



# Berkeley Federation of Teachers

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## Employee Compensation: A Critical Deferred Need

*The following speech was given at the January 9, 2013 Board of Education Meeting by BHS teacher Amanda Green.*

Good evening.

My name is Amanda Green. I am in my tenth year at Berkeley High and I am here tonight as a teacher and member of the BFT to give you a sense of the effect the hard caps on **the district's contribution to benefits** are having on teachers. When we talk about the hard caps we are talking about more than numbers. These caps are starting to have dire effects on teachers' abilities to provide for their families. I'll share my personal experience as an example.

When I started at Berkeley High I was 26, single, and we had full benefits. While I did not like the idea of a hard cap when it initially passed, the effect on my health insurance was relatively small, about \$70 a month out of my paycheck in 2007. When my partner was added to my insurance that amount went up to about \$175 a month and rose steadily from there.

We came to the conclusion we had to switch to Kaiser because the Health Net plan became unaffordable to a couple living in this area.

Kaiser felt affordable by comparison, at first \$133 a month in 2009, but as we all know those rates also went up. We downgraded our Kaiser Insurance to the LOW option. Then we started a family and were in for a new realization: now with a child to support, I'd make even less as the benefit cost for families was even higher around \$265 a month from my paycheck.

Sadly those were the good old days. The past two years we saw two big jumps, first our health care went from \$265 to \$406 a month, and now this month it hiked again to around \$515 a month. This is a far cry from where we started and I grow more and more frustrated seeing that as my years, experience, and skill as a teacher grow, my insurance bill also grows, which means my take-home paycheck shrinks. AND this is even worse for teachers on Health Net plans.

What does this mean for my family? Well, I am the primary breadwinner in our family. My husband works part time nights and weekends and takes care of our 2 year-old daughter during the days, as daycare is so expensive. We live in Oakland, as we cannot afford Berkeley. We do not have any realistic hope of buying a home in our community. We live in a 3.5 bedroom flat with four adults, 2 kids and 1 part time kid. We keep our rent as low as possible. However, we can't

help the fact that the cost of living has become increasingly expensive. My pay is not keeping up and benefits are starting to make us question the viability of teaching as a career we can support a family on and save for our daughter's education.

I love to teach. I want to give it my full attention and be there for my students and help them thrive. But we are reaching a difficult place where teachers are not thriving themselves, where teachers are asking themselves if they will need to take second jobs to support their families and make ends meet. If we get to this point, where our focus is split between multiple jobs, between the stress of trying to make ends meet and the desire to do good work, well at that point I think everyone loses.

BUSD currently has an unallocated Ending Fund Balance of \$6.3 million.

This is above and beyond the 3% reserve for economic uncertainties required by the state. Teachers KNOW this and we know that there has been discussion of those funds going to "deferred needs" in our district. I am here to tell you that teachers have deferred needs in this district. Our needs have been deferred to a breaking point and we cannot go on like this.

When considering the use of the Ending Fund Balance the Board needs to prioritize the deferred need for employee compensation. Every program we put forth to support our students is made up of people who carry out that program. Retaining our employees, and making it affordable for them to keep working in BUSD, is a key need for teachers, students, families and our schools.

We need the district to invest in us, our health care, and our families so we can continue to invest in our students.