

Assessing Uninsured Rates in Early Care and Education Workers

Available evidence suggests that early care and education workers serving children ages 0-5 (including child care, Head Start, and preschool teachers) are far more likely to lack health insurance than other educators.

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KEY POINTS

- Early care and education (ECE) workers have lower incomes on average and often lack access to benefits commonly received by teachers in the K-12 system and post-secondary schools.
- In 2019, 15.7 percent of workers in ECE centers were uninsured, while 8.1 and 16.5 percent of listed and unlisted paid home-based ECE providers,* respectively, were uninsured.
- Preschool and kindergarten teachers have a higher uninsured rate – 9 percent – than teachers of older students. By comparison, 2.4 percent of secondary school teachers (high school teachers) and 3.0 percent of post-secondary school teachers (college instructors and professors) are uninsured. Teaching assistants also have a higher uninsured rate than other educators, at 7.3 percent.
- The American Rescue Plan (ARP) expanded and enhanced subsidies for purchasing Marketplace health insurance, including for the 2022 Open Enrollment Period, which can provide opportunities for increased coverage rates for ECE workers.

BACKGROUND

A strong, stable early education workforce is essential to economic recovery, child learning and development, and overall family well-being. However, members of this workforce on average have lower incomes and lack access to benefits commonly received by teachers in the K-12 system and post-secondary schools. The national average annual pay for a child care worker in 2019 was \$24,230 and for a preschool teacher was \$30,520, whereas the average annual pay for a kindergarten teacher was \$56,850.¹ As a result, poverty rates among early educators are 7.7 times higher than among K-8 teachers. Moreover, educators who work with infants and toddlers receive lower wages than those working exclusively with children age 3 to 5 who are not yet in kindergarten.² This wage gap disproportionately affects African American child care center-based

* Listed: individuals appear on state or national lists of early care and education services, such as licensed, regulated, license-exempt, or registered home-based providers. States use these terms with varying definitions and attach varying levels of program and professional standards, oversight and monitoring. Unlisted: individuals do not appear on state or national lists.

workers, 52 percent of whom work with infants and toddlers. Additionally, women of color comprise 40 percent of the workforce and are more likely to work in early care and education than the K-12 system.³ Many early care and education workers experience economic insecurity, food and housing insecurity, and lack of health insurance, and these challenges grew during the COVID-19 pandemic.⁴

In 2019, there were 10.2 million teachers in the United States, including 1.1 million self-reported preschool[†] and kindergarten teachers.[‡] There is a higher concentration of preschool and kindergarten teachers in the Northeast than in the Midwest, South, and West.⁵ Teachers' incomes vary by region and by teaching level. Teachers in the Northeast and West earned higher salaries on average than teachers in the Midwest and South. Employer-sponsored health insurance coverage for teachers varies by state, school district, and type of school (public v. private). In general, many teachers receive coverage through work, but not all have employer-sponsored coverage; some teachers purchase insurance on the individual market via the Marketplaces.

Our objective in this Data Point is to analyze health insurance coverage rates among early care and education (ECE) workers (those serving young children birth to age five) compared to the general population and other educators (elementary school teachers, high school teachers, and post-secondary school instructors and professors), and to assess geographic patterns in coverage rates for preschool and kindergarten teachers.

METHODS

The analyses of health coverage among ECE workers and comparison with other educators required the use of two different data sets, since health insurance data for ECE workers and other educators are not available from one source.

First, we examined the 2019 National Survey of Early Care and Education (2019 NSECE),⁶ which is a nationally-representative sample of ECE providers including both the home-based and center-based workforce. NSECE defines "early care educators" as individuals employed by Head Start, child care centers, and preschool (but not kindergarten); and individuals caring for children in home-based settings. For this analysis, we included only providers who served at least one child between the ages of 0 and 5. Unpaid home-based providers were excluded from this analysis. We refer to this group as early care and education (ECE) workers.

Second, we used the 2019 American Community Survey (ACS) from the Census Bureau to examine self-reported health insurance coverage for teachers by self-reported teaching category (i.e., preschool and kindergarten, elementary school and middle school, secondary school, post-secondary, teaching assistants, special education). We examined the 2019 ACS public use microdata sample to look at health insurance coverage by occupation code. We used this data to examine insurance rates for preschool teachers (including home-based preschool teachers who self-report as preschool teachers, nursery school teachers, and preschool Head Start teachers), kindergarten teachers, and teaching assistants.

[†] The Standard Occupation Classification (Bureau of Labor Statistics) definition of preschool teachers is: Instruct preschool-aged students, following curricula or lesson plans, in activities designed to promote social, physical, and intellectual growth. Excludes "Special Education Teachers" (25-2050), "Substitute Teachers, Short-Term" (25-3031), and "Childcare Workers" (39-9011). Illustrative examples: Home-based Preschool Teacher, Nursery School Teacher, Preschool Head Start Teacher.

[‡] A detailed breakdown of the total 10.2 million educators is as follows: 1.1 million preschool and kindergarten teachers, 3.6 million elementary and middle school teachers, 1.5 million secondary school teachers, 1.8 million post-secondary school teachers, 510,000 special education teachers, and 1.8 million teaching assistants. Teaching assistants work with licensed teachers to give students additional attention and instruction; they work across all levels of education except postsecondary and are more common in elementary and secondary schools. For more information on teaching assistants, see <https://www.bls.gov/oes/current/oes259045.htm#st> and <https://www.bls.gov/ooh/education-training-and-library/teacher-assistants.htm>.

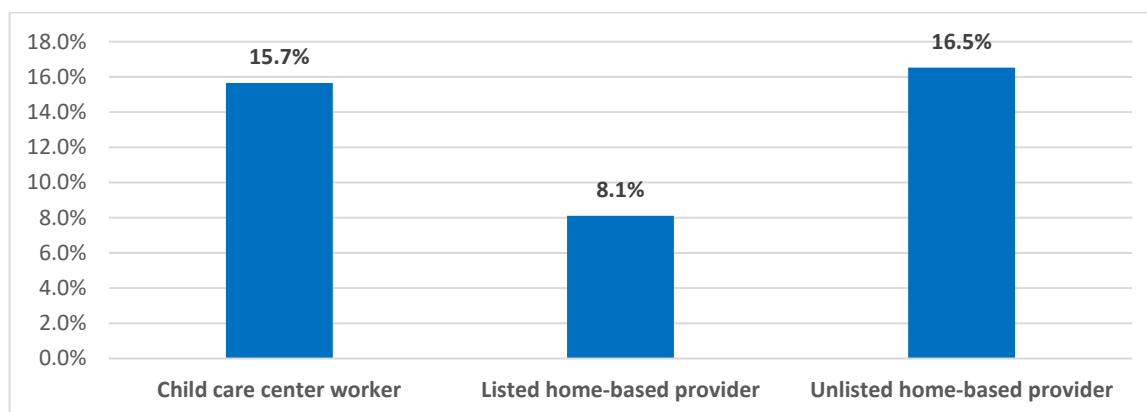
We supplemented these analyses with data from the Occupational Employment and Wage Statistics (OEWS) from the U.S. Bureau of Labor Statistics to examine occupational employment and wages by state and occupation code.⁵

RESULTS

NSECE data show that ECE workers have high uninsured rates. In 2019, 15.7 percent of ECE center-based workers were uninsured. In comparison, 4.2 percent of all teachers (430,000 out of 10.2 million) were uninsured, and the national uninsured rate for the adult population ages 18-64 was 10 percent.⁷ A lack of health insurance leaves ECE workers less likely to receive preventive care and access health care services and at financial risk for unexpected health care costs.⁸ This risk is particularly concerning during the COVID-19 pandemic, as early care educators continue to work with unvaccinated children (especially given the lack of an approved vaccine for children under 5).

Figure 1 shows the percent of ECE workers who responded that they had no coverage of any type in the 2019 NSECE. Among ECE workers in center settings, 15.7 percent were uninsured. Among listed home-based providers, 8.1 percent were uninsured, and among unlisted paid home-based providers, 16.5 percent were uninsured.**

Figure 1. Uninsured Rate by Early Care and Education Worker Category, 2019



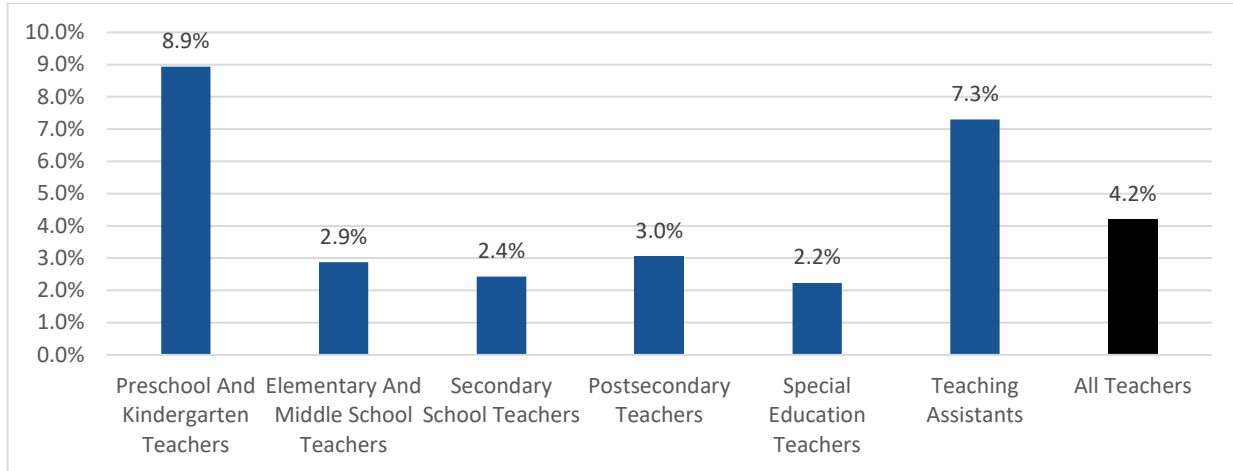
Source: 2019 NSECE data

Figure 2 shows uninsured rates among teachers by teaching category, from the 2019 ACS. We find that 8.9 percent of preschool and kindergarten teachers and 7.3 percent of teaching assistants were uninsured in 2019, substantially higher than the overall teacher uninsured rate of 4.2 percent. In 2019, there were approximately 1.1 million preschool and kindergarten teachers and approximately 1.8 million teaching assistants across the country, translating to more than 90,000 uninsured preschool and kindergarten teachers and approximately 130,000 uninsured teaching assistants.

⁵ We analyzed wage data based on OEWS codes for preschool teachers (OEWS code 25-2011), kindergarten teachers (25-2012), elementary school teachers (25-2021), middle school teachers (25-2022), secondary school teachers (25-2031), teaching assistants (25-9045), and special education teachers (25-2052, 25-2057, and 25-2058).

** See footnote on page 1 for definition of listed and unlisted providers.

Figure 2. Uninsured Rate by Teacher Category, 2019

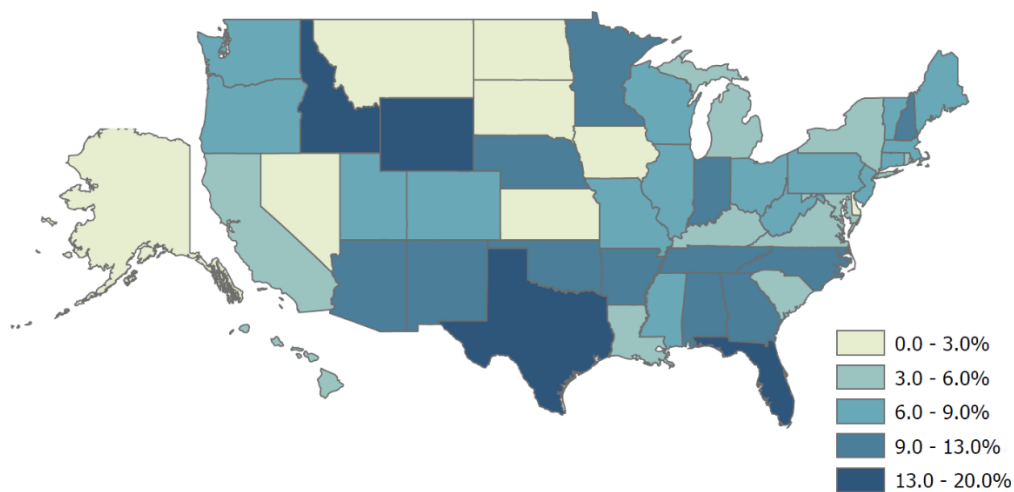


Source: 2019 ACS Data

Preschool and kindergarten teachers and teaching assistants are disproportionately represented among the uninsured teacher population (Appendix Table 1). In 2019, preschool and kindergarten teachers accounted for 10 percent of the total teacher population but more than a fifth (22 percent) of the uninsured teacher population. Teaching assistants accounted for 17 percent of the total teacher population but 30 percent of the uninsured teacher population.

Rates of uninsurance among teachers also varied by state and geographic region of the country (Appendix Table 2). Figure 3 shows that the uninsured rate among preschool and kindergarten teachers was highest in the South (12.0 percent), followed by the Midwest (7.3 percent), Northeast (6.5 percent), and the West (6.3 percent). State policies appear to play an important role, as uninsured rates for teachers were generally highest in states that have not expanded Medicaid under the ACA, including Florida, Texas, and Wyoming.

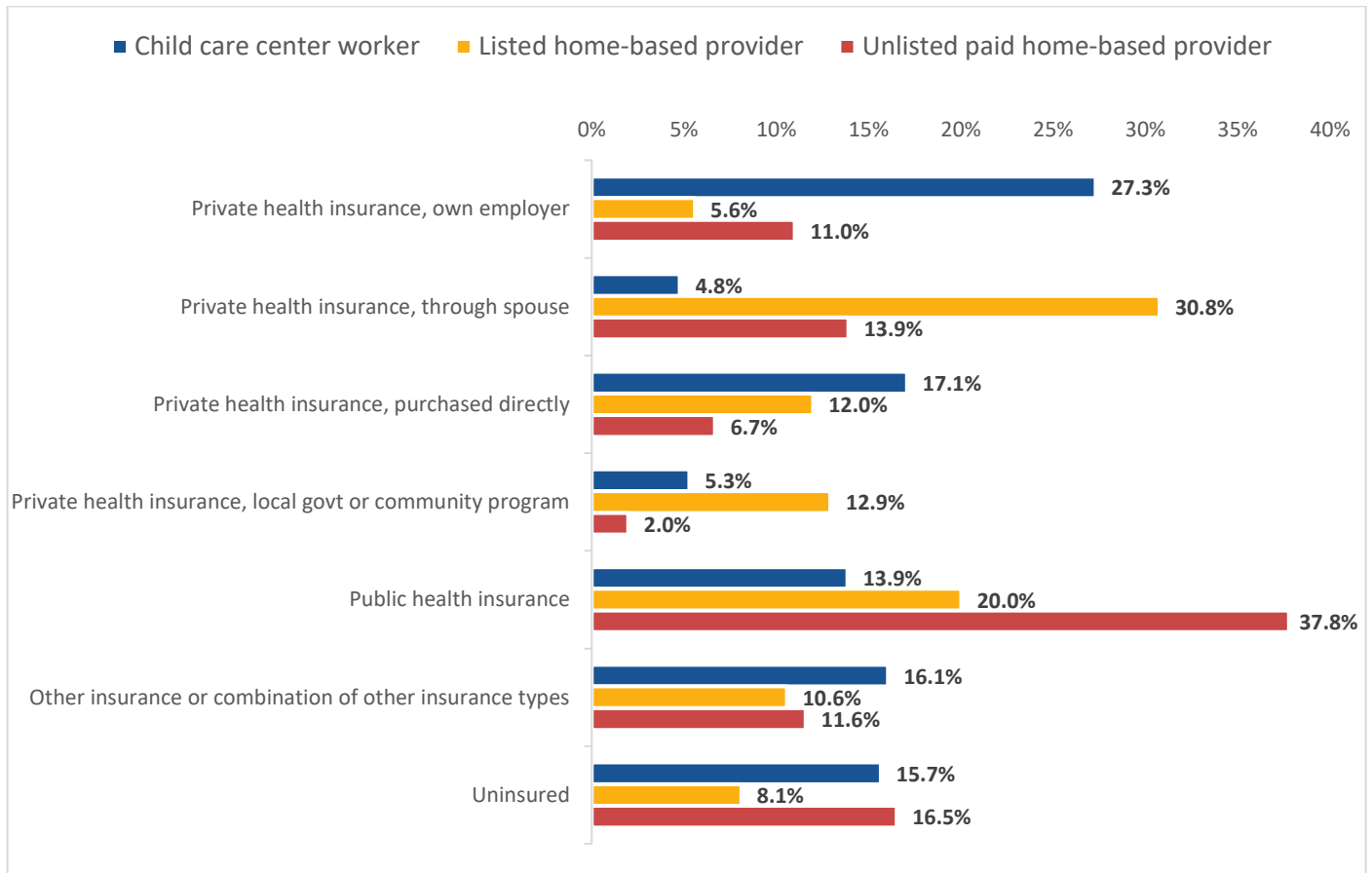
Figure 3. Preschool and Kindergarten Teacher Uninsured Rate by State, 2019



Source: 2019 ACS Data

Figure 4 shows the type of coverage held by different groups of ECE workers who have health insurance coverage, using the NSECE data. ECE workers in center-based settings were much more likely to receive coverage through their employers (27.3 percent), compared to 5.6 and 11.0 percent of ECE workers who were listed and unlisted paid home-based providers, respectively. Unlisted paid home-based providers were much more likely to have public coverage^{††} (37.8 percent) compared to 13.7 and 20.0 percent of center workers and listed home-based providers, respectively.

Figure 4. Type of Coverage by Early Care and Education Worker Category, 2019

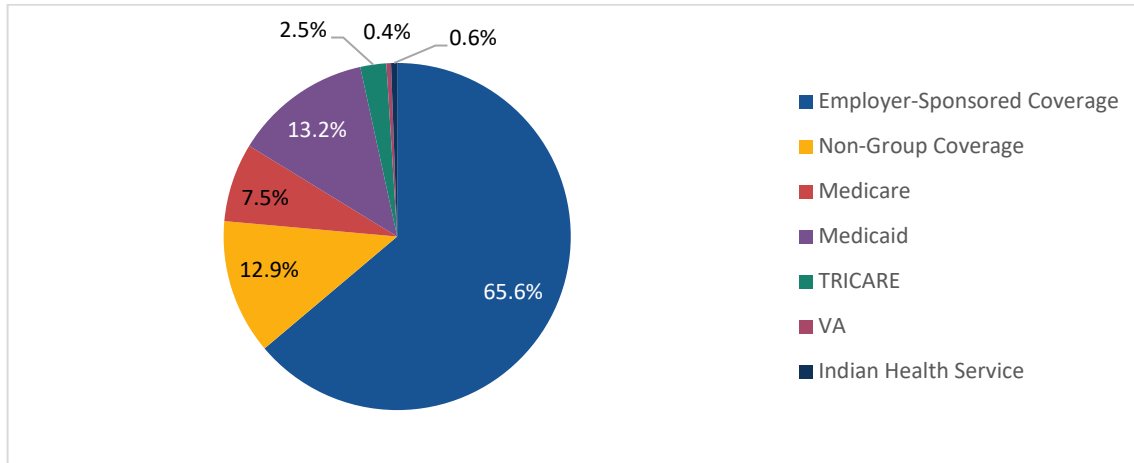


Source: 2019 NSECE data.

The distribution of health insurance coverage by type differs for preschool and kindergarten teachers. As shown in Figure 5, based on 2019 ACS data, over two-thirds of this population (65.6 percent) had coverage through their employer.⁹ Approximately 13.2 percent of preschool and kindergarten teachers had Medicaid, 7.5 percent had Medicare, and 12.9 percent obtained their insurance on the Marketplaces. Very few preschool and kindergarten teachers had TRICARE, Veterans Affairs (VA), or Indian Health Service (IHS) coverage.

^{††} Public coverage includes Medicaid, Medicare, military health care/VA, and CHAMPUS/TRICARE/CHAMP-VA.

Figure 5. Type of Coverage Among Preschool and Kindergarten Teachers, 2019



Source: 2019 ACS Data. Note: Segments sum to more than 100 percent due to some individuals having more than one type of coverage.

CONCLUSION

ECE workers face significantly higher risk for lacking health insurance than the general population or other teachers. The 2022 Health Insurance Marketplace Open Enrollment Period is an opportunity for these educators – and teachers more generally – to obtain affordable health insurance coverage. With the expanded subsidies available to individuals under the American Rescue Plan, many uninsured early care educators may be able to obtain Marketplace coverage for \$0 per month.¹⁰ Medicaid expansion in participating states offers another opportunity for some educators to gain needed health insurance. These programs provide important pathways to coverage that can protect the health of those who educate and care for the nation’s children.

APPENDIX

For additional context, Appendix Table 1 displays the total population, number of uninsured teachers, uninsured rate, and percent of uninsured teachers by teacher category. Appendix Table 2 presents preschool and kindergarten teachers and uninsured rates by state.

Appendix Table 1. Total Population and Uninsured Rates by Teacher Category, 2019

Teacher Category	Total	Percent of All Teachers	Insured	Uninsured	Uninsured Rate	Percent of Uninsured Teachers
All Teachers	10,230,043	--	9,800,235	429,808	4.2%	--
Postsecondary Teachers	1,769,666	17%	1,714,740	53,926	3.0%	13%
Preschool and Kindergarten Teachers	1,052,831	10%	958,695	94,136	8.9%	22%
Elementary and Middle School Teachers	3,610,562	35%	3,506,928	103,634	2.9%	24%
Secondary School Teachers	1,503,599	15%	1,467,048	36,551	2.4%	9%
Special Education Teachers	508,951	5%	497,593	11,358	2.2%	3%
Teaching Assistants	1,784,434	17%	1,654,231	130,203	7.3%	30%

Source: 2019 ACS Data.

Appendix Table 2. Preschool and Kindergarten Teachers and Uninsured Rates by State, 2019

Geography	Total Preschool and Kindergarten Teachers	Insured Preschool and Kindergarten Teachers	Uninsured Preschool and Kindergarten Teachers	Uninsured Rate
United States	1,052,831	958,695	94,136	8.9%
Region				
Midwest	220,175	204,046	16,129	7.3%
Northeast	182,277	170,413	11,864	6.5%
South	440,128	387,198	52,930	12.0%
West	210,251	197,038	13,213	6.3%
State				
Alabama	21,406	19,081	2,325	10.9%
Alaska	4,316	4,316	-	0.0%
Arizona	16,404	14,842	1,562	9.5%
Arkansas	13,615	11,901	1,714	12.6%
California	101,651	97,477	4,174	4.1%
Colorado	16,057	14,670	1,387	8.6%
Connecticut	12,969	11,788	1,181	9.1%
Delaware	4,064	3,990	74	1.8%
District of Columbia	1,582	1,582	-	0.0%
Florida	61,888	51,212	10,676	17.3%
Georgia	38,707	34,966	3,741	9.7%
Hawaii	3,571	3,417	154	4.3%
Idaho	4,704	3,751	953	20.3%
Illinois	42,267	39,033	3,234	7.7%
Indiana	24,747	22,036	2,711	11.0%

Geography	Total Preschool and Kindergarten Teachers	Insured Preschool and Kindergarten Teachers	Uninsured Preschool and Kindergarten Teachers	Uninsured Rate
Iowa	10,364	10,327	37	0.4%
Kansas	8,479	8,330	149	1.8%
Kentucky	18,124	17,131	993	5.5%
Louisiana	20,414	19,106	1,308	6.4%
Maine	3,370	3,062	308	9.1%
Maryland	22,668	21,372	1,296	5.7%
Massachusetts	29,061	27,058	2,003	6.9%
Michigan	27,814	26,690	1,124	4.0%
Minnesota	16,402	14,759	1,643	10.0%
Mississippi	10,991	10,190	801	7.3%
Missouri	18,395	16,681	1,714	9.3%
Montana	2,771	2,748	23	0.8%
Nebraska	8,523	7,646	877	10.3%
Nevada	6,704	6,524	180	2.7%
New Hampshire	4,977	4,386	591	11.9%
New Jersey	30,958	28,921	2,037	6.6%
New Mexico	4,164	3,635	529	12.7%
New York	53,858	51,329	2,529	4.7%
North Carolina	45,544	40,042	5,502	12.1%
North Dakota	3,017	2,994	23	0.8%
Ohio	38,034	34,993	3,041	8.0%
Oklahoma	14,801	13,099	1,702	11.5%
Oregon	14,283	13,183	1,100	7.7%
Pennsylvania	41,281	38,482	2,799	6.8%
Rhode Island	3,452	3,252	200	5.8%
South Carolina	17,210	16,167	1,043	6.1%
South Dakota	2,469	2,448	21	0.9%
Tennessee	22,827	20,307	2,520	11.0%
Texas	97,535	79,990	17,545	18.0%
Utah	7,514	6,847	667	8.9%
Vermont	2,351	2,135	216	9.2%
Virginia	26,166	24,699	1,467	5.6%
Washington	25,083	23,107	1,976	7.9%
West Virginia	2,586	2,363	223	8.6%
Wisconsin	19,664	18,109	1,555	7.9%
Wyoming	3,029	2,521	508	16.8%

Source: 2019 ACS Data.

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