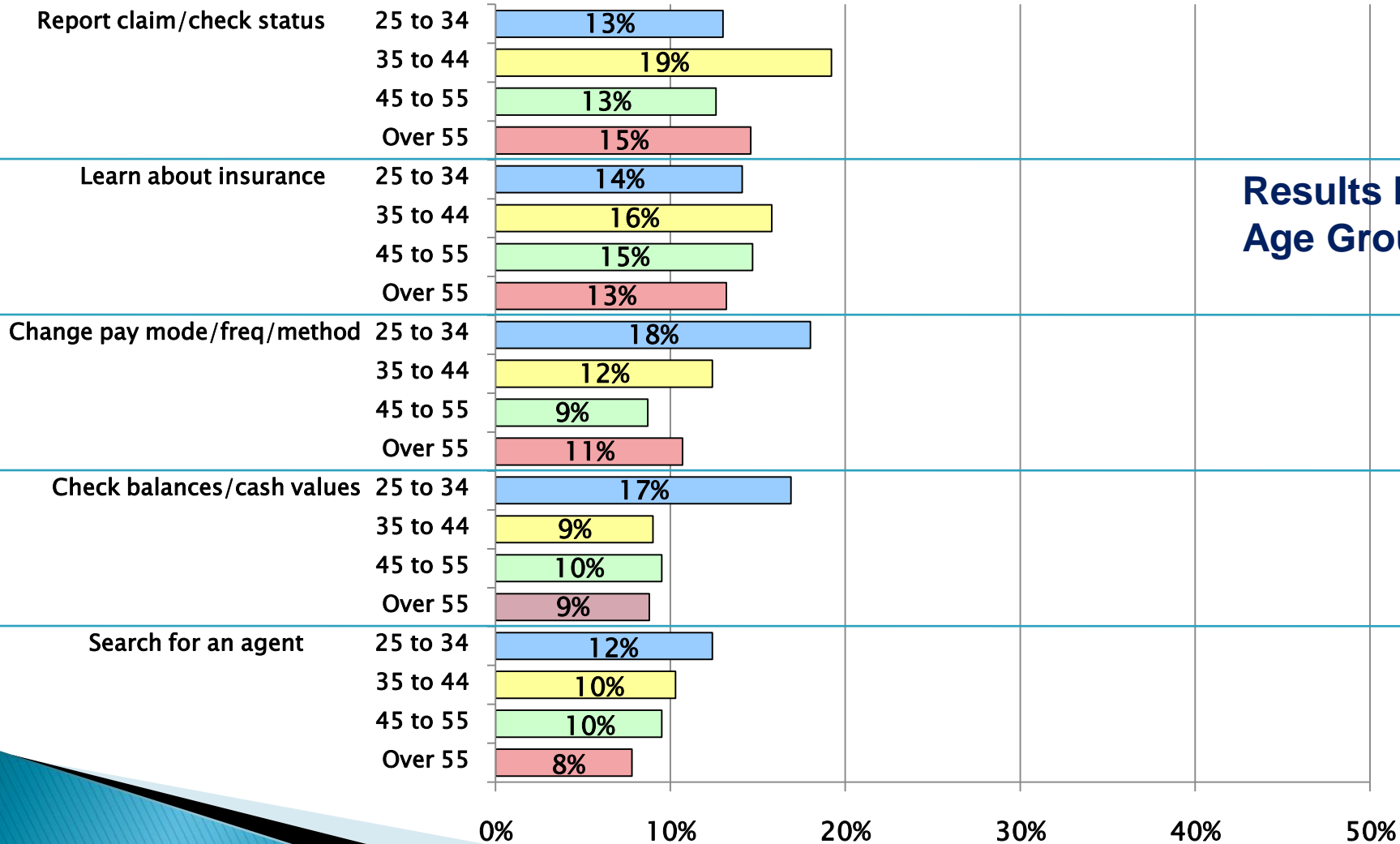
*Younger educators are more likely to use on line functionality than older educators.*



# Insurance Company Site Functionality

**What functionality have you ever used on any insurance company web site? Which of the following have you done on line?**

N=915

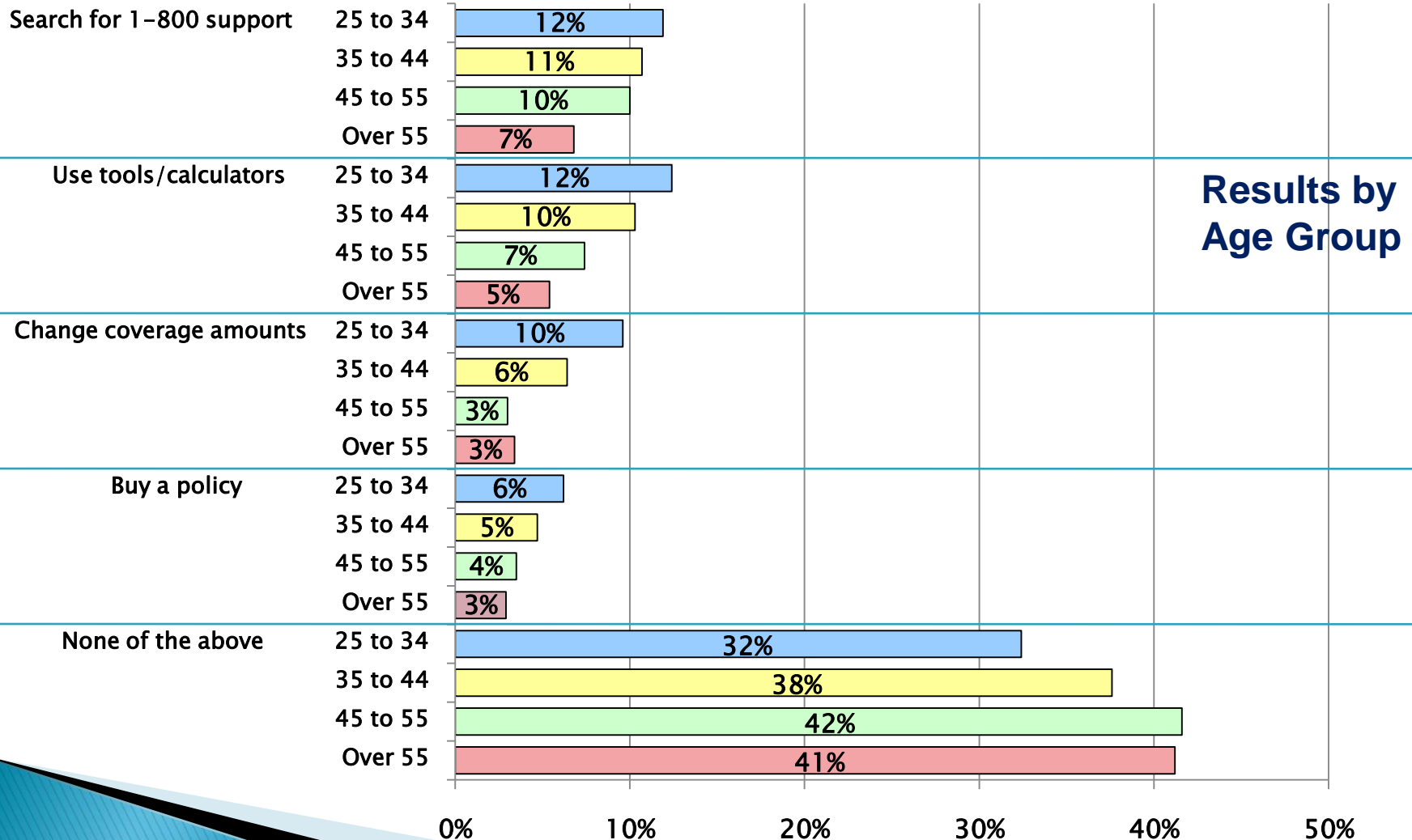


**Results by Age Group**

# Insurance Company Site Functionality

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N=915

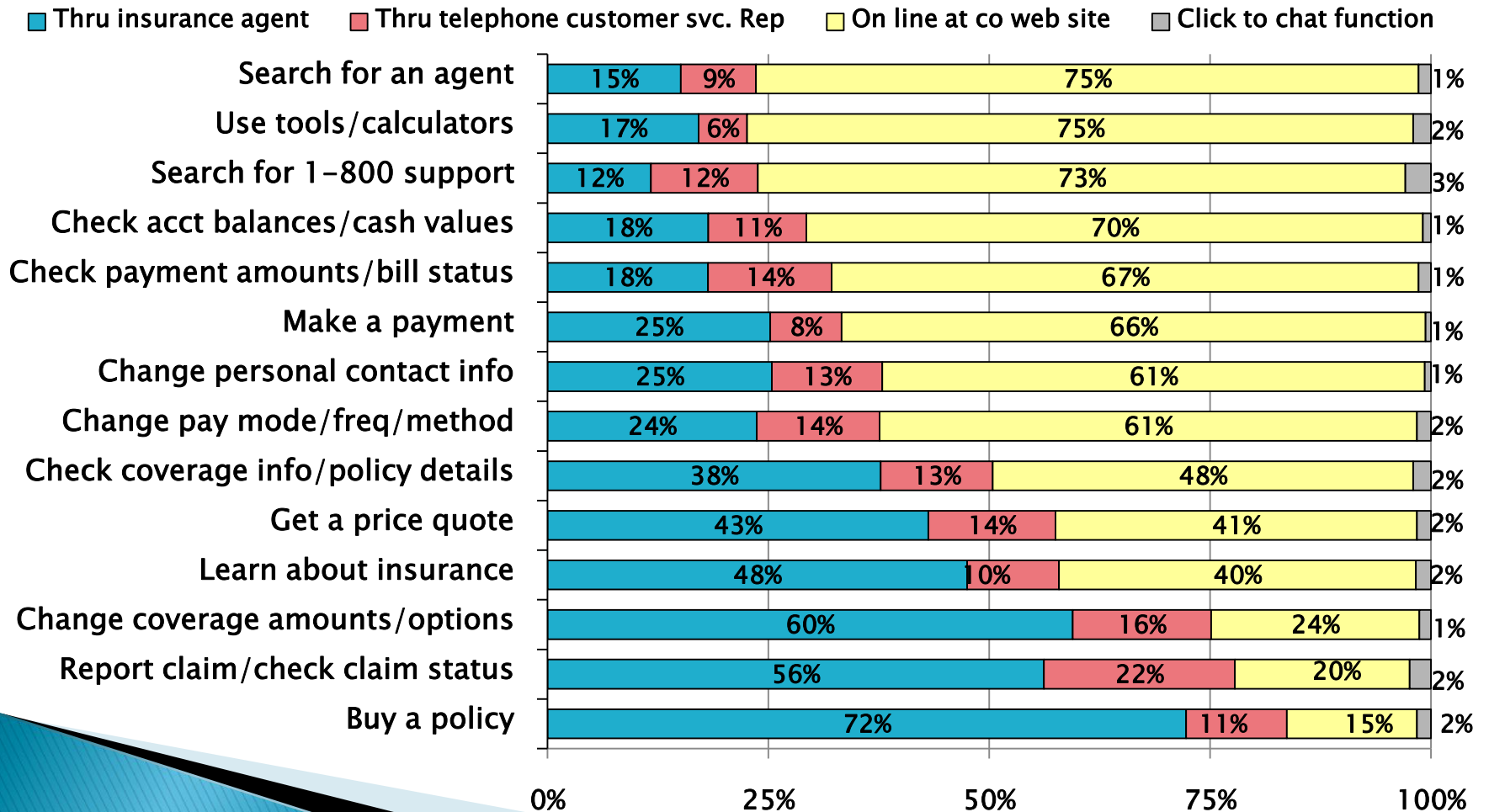


# Insurance Company Site Functionality

**If you had a choice, how would you prefer to do these activities?**

*Informational and search functions tended to be the most likely to be preferred on line activities. Purchases, claim reporting and coverage changes were preferred more often to be agent-assisted activities.*

N=887



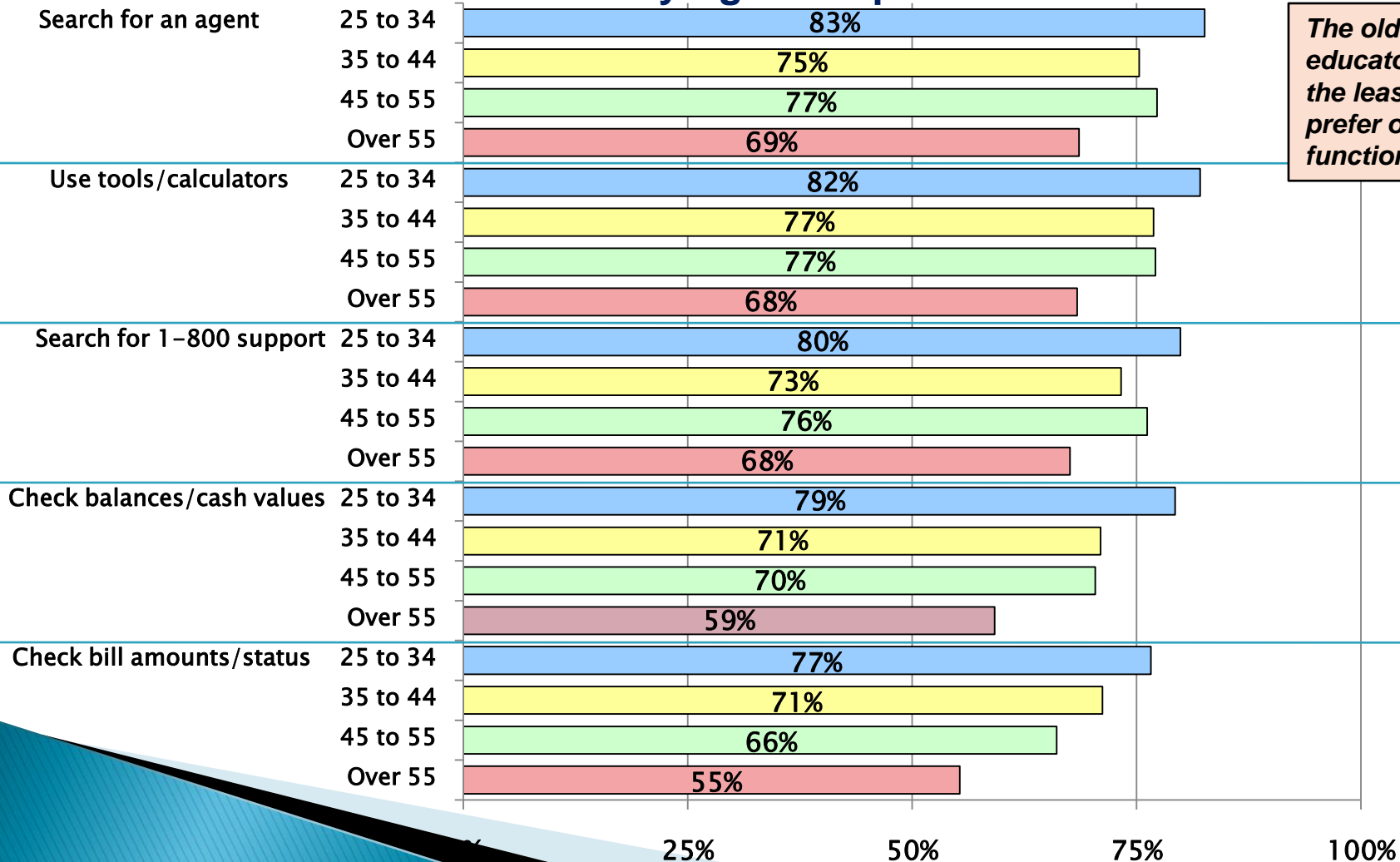
# Insurance Company Site Functionality

If you had a choice, how would you prefer to do these activities?

**% Preferring to do activity on line**

N=887

## Results by Age Group



*The oldest educators were the least likely to prefer on line functionality.*

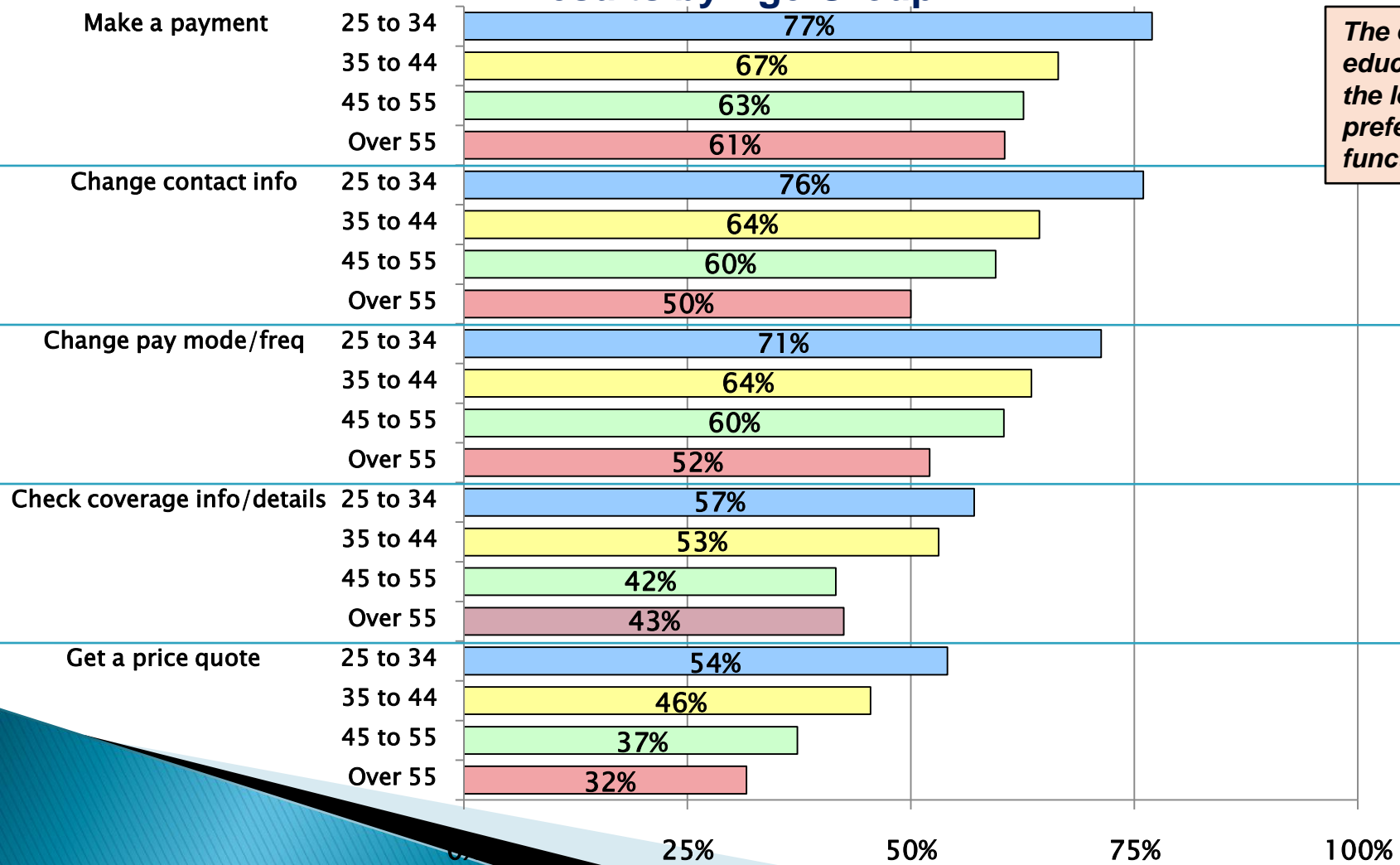
If you had a choice, how would you prefer to do these activities?

**% Preferring to do activity on line**

N=887

## Results by Age Group

*The oldest educators were the least likely to prefer on line functionality.*



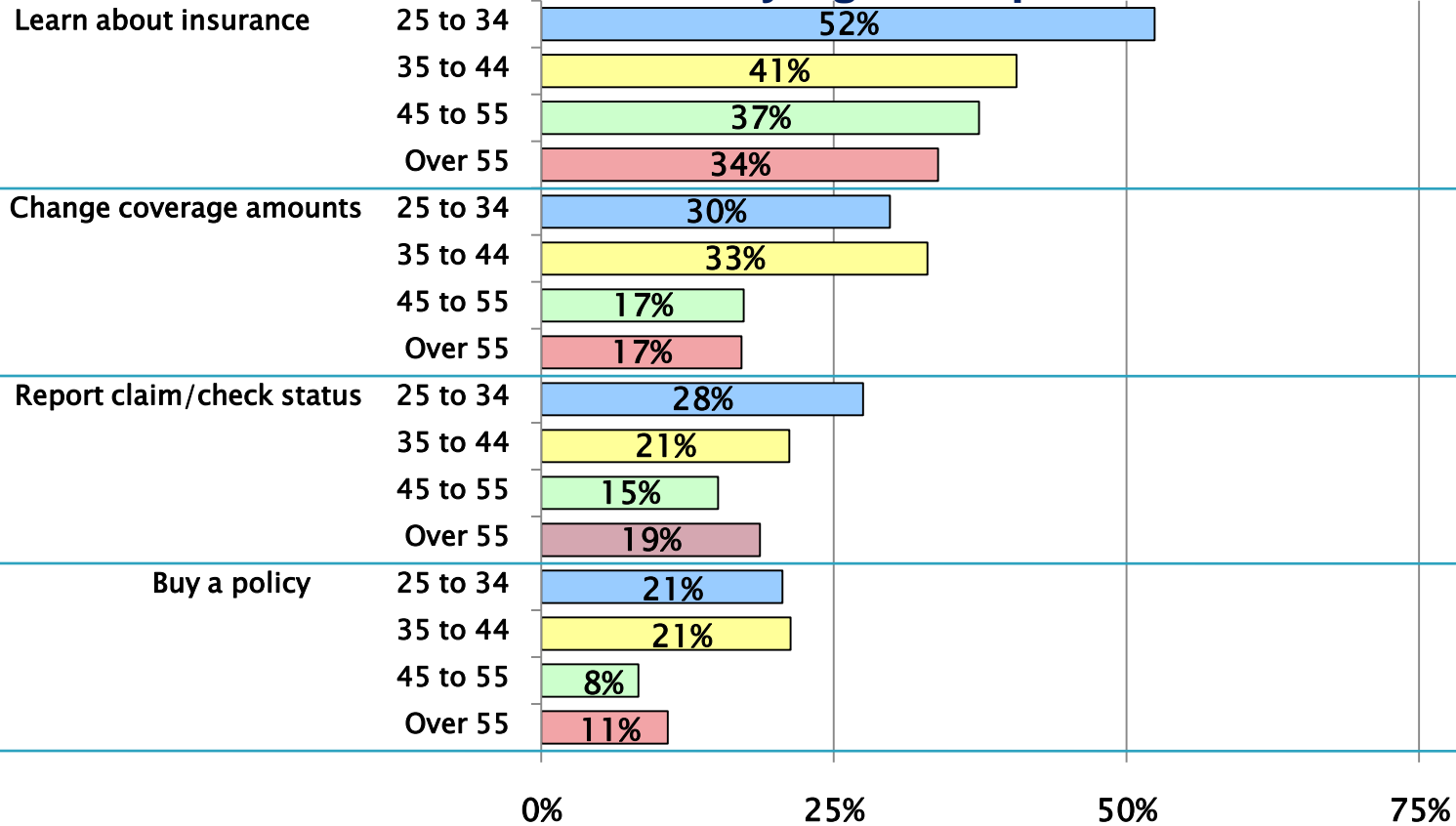
# Insurance Company Site Functionality

If you had a choice, how would you prefer to do these activities?

**% Preferring to do activity on line**

N=887

## Results by Age Group



*The oldest educators were the least likely to prefer on line functionality.*

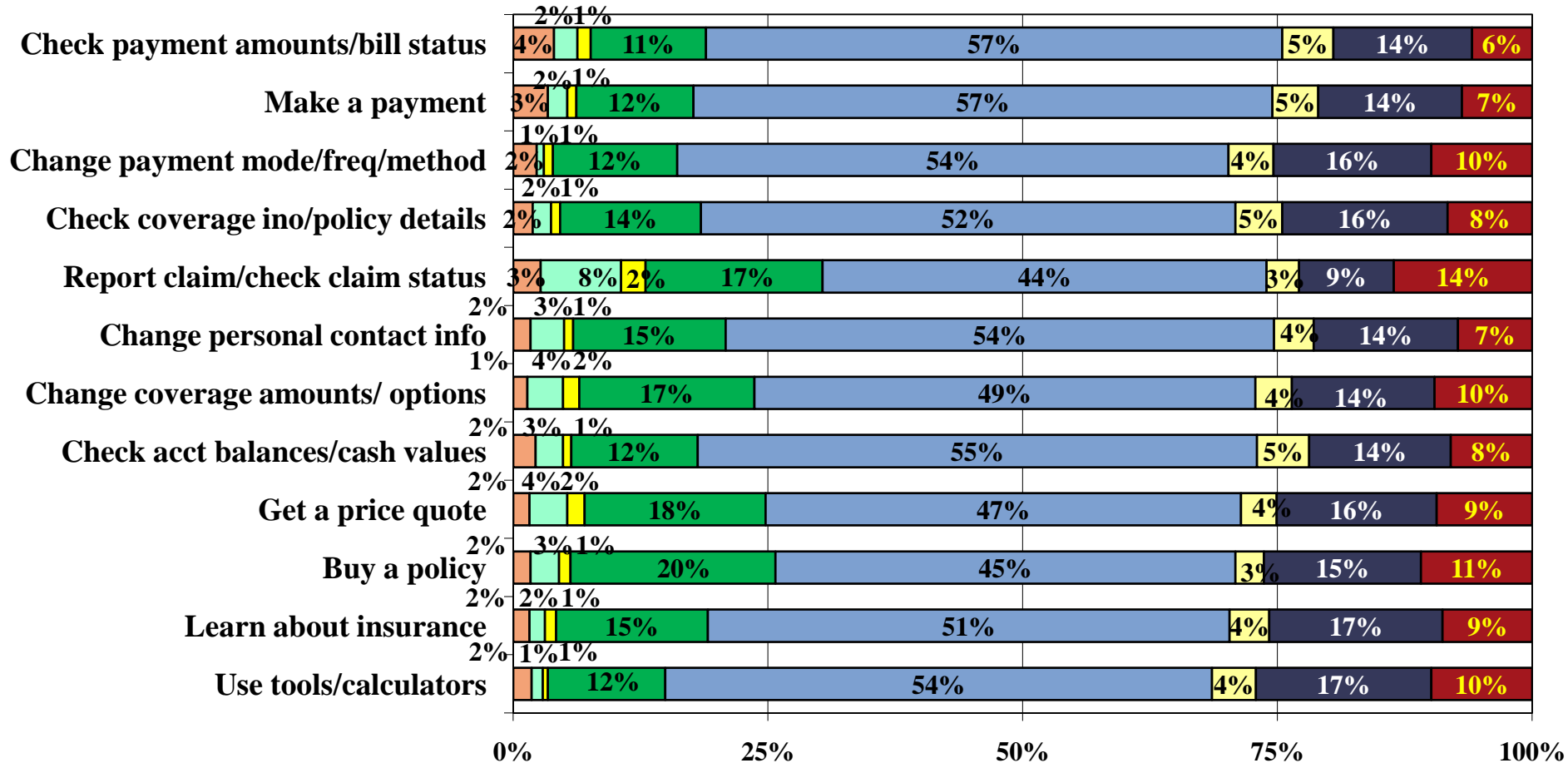
# When Insurance Co Functionality Likely to Occur

## What time of day are you most likely to do each of these things?

*Evenings were the most likely times of day for educators to use these types of on line functionality.*

n=896

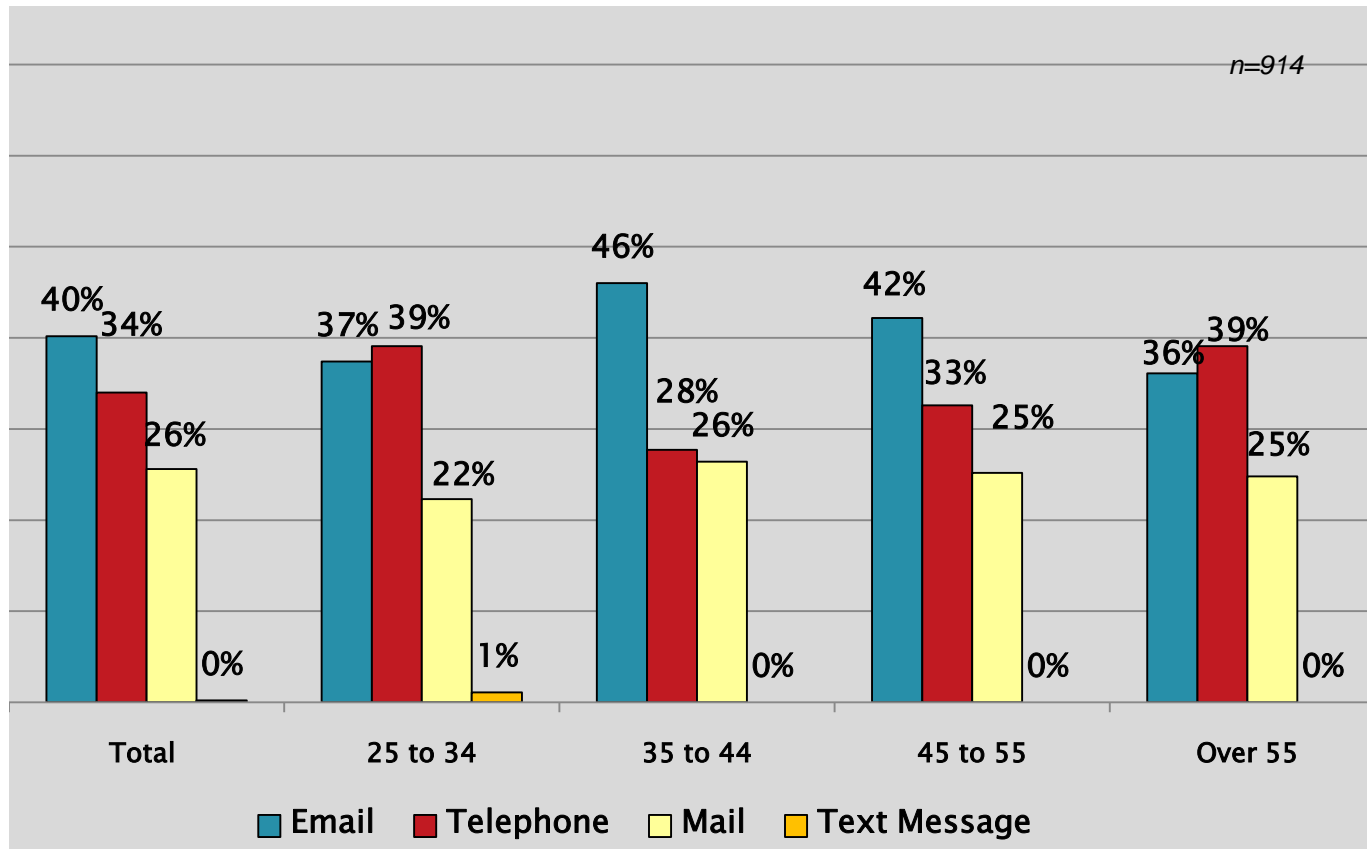
■ Before School 
 ■ Breaks 
 ■ Lunch 
 ■ After School 
 ■ Evenings 
 ■ Late Night 
 ■ Weekends 
 ■ Not Sure



# Preferences for Insurance Company Contact

## How would you prefer to be contacted by your insurance company?

### Results by Age Group



*E-mail was the preferred contact method from their insurance company overall among educators. However, both the youngest and older educators had slight preferences for telephone contacts over e-mail contacts.*



## Which insurance company website have you visited the most in the past six months?

Insurance Company Web Sites Visited the Most Frequently in Past Six Months	% of 405 Educators
Horace Mann	15.6%
State Farm	9.4%
GEICO	8.1%
Blue Cross Blue Shield (various)	5.2%
Allstate	4.4%
Farmers	4.0%
Progressive	3.7%
USAA	3.7%
Farm Bureau (various)	3.2%
AAA	3.0%
Nationwide	3.0%
American Family	2.7%
Liberty Mutual	2.5%
California Casualty	2.2%

*Horace Mann was mentioned as the most visited insurance company web site by these educators. However, these educators belong to the HM Educator Advisory Panel and are probably not representative of all educators because of that membership. (In fact, every time the Panel members complete one of our on-line surveys, they are automatically directed to our web site.)*

## How many times in the past six months have you visited that site?

Number of Times Visited Site in Past Six Months	% of 479 Educators
1 to 2 times	67.4%
3 to 5 times	20.3%
5 to 10 times	11.1%
Over 10 times	3.3%

# Insurance Company Web Site Ratings

**What are your impressions of that insurance company web site?**

*Consolidating all the various insurance company web site ratings that were provided in the survey, around 20% gave "Excellent" ratings on each of the various areas that were inquired about.*

N=433

