

## Vital Work, No Perks

*With teacher crisis in spotlight, spotty health benefits for early childhood educators emerging as key problem.*

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Ten years ago, when Amy Kagan began her career in early childhood education, health benefits were a "non-issue" for her. She was married to a banker whose career provided health insurance for the whole family, and she wanted a job she could do while her children were in school.

She loves teaching 3-year-olds at the Hewlett-East Rockaway Jewish Center in East Rockaway, L.I., even though the job doesn't put her "in the upper stratosphere of financial freedom." But now that she's in the midst of a divorce that will leave her without health insurance, she's not sure she can afford it anymore.

"How can I feel about it?" she asked. "This is obviously not the optimal situation. I didn't have to address it up to this point and now I will have to."

Kagan is one of many Jewish early childhood teachers left vulnerable by the fact that by and large, their field provides low salaries and no benefits. Now, a month after an uninsured Westchester teacher died of complications to pneumonia — and at a time when recruitment and retention of Jewish educators is rising on the communal agenda — the plight of such teachers is gaining new attention.

Veteran early childhood teachers in New York average salaries of less than \$26,000, and with the exception of those working in Jewish day schools and in Manhattan, few are eligible for health benefits, either from their employers or the Fund for Jewish Education, a local communal fund designed to provide benefits for Jewish educators.

"Despite the fact that all research shows that the early years are the most critical not only for education but for creating Jewish identity, Jewish early childhood educators are the low man on the totem pole," said Cheryl Meskin, director of early childhood for the Board of Jewish Education of Greater New York.

Nearly three decades ago, businessman Joseph S. Gruss ran into an impoverished man on the street and was horrified to learn that he was a retired yeshiva teacher who, like most of his colleagues at that time, had received no pension or benefits despite his years of service to Jewish education.

Gruss pressed New York's United Jewish Appeal and Federation of Jewish Philanthropies — the two later merged to become UJA-Federation of New York — to join him in establishing a fund that, among other things, would provide Jewish teacher benefits.

At a national conference in Fort Lauderdale, Fla., last week on the personnel crisis in Jewish education, the Jewish Education Service of North America honored the groundbreaking fund, whose accomplishments include annually subsidizing health insurance for more than 3,500 local Jewish teachers, most of them in day schools.

The 25-year-old Gruss-Federation partnership, known as the Fund for Jewish Education, is one of the only such programs of its kind nationally, and is often cited as a model for other communities. The fund invests \$2.1 million each year in benefits programs, including a life insurance program that teachers receive for free.

On top of that, the Caroline and Joseph S. Gruss Life Monuments Fund, a supporting foundation of the federation, contributes an additional \$2.1 million annually for benefits.

Does Gruss Go

Far Enough?

However, some people are suggesting that the Fund for Jewish Education does not go far enough. In particular, they complain that the fund only serves a limited number of schools, that the requirements are designed in such a way that they effectively exclude most teachers in synagogue-based schools, and that the benefits have not kept up with the soaring cost of health insurance.

The BJE's Meskin says that many pre-school directors have called her over the years and "begged me to find them a venue for health insurance coverage," only to learn that their institution was not eligible for the Fund for Jewish Education benefits.

"It's impossible for Jewish early childhood educators who were not grandfathered into this program to get in," she said, adding that the field's low salaries and lack of benefits is creating a situation in which "very, very few people are coming into this field."

The clamoring for increased benefits comes as recruitment and retention for Jewish educators is receiving national attention, but as healthcare costs are spiraling out of control and many companies and institutions that already offer benefits are slashing them.

While acknowledging that their program does not help everyone, officials with the Fund for Jewish Education defend their role.

"You can only do so much and our major priority is with the day school teachers," said Jason Cury, president of the Caroline and Joseph S. Gruss Life Monuments Fund, noting that day school teachers generally work more hours than synagogue-based teachers.

The Fund for Jewish Education's reach is limited by several factors. The program has enrolled almost no new institutions — day school or synagogue — in more than a decade. In addition, it limits synagogue participation to congregations with Hebrew school teachers who work at least 12 hours per week, although few Hebrew schools operate for more than six hours per week.

Even if a synagogue's nursery school teachers work 20 hours a week or more, registration must be done through the Hebrew school. So if the Hebrew school doesn't meet the requirements, the nursery school is also ineligible.

More than 83 percent of the 206 institutions that participate in the Fund for Jewish Education's health benefit are day schools. And of the 3,560 Jewish educators whose health insurance is subsidized by the fund, only 116 are employed in synagogues.

Exacerbating the fund's limitations is the fact that outside Manhattan, few synagogues offer health insurance plans to their teachers.

Even when educators are fortunate enough to work in institutions that are eligible for the Fund for Jewish Education, the program's monthly contribution of \$50 for a single person and \$125 for a family constitutes only a fraction of the cost of today's premiums. Unless the employer also contributes to a teacher's premium — few synagogues do — not many early childhood educators can afford to pay the remaining hundreds of dollars per month out of pocket.

Dini Givon, a 47-year-old nursery school and Hebrew school teacher, died last month of complications from pneumonia. Givon, who had taught at the Temple Israel Center of White Plains for five years, was one of the few early childhood educators eligible for the Gruss health benefit, but she still did not have health insurance, her husband told The Jewish Week, because she could not afford the premium.

A few years ago Givon purchased health insurance through Temple Israel Center for herself and her daughter, who is now 4, but she stopped after a few months because it was too expensive, said her husband, Kevin McInerney.

Health insurance "really was an issue in our lives," McInerney said, noting that the family was briefly covered through his job at an alarm company, but he was laid off six months ago.

Givon did, however, receive a life insurance benefit of \$100,000 from the Fund for Jewish Education.

Can Shuls Afford

To Offer Benefits?

Are health benefits for early childhood educators the responsibility of the synagogues that employ them or the broader Jewish community?

Asked why they do not provide benefits to their teachers, many synagogues note that the teachers work fewer than 40 hours per week and that providing benefits would be too costly.

Rochelle Hutchings, a friend of Givon and education director at the Yorktown Jewish Center in Yorktown Heights, said she is troubled by how many Jewish educators lack health insurance.

However, Hutchings said, "For an individual synagogue to provide health insurance would be prohibitive. Everyone has a tight budget."

Cheryl Karp, early childhood director of the Hewlett-East Rockaway Jewish Centre nursery school, said she has tried to persuade her synagogue board to provide health insurance for the teachers — many of whom are single, "older" and supporting themselves. However, her board has not been convinced.

"We're on the South Shore and the other schools here don't get [insurance], so the board turns to us and says, 'They don't get it, why should you?' It's a vicious cycle," Karp said.

Advocates for early childhood educators often note bitterly that many of the same institutions that claim they have no money for benefits do provide them for other staff, including custodians.

Eli Schaap, assistant executive director at the Coalition for the Advancement of Jewish Education, the largest membership organization for Jewish educators in North America, said many synagogue nursery school programs bring in more money than they spend.

"Everyone knows day schools and Hebrew schools are money-losing propositions. But that's not true in early childhood," he said, noting that nursery schools with full enrollment generate "a significant income" for their host institutions.

In one New York-area synagogue with which he is familiar, Schaap said nursery school tuition revenues total approximately \$750,000, while only \$450,000 is spent directly on the program.

"Let me totally overstate and say they are spending another \$100,000 for overhead," he said. "You're still left with \$200,000 going to the rest of the institution. ... If you divide that among the teachers they would have an extra \$6,500 a year" — enough to pay for, or at least subsidize, health benefits.

Change On The Horizon?

As for UJA-Federation and the Caroline and Joseph S. Gruss Life Monuments Funds, (which Joseph Gruss established as a supporting foundation of the federation), why have they not tried to expand the benefits program so more could be served?

Officials with the groups say they are in the middle of reviewing priorities and considering ways to make more money available for benefits, perhaps reallocating some of the approximately \$3 million the Fund for Jewish Education currently allocates annually to other causes besides benefits.

So far, the partners have not made an effort to recruit new donors.

"We're never going to turn away more partners," said Rabbi Deborah Joselow, managing director of the federation's Commission on Jewish Identity and Renewal and the federation professional who oversees the relationship with the Gruss Life Monument Funds. "But we're at the delicate, important

stage of figuring out how to strengthen this partnership. Before you turn to other partners you have to clarify your mission together."

The Gruss Funds' Cury said his foundation has not sought other partners because benefits are a tough sell to family foundations and other philanthropists.

"It's not something innovative in terms of programming," Cury said. "It's kind of like operating expenses. Most foundation folks and others are looking for cutting-edge kinds of programming."

While Gruss and UJA-Federation expect to complete their discussion about spending priorities this spring, it is not clear if synagogues and their early childhood educators will benefit from any changes made.

Ultimately, the pressures of the market may propel synagogues and the broader Jewish community to offer health benefits to early childhood educators, anyway. With an aging cadre of teachers and without benefits or competitive salaries, Jewish nursery schools are on the brink of a hiring crisis, advocates say.

Indeed, few young people are entering the field of Jewish early childhood education, where the median age nationally is 48. Those currently in it — and the overwhelming majority are women — generally depend on their husbands' income and benefits. But with more families accustomed to dual incomes, fewer women are willing to work under such conditions.

Schools are only functioning now, the BJE's Meskin said, because they are hanging on to longtime teachers who "are not ready to leave."

The schools are "riding it out, but in another seven years I don't foresee that the same kind of person is going to be in this field," Meskin said. "Young people we want to attract are not thinking about this as a career choice."

"I'm not getting a lot of new teachers," said Hewlett-East Rockaway's Karp, who notes that the average age of her teachers is 50. "The new teachers I get are young teachers who stay maybe a year then go on to public schools where they get benefits."

In addition to the pressures of supply, synagogues and the community may ultimately agree to pay more if they are persuaded of the value of quality Jewish early childhood education, CAJE's Schaap said.

"If you do this well," he said, "then people go onto day schools, Jewish camps and join synagogues — you get a whole shift in terms of identity."