

MITIGATING SCHOOL LIABILITY NIGHTMARES—A FINANCIAL WAKE-UP CALL FOR K-12 DISTRICTS

How Improved School Safety, Security, and Student Well-Being Programs Can Help



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Executive Summary

School safety deficiencies, security failures, and inadequate student well-being programs impose substantial financial burdens on K-12 school districts across the United States, with annual costs reaching billions of dollars nationwide. This white paper analyzes the quantifiable economic impact of these deficiencies on district budgets, examining six primary cost categories: 1) legal settlements and litigation expenses; 2) workers' compensation claims; 3) staff recruitment and retention costs; 4) student mental health provisions; 5) insurance and risk management expenses; and 6) academic and economic consequences of unsafe learning environments that compromise educational outcomes and student well-being.

Teacher turnover costs in the United States are estimated at \$1.2 to \$2.2 billion annually.^{1, 10} 2024 data shows that replacing a departing teacher costs school districts between \$11,860 for small districts (under 10,000 students) to \$24,930 for large districts (over 50,000 students), significantly impacting annual budgets.¹²

Teacher victimization from violence and aggression exceeds \$2 billion in annual costs.² Legal settlements for safety-related incidents have grown dramatically, with damage awards and settlements of \$250,000 or more, increasing from 19 cases in 2015 to 107 cases in 2022.³

School insurance costs have increased 216% between 2020 and fiscal year 2024-25,²¹ placing additional strain on district finances.

These costs disproportionately impact districts serving high-poverty and high-minority populations,¹¹ creating a cycle where the schools most in need of resources are least able to address safety and well-being challenges effectively.

Our analysis examines systematic data on the costs incurred by school districts when safety, security, and well-being incidents occur, providing a comprehensive framework for understanding the economic case for proactive safety and student/staff well-being investments.

Legal Settlements and Litigation Costs



Sexual Misconduct and Abuse Cases

Sexual abuse cases represent the largest category of high-dollar settlements against school districts. Approximately one-third of large settlements reported in 2022 stemmed from sexual misconduct claims.³ The financial impact of these cases has become so severe that some school districts face bankruptcy or state takeover.⁴ Settlement amounts for sexual abuse cases

typically range from \$5 million to \$10 million per incident, though awards can reach much higher amounts.^{3,4}

California's unique challenge: California school districts face an estimated \$2-3 billion in total claims related to Assembly Bill 218, which eliminated statute of limitations for historical sexual abuse cases.²³ The Los Angeles Unified School District alone faces approximately \$500 million in claims and has authorized issuing \$500 million in bonds (with total costs reaching \$765 million over the repayment period) to settle decades-old sexual abuse cases involving former students.²²

These large settlements have resulted in steep increases in insurance premiums for all school districts, regardless of whether they have been directly sued.³ School districts' pooled insurance costs increased 216% between 2020 and fiscal year 2024-25.²¹

Other Safety-Related Legal Costs

Beyond sexual misconduct cases, districts face substantial liability exposure from various safety-related incidents. Environmental safety violations have resulted in significant awards, with one Washington school district ordered to pay \$34 million to parents and students exposed to toxic substances.³ Inadequate supervision and safety protocols have also led to major settlements, including an \$18 million award to the family of a student who died following improper restraint procedures.³

The growth in large settlements is particularly concerning. Awards and settlements of \$250,000 or more increased from 19 cases in 2015 to 107 cases in 2022, representing a more than five-fold increase in just seven years.³

Special education settlements: An additional cost category not adequately addressed in many district budgets involves special education due process settlements. Recent data from Pennsylvania shows that the affluent Radnor Township School District (3,600 students) reached 76 settlements between September 2021 and August 2024, totaling nearly \$6 million.²⁴ The Council Rock School District spent over \$2 million on settlements plus \$256,000 in legal fees in 2023, before implementing new strategies that reduced costs to just over \$500,000 in settlements (plus \$490,000 in legal fees) in 2024.²⁴

Legal Defense Expenses

Even when districts successfully defend against claims, legal costs impose significant financial burdens. Districts typically spend \$24,000 per month on legal fees during extended litigation, with some cases lasting 33 months or longer. Districts have reported spending \$750,000 on legal fees before settlements are even reached.⁴ These ongoing legal expenses often force districts to reduce educational programming, increase class sizes, and eliminate enrichment activities to free up budget resources.⁴

Case Study: Financial Impact on Small Districts

The Carpinteria Unified School District in California exemplifies the devastating financial impact safety incidents can have on smaller districts. With an annual budget of \$42 million, the district faces four sexual abuse lawsuits involving the same perpetrator, with settlements expected to range from \$5-10 million each.⁴ The district has already spent \$750,000 on legal fees and has been forced to lay off staff, increase class sizes, and cut field trips and enrichment activities.⁴ The total potential liability of \$20-40 million far exceeds the district's annual budget, threatening its very existence.⁴

A similar situation exists in the Montecito Union School District, which faces potential payouts and legal costs of \$20 million—more than its entire annual budget—for allegations dating back to the 1970s.⁴ The district's insurance company at the time of the alleged abuse no longer exists, meaning the district must absorb the entire cost.⁴

Workers' Compensation and Staff Safety Costs



Teacher Victimization Costs

Violence and aggression against school personnel represent a significant and often underestimated cost to school districts. Research indicates that teacher victimization costs exceed \$2 billion annually nationwide.² This figure encompasses medical expenses, lost wages, substitute teacher costs, workers' compensation premiums, and administrative expenses related to investigating and responding to incidents.² Experts believe this figure is actually much higher because total incidents are likely under-reported.

According to *Education By The Numbers*, a non-profit organization dedicated to improving the educational system, the number of injuries teachers suffer from school-related violence has increased significantly over the past five years.²⁸

Table 1: School Aggression and Violence by Role and Aggressor

Respondent	Aggressor	Verbal & Threatening Aggression % (n)	Physical Violence % (n)
Teachers	Student	80 (5,308)	56 (3,664)
	Parent	63 (4,067)	26 (1,640)
	Colleague	49 (3,060)	27 (1,641)
	Administrator	48 (3,022)	26 (1,620)
School psychologists, social workers, and counselors	Student	63 (829)	50 (609)
	Parent	63 (828)	9 (107)
	Colleague	37 (469)	7 (92)
	Administrator	35 (454)	8 (100)
Staff	Student	65 (544)	53 (449)
	Parent	36 (263)	5 (34)
	Colleague	29 (214)	4 (28)
	Administrator	22 (160)	3 (25)
Administrators	Student	64 (216)	43 (142)
	Parent	77 (262)	4(13)
	Colleague	30 (99)	2 (7)

Adapted from: The American Psychologist, Vol. 79, No. 7, 903–919 © 2024

Table 1 above highlight results from a 2024 study by McMahon et al., published by the American Psychological Association.⁶ The table shows incidents of aggression and violence experienced by school staff, categorized by the respondent's role and the aggressor. The data highlights the percentage of survey participants who reported they experienced each type of violence at least once. These incidents not only expand our perspective regarding the perpetration of aggression and violence in school settings, but they also provide additional context for rising workers' compensation claims,^{28, 29} factors that can substantially impact district insurance premiums and self-insurance reserves.

Workers' Compensation Premium Impacts

High rates of workers' compensation claims can trigger premium increases or policy non-renewals, forcing districts into expensive alternative insurance arrangements.⁸ Districts with poor safety records may see their experience modification factors increase, directly impacting

their insurance costs. Conversely, districts that successfully manage workplace safety see average annual decreases of 1% in their experience modification factors.⁹

The complexity of workers' compensation claims in educational settings requires specialized management, as many districts lack the staffing to proactively monitor and manage multifaceted claims.⁸ This often results in higher reserve amounts and extended claim durations, further increasing costs.⁸

Staff Recruitment and Retention Costs



The Economic Impact of Teacher Turnover

Teacher turnover represents one of the largest quantifiable costs associated with poor school climate and safety conditions. Teacher turnover costs the United States between \$1.2 to \$2 billion annually. Improved retention could save a significant portion of the annual replacement costs for teachers.^{1, 10}

Updated 2024 figures: At the district level, each departing teacher costs between \$11,860 for small districts (under 10,000 students), \$16,450 for medium districts (10,000-50,000 students), and \$24,930 for large districts (over 50,000 students) to replace.¹² These figures include recruitment costs, hiring process expenses, training and orientation costs, and the productivity loss during the transition period.¹²

For context, an analysis of New York school districts found that districts outside of New York City spent an average of approximately \$260,000 annually on turnover-related costs, with the Rome City School District spending approximately \$18,000 per teacher replacement.²⁵

Mid-year turnover is particularly costly: Filling vacancies mid-year can be 20-30% more expensive than hiring during the regular recruitment cycle. Schools often need to bring in long-term substitutes, offer bonuses to emergency hires, or pay for additional training.

Safety-Related Turnover Factors

School safety conditions significantly influence teacher retention decisions. In one study, almost half of all teachers report they desire or plan to quit or transfer their jobs due to concerns about school climate and school safety.⁷ Teachers who experience violence or aggression are more likely to leave the profession, with those lacking administrative support being more than twice as likely to leave their schools.¹¹

The relationship between school safety and teacher retention is particularly pronounced in high-need schools. Turnover rates are 50% higher for teachers in Title I schools and 70% higher in schools serving the largest concentrations of students of color.¹¹ Mathematics and science teacher turnover rates are nearly 70% greater in Title I schools than in non-Title I schools.¹¹

National data from 2022-23 shows that 23% of teachers left their school, with 30% of rookie teachers leaving their school—representing significant instability for students and substantial costs for districts.¹³

Demographic Disparities in Turnover Costs

Teacher turnover costs disproportionately impact districts serving vulnerable populations. Schools with predominantly students of color experience teacher turnover rates that are 70% higher than schools with fewer students of color.¹¹ This disparity creates additional financial burdens for districts that typically have fewer resources to absorb these costs.

Student Mental Health and Wellness Costs



Federal Investment and Current Funding Fluctuations

The federal government has recognized the critical need for school-based mental health services, particularly following high-profile safety incidents. Congress appropriated \$1 billion in grants for school mental health professionals following the Uvalde school shooting, with the goal of helping schools hire counselors, social workers, and other mental health professionals.

2025 Policy Changes: In May 2025, the Trump administration discontinued \$1 billion in federal grants that districts were using to hire mental health professionals, forcing many districts to eliminate positions or find alternative funding sources.^{14, 15} This policy shift left districts scrambling to maintain mental health services that were previously federally funded.

September 2025 Update: As of late September 2025, the U.S. Department of Education has reinstated mental health funding, though at a reduced level. The department announced \$270 million in new grants across two programs:^{16, 17}

- School-Based Mental Health Services Grant Program: \$180 million (expecting 25-35 grants averaging \$1.5 million)

- Mental Health Service Professional Demonstration Grant Program: \$90 million (expecting 18-24 grants averaging \$1 million)

However, the new grants focus primarily on school psychologists rather than the broader range of mental health professionals (counselors, social workers) that the discontinued grants supported.¹⁶ This narrower focus has raised concerns among education organizations about adequacy of support.¹⁶

District-Level Mental Health Service Costs

Current survey data reveals that 54% of school districts cite inadequate funding as a major limitation in providing mental health services to students—an increase from 39% in prior surveys.^{18, 19}

Service capacity declining: Only 48% of public schools reported in 2024 that they are able to effectively provide mental health services to all students who need them—a nearly 10 percentage point decline from 2021-2022.¹⁸ The most commonly identified barriers include insufficient mental health professional staff coverage to manage caseload (55%), inadequate funding (54%), and inadequate access to licensed mental health professionals (49%).¹⁸

The cost of providing adequate mental health services varies significantly by district size and student population needs. However, the alternative costs of not providing these services can be substantial, including increased disciplinary incidents, higher student absenteeism, and greater special education referrals.

Service Delivery Challenges

Most public schools (97%) report offering at least one type of mental health service, but utilization and effectiveness vary widely.¹⁹ Only one-third of schools provide universal behavioral health screenings, which are considered a best practice for identifying students with mental health needs.^{19, 20} The lack of comprehensive screening programs may result in higher long-term costs as problems go unidentified and untreated.

In the 2024-2025 school year, only 18% of students utilized school-based mental health services, suggesting either insufficient capacity or barriers to access.¹⁹ Additionally, 13% of schools did not have mental health services available for staff during the 2024-2025 school year, potentially contributing to teacher stress and turnover.¹⁹

Insurance and Risk Management Costs



Liability Insurance Premium Increases

Large safety-related settlements result in steep increases in insurance premiums for all school districts, regardless of whether they have been directly sued. Insurance carriers spread the risk of large payouts across their entire portfolio of educational clients, meaning that even districts with excellent safety records may face premium increases due to industry-wide claims experience.

Dramatic cost increases: School districts' pooled insurance costs increased 216% between 2020 and fiscal year 2024-25,²¹ representing what industry experts describe as a "perilously unstable" commercial insurance market.²³ This dramatic increase reflects what insurers call "social inflation"—rising costs because of more lawsuits, plaintiff-friendly verdicts, and larger jury awards.

The unpredictability of large settlements makes insurance planning particularly challenging for school districts. Awards ranging from \$1 million to over \$600 million create uncertainty that insurance carriers price into their premiums, often resulting in coverage limitations or higher deductibles.³

Self-Insurance Challenges

Many larger school districts self-insure for certain types of liability, setting aside reserves to cover potential claims. However, the increasing size and frequency of safety-related settlements can quickly exhaust these reserves, forcing districts to make emergency budget adjustments or secure additional coverage at unfavorable rates.

The California Fiscal Crisis and Management Assistance Team (FCMAT) has warned that districts are already issuing "judgment obligation bonds" to make restitution and predicts that some districts will seek emergency state bailouts as a last resort.²³ Generally speaking, the smaller the district, the higher that risk.²³

Regional and Demographic Cost Variations



High-Need Schools

Districts serving high-poverty and high-minority populations face disproportionate safety-related costs. These schools typically experience higher rates of teacher turnover, greater student mental health needs, and increased liability exposure due to facility and resource constraints.¹¹

The compounding effect of these factors creates a cycle where districts most in need of safety and well-being investments are least able to afford them. Higher turnover rates increase recruitment costs (with turnover rates 50-70% higher in high-need schools),¹¹ while greater mental health needs strain counseling resources, and facility deficiencies increase liability exposure.

Geographic Variations

Regional differences in safety-related costs reflect variations in state funding formulas, local economic conditions, and legal environments. Districts in states with caps on liability awards face lower potential settlement costs, while those in states with absolute immunity provisions may have different risk profiles.²⁶

Among New York school districts, the Finger Lakes region had the highest average cost of teacher turnover at \$352,046, while North Country school districts had the lowest average cost (\$117,976), demonstrating significant geographic variation even within a single state.²⁵

Economic Analysis and Cost-Benefit Considerations



Prevention vs. Reaction Cost Analysis

The data suggests that reactive costs from safety and well-being incidents far exceed the investments required for preventive programs. Teacher replacement costs ranging from \$11,860 to \$24,930 per departure,¹² combined with potential settlement costs in the millions,^{3, 4} create a compelling economic case for proactive safety and well-being investments.

Districts that invest in comprehensive safety programs, mental health services, and positive school climate initiatives typically see reduced teacher turnover, fewer liability incidents, and

lower workers' compensation claims. While precise cost-benefit ratios vary by district, the magnitude of potential reactive costs makes prevention investments economically attractive.

Example calculation: A large urban district with 1,000 teachers and a 15% annual turnover rate faces 150 departing teachers each year. At \$24,930 per replacement, the district spends \$3,739,500 annually on turnover—nearly \$18.7 million over five years. Even modest investments in retention programs could yield substantial returns if they reduce turnover by just a few percentage points.

Long-Term Financial Sustainability

The trend toward larger and more frequent safety-related settlements, combined with increasing teacher turnover costs and insurance premiums, suggests that current reactive approaches are financially unsustainable for many districts. Districts that fail to invest in preventive measures may face escalating costs that ultimately threaten their fiscal viability.

The California FCMAT report concluded that "the impact is significant" and warned that adverse jury verdicts and settlements could cost districts millions, potentially forcing layoffs and program reductions.²³ In the worst case, districts will seek costly emergency state loans or bankruptcy protection—unless the overall liability burden is spread "to protect the stability" of school systems.²³

The Power of Strategic Community Engagement

Parents and community members in a district often lack awareness of the hidden financial pressures facing their school district. When districts' financial and operational challenges are publicly disclosed, voter engagement increases, but without context, approval for funding measures often decreases.

Strategic community engagement can transform this dynamic. When stakeholders are invited to examine a district's current realities—and asked to collaborate on solutions—they develop informed advocacy rather than skepticism. This is not to suggest that the district's stakeholders will always have the solutions to complex challenges, because often they do not. However, stakeholders exposed to the on-the-ground realities and real-life stories surrounding these issues become more likely to support administrative strategies and funding initiatives. This collaborative approach to community engagement, if done authentically, can build the coalitions and peer-group awareness necessary to pass ballot measures and implement comprehensive safety and well-being programs that ultimately reduce reactive costs and improve educational outcomes.

Recommendations

Based on the analysis presented in this white paper, school districts should seriously consider the following:

1. **Develop or enhance a Community Engagement Strategy:** Many schools rely on outdated approaches to community engagement in their schools, with a disproportional reliance on one-way communication from the school or district to stakeholders (staff, students, parents, and community members). Stakeholders have insights and perspectives that often go unheard. When they have a role in actively addressing problems and challenges in the district, when they are asked to come together to ideate solutions, two things happen. First, they come to believe that their voice matters in decisions that impact children and staff. Second, and perhaps most important, when they are exposed to the complexities surrounding the issues, they become more likely to support administrative strategies and decisions.
2. **Conduct a Physical Security Assessment:** This should include a review of existing physical security documentation, an evaluation of the school building(s) and surrounding areas' vulnerabilities, and an analysis of policies, procedures, and training impacting safety and security. The conducting of a comprehensive assessment ensures schools have the information needed to prioritize improvements and enhance their overall safety and crisis response capabilities.
3. **Conduct an Annual School Safety & Student Well-Being Assessment:** Properly administered these surveys can provide valuable on-the-ground data and insights, especially if school districts administer separate but related surveys to students, staff, and parents. These assessments can also be used as a foundation for effective community engagement strategies.
4. **Implement Reasonable Safety Investment Programs:** The economic data supports significant upfront investments in safety infrastructure, training, and programming as a cost-effective alternative to reactive expenditures. With teacher turnover alone costing \$11,860-\$24,930 per departure and settlements reaching millions, prevention becomes not just morally imperative but economically prudent.
5. **Prioritize Teacher Retention Initiatives:** Given that teacher turnover costs between \$11,860 and \$24,930 per departure (depending on district size) and safety concerns drive nearly half of teachers to consider leaving, investments in school climate and safety improvements offer strong returns on investment. For large districts, reducing turnover by even 2-3 percentage points could save hundreds of thousands of dollars annually.

6. **Establish Dedicated Mental Health Funding:** With federal funding fluctuating and only 48% of schools able to effectively provide mental health services to students who need them,¹⁸ districts should develop sustainable local funding streams for mental health services to avoid the higher costs associated with untreated student mental health needs. The alternative—increased disciplinary incidents, higher absenteeism, and greater special education referrals—ultimately costs more.
7. **Enhance Risk Management and Legal Preparedness:** Proactive legal risk assessment and management can help districts avoid the high costs of reactive litigation and settlements. Given that pooled insurance costs increased 216% between 2020 and 2024-25, districts with strong safety records and risk management practices may be better positioned to negotiate favorable insurance terms.
8. **Develop Strategic Partnerships:** Given funding constraints, districts should explore partnerships with community mental health organizations, local universities for training programs, and regional cooperatives for shared services. Pooling resources across multiple districts can reduce per-district costs while improving service quality.
9. **Track and Report Safety-Related Costs:** Many districts lack comprehensive data on the full cost of safety incidents, making it difficult to build the business case for prevention investments. Districts should implement tracking systems that capture all costs—legal fees, settlements, workers' compensation, turnover, insurance premiums, and lost instructional time—to inform budget decisions.
10. **Consider the Clery Act Model:** The Clery Act requires U.S. colleges to publicly report campus crimes like assaults, robberies, and hate crimes. This transparency helps students, parents, and staff understand safety trends while holding institutions accountable for campus security. Extending or adapting this model to K-12 schools would give families valuable safety data when choosing schools, encourage proactive safety measures, and build trust between communities and educational institutions through transparent incident reporting.

Conclusion

As policymakers and administrators consider budget allocations, the economic evidence strongly supports treating school safety, security, and student well-being not as optional expenditures, but as essential investments in long-term fiscal responsibility and educational effectiveness. The cost of prevention is measured in thousands of dollars per year; the cost of reaction is measured in millions. The choice should be clear.

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