

NC Early Care & Education Study: Access to Health Care



As an early childhood educator, you dedicate your time and energy to nurturing young children, yet accessing health care remains a significant challenge. Long hours, early mornings and unpredictable schedules often leave little time for medical appointments. At the same time, low wages and high out-of-pocket costs make health insurance difficult to afford. These obstacles highlighted by Katz and O’Neil (2020)¹, emerged during our recent 2022/2023 NC Early Care and Education (ECE) study².

Our study gathered insights from over 1,700 administrators and 5,300 teaching staff across North Carolina. The findings highlight a troubling reality: **less than 20% of center administrators reported offering fully paid health insurance to their staff**—primarily in publicly funded programs. Another 32% of centers partially contribute to health insurance costs. Yet, many educators still find themselves unable to afford coverage, with median hourly wages of just \$15.00 for teachers and \$13.00 for teaching assistants. As a result, an estimated **12-15% of early childhood educators in North Carolina may still lack access to health care.**

In addition to those surveys, over 200 early childhood educators participated in focus groups or interviews to reflect on their experiences in North Carolina and expressed how the lack of affordable health care insurance impacts them and their programs.

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“I'd love to be able to offer my staff health insurance, which is something that we can't afford.”

-Director, rural, 3 star

“State policy or plans for health insurance and for retirement. We wanna make sure we're pouring that same love into our teachers.”

-Director, suburban, 4 star

“Gives a stipend to help teachers buy into the marketplace or wherever they can get help.”

-Focus group of directors across the state

When educators don't have health coverage, they may delay medical care or mental health services, which not only affects their well-being but also their ability to provide high-quality care to children. The Medicaid expansion last year helped more than 600,000 NC residents qualify for health insurance. **Expanding access to affordable health insurance must be a top priority to support both educators and the children in their care. Health care can't wait.**

What have you seen in your own community? Do you know of programs or policies that have helped increase access to health care for early childhood educators? Share your thoughts—we are stronger together in advocating for solutions that support educators, children and families.

(1) Katz, V. S., & O'Neill, K. (2020). Understanding early educators' challenges to accessing health care and supporting children's health. *Early Childhood Research Quarterly*, 50(1), 12-22.

(2) 2023 North Carolina Early Care and Education Workforce Study. [EarlyYearsNC.org/research/2023-north-carolina-child-care-workforce-study](https://www.earlyyearsnc.org/research/2023-north-carolina-child-care-workforce-study)