

# Health Care Can't Wait: Early Childhood Educators

Increasing access to affordable health care is critical to ensuring a strong and stable early childhood workforce.

## Low Wages and High Need

Early childhood educators foster the brain development of young children, setting the foundation for all future learning. Despite their significant impact on children's success, these educators often bear the stress of low wages and limited workplace supports. In 2017, the median salary for child care workers in North Carolina was only \$20,509.<sup>1</sup>

The high cost of healthcare means that educators who struggle with health challenges are often unable to see a doctor when they need one. A national survey of the early childhood workforce found that teachers making \$22,500 or less per year reported higher levels of stress than those with higher incomes.<sup>2</sup>



## Thousands of Educators Stuck in the Gap

Unfortunately, low-earning educators are also often among those in the “coverage gap”, earning too much to qualify for Medicaid and too little to gain subsidies to purchase health coverage in the insurance marketplace.<sup>3</sup> The most recent survey of NC's Early Childhood Workforce found that 1 in 5 early childhood educators have no health coverage.<sup>4</sup>

### What is the Coverage Gap?

A family of three that makes \$10,000/year earns too much to qualify for health insurance through Medicaid.

They also cannot get a subsidy to buy private insurance in the marketplace until they earn \$21,330.



Early childhood educators in the coverage gap are most often:

- Women;
- Racial or ethnic minorities;
- Educating children under age 5; and
- Working for small employers (< 50 employees) who are not required to offer insurance to employees.<sup>5</sup>

## Financial Stability for the Early Childhood Workforce

In addition to improving access to health care, Medicaid has been shown to decrease poverty by reducing out-of-pocket spending and medical debt.<sup>6</sup> **Expanding coverage is a proven strategy to help early educators to focus less on making ends meet, and more on supporting the youngest generation of North Carolinians. Health care can't wait.**

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## Coverage Gap Stories: Annie

**Name:** Annie

**Location:** Wilmington, NC

**Career in early childhood:** 20+ years

“Many of my friends in New Hanover county are hard workers but can’t afford health insurance, so they go without it.” Annie has not had health insurance since 2011 when she graduated college. She works full-time in early education, and is also enrolled at UNC-W to obtain her teacher’s license and become a public school teacher. She’s able to get family planning at a local non-profit, and dental care thanks to a new plan with her employer. Recently Annie developed impetigo, a staph infection, and was very concerned about passing it on to the children. She babysits and pet-sits for a doctor, who generously wrote her a prescription. Unfortunately that prescription cost \$68, which is a good portion of her paycheck. “I’m so lucky that I didn’t have to go to a health center, because I would not have been able to afford it.”



## Endnotes

- <sup>1</sup> Center for the Study of Child Care Employment. *2018 Early Childhood Workforce Index – North Carolina State Profile*. University of California at Berkeley. Retrieved from <http://csce.berkeley.edu/files/2018/06/2018-Index-North-Carolina.pdf>.
- <sup>2</sup> Office of Planning, Research, and Evaluation. (2018). *Supporting the Psychological Well-Being of the Early Care and Education Workforce: Findings from the National Survey of Early Care and Education* (OPRE Report 2018-49). Administration for Children and Families. Retrieved from [https://www.childtrends.org/wp-content/uploads/2018/07/nsece\\_psychological\\_wellbeing\\_612018\\_to\\_opre\\_508\\_2.pdf](https://www.childtrends.org/wp-content/uploads/2018/07/nsece_psychological_wellbeing_612018_to_opre_508_2.pdf).
- <sup>3</sup> Burak, E. (2018, July). *Want to help young children? Expand Medicaid*. Georgetown Center for Children and Families. Retrieved from <https://ccf.georgetown.edu/2018/07/05/want-to-help-young-children-extend-medicare-coverage-to-early-childhood-educators-and-other-low-income-adults/>.
- <sup>4</sup> NC Child Care Services Association. *2015 Workforce Study: Working in Early Care and Education in North Carolina*. Retrieved from <https://www.childcareservices.org/wp-content/uploads/2017/11/2015-Workforce-Report-FNL.pdf>.
- <sup>5</sup> Clark, M. (2018, August). *Early childhood educators support children’s healthy development: Who is meeting their health care needs?*. Georgetown Center for Children and Families. Retrieved from <https://ccf.georgetown.edu/2018/08/08/early-childhood-educators-support-childrens-healthy-development-who-is-meeting-their-health-care-needs/>.
- <sup>6</sup> Zewde, N., & Wimer, C. (2019). Antipoverty Impact of Medicaid Growing with State Expansions Over Time. *Health Affairs*, 38(1), 132-138.