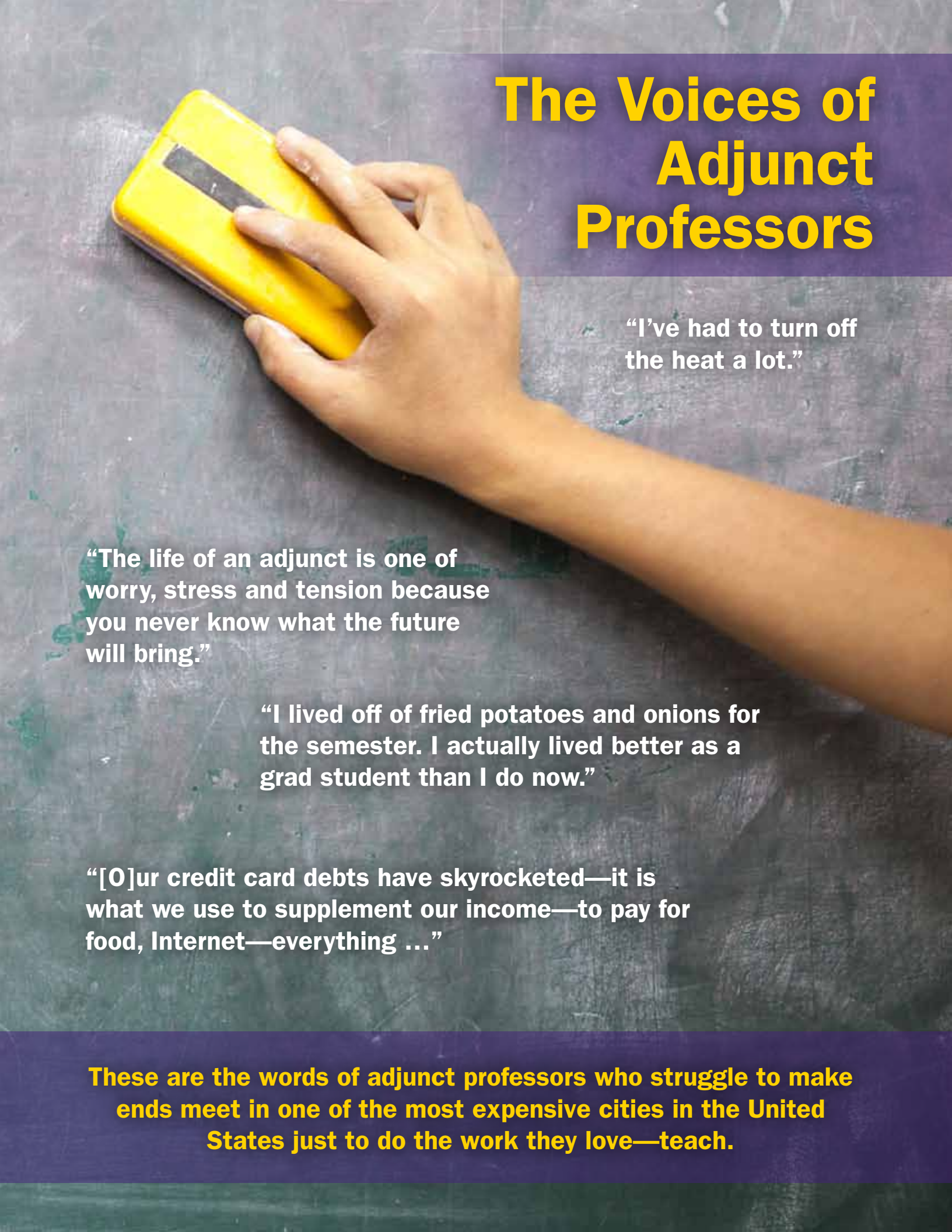
A man with glasses and a beard is shown in profile, writing on a chalkboard. He is wearing a light-colored sweater over a blue collared shirt. The chalkboard is filled with faint, illegible chalk markings. The background is dark, and the lighting is focused on the man and the board.

The High Cost of Adjunct Living: Boston

A report by:



A hand holding a yellow smartphone against a chalkboard background. The hand is positioned in the upper left quadrant, with the phone held horizontally. The background is a dark, textured surface, likely a chalkboard, with some faint green and white marks. The overall composition is simple and focused on the hand and phone.

The Voices of Adjunct Professors

“I’ve had to turn off the heat a lot.”

“The life of an adjunct is one of worry, stress and tension because you never know what the future will bring.”

“I lived off of fried potatoes and onions for the semester. I actually lived better as a grad student than I do now.”

“[O]ur credit card debts have skyrocketed—it is what we use to supplement our income—to pay for food, Internet—everything ...”

These are the words of adjunct professors who struggle to make ends meet in one of the most expensive cities in the United States 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. Today, 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.

Boston is no exception.

Private, nonprofit colleges and universities in the Boston market rely heavily on a contingent academic workforce; in 2011, 67 percent of faculty, or 15,000 employees, were not on the tenure track. All of the faculty at Boston's for-profit colleges — close to 600 faculty employees — do not have access to the tenure system.

Boston is an expensive city in which to live: 32 percent higher than the U.S. average.

This shift from a secure, well-compensated academic workforce to a temporary, low-paid workforce impacts the city of Boston, surrounding communities, and the area economy where these colleges and universities are located. 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 Boston 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 was \$3,750 for master's level courses at private not-for-profit institutions and \$5,225 for doctoral level courses at private not-for-profit institutions. This means an adjunct teaching 12 courses a year—an extraordinary course load—may have an annual income of just \$45,000. Findings include:

- An adjunct professor must teach between 17 and 24 classes a year to afford a home and utilities in Boston.
- An adjunct professor would need to teach up to four classes per year to cover the cost of groceries for a family.
- An adjunct professor would need to teach three to four classes to afford care for a heart attack at certain Boston 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 in Boston have already begun to come together to change the face of higher education in Boston. The 13,000 nonunion adjuncts at nonprofit colleges and universities in Boston can stand with more than 18,000 faculty that have already unionized with SEIU to improve higher education and improve working conditions and benefits for adjuncts in Boston.

Transformation of the Academic Workforce: An Overview

In 2012, approximately 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 the Boston metro area rely heavily on a contingent academic workforce. In 2011, approximately 67 percent of full- and part-time employees with faculty status at four-year not-for-profit institutions⁴, or almost 15,000 faculty employees, were not on the tenure track or in the tenure system. This is an increase from 2001, when 62 percent, or 7,308 employees, at four-year not-for-profit colleges and universities in the Boston metro area were not on the tenure track or in the tenure system. While the total number of faculty at Boston colleges and universities increased significantly in the last decade, the growth has been largely in temporary faculty positions. In addition, there are close to 600 full- and part-time employees with faculty status at for-profit colleges in the Boston metro region that do not have access to the tenure system; this represents 100 percent of the faculty at Boston's for-profit colleges.⁵

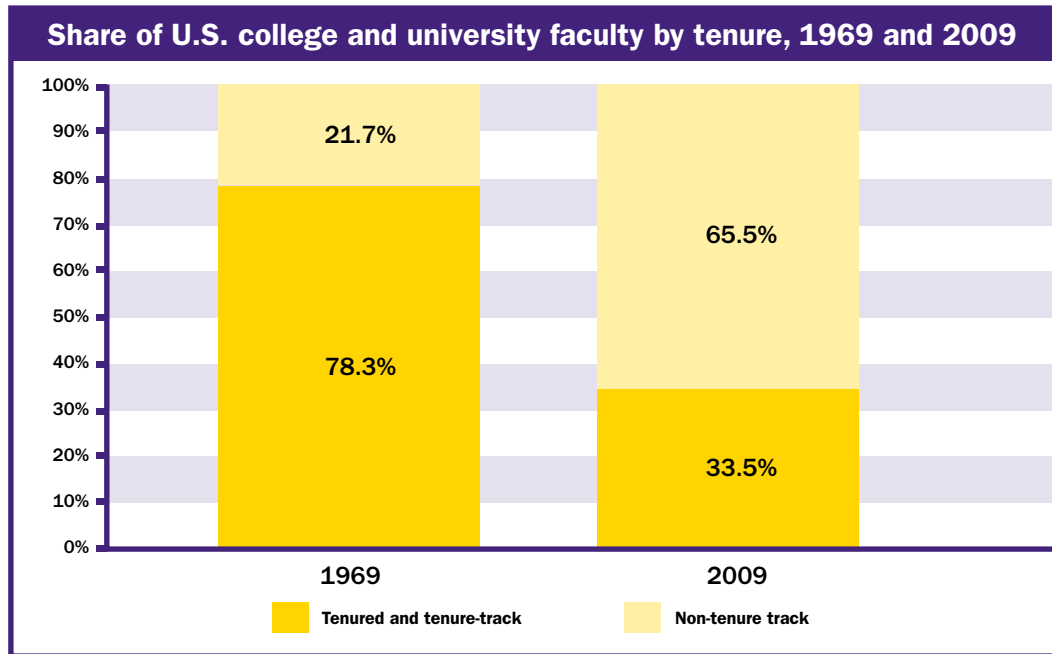
This contingent academic workforce at Boston colleges and universities is also increasingly part-time. In 2001, 32 percent, of employees with faculty status, or approximately 3,800 employees, were part time. Ten years later, 42 percent of employees with faculty status, or 9,400 employees, were part time.⁶

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, "It is a hard life—but fun and enjoyable and it is rewarding ... I'm paid \$2,525 per course. I burn \$5,000 per month in rent, food and trying to keep health insurance. I almost never go to a restaurant or a movie and I put nothing away for savings ... If it felt like this was leading somewhere I'm fine with paying my dues, but that isn't the case. You are barely making a living with no possibility of advancement—the only hope is to go into another field."

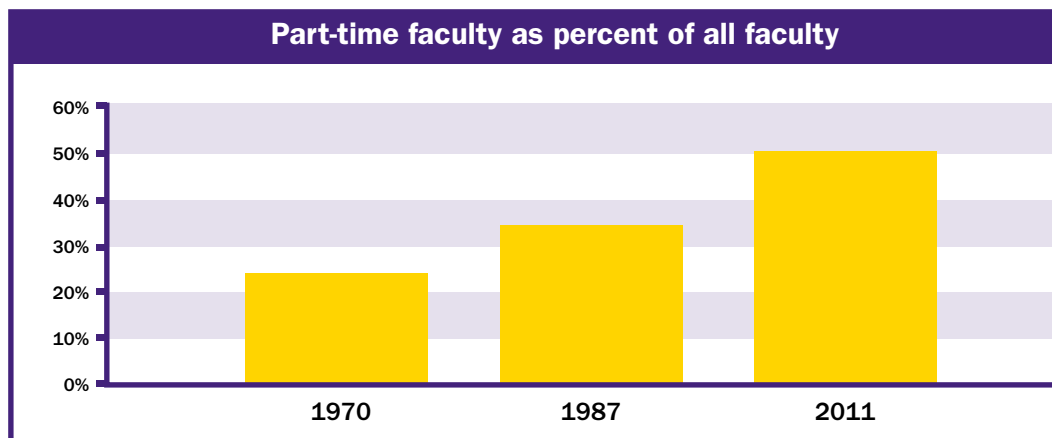
This shift from a secure, well-compensated academic workforce to a temporary, low-paid workforce impacts the city of Boston, surrounding communities and the area economy where these colleges and universities are located. This report will explore the impact that casualization of academic labor has on Boston 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 numbers 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 a 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 that more than 35 percent of part-time faculty, and half of part-time faculty in the Humanities, would have preferred a full-time position in their institutions.¹¹

Transformation of the Academic Workforce: Impact on the Individual

In Boston, full-time professors are paid a salary that varies widely across disciplines, but averaged between \$113,069 to \$154,016 in 2010–11.¹² 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 is \$3,750 at a master’s level private not-for-profit institution and \$5,225 at a doctoral level private not-for-profit institution.¹³ In comparison, the average tuition at a four-year not-for-profit institution in Massachusetts was \$31,886 in 2011–12.¹⁴ Despite the high cost of tuition, an adjunct could teach six courses a year and only earn \$22,500 to \$31,350, or 12 courses a year and have an annual income of \$45,000 to \$62,700. As one adjunct explained, “I teach every class that I can get—I always say I am available—day and night, Monday through Sunday. Last fall, I taught six classes, this fall I am teaching seven classes. I would continue with that load, but generally in the spring I am down to five courses—in summer it is three courses—and this is accepting every course offered.”

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 Boston, the majority of adjuncts interviewed accessed their healthcare through the Health Connector, the Massachusetts health insurance exchange, and most were eligible for Commonwealth Care, free or subsidized health insurance for low-income individuals.

“I teach every class that I can get—I always say I am available—day and night, Monday through Sunday.”

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 reported, “As an adjunct there is no job security. I am scheduled to teach a class at [a Boston university] in the fall. That class can be canceled up to the morning it is supposed to start—and that is it. No pay. So all of us are hustling for work. If I am offered another class and there is a conflict, I have to pick one or the other—but if the one I picked is canceled then I lose my compensation because the other one will no longer be available. They treat us like we are Kleenex.”

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 that 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 stated, “I work 12 hours a day and I am still underwater. I can’t save for retirement, emergencies or have a little fun in life.”

“I work 12 hours a day and I am still underwater. I can’t save for retirement, emergencies or have a little fun in life.”

Transformation of the Academic Workforce: Where do we go from here?

As many as 340,000 Boston residents may be struggling to make ends meet—more than half of Boston’s population.¹⁷ Adjuncts in the Boston 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.

As many as 340,000 Boston residents may be struggling to make ends meet—more than half of Boston’s population.

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 18,000 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. And we are growing with campaigns in Washington, D.C., Boston, Seattle and Los Angeles. In addition, the 2.2 million SEIU members and their children have a huge stake in the quality of and accessibility in education—and we have a unique perspective on the challenges facing colleges and universities and an understanding that educational success depends on more than just the classroom.

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 also 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 \$3,750 per course or \$5,225 per course. According to *AAUP's Annual Report on the Economic Status of the Profession, 2012–13*,²² the median pay per course for part-time faculty members in fall 2010 was \$3,750 at a master's level private not-for-profit institution in New England and \$5,225 at a doctoral level private not-for-profit institution in New England. 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 Boston adjunct is earning may be lower or higher depending on the school and the subject matter of the course. Although this report does not focus on the working conditions of adjunct professors at for-profit colleges in Boston, it is important to note that 100 percent of the close to 600 faculty members that work at for-profit colleges in the Boston area are all adjuncts working under similar conditions as those profiled in this report.²³

Interviews with adjuncts living and working in the Boston area were done in July and August 2013. Adjuncts with teaching experience at nine different four-year nonprofit colleges and universities in the Boston area were interviewed. All of the colleges represented are among the 16 four-year nonprofit colleges and universities in the Boston Core Based Statistical Area with a minimum estimated 2012 fall enrollment of 4,000 students or more.²⁴

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

Academic Work in the Boston Economy

Boston is an expensive city in which to live: 32 percent higher than the U.S. average.²⁵ This analysis will compare certain cost-of-living measures in Boston with the compensation paid to adjuncts in the Boston market. As one adjunct describes, “The life of an adjunct is one of worry, stress and tension because you never know what your financial future will bring.”

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, “I see challenges facing adjuncts but I also feel privileged to have this position. People coming into the profession now have a much tougher road ahead than 10 years ago.”

“The life of an adjunct is one of worry, stress and tension because you never know what your financial future will bring.”

Academic Work and the Cost of Housing

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

Median rent for a two-bedroom apartment in Boston is \$2,500, ranging from \$1,500 in Dorchester to more than \$4,100 downtown.²⁶ 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.”²⁷ Additionally, renters in Boston spend a median of \$76 per month on utilities.²⁸

- An adjunct professor must teach between 12 and 44 classes a year to afford rent and utilities in Boston.²⁹

Many adjuncts are burdened by their rental costs. One adjunct we spoke with teaches as many as five classes per semester at two different colleges in the Boston area and earns about \$8,000 per semester. His rent is \$2,000 per month—so his entire salary is dedicated to covering his rent. He considers himself lucky because he is over 65 years old and receives Medicare, Social Security and a pension from his previous employer. He stated, “I’m absolutely powerless over my life.” He has a second job working in retail; it pays \$15 per hour and he is considering leaving teaching to work full time at his retail position. It saddens him to consider leaving

“Teaching matters to me, I love teaching ... almost everyone teaches to affect someone’s life.”

the teaching profession, “Teaching matters to me, I love teaching, the greatest thing about it is that students vary, almost everyone teaches to affect someone’s life.”

Many of the adjuncts we interviewed rent instead of purchasing a home because of the instability of the work. An instructor explained, “You never know when your job ends—three times per year your contract runs out. Until a week ago, I didn’t know if I would be unemployed in three weeks when the term expires. I spend a lot of time looking for work when I should be focusing on the courses I am teaching.”

The instability of the profession can cause a personal economic crisis when income is suddenly taken away. “My wife has lost classes the week before they were supposed to run—that is a huge hit when a third of your income is eliminated at the last minute.” The instructor continued, “It has happened to me as well. I think that could be an increased issue given the fact that colleges are facing declining enrollment—so that is a major concern moving forward.”

The lack of job security results in an adjunct living with the constant stress that their income could be taken away. One adjunct said, “My mortgage is \$1,500 per month and my health insurance is \$1,200 per month—so I pay \$32,400 per year just to cover my mortgage and health insurance. I teach nine classes and I make \$45,000 per year. I try to teach more but [the institution] won’t let me. I have to hustle to do other jobs on the side. There is underenrollment in the school, I could be down to one or two classes per semester—but I won’t know until classes start in September ... There is no job security and that is the bottom line.”

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

Median home cost in Boston is \$436,000,³⁰ which results in monthly housing payments of \$2,158.³¹ Owners’ median utilities costs are \$2,985 per year.³²

- An adjunct professor must teach between 17 and 24 classes a year to afford a home, including utilities, in Boston.³³

Affordable housing was often cited as a struggle by the adjuncts interviewed for this project. One Boston adjunct said, “Housing is an issue—how one balances the cost of living in a major urban environment is quite challenging.”

Some adjuncts struggle with the cost of utilities. An adjunct interviewed for this project who teaches four to five classes per semester at four different colleges in the Boston area reports that he struggles to maintain his home and to purchase heat for the furnace. He said, “It costs \$250 to \$300 to fill the tank half full. I’ve had to turn off the heat a lot.”

“I have classes from 8 a.m. to 10 p.m. Monday through Friday. I need to put things somewhere, so I use the trunk of my car as an office.”

Many adjuncts need to have a home office or rent studio space because they are not provided space at the college or university. This is an additional, but necessary, expense that many incur to grade papers, prepare lectures or develop materials for the classes they are teaching. The lack of office space at the institution can cause extreme challenges to adjuncts. As one interviewee explained, “We don’t even get a locker at the university. ... I have classes from 8 a.m. to 10 p.m. Monday through Friday. I need to put things somewhere, so I use the trunk of my car as an office. We have to pay for parking here—\$800 per year—and twice I have been towed. I had to pay to get the car out and I had to postpone a test and cancel three classes because the tests and books were in the trunk of my car because I had no other place to keep them.”

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 from half to one class per year just to cover the cost of groceries for one person.
- An adjunct professor would need to teach up to four classes per year to cover the cost of groceries for a family.³⁴

Adjuncts with small course loads, a common occurrence in the summer, may struggle to afford groceries. An instructor noted, “Last fall I was teaching one class at [a Boston university] and I started to get Social Security [because I had turned 65]. I was scraping around for stuff I could eat. I live in a house with housemates and one of my housemates gets a farm share. She doesn’t like potatoes and she gave them to me. I lived off of fried potatoes and onions for the semester—I actually lived better as a grad student than I do now.”

Courses available to teach are often in short supply during the summer, making already tight budgets tighter. Said one interviewee, “Summer is a lean time—it’s tough on people. My colleagues talk about eating crusts and beans during that time until they finally get paid. It feels exploitive.”

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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, Massachusetts has the most expensive day care costs in the United States.³⁵

- An adjunct professor would need to teach three to four classes a year just to cover the average cost of full-time infant care at a child care center in Massachusetts.
- An adjunct professor would need to teach two to 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 Massachusetts.
- 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 Massachusetts.³⁶

Adjuncts take on other jobs to try to make ends meet. One interviewee explained, “I spent 18 years getting my Ph.D. but to make extra money I am on the mailing list for MIT experiment subjects—I volunteer for psychology experiments. I proctor exams for students getting certain licenses—it pays \$10 hour for 12-hour days. I get bits and pieces of money here and there.”

Academic Work and the Cost of Transportation

How many classes does an adjunct professor have to teach to afford to get around the City of Boston?

- An adjunct professor would need to teach one to two classes to cover the cost of automobile expenses, gasoline and a monthly subway pass.³⁷

Many of the adjuncts interviewed reported they could not afford to own a car, although sometimes a car was necessary to travel between campuses to teach classes. A struggling adjunct said, “I bought a car in November. I was working at [two universities] and I couldn’t get there in time—I had one class that ended at 3:55p.m. and the next class was at 5p.m. Now I have to sell the car—I don’t work at [one of the universities] and I can’t afford to keep it. I ride my bike or take public transportation. I could keep that car if I had a regular job.”

A second adjunct explained that he could not afford a car because he works at four different universities and he would have to pay for a parking pass to park at each of those schools.

This sentiment was repeated in other interviews, “If I made \$10,000 more I might not have to chase all of this—I might get a car. I can’t have a car now.”

Academic Work and the Cost of Health and Medical Care

How many classes must an adjunct teach to afford certain medical care?³⁸

- An adjunct professor would need to teach three to four classes to afford care for a heart attack at certain Boston hospitals,³⁹
- An adjunct professor would need to teach five to seven classes to pay for a hip replacement;⁴⁰
- An adjunct professor would need to teach two to three classes to pay for a Cesarean section.⁴¹

Although emergency medical care is expensive, it is often chronic medical conditions that cause the most stress. For example, one adjunct said, “My husband had an arthritis flare up this spring and he can’t work. Our credit card debts have skyrocketed—it is what we use to supplement our income—to pay for food, Internet,

everything. Everything that can go on the card does. So it is not just a heart attack that can hurt you—it is any chronic illness. In other jobs there may be short-term disability, so if you are sick you can have some time to get better, but we don't have that. So it is not the heart attack that causes great stress, any illness will do it."

Some adjuncts report forgoing medical care because of the expense. "I have a broken tooth. I'd like to go to the dentist and get it fixed—but it is out of the question," said an uninsured professor.

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

- If the adjunct professor qualifies for Massachusetts Commonwealth Care, which is subsidized health insurance available to eligible individuals with family income less than 300 percent of the Federal Poverty Level, then the adjunct will need to teach up to half a class to afford health insurance per adult.⁴²
- If the adjunct professor does not qualify for subsidized care, the lowest price health insurance premium would require an adjunct professor to teach one class to cover the cost of single coverage and two to three classes per year to cover the cost of 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.⁴³

Repeatedly, interviewees pointed to health insurance as one of their biggest concerns. One person said, "My biggest issue is health insurance. Massachusetts has state-run health insurance, but we make too much money to qualify so we don't get subsidized health insurance. But we don't make enough for health insurance to be feasible and affordable—so we are trapped in a region where we are professionals but not getting benefits of the profession."

“Massachusetts has state-run health insurance, but we make too much money to qualify so we don’t get subsidized health insurance. But we don’t make enough for health insurance to be feasible and affordable—so we are trapped in a region where we are professionals but not getting benefits of the profession.”

Another adjunct reported, "My husband and I are in late middle age with health conditions that require medications—we need health insurance. It is the constant area of my life that comes closest to pushing me over the edge—I have a hair trigger on it. And it is not just the money. Every time we change health insurance there is a new protocol on doctors, approvals and so on, and for us it is particularly difficult—with the medications—it is crazy, the hoops you have to jump through. It is like a full-time job trying to deal with it all."

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 for individuals with a master's degree is \$40,208 and \$58,967 for individuals with a doctorate.⁴⁴

- An adjunct professor would need to teach one to two classes per year just to cover student loan payments.⁴⁵

Many adjuncts live with large student debt bills. The average cumulative student loan debt for individuals with a master’s degree is \$40,208 and \$58,967 for individuals with a doctorate.⁴⁶ 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 interviewee said, “The current mortgage I am paying is twice as much as it should be because I rolled my student loans into my mortgage—my student loans were stuck at 8 percent and my mortgage rates were lower. So my student loans are now in my house.”

“People took out debt thinking they would improve their lives, but now jobs that you used to need high school diplomas for you now need BAs—but the pay has not increased.”

Another adjunct reported having \$175,000 in student loan debts, the instructor said, “I will never be able to pay it off. I am on a 30-year repayment plan. In 30 years, I will be 96. It is inconceivable that I will ever pay it off. If I were 40 it would be different. It would be really difficult to get out from underneath it. People took out debt thinking they would improve their lives, but now jobs that you used to need high school diplomas for you now need BAs—but the pay has not increased. It’s mad—the whole system is mad.”

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, “We don’t go to restaurants, we don’t even order pizza. My husband is sad. He misses going to restaurants.” Another adjunct reported, “For fun things, I subscribe to Netflix—that is my main entertainment. I go to the library, get passes to museums. I can’t remember the last time I had a vacation. I’m from Detroit. I go there once a year and stay with family—that is my vacation. The idea of going to the south of France or something like that—impossible.”

Many adjuncts create working vacations for themselves in order to travel. One adjunct offered, “We had a vacation/residency last year. We found jobs being service employees in Alaska. I was a waitress and he [husband] was a dishwasher for the summer. We got to be there for four months. I consider it a vacation.”

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. One adjunct professor said, “There is no retirement plan or savings among myself or my colleagues. You don’t think about it because there is no saving when you can barely make ends meet. I can deduct from my paycheck money to participate in [the university’s] plan—but most don’t do it because we can barely pay rent.”



“We do what we can. We are going to have to work until the bitter end.”

When interviewees were asked how they are preparing for retirement, most said they are not, including one who said, “Retirement planning—there isn’t any of that at all. There is no 401(k) or retirement planning going on at all.”

Another adjunct reported, “I can’t [save for retirement]. I don’t have any savings. I’m living from my paychecks during the school year trying to save for the summer. Pretty much I’m broke by the end of the summer.”

Often, interviewees expressed feelings of anxiety when discussing retirement. An adjunct offered that, “My husband and I went to Boston adult education classes on retirement. My husband only went to one and then he refused to go back—it was too depressing. They talked about having \$250,000 in savings—we have \$25,000—we do what we can. We are going to have to work until the bitter end.”

Academic Work and the Boston Economy

What does this low rate of pay mean to an adjunct living and working in Boston? To put this in perspective, an adjunct that rents an apartment in Dorchester, pays basic utilities, no cable or Internet, has one school-age child in day care, has a moderate grocery budget and owns a car and a subway pass would need to teach 14 to 20 classes a year to cover these expenses. If the adjunct professor also has to pay for family health insurance and repay his or her student debts, then the adjunct professor would need to teach 18 to 25 classes a year.

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 Massachusetts' healthcare reform legislation; without it, many certainly would be uninsured. Certain eligibility requirements prevent many adjuncts from qualifying for MassHealth, the Medicaid program in Massachusetts, although many may meet the income guidelines. For example, to qualify for MassHealth, an individual must have an income of \$22,980 or less and a family of four can earn no more than \$47,100 annually in 2013.⁴⁷ If an adjunct teaches two courses a semester and earns \$5,225 per course, he or she will have an annual income of \$20,900 and may qualify for Medicaid.⁴⁸

The majority of the adjuncts interviewed accessed either free or low-cost health insurance through the Commonwealth Connector, Massachusetts' health insurance exchange. In 2014, MassHealth will be expanded to include all residents under 133 percent of the federal poverty limit—an adjunct could teach three courses a year and potentially qualify under the new rules. An adjunct that is the sole breadwinner in his/her family of four could teach up to six classes and still qualify for MassHealth.⁴⁹ Many adjuncts in Boston earn below the median; in fact, among the adjuncts we interviewed many reported being paid around \$2,500. If an adjunct earns \$2,500 per course, a single adjunct could teach six courses and qualify for MassHealth. An adjunct supporting a family of four could teach up to 12 courses and qualify.⁵⁰

Despite Massachusetts' robust health insurance programs, many adjuncts struggle to afford healthcare. One adjunct agonized, "I have a medical condition that I am not addressing because I can't afford to go to the doctor. I have Medicare but I still pay 20 percent of the bill. If the doctor wants to do a test and the test costs \$1,000 then I have to pay \$200. I can't do that. So I just don't go."

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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 food stamps, an individual can earn no more than \$1,211 per month or \$14,532 per year. An adjunct can teach two classes per year and still qualify for food stamps.⁵¹ Adjuncts living in Boston may qualify for Section 8 rent vouchers if they are a family of four earning less than \$47,200 a year. An adjunct earning \$5,225 per class could teach up to nine classes and qualify for a family of four.⁵² Adjuncts may qualify for the Massachusetts Rental Voucher Program, a state-funded rent assistance program for Massachusetts' residents, if they earn less than \$22,980 for an individual or \$47,100 for a family of four—or four to nine courses per year.⁵³

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 don't know what happens to us. I guess we go on public assistance when we retire. If you are an adjunct you have to be thinking, how do I get out of this? This is not sustainable—surviving as an adjunct."

Conclusion

The current situation at institutions of higher education is not sustainable for the adjuncts that represent 67 percent of all teaching faculty at four-year private nonprofit colleges and universities—and 100 percent of all teaching faculty at for-profit colleges—in the Boston metro area. As one interviewee summarized, “It is a lot to manage and juggle while you try to teach. You’d think the university would want their employees to focus on teaching rather than focus on paying bills. But to do that you need an office, you need to know your job is not ending in four months. We are always renting because you can’t buy a home if you have a very unstable job.”

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.⁵⁴

While this report has focused on adjuncts struggling to survive on adjunct wages, there are those who do not. At Georgetown University, adjuncts earn approximately \$5,000 per course—a very different financial situation from the adjuncts profiled in this report. Georgetown adjuncts voted overwhelmingly to join SEIU Local 500 in May 2013. 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 Boston have already begun to come together to change the face of higher education in Boston. More than 100 professors from the Boston area attended the kickoff event of Adjunct Action, a project of SEIU, in April 2013 to develop campus-specific organizing strategies. This work must continue and grow so that the approximately 13,000 nonunion adjuncts at nonprofit colleges and universities in Boston can stand with more than 18,000 faculty that have already unionized with SEIU to improve higher education and improve working conditions and benefits for adjuncts in Boston.

End Notes

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- 2 Tamar Lewin, "Gap Widens for Faculty at Colleges, Report Finds," New York Times, April 8, 2013, accessed October 3, 2013, 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 October 3, 2013, <http://chronicle.com/article/Adjunct-Project-Shows-Wide/136439/>.
- 4 Hereinafter, colleges and universities in the Boston area specifically refer to all four-year not-for-profit, Title IV-eligible colleges and universities in the Boston-Cambridge-Quincy Core Based Statistical Area (CBSA).
- 5 "Integrated Postsecondary Education Data System: Final release data, 2011," National Center for Education Statistics, accessed July 9, 2013, <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 private, for-profit colleges and universities in the Boston-Cambridge-Quincy CBSA.
- 6 "Integrated Postsecondary Education Data System: Final release data, 2011 and 2001," National Center for Education Statistics, accessed July 30, 2013, <http://nces.ed.gov/ipeds/datacenter/Default.aspx>. Analysis includes data provided by Title IV-participating, private, not-for-profit four-year and above institutions in the Boston-Cambridge-Quincy CBSA.
- 7 A cost of living index is a theoretical measurement that examines the amount a consumer needs to spend on goods and services to reach a certain standard of living over a specific amount of time or for a specific location.
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- 11 "Part-Time Instructional Faculty and Staff: Who They Are, What They Do, and What They Think," supplemental tables for Fall 2003, Table 19, National Study of Postsecondary Faculty, accessed 9/30/13 <http://nces.ed.gov/pubsearch/pubsinfo.asp?pubid=2002163>.
- 12 "U.S. Department of Education Digest of Education Statistics, 2011," Table 275, National Center for Education Statistics, accessed July 24, 2013, http://nces.ed.gov/programs/digest/d11/tables/dt11_275.asp. United States and Massachusetts average in 2010-11 for full-time instructional faculty on nine-month contracts in four-year degree granting institutions at not-for-profit master's and doctoral institutions.
- 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>. The median pay per course for part-time faculty members in New England in Fall 2010 was \$3,750 at a master's level private not-for-profit institution, and \$5,225 at a doctoral level private not-for-profit institution.
- 14 Author analysis on file. Original source: "Fall 2011, Institutional Characteristics component and Spring 2012, Student Financial Aid component," U.S. Department of Education, National Center for Education Statistics, Integrated Postsecondary Education Data System (IPEDS), accessed 9/23/13, <http://collegecost.ed.gov/catc/#>.
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- 16 "Part-Time Instructional Faculty and Staff," supplemental tables for Fall 2003, Table 28.
- 17 Charlotte Kahn and Jessica Martin, "The Measure of Poverty: A Boston Indicators Project Special Report, 2011," Boston Indicators Project, accessed October 3, 2013, <http://www.bostonindicators.org/~media/A1C43C14E3194B87B0D32D3941D33ABE.pdf>. The measurement takes into account Boston's high cost of living and excludes students.
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- 21 Ibid.

- 22 Curtis and Thornton, "Here's the News," supra note 13.
- 23 "Integrated Postsecondary Education Data System," supra note 5.
- 24 "Integrated Postsecondary Education Data System: Final release data, 2012," National Center for Education Statistics, accessed July 30, 2013, <http://nces.ed.gov/ipeds/datacenter/Default.aspx>. Analysis includes Estimated fall 2012 enrollment provided by Title IV-participating, private, not-for-profit four-year and above institutions in the Boston-Cambridge-Quincy CBSA.
- 25 "Consumer Expenditure Survey," U.S. Census Bureau, accessed 8/30/13, <http://www.census.gov/compendia/statab/2012/tables/12s0728.xls>.
- 26 "Boston Home Prices and Home Values: Median Rent List Price," Zillow, accessed 8/30/13, http://www.zillow.com/local-info/MA-Boston-home-value/r_44269/#metric=mt%3D46%26dt%3D32%26tp%3D5%26rt%3D7%26r%3D44269%252C58649%252C58638%252C58644%26el%3D0e.
- 27 "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/.
- 28 Author analysis on file, based on 2009-2011 American Community Survey (ACS) data.
- 29 Annual cost for a \$1,500 per month apartment is \$18,000, which means an individual would need an annual income of \$60,000 to avoid being housing cost burdened. Annual cost for a \$4,100 per month apartment is \$49,200, which means an individual would need an annual income of \$164,000 to avoid being housing cost burdened. To these housing costs we add \$908 per year in renters' costs for basic utilities. See also Curtis and Thornton, "Here's the News," supra note 13. Class estimates have been rounded.
- 30 Boston Home Prices and Home Values: Median Sale Price," Zillow, accessed 8/30/13, http://www.zillow.com/local-info/MA-Boston-home-value/r_44269/#metric=mt%3D19%26dt%3D1%26tp%3D5%26rt%3D7%26r%3D44269%252C58649%252C58638%252C58644%26el%3D0.
- 31 Assumes the following: (1) 20% down payment of \$87,200; (2) an interest rate of 4.58%, which is the 30-year fixed mortgage rate for the week ending August 23, 2013 ("Selected Interest Rates (Daily) - H.15," Board of Governors of the Federal Reserve System, <http://www.federalreserve.gov/releases/h15/data.htm>); (3) annual premium of \$1,487 for home owners insurance (author analysis showing Boston homeowners pay an average of 0.3411% of the home's value for insurance premiums, based on 2009-2011 American Community Survey data); and (4) \$2,997 in property taxes (author analysis showing property taxes average 0.6874% of home values in Boston, based on 2009-2011 American Community Survey data).
- 32 The median annual homeowner's cost for basic utilities—electricity, gas, heating, water—in Boston is \$2,985 (in 2013 dollars). Author analysis on file, based on 2009-2011 American Community Survey data.
- 33 \$2,158 per month is \$25,891 annually, which means an individual would need an annual income of \$86,304 to be paying no more than 30% of income for housing. See also Curtis and Thornton, "Here's the News," supra note 13. Class estimates have been rounded.
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- 35 "Parents and the High Cost of Childcare, 2012 Report," Childcare Aware of America, accessed October 3, 2013, http://www.naccrra.org/sites/default/files/default_site_pages/2012/cost_report_2012_final_081012_0.pdf.
- 36 Ibid. Average annual cost for full-time infant care at a childcare center in MA is \$14,980; \$11,669 for a four year old; and \$5,688 for a school age child. See also Curtis and Thornton, "Here's the News," supra note 13. Class estimates have been rounded.
- 37 Based on a \$70 monthly pass to ride the subway and bus (http://www.mbta.com/fares_and_passes/passes/) and estimates using the Massachusetts Department of Transportation's Commuting Calculator (<http://www.commute.com/commuters/calculator>). Assumes the following: (1) a roundtrip commute of 11.36 miles (the metro Boston average, based on 2009 National Household Transportation Survey, <http://nhts.ornl.gov/tables09/ae/work/Job29572.html>); (2) a fuel-efficiency rating of 25 miles per gallon; (3) \$3.69 per gallon of gasoline (the "regular" rate as of August 26, 2013, based on the U.S. Energy Information Administration, http://www.eia.gov/dnav/pet/hist/LeafHandler.ashx?n=PET&s=EMM_EPMR_PTE_YBOS_DPG&f=W); (4) \$0.054 per mile for maintenance and tires (calculator default value); (5) \$16.75 per day for insurance, financing and depreciation (calculator default value); and (6) \$50 in monthly parking costs. See also Curtis and Thornton, "Here's the News," supra note 13. Class estimates have been rounded.
- 38 Assumes no insurance.
- 39 "Massachusetts Hospital Costs for Various Medical Procedures," Boston Globe, accessed October 3, 2013, http://www.boston.com/business/graphics/052711_hospital_costs/. Median price at Massachusetts General Hospital is \$16,499. See also Curtis and Thornton, "Here's the News," supra note 13. Class estimates have been rounded.
- 40 Ibid. Median price at Beth Israel Deaconess Medical Center is \$26,707.
- 41 Ibid. Median price at Massachusetts General Hospital is \$10,517.

- 42 “Commonwealth Care Premiums,” MA Health Connector, accessed 8/30/13, https://www.mahealthconnector.org/portal/site/connector/template.MAXIMIZE/menuitem.3ef8fb03b7fa1ae4a7ca7738e6468a0c/?javax.portlet.tpst=2fdfb140904d489c8781176033468a0c_ws_MX&javax.portlet.prp_2fdfb140904d489c8781176033468a0c_viewID=content&javax.portlet.prp_2fdfb140904d489c8781176033468a0c_docName=content&javax.portlet.prp_2fdfb140904d489c8781176033468a0c_folderPath=/About%20Us/Connector%20Programs/FAQ/&javax.portlet.begCacheTok=com.vignette.cachetoken&javax.portlet.endCacheTok=com.vignette.cachetoken. See also Curtis and Thornton, “Here’s the News,” supra note 13. Class estimates have been rounded.
- 43 Premium estimates obtained on August 30, 2013 using https://www.mahealthconnector.org/portal/site/connector/find_insurance/ for individuals and families. Used the lowest price Bronze level plan for sample family to obtain estimates. The lowest premium provided was \$854 per month. See also Curtis and Thornton, “Here’s the News,” supra note 13. Class estimates have been rounded.
- 44 “Student Loans,” Finaid, accessed October 3, 2013, <http://www.finaid.org/loans/>.
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- 46 “Student Loans,” Finaid.
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- 50 Ibid.
- 51 “SNAP Food Stamps: Financial Eligibility,” Massresources.org, accessed October 3, 2013, <http://www.massresources.org/snap-financial-eligibility.html#incomelimits>. Assumes one course is compensated at \$5,225.
- 52 “Section 8 Vouchers: Financial Eligibility,” Massresources.org, accessed October 3, 2013, <http://www.massresources.org/section8-financial-eligibility.html>. Assumes one course is compensated at \$5,225.
- 53 “Massachusetts Rental Voucher Program (MRVP) and Alternative Housing Voucher Program (AHVP),” Massresources.org, accessed October 3, 2013, <http://www.massresources.org/mrvp-ahvp.html>. Assumes one course is compensated at \$5,225.
- 54 “Portrait of Part-Time Faculty Members,” supra note 18.



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 18,000 faculty who have won improvements in pay, job security, evaluation processes, and access to retirement benefits. We are currently active in Boston, Los Angeles, the District of Columbia/Maryland, Seattle and are excited to work with interested adjuncts in any market across the country.