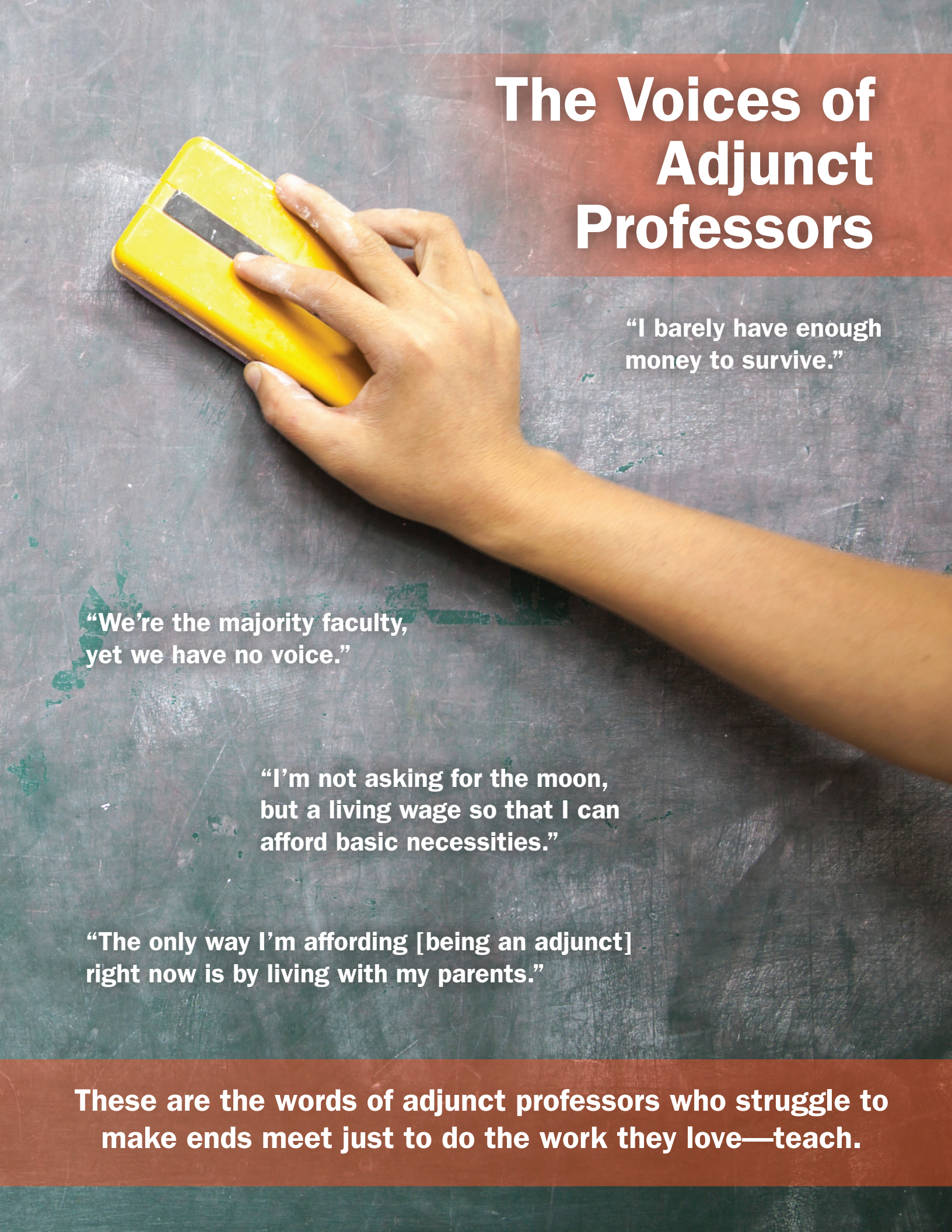


The High Cost of Adjunct Living: Vermont

A report by:



A hand holding a yellow eraser on a chalkboard. The hand is positioned in the upper left quadrant, with the eraser held between the thumb and index finger. The chalkboard is dark green and shows signs of use, with some white chalk marks and a horizontal line. The background is a solid dark red color.

The Voices of Adjunct Professors

“I barely have enough money to survive.”

“We’re the majority faculty, yet we have no voice.”

“I’m not asking for the moon, but a living wage so that I can afford basic necessities.”

“The only way I’m affording [being an adjunct] right now is by living with my parents.”

These are the words of adjunct professors who struggle to make ends meet just to do the work they love—teach.



Executive Summary

There is a crisis in higher education.

Quickly rising tuition has resulted in record levels of student debt, putting higher education out of reach for more and more working families.

At the same time, universities are shifting resources away from instruction. More than two-thirds of all faculty work on a contingent basis; facing low pay and no benefits or job security. Many do not even have access to basic facilities such as office space; making it increasingly difficult for adjuncts to do their best for their students.

Being a university professor, once the quintessential middle-class job, has become a low-wage one.

Vermont is no exception.

Private, nonprofit and public colleges and universities in the Vermont market rely heavily on a contingent academic workforce; in 2011, 71 percent of faculty, or 3,500 employees, were not on the tenure track.

Being a university professor,
once the quintessential
middle-class job, has become
a low-wage one.

This shift from a secure, well-compensated academic workforce to a temporary, low-paid workforce impacts the area economy where these colleges and universities are located, surrounding communities, and Vermont in general. Through an analysis of cost-of-living measures and a series of interviews, this report will explore the impact casualization of academic labor has on Vermont professors and the potential impact on the economy and communities they call home. Specifically, the analysis poses the question: How many classes does an adjunct professor have to teach to afford basic cost-of-living measures— housing, healthcare, food, the ability to retire?

The median pay per course in New England—the area of the country where Vermont is located—was \$3,400 for baccalaureate level institutions and \$5,225 for doctoral level institutions at private not-for-profit institutions or up to \$4,003 at public institutions. This means an adjunct teaching 12 courses a year—an extraordinary course load—may have an annual income of just \$40,800. Findings include:

- An adjunct professor must teach between 11 and 17 classes a year to afford a home and utilities in Vermont.
- An adjunct professor would need to teach up to five classes per year to cover the cost of groceries for a family.
- An adjunct professor would need to teach three to five classes to pay for an appendectomy at certain Vermont hospitals.

The increasingly contingent nature of academic labor is not an accident of history but a deliberate business model that leaves taxpayers holding the bag by depriving faculty of wages, benefits and job security, forcing them to collect food stamps and subsidized healthcare, and forgo saving for retirement. In many ways, the crisis in higher education mirrors the crisis in the broader economy, where jobs are increasingly low wage and part time even while revenues and profits are increasing.

Adjunct faculty are joining unions to raise standards.

According to the Coalition on the Academic Workforce, unionized adjuncts report more job security and have a median pay per course that is 25 percent higher than their nonunion counterparts. This translates to campuses having a consistent and stable workforce—and a more secure workforce puts less of a burden on city and county governments.

Adjuncts have already begun to come together to change the face of higher education in Vermont. The 2,000 nonunion adjuncts at nonprofit and public colleges and universities in the state can stand with more than 22,000 faculty that have already unionized with SEIU to improve higher education and improve working conditions and benefits for adjuncts.



Transformation of the Academic Workforce: An Overview

In 2013, more than 1.5 million teachers worked in postsecondary education in the United States.¹ Many of us think of these jobs as being filled by full-time, salaried professors who spend their days on campus educating their students, developing cutting edge research, and increasing the depth of our academic knowledge. The reality is that institutions of higher education are increasingly relying upon contingent academic labor: professors that are hired on a class-by-class basis, semester-to-semester with no job security, paid minimal compensation, provided no benefits, and are outside the tenure system. Faculty teaching jobs—once considered a dream middle-class profession—have become one of the many precarious positions created by the new economy.

What does this transformation—the casualization of the academic workforce—mean? For colleges and universities, a well-paid, stable workforce is being replaced with a lower-paid workforce with no job security. For faculty, it means a dramatic decrease in quality of life and their ability to provide for their families in their chosen profession. The average annual pay in 2013 for a tenured professor at a private research university in the United States is \$167,118.² In comparison, the average pay per course reported by adjunct faculty is approximately \$3,000.³ Even if an adjunct teaches eight courses per year—considered a high course load—that person is making just \$24,000 annually with likely no benefits.

The institutions of higher education in Vermont rely heavily on a contingent academic workforce. In 2011, approximately 71 percent of full- and part-time employees with faculty status at four-year not-for-profit, and two- and four-year public institutions⁴, or more than 3,500 faculty employees, were not on the tenure track or in the tenure system.⁵

This contingent academic workforce at Vermont’s colleges and universities is also increasingly part time. In 2011, 46 percent of employees with faculty status, or nearly 2,300 employees, were part time.⁶

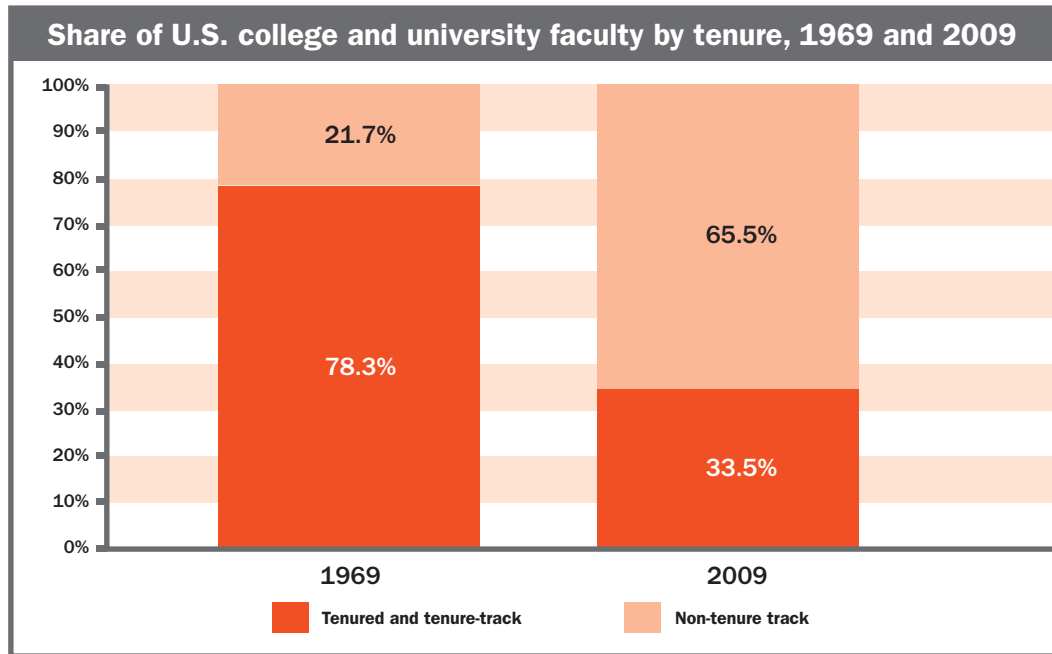
All of the adjuncts interviewed for this white paper reported a love of teaching and students, but many expressed concern for their future and their ability to afford to continue with the job. An interviewee said: “The reason I’m still teaching in spite of these obstacles, these challenges financially, it’s because I do believe that it is the single greatest contribution that I can make to society, and that I have become exceptionally skilled in this field and I love it dearly. But it makes me very uneasy to think about the possibility that a health crisis, an avoidable health crisis, may prevent me from being able to continue teaching in the future. I would like to teach for the rest of my life.”

This shift from a secure, well-compensated academic workforce to a temporary, low-paid workforce impacts the area economy where these colleges and universities are located, surrounding communities, and Vermont in general. This report will explore the impact that casualization of academic labor has on Vermont professors and the potential effects on the economy and communities they call home. Specifically, the analysis poses the question: How many classes does an adjunct professor have to teach to afford basic cost-of-living measures—housing, healthcare, food, the ability to retire?⁷

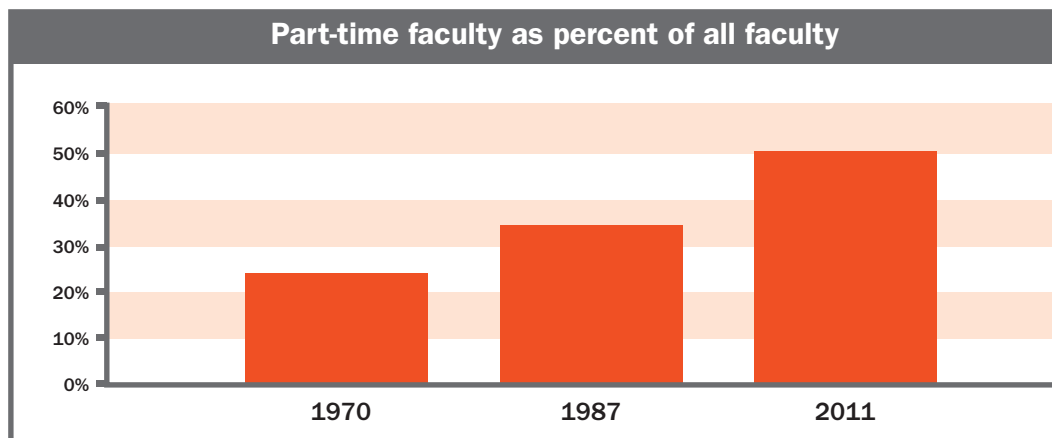


Transformation of the Academic Workforce: A National View

Tenured, full-time faculty positions are on a steady decline. In 1969, tenured and tenure-track positions made up approximately 78.3 percent of the faculty and non-tenure-track positions comprised 21.7 percent. In 2009, tenured and tenure-track faculty had declined to 33.5 percent, and 66.5 percent of faculty were ineligible for tenure.⁸



From 1970 to 2003, the number of part-time faculty members in the United States increased 422 percent while full-time faculty has only increased 71 percent.⁹ In 2011, part-time faculty represented 50 percent of all teaching faculty at degree-granting institutions, up from 34 percent in 1987 and 22 percent in 1970.¹⁰



Adjunct or contingent faculty positions are often thought to be professionals that have careers outside academia, who teach a class occasionally to offer specific expertise or experience to students, or because they want to make some extra money. Part-time teaching, however, is not a choice for many part-time faculty members. A National Study of Postsecondary Faculty report showed more than 35 percent of part-time faculty, and half of part-time faculty in the humanities, would have preferred a full-time position at their institutions.¹¹



Transformation of the Academic Workforce: Impact on the Individual

In Vermont, full-time professors are paid a salary that varies widely across disciplines, but averaged between \$71,511 and \$115,985 in 2012–13.¹² Generally, full-time professors may teach up to five or six courses per year and spend the rest of their time developing research, serving on committees, meeting with students, advising graduate students, and preparing for classes.

Adjunct faculty often try to teach as many courses as possible to make enough money to pay their bills—many teaching six to 15 courses per year with classes at multiple colleges. An adjunct is often paid by the course, and the median pay per course for part-time faculty members in New England—the area of the country where Vermont is located—was \$3,400 for baccalaureate level institutions and \$5,225 for doctoral level institutions at private not-for-profit institutions or up to \$4,003 at public institutions.¹³ In comparison, the average tuition at a four-year not-for-profit institution in Vermont was \$31,833 in 2012–13.¹⁴ Despite the high cost of tuition, an adjunct could teach six courses a year and only earn \$20,400 to \$31,350, or 12 courses a year and have an annual income of \$40,800 to \$62,700. As one adjunct explained: “My family asks me, ‘Why are you spending all that time on your courses? They’re paying you peanuts.’ and the thing is that I do it because I’m a professional and the school counts on that. That no matter how low the pay is, we’ll act professionally and respect our students and do the best job we can and that means putting in an enormous number of hours and an enormous amount of unpaid time.”

“... No matter how long I’ve been there or how good a job I do, there’s just no security.”

Contingent or adjunct faculty are rarely provided benefits. Even as the Patient Protection and Affordable Care Act of 2009, often referred to as Obamacare, goes into effect, colleges and universities have begun to institute new limits on adjuncts’ hours to avoid their responsibility for providing affordable healthcare to adjunct professors.¹⁵ In Vermont, the majority of adjuncts interviewed accessed their healthcare through the Vermont Health Connect, the Vermont health insurance exchange, and most were eligible for Medicaid or free or subsidized health insurance for low-income individuals.

Adjuncts have no job security. Generally, their contracts are per semester and they have to reapply for their jobs for the following semester. In addition, classes can be canceled up to the day they are scheduled to begin, and if that happens an adjunct is often not compensated for that class or for the work they have already done to prepare for the class. One adjunct stated: “There is this terrible insecurity from term to term, wondering if they will ask me back, but knowing they don’t have to. There’s absolutely no job security and no matter how long I’ve been there or how good a job I do, there’s just no security.”

Part-time professors get little support for research, scholarship or any professional development. In 2003, part-time faculty reported spending 90 percent of their time on teaching, 6.6 percent on administrative and other duties, and 3.4 percent on research.¹⁶ The growth of the academic contingent workforce with limited time or support for research or creative work has long-term negative consequences for scholarship and the public benefit. It also negatively impacts the adjunct’s professional development as it limits or prevents the possibility of professional advancement.

Meanwhile, the shrinking availability of tenure-track positions means newly minted Ph.D.s are finding it increasingly difficult to find full-time work and are more willing to teach as adjuncts at low rates with no security, resources or benefits. As one interviewee explained: “It’s a very abysmal future as far as trying to teach professionally. There is no future, there’s no retirement. There’s no way I will ever pay off my loans with what I’m making now. And I end up more on unemployment than not.”



Transformation of the Academic Workforce:

Where do we go from here?

As many as 72,700 Vermont residents may be struggling to make ends meet—more than a tenth of Vermont’s population.¹⁷ Adjuncts in the Vermont area have decided it is time to come together to build a marketwide movement to improve compensation, benefits, job security, access to the tools and materials to do their work well, support for research and scholarship, meaningful access to academic freedom, and inclusion in the academic life and governance of their institutions.

Unionizing has made demonstrated improvements to the working conditions of adjuncts. In fact, median pay per course is 25 percent higher for part-time faculty represented by a union than for those that are not unionized. According to the 2012 Coalition on the Academic Workforce report, unionized part-time faculty also fare better on job security: 19 percent of unionized part-time faculty report they have some kind of job security, and 18 percent are even paid for course cancellation. In comparison, only 4 percent of nonunionized part-time faculty report having any job security, with only 10 percent reporting they receive compensation when a course is canceled.¹⁸ Unionized adjuncts also report improved working conditions, such as increased access, support from their institution and opportunities to participate in governance.¹⁹

Nationally, the Service Employees International Union (SEIU) represents 22,000 faculty, 74,000 nonfaculty higher education employees and 80,000 early childhood educators. Our adjunct faculty is organized in colleges throughout the country, from the Congress of Connecticut Community Colleges to the California State University system. We are growing with campaigns in Washington, D.C., Boston, Seattle, Los Angeles, Baltimore, St. Louis, the San Francisco Bay Area, New York and Vermont. In addition, the 2 million SEIU members and their children have a huge stake in the quality and accessibility of education—and a unique perspective on the challenges facing colleges and universities and an understanding that educational success depends on more than just the classroom.

In September 2013, Tufts part-time lecturers were the first Boston area faculty to form a union through the Adjunct Action campaign, a national project of the Service Employees International Union (SEIU). A year later, more than 2,000 adjunct faculty in Boston are united in SEIU.

Tufts part-time lecturer recently finalized a first contract that includes pay increases, in some cases up to 40 percent per course over the life of the agreement and multiyear teaching appointments with pay protections for cancelled courses.

In the District of Columbia, SEIU Local 500 represents more than two-thirds of the adjuncts in the adjunct labor market, and has won improvements in compensation and benefits for their adjunct members. Contractually guaranteed benefits include increased job security, such as enhanced procedures for assignment and reappointment, and standards for discipline and dismissal. SEIU Local 500 has negotiated better compensation packages, including pay increases that resulted in one department at George Washington University receiving up to a 32 percent increase.²⁰

California Faculty Association (CFA) represents tenure-track and nontenure-track faculty at the California State University system and is affiliated with SEIU, the American Association of University Professors (AAUP) and the National Education Association. CFA’s contract—often considered the “gold standard” of adjunct contracts—includes increased job security, such as renewable, three-year contracts reserved for incumbents, and access to health insurance and retirement.²¹



Methodology

The adjunct cost-of-living index in this report assumes an adjunct is compensated at a rate of \$3,400 per course or \$5,225 per course. According to AAUP's Annual Report on the Economic Status of the Profession, 2012–13, the median pay per course for part-time faculty members in fall 2010 in New England—the area of the country where Vermont is located—was \$3,400 for baccalaureate level institutions and \$5,225 for doctoral level institutions at private not-for-profit institutions or up to \$4,003 at public institutions.²² The four-year nonprofit colleges examined in this report include bachelor's level, master's level and doctoral level institutions—and so the actual rate of pay a Vermont adjunct is earning may be lower or higher depending on the school and the subject matter of the course.

Interviews with adjuncts living and working in Vermont were done in September 2014. Adjuncts with teaching experience at four different nonprofit and public colleges and universities in Vermont were interviewed. All of the colleges represented are among the seven colleges and universities in Vermont with a minimum estimated 2013 fall enrollment of 2,000 students or more.²³

In this report, full- and part-time faculty not in the tenure track or in the tenure system will be referred to as contingent or adjunct faculty.



Academic Work and the Vermont Economy

Vermont is an expensive place to live. In Burlington, the cost of living is 20.5 percent higher than the U.S. average.²⁴ This analysis will compare certain cost-of-living measures in Vermont with the compensation paid to adjuncts in the Vermont market.

“Nobody is doing this to get rich, we just need to be able to make ends meet and maybe take a vacation occasionally with our families.”

Although many adjuncts express a love for their profession, they also are concerned about the sustainability of the profession with its current conditions. One instructor said: “We’re living miraculously. It seems like we continually have to live beyond our means and I don’t know how much longer we can do that.”

To supplement their low adjunct income and make ends meet, adjuncts often take on additional, nonacademic jobs. Adjuncts we talked with made additional money from freelance writing, tutoring, property management and sales. Given the fact that these nonacademic jobs can pay far greater than adjunct work, some of the adjuncts that we spoke to have considered leaving the profession to take lower-skilled but higher-paid work. One adjunct said, “Nobody is doing this to get rich, we just need to be able to make ends meet and maybe take a vacation occasionally with our families.”

Academic Work and the Cost of Housing

How many classes must an adjunct professor teach to afford an apartment in Vermont?

Median rent for an apartment in Burlington is \$1,380.²⁵ As the federal Office of Affordable Housing Preservation notes, households spending more than 30 percent of income for housing are “considered cost burdened and may have difficulty affording necessities such as food, clothing, transportation and medical care.”²⁶ Additionally, renters in Vermont spend a median of \$112 per month on utilities.²⁷

- An adjunct professor must teach between 11 and 17 classes a year to afford rent and utilities in Burlington.²⁸

Many adjuncts are burdened by their rental costs. One explained: “[Paying rent] has always been an issue. I live right now in what I would consider almost a shack and it’s a pretty hard life. I’ve never had enough of an income really, even when I was teaching in three places.”

Many of the adjuncts we interviewed rent instead of purchasing a home because of the instability of the work. One adjunct said, “At the end of my contract, either I am unemployed or I usually get some kind of temporary job in the area.” He added: “In order to make up for my lack of income, I have to get roommates. So I rent a house and then I rent out rooms in the house, and that makes up the income that I need to subsist in Vermont.”

Some adjuncts have to live with family members or roommates so they can continue to teach. An instructor explained, “I’m living in a housemate situation, so my rent is always \$550 dollars, but I really need to get my own place and I absolutely can’t afford one. I’m not sure exactly what I’m going to do about that.”

How many classes must an adjunct teach to afford a house in Vermont?

Median home cost in Burlington is \$257,550²⁹ which results in monthly housing payments of \$1,427.³⁰ Owners’ median utilities costs are \$1,344 per year.³¹

- An adjunct professor must teach between 11 and 17 classes a year to afford a home, including utilities, in Burlington.³²

Affordable home ownership was often cited as a struggle by the adjuncts interviewed for this project. One Vermont adjunct said: “I have to maintain two other part-time jobs in order to subsidize my teaching vocation. My vocation as a teacher has had to be supported working as a freelancer writer, as a counselor, and taking lodgers in my home.”

Some adjuncts struggle with the cost of utilities. An adjunct interviewed for this project described her situation: “Something went wrong with my electricity, and two months in a row I got bills that were three times what they should have been and that completely threw me off. So I had to borrow to pay my other bills because I’m living right on the edge. I’ve turned off my hot water heater and now I only have hot water every now and then. I turn it on when I need to take showers and then I turn it off again.”

An adjunct who bought a home with her husband a couple of years ago stated: “I am married and my husband works full time, and we can barely pay our bills with both of us working. I am grateful to say we own our house but as far as heating, food, car expenses, gas, we pretty much struggle month to month with that stuff.”

“In order to make up for my lack of income, I have to get roommates. So I rent a house and then I rent out rooms in the house, and that makes up the income that I need to subsist in Vermont.”

Academic Work and the Cost of Groceries

How many classes does an adjunct professor have to teach to afford groceries?

- An adjunct professor would need to teach one to one and a half classes per year just to cover the cost of groceries for one person.
- An adjunct professor would need to teach up to five classes per year to cover the cost of groceries for a family.³³

Adjuncts with small course loads may struggle to afford groceries and have to stick to very tight grocery budgets. One said: “Buying groceries is an ongoing issue because health is an issue. Food is expensive and the healthier it is, for example if you want to get grass-fed, no hormones, or antibiotics meat, that’s more expensive. We’re constantly trying to figure out how to eat healthy and not use our entire paycheck on our grocery bill. I’m somebody who goes into the grocery store and I know exactly how much I spend. Sometimes I put things back when I start to add them up before I get to the register. And I know a lot of Americans are in worse conditions financially, and I know a lot of Americans shop like that, but maybe some people don’t realize that college professors have to do that too in our situation.”

Adjuncts often find healthier choices such as locally raised, organic or less processed food almost impossible to afford. One interviewee explained: “I buy the discounted aisle. I buy what I used to buy when I was in grad school, which is ramen noodles and day old bread for like 25 cents a loaf. I probably spend about \$250 a month on food but it’s not the healthiest food.”

Courses available to teach are often in short supply during the summer, making already tight budgets tighter. One interviewee said: “During the summers I sell things. It’s a real struggle to get through an entire summer and pay the bills.”



Academic Work and the Cost of Day Care

How many classes does an adjunct professor have to teach to afford day care for one child?

- According to reports, Vermont has one of the most expensive day care costs in the United States.³⁴
- An adjunct professor would need to teach two or three classes a year just to cover the average cost of full-time infant care at a child care center in Vermont.
- An adjunct professor would need to teach two or three classes a year just to cover the average cost of full-time care for a 4-year-old at a child care center in Vermont.
- An adjunct professor would need to teach one to one and a half classes a year just to cover the cost of before and after-school care for a school age child at a child care center in Vermont.³⁵

One adjunct said: “I raised my son as a single parent during all these years. He’s now in his twenties. But I managed to cover child care for him and programs after school by really scrambling. Between the 10 years that he was 8 years old to 18 years old, I was teaching eight courses a semester, and on top of that I was teaching students online.”

Academic Work and the Cost of Transportation

How many classes does an adjunct professor have to teach to afford getting around Vermont?

- An adjunct professor would need to teach one to two classes to cover the cost of automobile expenses and gasoline.³⁶

Many of the adjuncts interviewed reported that a car is necessary to travel long distances between campuses to teach classes. An adjunct explained, “I had never spent more than \$1,200 for a car. I’ve never had an auto loan. I just bought a car for \$3,500 which seems like a huge expense to me. So I was awake, not sleeping well over the past three weeks over the idea of having to spend \$3,500 for a car. I ended up taking my first auto loan from the credit union.”

The long commutes between schools result in an additional layer of stress to the lives of Vermont adjuncts. As one adjunct reports: “In Burlington the bus isn’t realistic because what is about a 15-minute drive turns into about an hour and 20 minute commute if I use the buses. So I really have to drive.”

The expense of owning a car also weighs on many of the adjuncts. A struggling adjunct explained: “Now that winter is coming we need to put new tires on both of our cars. I wish we could get by with one car but we can’t because we have different schedules. But we’re not quite sure when we will be able to afford to buy them. After all these years of education and all this experience teaching, I’m still wondering if I can afford winter snow tires.”

Academic Work and the Cost of Health and Medical Care

*How many classes must an adjunct teach to afford medical care at certain Vermont hospitals?*³⁷

- An adjunct professor would need to teach two to three classes to pay for a cesarean section delivery;³⁸
- An adjunct professor would need to teach three to four classes to afford care for a stroke;³⁹
- An adjunct professor would need to teach three to five classes to pay for an appendectomy.⁴⁰

Some adjuncts report forgoing medical care because of the expense. One adjunct said: “I have forgone medical care. I had a difficult menopause for 10 years untreated. I’ve had to take out a second mortgage on my house in order to cover dental care; I’ve had a health crisis, appendicitis, which luckily was during the summer. Because it was summertime I was able to be covered that time because I was so underemployed, I only had one course during the summer. During the summer, I’m actually eligible for something called VHAP and luckily I had the appendicitis attack and surgery while I was covered with that. If it had happened during the winter, I do not know what would have happened and I did not miss a single class even with that.”

With or without health insurance, adjuncts find it very difficult to pay for medical care. One adjunct explained: “A couple of years back I had a root canal and I had to call around New England, not just in state but New England, to find dental care I could afford. What I was working on trying to do is there are these options where you can have dental students do your dental care for an extremely discounted rate as part of their schooling. So that’s what I was trying to line up, and that was in Massachusetts. There’s no option like that in Vermont. I ended up getting a loan so that I could afford it and I talked to my dentist so I split my dental care for the root canal. I had half the procedure done at the root canal doctor and half the procedure done with my regular dentist. And what that did is that it saved me probably about \$600. It still cost about \$1,000 for the root canal.”

How many classes does an adjunct have to teach to afford health insurance?

- An adjunct professor would need to teach one or one and a half classes to afford the lowest priced single coverage health insurance.
- An adjunct professor would need to teach two to four classes to afford the lowest priced health insurance for family coverage. These low premiums often come with high deductibles—\$2,000 per year for individuals and \$4,000 for families—before the insurance plan will cover certain services, including some prescription drugs, emergency room visits and hospital stays.⁴¹

“We had Vermont state insurance for low-income people as a family and we were grateful for it but it didn’t cover a lot. ... In fact, we didn’t go to the dentist for over four years.”

Repeatedly, interviewees pointed to health insurance as one of their biggest concerns. At times, adjuncts only have access to healthcare through their spouses. One adjunct explained: “My husband gets benefits now through his job, but I don’t get benefits. So I’m grateful for that. But it’s fairly recent for us so I feel like we’re trying to catch up. It was incredibly stressful for five years or so. We had Vermont state insurance for low-income people as a family and we were grateful for it but it didn’t cover a lot. It covered our son completely for everything including dental, but it didn’t cover us. In fact, we didn’t go to the dentist for over four years.”

Another adjunct stated: “For many years, we were paying almost \$1,000 per month for healthcare. So that was almost \$12,000 a year for a family of four. Now my wife has a full-time job that has pretty nice benefits. So now we’re covered.”

Academic Work and the Cost of Student Debt

How many classes must an adjunct teach to pay back student loan debt?

The average cumulative student loan debt is \$40,208 for individuals with a master's degree and \$58,967 for individuals with a doctorate.⁴²

- An adjunct professor would need to teach one to two and a half classes per year just to cover student loan payments.⁴³

Many adjuncts live with large student debt bills. The burden of high educational debt, which cannot be discharged through bankruptcy and can follow an individual for life, hinders meaningful savings and the ability to make major purchases such as a home.

Many of the interviewees were impacted by high student debt. One adjunct professor said: "I have \$130,000 in student loans. I had one year where I wasn't paying anything, now I'm doing a payment plan where it's scaled to how much I'm making. So I think it's probably going to be \$200 a month. It will never get paid down; it will never get paid off with that amount."

Another adjunct offered: "I did have student loans and they determined my whole adult life. It took me 20 years to pay them all off, tens of thousands of dollars, and I worked my way through. I always had one to three jobs when I was in school, but I still came out with big student loans." She added: "But I have no discretionary income. I can't just go out for coffee with friends; I can't go out to eat. So I am just barely making it. I don't buy stuff, I just get by. But when something happens, it completely throws me over the edge."

One adjunct with \$200,000 in student loan debt said, "I claim economic hardship, so I cannot pay them." He added, "I will never own a house, because with \$200,000 of school debt that counts against you now, with the new math, the way banking has changed things. It didn't use to be that school debt counted against you in getting a loan for property. Now school debt counts against you for everything, getting a credit card, a car loan, getting anything, it counts against you now."

"I did have student loans and they determined my whole adult life. It took me 20 years to pay them all off, tens of thousands of dollars, and I worked my way through. I always had one to three jobs when I was in school, but I still came out with big student loans."

Academic Work and the Cost of Entertainment

Adjuncts interviewed for this project talked about not being able to afford to participate in some of the fun things in life—going to restaurants or on vacations—because they could not afford the expense. One said: like to say we still find time for entertainment but it is hard. We can't really afford to go out to eat. We enjoy live music, but we really can't afford to do it more than once a year."

Another adjunct offered: "I don't have a lot of time, part of that is just from being knocked out from work. I do physical things like running; I do things that are free."

Academic Work and the Cost of Retirement

Although some of the nonprofit colleges and universities allow adjuncts to enroll in their retirement savings plans, rarely, if ever, do colleges offer a matching contribution. Most adjuncts cannot afford to participate in any retirement savings plan. An adjunct professor said: "At the moment, I'm saving every penny I possibly can and keeping my expenses very low. It's just pathetic."

When interviewees were asked how they are preparing for retirement, most said they are not, including one who said: "At this point I have nothing, there's no retirement, no 401(k), nothing for retirement. So as far as retirement goes I am going to either have to work until I die, or become homeless. The way teaching is what it is, I don't see that changing."

Another adjunct reported: "I'm not preparing; that's not in the cards. I have applied for early Social Security, which means I'm taking a 25 percent hit on the amount I get, so it was a big decision and it's a big loss, but just being so close to the edge I had to do this because when a class doesn't fill or if they decided not to ask me back, you know I'm old, so I can't just walk into another job. If I lose this job, I'll have to find something else. I don't have enough to retire and I certainly can't save with what I'm making."

Often, interviewees expressed feelings of anxiety when discussing retirement. An adjunct said: "I have no retirement. My retirement plan is to keep working until I drop. I have watched four brilliant, dedicated, wonderful career teachers, friends of mine, die and not one of them was older than 70. They all died before their time, none of them had adequate healthcare, and none of them necessarily had to die. They were dying through neglect of their healthcare and because they were overworked."

**"I have no retirement. My retirement plan
is to keep working until I drop."**

Academic Work and the Vermont Economy

What does this low rate of pay mean to an adjunct living and working in Vermont? To put this in perspective, an adjunct that rents a median-priced apartment in Burlington would need to teach 11 and 17 classes to afford to rent the apartment and have enough income to cover living expenses. The reality is adjuncts often teach six to 15 courses per year with classes at one to three different colleges and universities. So, how do adjuncts make ends meet? Through our interviews, we found a reliance on the low- and no-cost programs offered through Vermont's social welfare programs.

The majority of the adjuncts interviewed were either insured through a spouse or they accessed free or low-cost health insurance through Vermont Health Connect, Vermont's health insurance exchange. Until recently, certain eligibility requirements may have prevented many adjuncts from qualifying for the Medicaid program in Vermont, although many may meet the income guidelines. For example, to qualify for Medicaid, an individual must have an income of \$16,112 or less and a family of four can earn no more than \$32,921 annually in 2014.⁴⁴ If an adjunct teaches four courses a year and earns \$3,400 per course, he or she will have an annual income of \$13,600 and may qualify for Medicaid.⁴⁵ An adjunct that is the sole breadwinner in his or her family of four could teach up to nine classes and still qualify for Medicaid.⁴⁶

In addition to increased usage of the healthcare safety net, a low-paid academic work force may need other social welfare programs to subsist. For example, to qualify for 3SquaresVT, Vermont's Supplemental Nutrition Assistance Program (SNAP), an individual can earn no more than \$1,773 per month or \$20,400 per year. An adjunct can teach six classes per year and still qualify for food stamps.⁴⁷ Adjuncts living in Burlington may qualify for Section 8 rent vouchers if they are a family of four earning less than \$40,100 a year. An adjunct earning \$3,400 per class could teach up to 11 classes and qualify for a family of four.⁴⁸ Vermont also offers Energy Assistance programs to help lower-income Vermonters afford energy for their homes. To qualify for the Green Mountain Power program, an individual can earn no more than \$17,520 per year. An adjunct can teach five classes per year and still qualify for this assistance.⁴⁹ To qualify for the Vermont Gas program, an individual can earn no more than \$21,612 per year. An adjunct can teach six classes per year and still qualify for this assistance.⁵⁰ Additionally, adjuncts living in Vermont can be eligible to receive phone assistance if their annual income is less than \$23,265. An adjunct can teach six classes per year and still qualify for phone assistance.⁵¹

The impact of high student debt loads may further complicate adjuncts' lives and limit their spending power and their ability to save. Adjuncts may have to delay or forgo home ownership and will struggle when facing retirement. When asked the question, "How are you preparing for retirement?" many of the adjuncts interviewed laughed out loud in response. As one stated: "I have no money for retirement. I have to keep teaching and I have to keep trying to get other work in the summer and I have to keep working because I can't afford to stop."



Conclusion

The current situation at institutions of higher education is not sustainable for the adjuncts that represent 71 percent of all teaching faculty at public colleges and universities and four-year private nonprofit colleges and universities in Vermont. As one interviewee summarized: “I’m over 50 and I was pretty willing to struggle for quite a while, but at this point I just feel like this is so ridiculous, so unfair. I’m well-educated, I did what I thought I needed to do to follow a career I was interested in and that I’m good, at and I still struggle with paying the bills.”

Unionization has made demonstrated improvements to the working conditions of adjuncts. According to the Coalition on the Academic Workforce, unionized adjuncts report more job security and have a median pay per course that is 25 percent higher than their nonunion counterparts.⁵²

While this report has focused on adjuncts struggling to survive on adjunct wages, there are also adjuncts from Maine to California who in forming a union have greatly improved their financial situation. Adjuncts at American University for instance, not only fought for and won an increase in minimum pay rates per course, but also protections on recurring assignments and an expanded and more transparent evaluations process, among other important gains. While unionization has the potential to improve compensation and benefits, it also provides an avenue to improve job security, ensure a voice in administration, protect academic freedom, and provide a community for an atomized workforce.

Adjuncts in Vermont have begun to come together with Adjunct Action, a project of SEIU, to change the face of higher education in Vermont. This work must continue and grow so that approximately 2,000 nonunion adjuncts at nonprofit colleges and universities in Vermont can stand with more than 22,000 faculty that have already unionized with SEIU to improve higher education, and improve working conditions and benefits for adjuncts.



End Notes

- 1 “Occupational Employment Statistics Data: May 2013, National Occupational Employment and Wage Estimates United States: Postsecondary Teachers,” Bureau of Labor Statistics, accessed August 28, 2014, <http://www.bls.gov/oes/tables.htm>.
- 2 Tamar Lewin, “Gap Widens for Faculty at Colleges, Report Finds,” *New York Times*, April 8, 2013, accessed August 18, 2014, http://www.nytimes.com/2013/04/08/education/gap-in-university-faculty-pay-continues-to-grow-report-finds.html?_r=2&.
- 3 Audrey Williams June and Jonah Newman, “Adjunct project reveals wide range in pay,” *Chronicle of Higher Education*, January 4, 2013, accessed August 18, 2014, <http://chronicle.com/article/Adjunct-Project-Shows-Wide/136439/>.
- 4 Hereinafter, colleges and universities in Vermont specifically refer to all four-year private not-for-profit, two-year public; four-year and above public; Title IV-eligible colleges and universities in the state.
- 5 “Integrated Postsecondary Education Data System: Final release data, 2012,” National Center for Education Statistics, accessed October 2, 2014, <http://nces.ed.gov/ipeds/datacenter/Default.aspx>. Data pulled for all employees with faculty status for full-time and part-time employees. Analysis includes data provided by all Title IV-participating private, not-for-profit four-year; two-year public; and four-year and above public colleges and universities in Vermont.
- 6 Ibid.
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- 13 John Curtis and Saranna Thornton, “Here’s the News: The Annual Report on the Economic Status of the Profession, 2012–2013,” American Association of University Professors, accessed October 3, 2013, <http://www.aaup.org/file/2012-13Economic-Status-Report.pdf>.
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- 19 Colleen Flaherty, “Union raises for adjuncts,” *Inside Higher Education*, July 26, 2013, accessed October 3, 2013, <http://www.insidehighered.com/news/2013/07/26/adjunct-union-contracts-ensure-real-gains-including-better-pay>.
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- 21 Ibid.
- 22 Curtis and Thornton, “Here’s the News,” *supra* n. 13.
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- 24 “Consumer Expenditure Survey,” U.S. Census Bureau, accessed August 30, 2013, <http://www.census.gov/compendia/statab/2012/tables/12s0728.xls>.
- 25 “Burlington Home Prices & Values: Burlington Rentals, Rent List Price,” Zillow, accessed October 2, 2014, <http://www.zillow.com/burlington-vt/home-values/>. These numbers are calculated on a monthly basis and updated as of August 2014.
- 26 “Affordable Housing,” U.S. Department of Housing and Urban Development, accessed October 3, 2013, http://portal.hud.gov/hudportal/HUD?src=/program_offices/comm_planning/affordablehousing/.

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- 28 Annual costs for a \$1,380 per month apartment is \$16,560, which means an individual would need an annual income of \$55,200 to avoid being housing cost-burdened. To these housing costs we add \$1,344 per year in renters' costs for basic utilities.
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- 30 Assumes the following: (1) 20% down payment of \$51,510; (2) an interest rate of 4.1%, which is the 30-year fixed mortgage rate for the week ending November 1, 2013 ("Selected Interest Rates (Daily) - H.15," Board of Governors of the Federal Reserve System, <http://www.federalreserve.gov/releases/h15/data.htm>); (3) monthly premium of \$62.33 for home owners insurance (<http://www.valuepenguin.com/average-cost-of-homeowners-insurance>); and (4) \$4,427 in property taxes (based on a rate of 1.7187%, the non-Homestead rate on the City of Burlington, Vermont's website <http://www.burlingtonvt.gov/CT/propertytax/calculate>).
- 31 The median annual homeowner's cost for basic utilities—electricity, gas, heating, water—is \$1,344 (in 2013 dollars). Author analysis on file, based on 2010–2012 American Community Survey data.
- 32 \$1,427 per month is \$17,121 annually, which means an individual would need an annual income of \$57,072 to be paying no more than 30% of income for housing.
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- 34 "Parents and the High Cost of Childcare, 2013 Report," Childcare Aware of America, accessed October 2, 2014 http://usa.childcareaware.org/sites/default/files/cost_of_care_2013_103113_0.pdf.
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- 36 Estimates using the Southwestern Pennsylvania Commission's Commuting Calculator, http://www.commuteinfo.org/comm_calc.shtml. Assumes the following: (1) a roundtrip commute of 40 miles, the average commute time in Vermont is 21 minutes, based on United States – Average Commute Time by State, <http://www.indexmundi.com/facts/united-states/quick-facts/all-states/average-commute-time#table>; (2) a fuel-efficiency rating of 25 miles per gallon; (3) \$3.63 per gallon of gasoline (the "regular" rate as of September 29, 2014 for New England), based on the U.S. Energy Information Administration, http://www.eia.gov/dnav/pet/pet_pri_gnd_dcus_r1x_w.htm; (4) \$0.4635 per mile for registration, maintenance, taxes, financing, insurance and depreciation (calculator default value); and (6) \$0 in monthly parking costs.
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- 39 Ibid. System average charge at all Vermont Acute Care Community Hospitals for a stroke without complications or comorbidities is \$14,776.
- 40 Ibid. System average charge at all Vermont Acute Care Community Hospitals for an appendectomy without complications is \$15,774.
- 41 Premium estimates for Bronze level obtained on October 2, 2014 using Vermont Health Connect for individuals and families, http://info.healthconnect.vermont.gov/sites/hcexchange/files/101200_VHC_BronzeBrochure_Combio_Web.pdf. The lowest premium provided for a single individual was \$359 per month. The lowest premium provided for a sample family was \$1010 per month.
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- 51 "Phone Assistance in Vermont," Vermont Department for Children and Families, accessed October 2, 2014, http://dcf.vermont.gov/esd/phone_assistance. Assumes one course is compensated at \$3,400.
- 52 "Portrait of Part-Time Faculty Members," supra n. 18.



Notes



Notes





Adjunct Action is a campaign that unites adjunct professors at campuses across the country to address the crisis in higher education and the troubling trend toward a marginalized teaching faculty that endangers our profession. By coming together in Adjunct Action, we have the power to create change by building a marketwide movement to raise standards for faculty and students alike.

Adjunct Action is a project of the Service Employees International Union (SEIU), the nation's largest and fastest-growing union and home to more than 22,000 adjunct faculty who have won improvements in pay, job security, evaluation processes, and access to retirement benefits.