

Benefits Available to CAJE Members

*by Roberta Louis Goodman and Eli Schaap,
with assistance from Adina Ackerman
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Understanding the needs of CAJE's members can lead not only to better serving these members, but also to advocating on their behalf. In addition, the recently undertaken benefits survey provides insight into the field of Jewish education and educators overall. The survey was conducted both by e-mail (current and lapsed members) and by regular mail (current members only). To date, CAJE has received 569 completed questionnaires: 464 from current members (81.5%), 73 from lapsed members (12.8%), and 32 returned anonymously. This reflects a return rate of 18% of the current members. While this is on the low side, it does provide an indication of some clear trends.

The vastly different number of hours worked by various members of CAJE, who run the full gamut of stakeholders in Jewish education, does pose a slight problem when conducting a survey of job-related benefits, in that the subgroups differ significantly from each other. While questions on CAJE dues, the CAJE conference, and the benefits for which CAJE facilitates availability are of interest regardless of subgroup, most other questions should be analyzed in their subgroups.

At this time, the only subgroups for which sufficient responses have been received to provide statistical validity are part-time supplementary school teachers and full-time supplementary school administrators. The number of responses from day school and early childhood educators are currently too low to be analyzed separately. In the future, CAJE will attempt to increase the response rates for both those groups. Regretfully, the extensive US Government of Education Schools and Staffing Survey of day schools did not ask any questions about benefits.

Results of the Survey

Overall, 22,591 answers were received for the first three sections of the survey; these questions dealt with family benefits/perks, professional development, and employee benefits. Of these, 5,774 (25.6%) responded "Available and use," 1,804 (8.0%) "Available but do NOT use," 11,675 (51.7%) "Not Available", and 3,338 (14.8%) "Do NOT know." While it is in the interest of employers to provide employees with a list of available benefits, respondents answered "Do NOT Know" to a significant number of the questions (14.8%).

As shown in the Hanukat CAJE survey (page 13), Jewish educators consider compensation a key means of retention. In light of the current personnel crisis in Jewish education, one would expect that benefits low in costs but high in reward to the employees would be popular options for employers. However, this assumption proved to be incorrect. Cafeteria plans (a written plan that allows employees to choose between receiving cash or taxable benefits instead of certain qualified benefits for which the law provides an exclusion from wages) were available and used by only 11% of respondents and available but not used by 6.7%. Mentoring and peer observation, which research has

shown are key ingredients in retention (thereby saving the employer money in the long term), were available and used by 24.4% of respondents and available and not used by 8.9%.

Family Benefits/Perks: The most commonly available benefits are free or reduced membership at synagogues and reduced fees for synagogue privileges such as High Holiday tickets. Even so, only 21% of supplementary teachers responding receive free or reduced synagogue membership. None of the questions involving childcare, children's tuition, or college tuition for educators received more than a 21% positive response, and, in general, the figure was below 13%.

Professional Development: Professional development benefits are available to the majority of respondents, except for Sabbatical leave and payment for study in Israel. Still, 40% of those teaching in supplementary schools have to pay themselves for books and materials for personal development, while 25.7% answer "Do NOT Know" on this question. Among administrators responding, 88.1% of employers pay for membership in CAJE and 80.6% pay for part or all of the CAJE conference fees. These figures drop to 30.6% and 55.6%, respectively, for part-time supplementary teachers. CAJE's position is that in order to professionalize the field and strive for excellence in Jewish education, it is important for employers to provide educators with membership in their national professional organization. This is not simply a nice fringe benefit; it provides educators with professional development and networking access. To help meet this need, beginning next year, CAJE is offering sharply reduced membership fees (\$50 vs. \$85) for those schools that enroll all their teachers.

Employee Benefits: The respondents themselves indicate that the most critical benefits are major medical insurance and saving for retirement. Dental insurance places third in terms of desirability.

At least 53.1% of respondents do not have medical insurance through their employer in Jewish education, according to the responses received. As a percentage of the total response for this survey, medical insurance for our members is provided as follows:

Coverage through employer in Jewish Education	46.9%
Major medical insurance coverage through another employer	6.5%
Medical insurance coverage through spouse/parent(s)	22.3%
No major medical insurance coverage	1.4%
Purchased privately	0.7%
Did not answer this question	22.2%

There are two options for retirement benefits that would be of great benefit to employees. Allowing the employee to save money with a pre-tax payroll deduction comes at minimal costs to the employer. A second option — more attractive, but also more costly — is to have the employer contribute to a retirement plan and allow the employee the option of also contributing. Given the age structure within CAJE (the average age of members is 46 years old), it is not surprising that the issue of retirement savings is of major concern to CAJE members. Regretfully, only 51.5% of full-time

administrators have this option available (whether self- or employer-contributed). Part-time teachers are almost never offered this option (0.9%).

Only 18% of administrators and none of the teachers who responded to the survey have access to a dental plan. Also very low are the positive responses about the availability of eye-care/vision, life insurance, short-term and long-term disability, and long-term care insurance.

Comparing the demographics of the respondents to the CAJE general demographics shows that a disproportionately high number of administrators answered the survey (49.7% vs. 37.4%). Since administrators are more likely to have benefits when compared to teachers, this means that the percentage of overall respondents who stated they had access to a certain benefit is actually too high. This means that the overall picture of job related benefits for CAJE members is even bleaker.

Comments

Next year, Hanukat CAJE, the advocacy arm of this organization, plans to provide more information on the importance of job-related benefits in the retention of Jewish educators, including information on specific benefits. CAJE has already made available to its members short-term disability and long-term care insurance at discounted rates. CAJE hopes to expand the list of benefits offered in the near future. CAJE's goal is to serve as a *shadchan* (matchmaker) to help people find benefits. The actual administration (and legal responsibility) will be carried by outside providers.

Roberta Louis Goodman is the Director of Distance Learning and Assistant Professor of Jewish Education at Siegal College in Cleveland, Ohio.

Eli Schaap is the Assistant Executive Director of the Coalition for the Advancement of Jewish Education.

Adina Ackerman is a student at the University of California, San Diego, where she is majoring in Human Development. She is a summer intern at CAJE.