Top Risks Report:
Insights for Independent and Charter K-12 Schools

Each year, United Educators (UE) members share their school's most pressing risks in the Top Risks Survey. This report reflects responses from 148 independent and charter K-12 schools that completed the survey between August and December 2024.

Key insights from the survey responses:

- The top 10 risks in 2024 are similar to the top 10 in 2023, with the same seven risks at the top. However, all seven were cited by a smaller percentage of respondents. For example, **Enrollment** was the top risk in 2023 and 2024, but 57% of respondents named it a top risk this year, a drop from 63% in 2023.

- Among top 10 risks, only the last three — **Sexual Misconduct** (tied for eighth), **General Premises Safety** (tied for eighth), and **Transportation** (10th) — received more responses this year than in 2023. **General Premises Safety** increased the most, increasing 17 percentage points since 2023. This suggests schools are focusing risk management efforts on incidents that threaten student safety and drive liability losses, like injuries and sexual abuse.

- **Data Security** (second), **Public Safety** (fifth), and **Transportation** (10th) reached their highest ranking since the 2018-19 Top Risks Survey.

- While top risks were similar among day, boarding, and charter schools, boarding schools were likelier to identify **Transportation** and **Student Mental Health** as a top risk, possibly reflecting the additional time students spend in their care.

This year's survey also asked respondents to rate **emerging risks** drawn from topics of growing concern even if they were not cited as "top" risks in past surveys. Nearly two-thirds of respondents identified **Employee Well-Being** as one of their two most significant emerging risks, far ahead of other options.

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

Top 10 Risks

1. Enrollment
2. Data Security
3. Operational Pressures
4. Recruitment and Hiring
5. Public Safety
6. Facilities and Deferred Maintenance
7. Student Mental Health
8.* General Premises Safety
8.* Sexual Misconduct
10. Transportation

* Two risks tied for eighth.

Top 10 Risks: K-12

Percentages in this report show the percent of respondents identifying a given risk. Because respondents listed five risks, percentages don't total 100%.

01. Enrollment 57%

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

UE Resources:

Reputational Risk Toolkit

Parent and Alumni Associations

Review College Admissions Counseling Practices

Mitigation Efforts:

- Enhance enrollment and marketing analytics.
- Review tuition pricing model and financial aid strategy.
- Reduce admission selectivity.
- Expand health and well-being services.
- Launch innovative academic, extracurricular, and travel programs.
- Upgrade facilities and technology.

02. 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

Crisis Response: A Library of Tabletop Exercises

Managing Student Data Privacy: A Guide for School Business Officers

Don't Take the Bait: Defending Institutional Data from Phishing

Generative Artificial Intelligence Use Policy or Guidelines for Employees

Mitigation Efforts:

- Increase compensation to hire and retain cybersecurity staff.
- Train on data security more frequently.
- Create or update a data governance strategy.
- Conduct third-party risk assessments.
- Practice ransomware and network outage response plans.
- Implement artificial intelligence use guidelines.

03. Operational Pressures 34%

Risks related to financial stability, the school's business model, and constraints on the school's processes

UE Resources:

Enterprise Risk Management Resource Collection

Checklist: Facilities Use Policy and Practices Review

Mitigation Efforts:

- Adjust procurement practices to reduce costs.
- Review the tuition pricing model and financial aid strategy.
- Expand auxiliary revenue streams.
- Reorganize institutional operations.
- Evaluate the budget model and budgeting practices.
- Improve cost controls.

Top 10 Risks: K-12

04. Recruitment and Hiring   32%

Risks related to maintaining a talented staff and faculty workforce

UE Resources:

Workforce Management Resource Collection

Considerations in Skills-Based Hiring

Using Artificial Intelligence Tools in the HR Lifecycle: Risks to Consider

Checklist: Assessing Your Employee Performance Evaluation System

Employee Offboarding Guide

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 and act on its findings.
- Refocus performance evaluations on engagement and career growth.
- Conduct offboarding interviews to find ways to improve the employee experience.
- Recruit and re-hire retirees.
- Offer employee mental health support.

05. Public Safety   28%

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

UE Resources:

Campus Violence Resource Collection

Targeted Campus Violence: Recognize the Warning Signs

Checklist: Physical Security

Checklist: Implementing Student Threat Assessment

Crisis Response: A Library of Tabletop Exercises

Checklist: Preventing and Preparing for School Shootings

Mitigation Efforts:

- Train employees on violence de-escalation.
- Increase monitoring of campus grounds and facilities.
- Implement new campus safety technologies.
- Enhance campus and building access security.
- Install barriers between campus and public areas.
- Practice crime and safety incident response.

06. Facilities and Deferred Maintenance   25%

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

UE Resources:

Slips and Falls Resource Collection

Checklist: A Guide for Reviewing Contracts

Playground Safety: Keep Children Safe and Protect Your School

Adopt Tree Assessment and Removal Policies and Practices

Good Signage = Good Risk Management

Mitigation Efforts:

- Conduct routine campus hazard walkthroughs.
- Implement a hazard reporting system.
- Renovate buildings for climate adaptation.
- Launch a capital campaign for maintenance and new construction.
- Review and update facility maintenance contracts.
- Create a prioritized or strategic deferred maintenance plan.

Top 10 Risks: K-12

07. Student Mental Health — 21%

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

UE Resources:

Student Mental Health Resource Collection

Suicide Prevention Training

Alcohol and Drug Awareness Course Collection for K-12 Schools

Crisis Response: A Library of Tabletop Exercises

ProResponse®

Prevent and Respond to Fentanyl Overdoses

Checklist: Evaluating Your Mental Health Policies

Mitigation Efforts:

- Train teachers and staff to support students' mental health.
- Assess and improve the school's mental health infrastructure.
- Communicate resource availability to students and parents.
- Hire remote counseling providers to expand capacity.
- Create mental health programs to support marginalized identity groups.
- Practice substance misuse and suicide response plans.

08. TIE — General Premises Safety — 20%

Risk of injury and death caused by slips, trips, falls, and other campus hazards, including public use of facilities

UE Resources:

Slips and Falls Resource Collection

Slips, Trips, and Falls Course Collection

Checklist: A Guide for Reviewing Contracts

Checklist: Facilities Use Policy and Practices Review

Checklist: Investigating Accidents Causing Personal Injury

Mitigation Efforts:

- Train the campus community to report safety hazards.
- Improve snow and ice removal plans.
- Implement routine campus hazard walkthroughs.
- Review and update third-party contracts.
- Review processes for investigating and documenting incidents.
- Analyze incidents and near misses for trends in vulnerabilities.

08. TIE — Sexual Misconduct — 20%

Risk of unwanted sexual behavior, including employee and volunteer misconduct and sexual abuse of minors

UE Resources:

Youth Protection K-12 Resource Collection

Protecting Children Course Collection for K-12

Train Children on Sexual Violence Prevention

Create a Healing Space in K-12 Schools: Respond to Sexual Abuse

Checklist: Improving Sexual Abuse Prevention and Response Efforts

Mitigation Efforts:

- Increase mandatory training on policies, protocols, and boundary violations.
- Conduct thorough and repeat background checks.
- Publicize reporting channels.
- Review and strengthen investigation practices.
- Train students on sexual misconduct prevention and reporting.

Top 10 Risks: K-12

10. Transportation

18%

Risk of damage, injury, and death related to vehicle use

UE Resources:

Transportation Resource Collection

Transportation Safety Course Collection

ProResponse®

Checklist: Safety in Student and Employee Transportation

Mitigation Efforts:

- Implement rigorous driver safety training.
- Require third-party providers to follow extensive safety protocols.
- Repeat motor vehicle record checks regularly for all drivers.
- Extend risk management practices to golf cart and utility vehicle use.
- Review incident investigation and documentation practices.

Rank From 2020 Through 2024

Rank	2024 Top Risks	Rank in 2023	Rank in 2022	Rank in 2020-21
1	Enrollment	1	1	1
2	Data Security	4	4	3
3	Operational Pressures	3	3	5
4	Recruitment and Hiring	2	2	12
5	Public Safety	7	7T	9
6	Facilities and Deferred Maintenance	5T	10	4
7	Student Mental Health	5T	7T	New in 2022
8T	Sexual Misconduct	13T	5	6
8T	General Premises Safety	Not ranked	Not ranked	11
10	Transportation	13T	12	Not ranked

T- ranking tie

Emerging Risks

Respondents identified emerging risks in past surveys. This year, survey participants ranked some of the most frequently cited emerging risks in order of significance to their school.

Employee Well-Being was the highest-ranked emerging risk, with almost two-thirds of all respondents listing it as one of the top two emerging risks. Only 7% of respondents said it wasn't a risk. These results align with research from NAIS and Gallup that shows intense emotional, mental, and even physical pressure on K-12 school employees.

Political Climate and Instability and **Artificial Intelligence (AI)** also scored highly. These two risks can cause rapid change in students' and families' expectations, which could exacerbate stressors and impact employees' mental health.

Despite frequent mention as emerging risks in past surveys, **Accommodating Student Disabilities**, **Climate Change**, and **Student Gender Expression** scored low relative to the other topics.

Emerging risk scores were similar for boarding and day schools. Charter schools scored **Accommodating Student Disabilities** almost two times higher than their independent school peers.

Risk	Average Score*
Employee Well-Being	4.7
Political Climate and Instability	3.6
AI	3.4
Accommodating Student Disabilities	2.2
Climate Change	2.0
Student Gender Expression	1.9

Scores can range from 0 to 6, with a higher score indicating a more significant emerging risk. 0 indicates the topic isn't perceived as a risk.

Tactics to Manage Emerging Risks

Respondents offered their tactics for managing their most significant emerging risk:

Employee Well-Being

- Conduct a compensation study.
- Survey employees on ways to improve their work experience.
- Reduce workloads.
- Offer work time and location flexibility.
- Expand mental health support services.

Political Climate and Instability

- Train faculty on fostering civil discourse, de-escalation, and calming angry parents.
- Increase physical security.
- Integrate political discussions into the curriculum.
- Diversify international enrollment sources.
- Increase communication with parents.

Artificial Intelligence

- Launch academic and operational AI task forces.
- Review technology use, student conduct, and employee conduct policies.
- Train faculty on integrating AI into the classroom.
- Train employees on data security.
- Implement plagiarism detection software.

Accommodating Student Disabilities

- Hire specialist counselors and special education staff.
- Increase student disability training for all faculty.
- Communicate services to families.
- Seek expert legal review of compliance requirements.

Climate Change

- Install air conditioning and air purifiers.
- Remove vegetation near buildings.
- Install fire-resistant building materials.
- Collect local data on changing weather.
- Practice tabletop exercises for weather emergencies.

Student Gender Expression

- Hire specialist counselors.
- Review policies for gender equity and legal compliance.
- Update data collection on gender.
- Designate gender-neutral spaces.

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