

2022 Top Risks Report: Insights for Independent K-12 Schools



Each year, United Educators (UE) invites members to share their school's most pressing risks in the Top Risks Survey. This year's list of top risks reflects responses from 59 independent K-12 schools that completed the survey in September 2022. Percentages in this report show the percent of respondents who identified a given risk. Because respondents listed five risks and some questions were optional, percentages do not always total 100%.

Notable changes since the 2020-21 survey include:

- Recruitment and Hiring jumped from 12th place to second.
- Student Mental Health, included in the survey for the first time this year, ranked seventh.
- Data Security fell for the first time in the survey's history, from third to fourth.
- External Pressures, a set of responses about economic, political, and societal influences, returned to the top 10 after a two-year absence.
- COVID-19 and Future Pandemics was second last year but dropped well below the top 10 this year.

In addition, this year's survey asked questions about the dual effects of the return to campus after the peak of the pandemic and labor market instability on risk management. Many schools feel confident in their ability to manage liability risks despite the state of the labor market, but some noted strain from turnover and vacancies.

Use the data in this report to start discussions about your school's top risks and benchmark against peers. Each risk listed includes links to UE resources, some of which require a member login.

Top 10 Risks of 2022

1. Enrollment
2. Recruitment and Hiring
3. Operational Pressures
4. Data Security
5. Sexual Misconduct
6. External Pressures
- 7.* Student Mental Health
7. Public Safety
9. Diversity, Equity, and Inclusion (DEI)
10. Facilities and Deferred Maintenance

* Two risks tied for seventh.

Methodology Note: In past years, Risk Management Premium Credit (RMPC) program participants completed the Top Risks Survey as part of the [program](#). RMPC program surveys were open for more than a year so all participants could respond. The 2022 Top Risks Survey, however, was conducted outside of the RMPC program, over the course of three weeks. This report's results are more representative of a single point in time, but fewer UE members responded compared to prior years.

Top 10 Risks: K-12

01. Enrollment

58%

Risks affecting new student admission and retention of current families, including international students

UE Resources:

[Reputational Risk Toolkit](#)

[Parent and Alumni Associations](#)

["Operation Varsity Blues" Reinforces Need for High Schools to Review Counseling Practices](#)

Mitigation Efforts:

- Enhance enrollment and marketing analytics.
- Review your tuition pricing model and financial aid strategy.
- Restructure admission staff.
- Reduce admission selectivity.
- Expand health and well-being services.
- Adopt new international student marketing strategies.

02. Recruitment and Hiring

39%

Risks related to maintaining a talented staff and faculty workforce

UE Resources:

[Considerations in Skills-Based Hiring](#)

[Supporting Employee Mental Health Issues](#)

[Employee Burnout Is a Risk Management Issue](#)

Mitigation Efforts:

- Increase pay, benefits, and work schedule flexibility.
- Conduct a compensation study.
- Consider non-traditional experience and skills in job applicants.
- Increase administrative cross-training.
- Recruit and re-hire retirees.
- Offer employee mental health support.

03. Operational Pressures

37%

Risks created by constraints on institutional processes and the school's business model

UE Resources:

[Enterprise Risk Management Resource Collection](#)

[Employee Burnout Is a Risk Management Issue](#)

Mitigation Efforts:

- Adjust procurement practices to reduce costs.
- Review your tuition pricing model and financial aid strategy.
- Expand auxiliary revenue streams.
- Restructure organizational functions.
- Reduce operational redundancies.
- Improve cost controls.

Top 10 Risks: K-12

04. Data Security

36%

Information technology risks such as data breaches, phishing, accidental disclosure of personal data, ransomware, and hacking

UE Resources:

- [Data Security Course Collection](#)
- [Don't Take the Bait: Defending Institutional Data from Phishing](#)
- [Protecting Student Data Privacy in a Remote Learning Environment](#)
- [Manage Minors During Remote Learning](#)
- [Cybersecurity Ransomware Attack Tabletop Scenario: K-12 \(login required\)](#)

Mitigation Efforts:

- Hire more cybersecurity staff.
- Conduct data security training.
- Create or update data governance strategy.
- Conduct third-party risk assessments.
- Practice ransomware and network outage response plans.
- Update software and hardware systems.

05. Sexual Misconduct

32%

Risks related to unwanted behavior of a sexual nature, including employee misconduct, sexual harassment, and sexual abuse of minors

UE Resources:

- [Educator Sexual Misconduct at K-12 Schools Resource Collection](#)
- [Sexual Misconduct Investigation Resource Collection](#)
- [Protecting Children Course Collection for K-12](#)
- [Educator Sexual Misconduct at Independent Schools: Insights From UE Claims](#)
- [Student Sexual Misconduct Tabletop Scenarios: K-12 \(login required\)](#)
- [Protect Children in K-12 Remote Learning Programs](#)
- [ProResponse®](#)

Mitigation Efforts:

- Increase mandatory training on policies, protocols, and boundary violations.
- Conduct thorough background checks.
- Evaluate student-to-teacher ratios.
- Review compliance with Office for Civil Rights guidelines.
- Strengthen reporting and investigation processes.

06. External Pressures

29%

Risks related to societal forces beyond a school's control, including economic, political, and cultural influences

UE Resources:

- [Enterprise Risk Management Resource Collection](#)
- [Reputational Risk Toolkit](#)

Mitigation Efforts:

- Change the endowment draw rate.
- Delay or accelerate capital improvements.
- Emphasize your school's value to current and prospective families.
- Engage with the surrounding community.
- Increase transparency on pedagogy and educational values.

Top 10 Risks: K-12

07. Student Mental Health 25% (TIE)

Risks related to students' mental and emotional well-being, including mental illnesses and suicide

UE Resources:

[Student Mental Health Resource Collection](#)
[Student Suicide Tabletop Scenario: K-12 \(login required\)](#)
[Alcohol and Drug Awareness Course Collection for K-12 Schools](#)
[Prevent and Respond to Fentanyl Overdoses](#)
[ProResponse®](#)

Mitigation Efforts:

- Train teachers and staff to support students' mental health.
- Communicate resource availability to students and parents.
- Contract with remote counseling providers.
- Create mental health programs to support marginalized identity groups.
- Conduct mental health climate surveys.
- Practice substance misuse and suicide response plans.

07. Public Safety 25% (TIE)

Risks related to crime and safety for the school community and guests, including active assailants

UE Resources:

[Campus Violence Risk Management Resource Collection](#)
[Active Shooter Tabletop Scenarios: K-12 \(login required\)](#)
[Increased Risks and Costs of Arming Educators](#)
[ProResponse®](#)

Mitigation Efforts:

- Increase monitoring of campus grounds and facilities.
- Enhance campus and building access security.
- Change the scope of campus safety office's work.
- Practice crime and safety incident response.
- Increase collaboration with emergency responders.

09. Diversity, Equity, and Inclusion (DEI) 19%

Risks related to students' and employees' identities and their sense of belonging

UE Resources:

[Diversity, Equity, and Inclusion Course Collection](#)
[Preventing and Responding to Campus Hate and Bias Incidents](#)
[Assess Extracurricular Modifications for Students With Disabilities](#)
[OCR Guidance on Accommodating Students With Disabilities in Athletics](#)
[Accommodating Employees' Religious Beliefs](#)
[Preventing Workplace Race Discrimination](#)

Mitigation Efforts:

- Create a director of DEI leadership role.
- Launch a DEI committee.
- Train staff and faculty on DEI.
- Strengthen disciplinary policies for hate and bias incidents.
- Assess and enhance disability accommodation process for students and employees.
- Support identity-based student and employee groups.

Top 10 Risks: K-12

10. Facilities and Deferred Maintenance 17%

Risks concerning outdated facilities and new construction, including inadequate facilities to achieve the school's mission

UE Resources:

- [Slips and Falls Resource Collection](#)
- [Take Inventory of Your Off-Campus Real Estate](#)
- [Campus Parking Lots: Common But Risky Locations](#)
- [Adopt Tree Assessment and Removal Policies and Practices](#)

Mitigation Efforts:

- Conduct campus hazard walkthroughs.
- Implement a hazard reporting system.
- Repurpose existing buildings for low-occupancy use.
- Increase funding for deferred maintenance.
- Add new signage.
- Close unsafe spaces and areas under construction.

Changes Since 2018

Rank	2022 Top Risks*	Rank in 2020-21	Rank in 2019-20	Rank in 2018-19
1	Enrollment	1	1	1
2	Recruitment and Hiring	Not ranked	3	Not ranked
3	Operational Pressures	5	6	3
4	Data Security	3	9	Not ranked
5	Sexual Misconduct	6	2	2
6	External Pressures	Not ranked	Not ranked	4
7T	Student Mental Health	New in 2022**		
7T	Public Safety	9	Not ranked	10
9	Diversity, Equity, and Inclusion	Not ranked	Not ranked	Not ranked
10	Facilities and Deferred Maintenance	4	4	Not ranked






* This year's survey was conducted in September 2022. Prior surveys extended across two years.

**In prior surveys, Student Health and Safety covered both Student Mental Health and Student Physical Health, which were considered separate categories this year. Student Health and Safety ranked ninth in 2018-19 and seventh in 2019-20 and 2020-21.

Emerging Risks

Survey participants also were asked to identify newly emerging or evolving risks that they think will become more urgent over the next few years.

Top responses included:

-  **Inflation and possible recession**
-  **Data security and ransomware**
-  **Student mental health**
-  **Political climate**
-  **Climate change**

Risk Management Challenges

This year's survey asked respondents to choose their biggest risk management challenge from commonly cited themes. While "staff unavailability, burnout, or turnover" was the most common choice, responses were distributed across options.

Out of the options below, what is currently the biggest challenge for your institution's risk management operations?

Staff unavailability, burnout, or turnover	34%
Institutional silos	26%
Lack of financial resources	18%
Lack of data on risks and/or risk management functions	16%
Limited leadership buy-in for risk management	6%
Insufficient risk management technology	0%

Risk Management, Staffing, and Return to Campus

Respondents estimated the change in the number of people on campus each day and the number of incidents involving an injury relative to before the pandemic. Most respondents (78%) said that campus activity has reached or exceeded pre-pandemic norms. Fortunately, the return to campus activities did not coincide with a disproportionate increase to incidents involving an injury for most schools (80%). This suggests that schools generally returned to pre-pandemic operations safely.

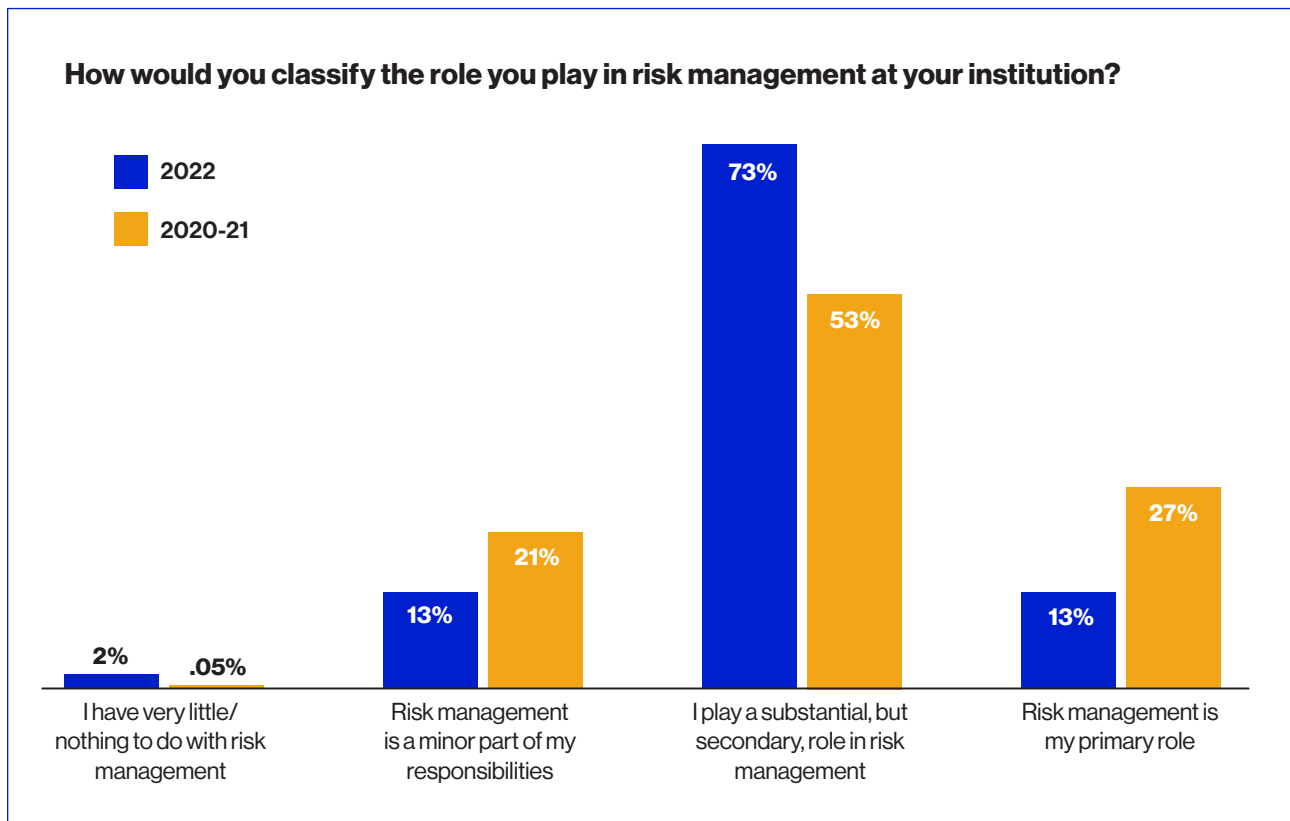
Accordingly, 80% of respondents said that their risk management operations have not been affected by labor market instability.

How has the labor market crisis in education affected your institution's ability to manage its liability risks?



Respondents' Risk Management Role

Survey respondents at K-12 independent schools wear many hats, including risk management. The percentage of respondents who have a substantial role in risk management has grown over time. However, the percentage of respondents with risk management as a primary role has shrunk since last year's survey, conducted during the peak of the pandemic.



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