


The High Cost of Adjunct Living: Florida

A report by:



A close-up photograph of a person's hand holding a bright yellow eraser against a dark green chalkboard. The hand is positioned in the upper left quadrant, with fingers gripping the eraser. The chalkboard surface is textured and shows signs of use, with some white chalk marks and a dark smudge near the eraser. The background is a solid dark purple color.

The Voices of Adjunct Faculty

“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 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.

Florida is no exception.

Public and private, nonprofit colleges and universities in the Florida market rely heavily on a contingent academic workforce; in 2014, 68 percent of faculty, or 34,700 employees, were not on the tenure track. According to an analysis performed by the Berkeley Labor Center, 31 percent of part-time faculty in Florida has family members enrolled in public assistance programs.

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This shift from a secure, well-compensated academic workforce to a temporary, low-paid workforce impacts Florida's 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 of the casualization of academic labor on Florida professors and their communities. Specifically, the analysis answers the following question: How many classes must an adjunct professor teach in order to afford basic cost-of-living measures including housing, healthcare, food and the ability to retire?

The median pay per course in Southeast ranged from \$1,800 for associate level courses at public institutions to \$2,800 for doctoral level courses at private not-for-profit institutions. This means an adjunct teaching 12 courses a year may have an annual income of just \$21,600 to \$33,600. Findings include:

- An adjunct professor must teach between 22 and 34 classes a year to afford the median rental housing in Florida.
- An adjunct professor would need to teach up to nine classes per year to cover the cost of groceries for a family.
- An adjunct professor would need to teach 11 to 16 classes to afford the average cost for care for a heart attack at Florida 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, thereby forcing them to collect food stamps and subsidized healthcare, and forgo saving for retirement. Indeed, 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 Florida have already begun to come together to change the face of higher education in Florida. The 32,000 nonunion faculty at public and nonprofit colleges and universities in Florida can stand with more than 41,000 faculty that have already unionized with SEIU to improve higher education and improve working conditions and benefits for faculty in Florida.



Transformation of the Academic Workforce: An Overview

In 2014, approximately 1.3 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 outside the tenure system that are hired on a semester-to-semester basis, without access to job security, benefits or adequate compensation. Faculty teaching jobs—once considered a quintessential 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 their quality of life and ability to provide for their families through their chosen profession. The average annual pay in 2013-2014 for a tenured professor at a private research university in the United States is \$146,366.² By comparison, the national median pay per course reported by adjunct faculty is approximately \$3,000.³ Therefore, even if an adjunct teaches eight courses per year that person is making only \$24,000 annually, likely without benefits. As one interviewee reported: “I teach between five and seven classes per semester. I taught 14 classes last year but I only made \$25,000 for the entire year.”

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The institutions of higher education in Florida rely heavily on a contingent academic workforce. In 2014, approximately 68 percent of full- and part-time employees with faculty status at public and not-for-profit institutions,⁴ or almost 35,000 faculty employees, were not on the tenure track or in the tenure system. This is an increase from 2004, when 61 percent, or 26,900 employees, at public and four-year not-for-profit colleges and universities in Florida were not on the tenure track or in the tenure system. While the total number of faculty at Florida colleges and universities has increased 16 percent in the last decade, the number of contingent positions has increased 29 percent while the number of tenured and tenure-track positions has declined. In addition, there are more than 6,500 full- and part-time employees with faculty status at for-profit colleges in Florida and 99.7 percent of faculty at for-profit colleges in Florida do not have access to the tenure system.⁵

This contingent academic workforce at Florida colleges and universities is increasingly part time. In 2004, 38 percent of employees with faculty status, or approximately 16,700 employees, were part time. Ten years later, 46 percent of employees with faculty status, or 23,400 employees, were part time. During this time period, the number of part-time faculty increased 40 percent while the number of full-time faculty only increased 1 percent.⁶ The reliance on part-time contingent labor limits opportunities for faculty. As an interviewee explained: “It is near impossible to teach enough to make anywhere near a decent living. I taught nine classes last year and I didn’t break \$30,000. I make less than a manager at McDonalds. We are in the same boat as fast-food workers: we are paid really poor wages because we are not being valued properly. From the university’s viewpoint: if you can pay a third of the salary to have someone teach double the classes why wouldn’t you do it?”

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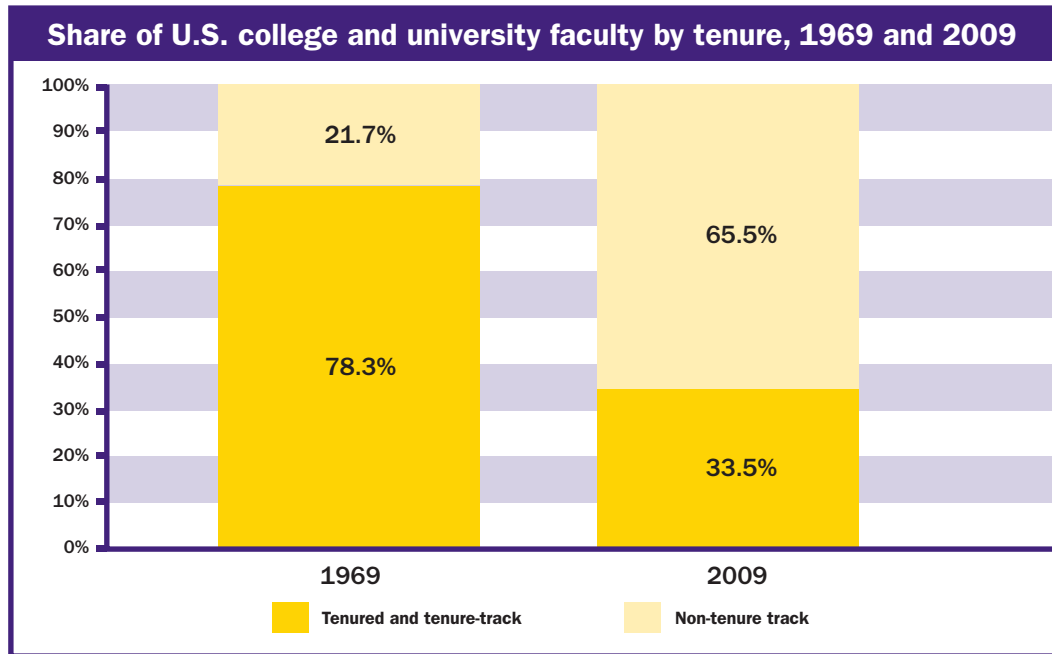
All of the adjuncts interviewed for this white paper reported a love of teaching, but many expressed concern for their future and their ability to afford to continue with the job. An interviewee said: “I dedicated all of my 20s and all of my working life to become an academic so I could educate and open minds of students. But I am literally being drowned out of this job. I can only do this for so long before it becomes untenable to work for such little pay.”

This shift from a secure, well-compensated academic workforce to a temporary, low-paid workforce impacts Florida’s economy where these colleges and universities are located. This report will explore the impact of the casualization of academic labor on Florida professors and their surrounding communities. Specifically, this paper examines the question: How many classes does an adjunct professor have to teach to afford basic cost-of-living measures such as housing, healthcare, food and the ability to retire?⁷

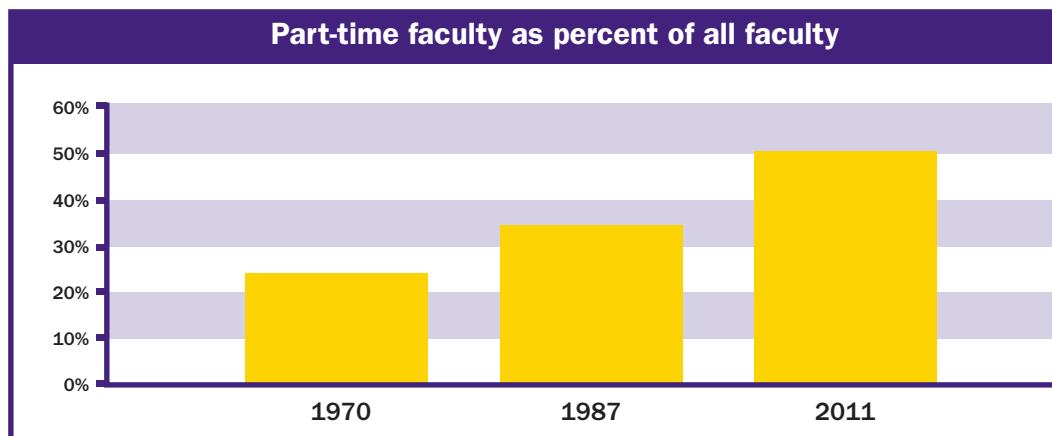


Transformation of the Academic Workforce: A National View

Tenured, full-time faculty positions are steadily declining. In 1969, approximately 78.3 percent of faculty nationwide was tenured or on the tenure track while 21.7 percent was nontenure-track. This breakdown essentially flipped by 2009, with only 33.5 percent of faculty tenured or on the tenure track and 66.5 percent of faculty outside the tenure system.⁸



From 1970 to 2003, the numbers of part-time faculty members in the United States quadrupled while full-time faculty 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 wrongly stereotyped as side jobs for professionals who otherwise have careers outside of academia and are looking to make some extra income or impart their specialized expertise to students. However, part-time teaching jobs are 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 at their institutions.¹¹

Transformation of the Academic Workforce: Impact on the Individual

In Florida, full-time professors are paid salaries that vary widely across disciplines, but that averaged between \$88,398 and \$124,248 in 2013–2014.¹² 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 are often forced to teach as many courses as possible in order to make ends meet. Some may teach up to 15 courses per year divided among multiple colleges. Adjuncts are typically paid per course with a median pay per course for part-time faculty members in the Southeast of \$1,800 at a public, associate-level institution and \$2,800 at a doctoral level private not-for-profit institution.¹³ By contrast, the average tuition was \$12,551 at public and not-for-profit institutions and \$20,268 at four-year not-for-profit institutions in Florida in 2014–2015.¹⁴ Despite the high cost of tuition, an adjunct could teach six courses a year and only earn \$10,800 to \$16,800, or 12 courses a year and have an annual income of \$21,600 to \$33,600. As one adjunct explained: “Since I don’t know semester to semester if I will be offered any jobs, I say yes to anything that fits my schedule—sometimes it is a lot more and sometimes a lot less. I take the money as much as I can and hope I have enough to coast over the summer.”

Contingent or adjunct faculty are rarely provided benefits. Even after the Patient Protection and Affordable Care Act of 2009, often referred to as Obamacare, went into effect, some colleges and universities imposed new limits on adjunct teaching hours to avoid providing affordable healthcare to adjunct professors.¹⁵ The majority of adjuncts interviewed in Florida access their healthcare through the subsidized plans offered by the health insurance exchange.

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Adjuncts have no job security. Generally, their contracts are per semester and they have to reapply for their jobs for the following semester. As one interviewee stated: “I am a temporary worker—I am hired semester by semester. Only my current semester is certain, I have no guarantee on the next semester.” When discussing job security, many interviewees’ primary concern was the lack of full-time job opportunities. “I worry about job security in that I need a full-time paying position with benefits and savings to get me out of the hole I am in right now. I am good at what I do; my student evaluations are always good. But I need a full-time job. I don’t worry about getting classes next semester, I could teach these classes forever, but I don’t want to do it forever.”

In addition, to the job insecurity associated with contingent work, adjuncts are frequently not compensated for last-minute class cancellations despite many hours of preparation for a class. One adjunct reported: “My husband’s income is carrying us right now. He feels stuck in a job that he doesn’t like because of it. Usually in the summer we have to be late for one month of rent because there are fewer classes and I get a lot of class cancellations. I will think I will have income coming and the day before or week before it will get canceled. It throws us into a tailspin. After five years of teaching I know to expect it and I have learned to

tap into a lot of resources—things like the food pantry and heat assistance—but I would rather not tap into these things. I would rather be able to take care of my family.” Some adjuncts report marketing their class to increase enrollment and avoid cancellation, “Even though the universities always ask me back, my job doesn’t feel secure. Class cancellations happen at least once a semester, and they kill me. I have started marketing my classes to try to get my classes full. I ask my students to leave reviews on “Rate my Professor” because I know advisers recommend students read that before they enroll in a class. I have my own website and I include some of the comments from my course evaluations so if students Google me they will see and be encouraged to enroll in my section of the class.”

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. As one interviewee said: “I am 32—I spent most of my 20s in school instead of getting experience from a job. I still don’t have my Ph.D. because I had to work each semester to try to survive. I don’t have enough money saved to float on my own without teaching five or six classes. I don’t have time to work on my dissertation and get my degrees. I’m not able to get research done when I am teaching five or six classes and I have 150 students I have to worry about.”

Adjunct faculty often receive little to no support for professional development. As one adjunct stated: “I can’t go to conferences, the university does not offer us professional development money and I cannot afford to go on my own. If I miss a class to attend a conference, I have to report myself so the university can dock my pay for that day. The university says they care about our development, but I don’t see it in any fiscal way.

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 take any job I am offered that fits my schedule. Since I don’t know semester to semester if I will be offered any jobs, I say yes to anything that fits my schedule—so sometimes that ends up being a lot more than I might like and sometimes it is a lot less. But I take the money when I can get it and hope I have enough to coast over the summer.”

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

An estimated 16 percent of part-time faculty in Florida are living below the poverty line and 27 percent of part-time faculty (approximately 1 in 4) are living at or near the poverty line.¹⁷ Many of the adjuncts interviewed for this project spoke of the frustration they are feeling. As one said: “I work hard at this job and I put in a lot of effort. I have a master’s degree and I am working on a Ph.D. I went to expensive universities and I have massive student loan debt that I can’t pay. I thought that by getting these degrees I would be in a position to make better money, but that is not the case. If anything, the degrees seem to be limiting me—I can teach, but that is it.” As another interviewee explained: “If you want you could blame me and you could say, ‘Why don’t you get a second job?’ I have tried. I have applied for other jobs. But it is not as simple as some like to think. I am going to start substituting at the local high school. I tried to sign up to substitute about a year ago. At the time, I was so broke that I was in financial triage—every dollar I made had to go to rent or food. To sign up as a substitute teacher, I had to pay \$93 up front for fingerprinting and a background check. I didn’t have the \$93, so I couldn’t get into the system. Sometimes I think they punish you for being poor in this society.”

“I work hard at this job and I put in a lot of effort. I have a master’s degree and I am working on a Ph.D. I went to expensive universities and I have massive student loan debt that I can’t pay. I thought that by getting these degrees I would be in a position to make better money, but that is not the case. If anything, the degrees seem to be limiting me—I can teach, but that is it.”

Adjuncts in Florida 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 demonstrable improvements to the working conditions of adjuncts. In fact, median pay-per-course is 25 percent higher for part-time faculty who are represented by a union than for those who are not. 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 support from their institution and opportunities to participate in governance.¹⁹

Nationally, the Service Employees International Union (SEIU) represents more than 41,000 faculty, 74,000 nonfaculty higher education employees and 80,000 early childhood educators. SEIU faculty teach 1 million students each year at a combined 90 college campuses in 14 states, including nine of the top 50 nationally ranked schools on US News and World Report rankings. More than 4,000 SEIU faculty at community colleges in Missouri, New York, Connecticut, Maine, New Hampshire and Maryland are on the front lines of providing an affordable education to many first-generation students. In addition, nearly 2 million SEIU members and their children have a huge stake in the quality of and accessibility in education—and have a unique perspective on the challenges facing colleges and universities and an understanding that educational success depends on more than just the classroom.

Faculty have won increased wages and job stability through unionizing. For example, contracts negotiated in the past year have included substantial raises to the lowest paid faculty, from a 26 percent raise over the next four academic years for faculty at Washington University in St Louis; a 24 percent to 35 percent increase over three years at the College of St. Rose; and up to 100 percent increase over three years for the lowest paid faculty at Northeastern University. SEIU adjuncts have won parity in pay protections in some contracts. For example, at Dominican University, adjunct compensation will be pegged to 80 percent of a tenure-track associate professor salary by the end of the three-year contract. Adjunct faculty have also won contractually guaranteed pathways to job security. For example, adjuncts at Lesley University who have taught three courses per year over four calendar years will be eligible for two-year appointments with a minimum course guarantee of three courses.

Methodology

The adjunct cost-of-living index in this report assumes an adjunct is compensated at a rate of \$1,800 per course or \$2,800 per course. According to the American Association of University Professors' Annual Report on the Economic Status of the Profession, 2012–2013,²⁰ the median pay per course for part-time faculty members in fall 2010 was \$1,800 at an associate-level public institution in the Southeast and \$2,800 at a doctoral level private not-for-profit institution in the Southeast. The public and nonprofit colleges examined in this report include associate, bachelor's, master's and doctoral level institutions—and so the actual rate of pay a Florida 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 Florida, it is important to note that close to 100 percent of the nearly 6,500 faculty members that work at for-profit colleges in Florida are all adjuncts working under similar conditions as those profiled in this report.²¹

Interviews with adjuncts living and working in Florida were done in September 2016. Adjuncts with teaching experience in three major markets in Florida and at eight different universities in Florida were interviewed.

Cost-of-living calculations have been done for three significant markets in Florida: Tampa metro area, Orlando and Miami metro area, as well as for the state of Florida. These markets were selected because unorganized contingent faculty are concentrated in these areas: 13 percent of nonunion faculty work in the Tampa Core Based Statistical Area; 37 percent work in the Miami Core Based Statistical Area; and 10 percent work in the Orlando Core Based Statistical Area.²²

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 and the Florida Economy

Florida is an expensive place to live. For example, the cost of living in Miami is 6 percent higher than the U.S. average.²³ This analysis will compare certain cost-of-living measures in metro areas in Florida with a concentration of faculty with the compensation paid to adjuncts in the Southeast market. As one adjunct describes: “I love teaching but I think I could be more effective if I had more of a presence at the college. I would like to have more security than I have now. I could be a better teacher. Right now I cannot grow or shape my program. Instead I am stressed and I am tired and I am rushing around. I don’t have a voice at the school, when we don’t have the software or the supplies that we need and I raise it with the administration they do not respond. It is frustrating.”

“I love teaching but I think I could be more effective if I had more of a presence at the college. I would like to have more security than I have now. I could be a better teacher.”

Adjuncts interviewed for this report frequently expressed a love for their profession. As one interviewee instructor said: “Teaching is my calling, I absolutely love it. I love interacting with students. I love to hear their stories. I love seeing the moment on their face when it all clicks for them.” However, there is a growing concern about the sustainability of the profession with its current conditions. One instructor said: “I really thought that by getting into this field and by sticking with it then I would definitely get a full-time job at some point. But every year it has gotten worse and worse. When I started, I didn’t think that it would be this bad; that I would adjunct for this long. It is heartbreaking. If I knew then what I know now, I wouldn’t be doing this. I love teaching, but I wouldn’t have gotten into this.” At that same time, many of the adjuncts interviewed for this project are actively looking to leave the profession. As one interviewee said: “It is pretty dire conditions that we are working in—we don’t have access to copiers, we don’t have control over our course content. I feel as though these schools see themselves as businesses and that they are being run as a business. I don’t know if I want to work in a system that permits their adjuncts to be treated this way.”

Academic Work and the Cost of Housing

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

Median rent for an apartment in Florida is \$1,512, with a median of \$1,345 in the Tampa area, \$1,292 in Orlando and \$1,886 in the Miami metro area.²⁴ 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.”²⁵

- An adjunct professor must teach between 22 and 34 classes a year to afford the median rental housing in Florida.
- An adjunct professor must teach between 27 and 42 classes a year to afford the median rental housing in the metro Miami market.
- An adjunct professor must teach between 18 and 29 classes a year to afford the median rental housing in Orlando.

- An adjunct professor must teach between 19 and 30 classes a year to afford the median rental housing in the Tampa metro market.²⁶

Many adjuncts are burdened by their living costs. One adjunct spoke of the trade-offs he makes to get by: “My condo is decent, we consider it a fixer-upper. It is on the shuttle route so I don’t have to purchase a parking pass to park at the university. The condominium is located on a sinkhole, so that might have something to do with why it is more affordable. They tell me not to worry about it, but I feel like being swallowed by the earth is something to worry about.”

The instability of the profession can cause a personal economic crisis when income is suddenly taken away. “I worry about job security. There was a semester when all of my classes got dropped because enrollment was too low. I went from teaching four classes to no classes. The administration waits until the very last minute to make the call to cancel class, so I may not find out that my classes are canceled until the Friday before the semester starts. By that time, I have completed all the prep work and have the assignments and syllabi ready to go. But I am not paid for any of the hours I spent preparing for the canceled class.”

The lack of job security results in an adjunct living with the constant stress that their income could be taken away. One adjunct said: “It is difficult to plan your life in a responsible and fiscal way when you don’t know where your money is coming from semester to semester. I have to plan to be broke in the summer because there are regularly none or fewer classes. I have to save what little money I am making so I can find some money to get through the summer.”

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

Median home values in Florida are \$191,300 with an approximate monthly housing payments of \$846.

- An adjunct professor must teach between 14 and 22 classes a year to afford a home in Florida.
- An adjunct professor must teach between 21 and 32 classes a year to afford a home in Miami.
- An adjunct professor must teach between 12 and 19 classes a year to afford a home in Orlando
- An adjunct professor must teach between 13 and 20 classes a year to afford a home in Tampa.²⁷

Some adjuncts struggle with the cost of utilities. An adjunct interviewed for this project explained: “I am a single mom and I share a house with my mother. We split the utility bill. As my mother gets older, I am concerned because I need to chip in more and more. My mother is 79 and is also working as an adjunct. We would like her to stop by the age of 80. When she retired from her job as a college administrator she decided to go back to being an adjunct. She keeps on doing it because of my situation, she is trying to help us financially.”

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The income earned by the adjuncts interviewed for this project had to be used to pay for basic necessities—housing, food, etc. Many adjuncts spoke about the stress they feel from not being able to save: “I know I won’t have money for my daughter to go to college. It is very, very stressful.”

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 or two classes per year just to cover the cost of groceries for one person.
- An adjunct professor would need to teach up to nine classes per year to cover the cost of groceries for a family.²⁸

Adjuncts spoke of the challenges they face to purchase groceries. One adjunct talked about his experience receiving public food assistance: “You don’t get a lot from this [Supplemental Nutrition Assistance Program]. It is a pittance and you have to jump through a lot of hoops to get the [electronic benefits transfer] cards. But it is barely enough to survive.”

Courses available to teach are often in short supply during the summer, making already tight budgets tighter. Said one interviewee: “It is really horrible during the summer because the electric is very expensive; so we often keep it hot in my house to save on the electric bill. I try to live off \$3,000 for three months, which is very difficult.”

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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?

- An adjunct professor would need to teach three to five classes a year just to cover the average cost of full-time infant care at a child care center in Florida.
- An adjunct professor would need to teach three or four classes a year just to cover the average cost of full-time care for a 4-year-old at a child care center in Florida.
- An adjunct professor would need to teach one or two 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 Florida.²⁹

The faculty interviewed talked about their struggle to provide experiences and opportunities for their children. “My son doesn’t participate in extracurricular activities unless one of our parents pay for it. Usually we can’t stretch things enough to give him those experiences.”

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The interviewees that have children rely on family and friends to provide child care. “We can’t afford child care. My best friend’s mom watches my children while I am teaching because my husband is at work all the time.”

Many of the interviewees feel they have to hold off on having a family because of the financial struggles that come with working as an adjunct. “I don’t have kids. God help me if I had kids, I wouldn’t be able to afford a wife and children; not at the moment. I wish I did.” As another interviewee explained: “I don’t have kids. That would be awful from a financial perspective. I would have to give up teaching if I had any financial dependents. I have colleagues that are parents and they have to work eight to nine classes a semester. I don’t know how they have time to sleep.”

Adjuncts take on other jobs to try to make ends meet. One interviewee explained: “There are never many classes in the summer; so those months are tough. To make ends meet, I sell things on eBay and Craig’s List. I share a house with my mother; so that helps. It is rough. I file my taxes later so I get the refund during the summer. I don’t go anywhere. I don’t go on vacation. I just wait it out.”

Academic Work and the Cost of Transportation

How many classes does an adjunct professor have to teach to afford the average commute?

- An adjunct professor would need to teach one or two classes to cover the cost of commuting to work.³⁰

The cost of commuting does not include the cost of parking at the university. An adjunct that teaches at two schools and had to buy a parking pass at both schools said: “I had to buy the parking pass, otherwise I would have had to park quite a ways off campus. Because of the commute I have to make between campuses, I wouldn’t be able to be there in time for the class if I didn’t buy the pass. But I feel that by making me pay to park in a lot that is a walkable distance to my class that university is requiring me to take a pay cut.”

Many of the adjuncts interviewed reported they could not afford to own or maintain a car, although sometimes a car was necessary to travel between campuses to teach classes. A struggling adjunct said: “One of our cars needed tires and the other needs a starter and a battery. We needed one car to work so we fixed the tires. We had to skip a bill to pay for it. The other car is sitting in the shop, waiting for us to pay for the repairs. My husband works an hour and 15 minutes away so he has to take our one operational car to work. I walk my son to school. If I need to go anywhere else, I have to borrow my neighbor’s car.”

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Academic Work and the Cost of Health and Medical Care

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

- An adjunct professor would need to teach 10 to 16 classes to afford the average cost of care for a heart attack at Florida hospitals.
- An adjunct professor would need to teach 10 to 15 classes to pay for the average cost for care for medical back problems at Florida hospitals.
- An adjunct professor would need to teach nine to 13 classes to pay for average care at a Florida hospital for pneumonia without complications.³¹

Some adjuncts report forgoing medical care because of the expense. “My colleague has been working with his foot in a sandal. He has a horrible ingrown toenail but he has kids to support, so he can’t afford to go to the doctor. His kid couldn’t get the chicken pox vaccine because it is \$200 and he couldn’t afford it. When a kid at school got the chicken pox, the school made his kid stay home so the infection wouldn’t spread.”

As an additional stress, many of the adjuncts interviewed reported their pay is docked if they are sick or if their university is closed on a day they are scheduled to teach. “The universities don’t give you sick days. If you are sick, you are supposed to report yourself so they can reduce your pay. Recently, we had hurricane days—the school was closed because of the hurricane—and the university docked the pay of any adjunct scheduled to teach on those days. The university is refunding the money to the students or hiring a substitute to cover the classes for those days, so why are they docking our pay? How is that fair?” This sentiment was echoed in many interviews: “For me it is personal. I had a miscarriage. One morning I woke up and realized what was going on—I was miscarrying. But I had to go to work because they won’t pay us if we cancel a class. I had to teach a class in the middle of having a miscarriage.”

“For me it is personal. I had a miscarriage. One morning I woke up and realized what was going on—I was miscarrying. But I had to go to work because they won’t pay us if we cancel a class. I had to teach a class in the middle of having a miscarriage.”

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

- An adjunct professor would need to teach one or two classes to afford the lowest cost plan for individual coverage offered on the health insurance exchange.
- An adjunct professor would need to teach three to five classes to afford the lowest cost plan for family coverage offered on the health insurance exchange.
- These low premiums often come with high deductibles—\$6,450 per year—before the insurance plan will cover certain services. An adjunct professor would need to teach two to four classes to cover the cost of the health insurance deductible³²

Repeatedly, interviewees spoke of the high cost of health insurance. One interviewee said: “I pay \$178 per month for decent health insurance. I haven’t made more than \$30,000 a year for the last three years, so it is a lot of money out of my paycheck. The last two years I calculated the cost of the fine and chose to pay the fine instead of purchasing insurance. This year, I needed health insurance. But I pray that I don’t ever get admitted to a hospital. Heaven forbid that happens, I would go bankrupt.”

Another adjunct reported: “My kids only receive healthcare because they qualify for Medicaid. I don’t have health insurance. I tough it through and if I have to get medical care, I go to the emergency room because they will treat you even if you can’t pay. When you get billed the hospital will work with you on the bill. Sometimes we don’t immediately address the emergency room bills when we receive them. There have been times when they have sat on our credit for a year before we could do anything about them.”

Academic Work and the Cost of Student Debt

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

The average student loan debt in Florida is \$24,947.³³

- An adjunct professor would need to teach one or two classes per year just to cover student loan payments.³⁴

Many adjuncts live with large student debt bills. Twenty-three percent of graduate degree students borrowed \$80,000 or more for their combined undergraduate and graduate studies in 2011–12.³⁵ 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 have been affected by high student debt. One interviewee said: “I think I am about \$88,000 in the hole. The number is fantastic to me; I can’t fathom it. I have no idea how I will ever pay it off—especially on this salary.”

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Another adjunct reported having more than \$70,000 in student loan debts, the professor said: “Since leaving college, I have had to begin to pay the student debt I accrued between my bachelor’s degree and my master’s degree. I am supposed to be paying around \$1,200 a month, but I submitted all my tax information and was told I didn’t need to pay anything right now. I try to pay a couple hundred dollars each month, but that is not even putting a dent in it. Even though the interest rate is low, when you have \$70,000 in student debt, the debt that accrues from the interest alone really skyrockets.”

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. An interviewee said: “Most of my vacations are in-town stay-cations. My parents will sometimes pay for my plane ticket to come home for the holidays. Although I appreciate it, I am 32 and it doesn’t feel good to have my parents pay for my plane ticket.”

The cost of a pet is a struggle for some adjuncts. One adjunct offered: “I have two dogs. I put a lot of the stuff I need to buy for them—food and medical care—on my credit card. I probably shouldn’t have them, but they are good for my sanity. I can’t afford to do much so I am home most of the summer, it is hard not to go stir crazy.”

Other adjuncts spoke of delaying major life events because of the expense. “I have been engaged for five years but I haven’t gotten married yet because a wedding is too expensive. I have been saving 10 percent of my income to pay for the wedding, and I think we are close to having enough money. But it’s an upsetting situation.”

Academic Work and the Cost of Retirement

Many of the public universities in Florida require adjuncts to participate in their retirement plans but do not pay into Social Security. For many, this is hardship. “Retirement is the thing I have been terrified about lately. The universities pay into a state retirement fund but it is only 3 percent and it collects less than Social Security. I am terrified of what my life will look like as a retiree. I am scared that I will have to work until I am 80.”

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The adjuncts interviewed do not feel prepared for retirement. One adjunct professor said: “I am not able to put away anything for retirement. I worked in a different industry and had a 401k before I started teaching. But I have had to use the money in my 401k to make ends meet. So I am not saving for retirement and I know I should be.”

When interviewees were asked how they are preparing for retirement, most said they are not. One adjunct said: “When my parents ask me about preparing for retirement, I say that my retirement plan is to die while lecturing. I can’t save for any sort of retirement; I can barely get my bills paid.”

Another adjunct reported, “I could put \$5 a week towards retirement, but to be honest I would rather spend that money on lunch at school on the days I forget to pack a lunch.”

Academic Work and the Florida Economy

What does this low rate of pay mean to an adjunct living and working in Florida? Many have to seek support from public assistance programs. According to an analysis performed by the Berkeley Labor Center, 1 in 3, or 31 percent, of part-time faculty in Florida have families enrolled in public assistance programs. This costs approximately \$19 million per year.³⁶ One adjunct pointed out: “It speaks to how dire the situation is with adjuncts. Even with all the cuts to public assistance, we are still there.”

Some interviewees reported having to use payday loans to survive from paycheck to paycheck. “I go to cash advance places like Amscot; a lot of adjuncts do it to get from the last paycheck to this one. I have to do it on a regular basis.” This experience was echoed by an additional interviewee: “Most recently, I had to take out a payday loan. I worked through the summer and I thought that since I was signed up for fall classes they would continue to pay me—there was only about a week and a half from when my summer classes ended and my fall classes started. But they did not, so I started work for the fall semester on Aug. 22 and I didn’t receive a paycheck until about Sept. 15. I know there are adjuncts in my department who still haven’t been paid and it is almost October.”

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Through our interviews, we found a reliance on the low-cost and no-cost programs offered through healthcare reform legislation; without it, many certainly would be uninsured. Certain eligibility requirements prevent many adjuncts from qualifying for Medicaid in Florida, although many would meet the income guidelines. For example, to qualify for Medicaid in Florida, a family of four can earn no more than \$32,328 annually in 2016.³⁷ An adjunct that is the sole breadwinner in his/her family of four could teach up to 18 courses a year and qualify for Medicaid.³⁸

In addition to increased usage of the healthcare safety net, a low-paid academic workforce may need other social welfare programs to subsist. For example, to qualify for food stamps, a family of four can earn no more than \$2,633 per month or \$31,596 per year. An adjunct can teach up to 18 classes per year and still qualify for food stamps.³⁹ Adjuncts living in certain metro regions of Florida may qualify for Section 8 rent vouchers if they are a family of four earning less than \$28,650 a year. An adjunct earning \$2,800 per class could teach up to 10 classes and qualify.⁴⁰ Adjuncts may qualify for the Home Energy Assistance Program—a program that helps low-income families with heating and cooling costs, if they earn less than \$17,820 for an individual or \$36,450 for a family of four—the equivalent of teaching six to 20 courses per year.⁴¹

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. As one adjunct stated: “In the U.S., we have a narrative that the path to greater success is through college, but we have all the instructors in college on public assistance. We need a paradigm shift.”

Conclusion

The current situation at institutions of higher education is not sustainable for adjuncts that represent 68 percent of all teaching faculty at public and four-year private nonprofit colleges and universities—and close to 100 percent of all teaching faculty at for-profit colleges—in Florida. As one interviewee explained: “I love teaching, I am good at it, and I really want to do it. But I have been doing this for five years now and I have been applying for the last five years for full-time job positions and I’ve only had two interviews. I feel like I may be putting all my energy into something that is not going to turn into anything. I know people who have been working as an adjunct for 10, 15, even 20 years. I have mentors that are telling me not to have kids right now because I should focus on getting full-time work. I feel like I am pushing everything professionally and personally in my life back for something that may never happen.”

Unionization has made demonstrable 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.⁴²

While this report has focused on adjuncts struggling to survive on adjunct wages, there are those who do not. At Tufts University, adjuncts earn a minimum of approximately \$7,300 per course—a very different financial situation from the adjuncts profiled herein. Tufts adjuncts voted overwhelmingly to join SEIU in 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 Florida have already begun to come together to change the face of higher education in Florida. This work must continue and grow so the approximately 32,000 nonunion faculty at public and nonprofit colleges and universities in Florida can stand with more than 40,000 faculty that have already unionized with SEIU to improve higher education, and improve working conditions and benefits for faculty in Florida.

End Notes

- 1 "Occupational Outlook Handbook: Postsecondary Teachers," Bureau of Labor Statistics, accessed September 27, 2016, <http://www.bls.gov/ooh/education-training-and-library/postsecondary-teachers.htm>.
- 2 "U.S. Department of Education Digest of Education Statistics, 2013-14," Table 316.50, National Center for Education Statistics, accessed September 27, 2016, https://nces.ed.gov/programs/digest/d14/tables/dt14_316.50.asp.
- 3 "A Portrait of Part-Time Faculty Members," Tables 25, 39, Coalition on the Academic Workforce, June 2012, accessed October 3, 2013, http://www.academicworkforce.org/CAW_portrait_2012.pdf.
- 4 Hereinafter, colleges and universities in Florida specifically refer to all two-year and four-year public and four-year not-for-profit, Title IV-eligible colleges and universities in the state of Florida.
- 5 "Integrated Postsecondary Education Data System: Final release data, 2014," National Center for Education Statistics, accessed September 13, 2016, <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 public and private, for-profit colleges and universities in Florida.
- 6 "Integrated Postsecondary Education Data System: Final release data, 2014 and 2004," National Center for Education Statistics, accessed September 13, 2016, <http://nces.ed.gov/ipeds/datacenter/Default.aspx>. Analysis includes data provided by all public and private, for-profit colleges and universities in Florida.
- 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.
- 8 "The Changing Faculty and Student Success: National Trends for Faculty Composition Over Time," University of Southern California Rossier, Pullias Center for Higher Education.
- 9 Ibid.
- 10 "U.S. Department of Education Digest of Education Statistics, 2012," Table 290, National Center for Education Statistics, accessed September 28, 2016, http://nces.ed.gov/programs/digest/d12/tables/dt12_290.asp.
- 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 September 27, 2016, <http://nces.ed.gov/pubsearch/pubsinfo.asp?pubid=2002163>.
- 12 U.S. Department of Education Digest of Education Statistics, 2013-14," Table 316.50, National Center for Education Statistics, accessed September 27, 2016, https://nces.ed.gov/programs/digest/d14/tables/dt14_316.50.asp.
- 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. The median pay per course for part-time faculty members in the Southeast in fall 2010 was \$1,800 at associate-level public institution, and \$2,800 at a doctoral-level private not-for-profit institution.
- 14 Author analysis on file. Original source: "College Affordability and Transparency Data Files, 2014-15," U.S. Department of Education, College Affordability and Transparency Center, accessed September 13, 2016, <http://collegecost.ed.gov/catc/#>.
- 15 Carl Straumsheim, "Tackling the Cap," Inside Higher Education, April 24, 2013, accessed October 3, 2013, <http://www.insidehighered.com/news/2013/04/24/more-institutions-cap-adjuncts-hours-anticipation-federal-guidelines>.
- 16 "Part-Time Instructional Faculty and Staff," supplemental tables for fall 2003, Table 28.
- 17 Integrated Public Use Microdata Series (IPUMS-USA) Minnesota Population Center, University of Minnesota: <https://usa.ipums.org/usa/cite.shtml>. The data is based on the American Community Survey 5-year Sample 2010-2014.
- 18 "A Portrait of Part-Time Faculty Members," Tables 25, 39, Coalition on the Academic Workforce, June 2012, accessed September 27, 2016, http://www.academicworkforce.org/CAW_portrait_2012.pdf.
- 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>.
- 20 Curtis and Thornton, "Here's the News," supra note 13.
- 21 "Integrated Postsecondary Education Data System," supra note 5.
- 22 "Integrated Postsecondary Education Data System: Final release data, 2014," National Center for Education Statistics, accessed September 13, 2016, <http://nces.ed.gov/ipeds/datacenter/Default.aspx>.
- 23 "Cost-of-Living Index-Selected Urban Areas: Annual Average 2010," Table 728, U.S. Census Bureau.
- 24 "Home Prices and Home Values: Median Rent List Price," Tampa metro, Orlando, Miami metro and Florida, Zillow, accessed September 13, 2016, <http://www.zillow.com/tampa-fl/home-values/> and <http://www.zillow.com/orlando-fl/home-values/> and <http://www.zillow.com/miami-fl/home-values/> and <http://www.zillow.com/fl/home-values/>

- 25 "Affordable Housing," U.S. Department of Housing and Urban Development, accessed September 27, 2013, http://portal.hud.gov/hudportal/HUD?src=/program_offices/comm_planning/affordablehousing/.
- 26 Annual cost for a \$1,512 per month apartment is \$18,144, which means an individual would need an annual income of \$60,480 to avoid being housing cost-burdened. Annual cost for a \$1,886 per month apartment is \$22,632, which means an individual would need an annual income of \$75,440 to avoid being housing cost-burdened. See also Curtis and Thornton, "Here's the News," supra note 13. Class estimates have been rounded.
- 27 "Home Prices and Home Values: Median Home Value," Tampa metro, Orlando, Miami metro and Florida, Zillow, accessed September 13, 2016, <http://www.zillow.com/tampa-fl/home-values/> and <http://www.zillow.com/orlando-fl/home-values/> and <http://www.zillow.com/miami-fl/home-values/> and <http://www.zillow.com/fl/home-values/>. Assumes the following: (1) 20 percent down payment; (2) an interest rate of 3.3 percent, which is the average 30-year fixed mortgage rate in Florida (<https://www.zillow.com/mortgage-rates/fl/>); (3) annual premium of \$1,991 for home owners insurance (average cost in Florida <https://www.valuepenguin.com/average-cost-of-homeowners-insurance/>); and (4) 1.1 percent property tax rate (State median: <https://wallethub.com/edu/states-with-the-highest-and-lowest-property-taxes/11585>).
- 28 "Official USDA Food Plans: Cost of Food at Home at Four Levels: U.S. Average, July 2016." U.S. Department of Agriculture, accessed September 13, 2016, <http://www.cnpp.usda.gov/sites/default/files/CostofFoodJul2016.pdf>. Estimates are based on the following: for individuals, thrifty to liberal food plan for male and female; for families, thrifty to liberal food plan for family of four. See also Curtis and Thornton, "Here's the News," supra note 13. Class estimates have been rounded.
- 29 "Parents and the High Cost of Childcare, 2015 Report," Child care Aware of America, accessed September 13, 2016, <http://usa.childcareaware.org/wp-content/uploads/2016/03/Parents-and-the-High-Cost-of-Child-Care-2015-FINAL.pdf>. Average annual cost for full-time infant care at a child care center in Florida is \$8,694; \$7,668 for a 4-year-old; and \$3,962 for a school age child. See also Curtis and Thornton, "Here's the News," supra note 13. Class estimates have been rounded.
- 30 Estimates using Commuter Cost Calculator (http://www.commuteinfo.org/comm_calc.shtml). Assumes the following: (1) a round trip commute of 25 miles (Florida average commute time is 25.9 minutes <http://www.indexmundi.com/facts/united-states/quick-facts/florida/average-commute-time#table>); (2) 21 days commuting; (3) no cost for parking or tolls. See also Curtis and Thornton, "Here's the News," supra note 13. Class estimates have been rounded.
- 31 "Average Hospital Costs by State," Governing, accessed September 13, 2016, <http://www.governing.com/gov-data/health/average-medical-hospital-costs-by-state-map.html/>. Average cost for acute myocardial infarction (heart attack), discharged alive without complications or comorbidity or major complications or comorbidity is \$29,308. Average cost for medical back problems without major complications or comorbidity is \$27,134. Average cost for simple pneumonia without complications or comorbidity or major complications or comorbidity is \$24,049. See also Curtis and Thornton, "Here's the News," supra note 13. Class estimates have been rounded.
- 32 Premium estimates obtained September 13, 2016, using <http://myfloridachoice.org> for individuals and families. Used the lowest price bronze level plan for sample individual and family to obtain estimates. The lowest premium provided was \$304.62 per month for individual and \$756.73 per month for family. See also Curtis and Thornton, "Here's the News," supra note 13. Class estimates have been rounded.
- 33 Florida State Average, Public four-year institutions and private not-for-profit four-year institutions, average debt, accessed September 13, 2016, http://ticas.org/posd/map-state-data-2015#overlay=posd/state_data/2015/fl.
- 34 Assumes a 4.66 percent interest rate and a standard, 120-month repayment for direct Stafford loans (<http://www.finaid.org/calculators/loanpayments.phtml>). See also Curtis and Thornton, "Here's the News," supra note 13. Class estimates have been rounded.
- 35 "Cumulative debt for undergraduate and graduate studies over time." <https://trends.collegeboard.org/student-aid/figures-tables/cumulative-debt-undergraduate-graduate-studies-time>
- 36 University of California–Berkeley Center for Labor Research and Education calculations from the following data: 2008–2012 March Current Population Survey, 2007–2011 American Community Survey, U.S. Department of Education Integrated Postsecondary Education Data System, and program administrative data. All costs are reported in 2011 dollars. For further detail on methodology see: http://laborcenter.berkeley.edu/pdf/2013/fast_food_poverty_wages.pdf
- 37 "Family-Related Medicaid Income Limits," <http://www.myflfamilies.com/service-programs/access-florida-food-medical-assistance-cash/medicaid> and http://www.dcf.state.fl.us/programs/access/docs/esspolicymanual/a_07.pdf.
- 38 Currently, Florida Department of Children and Families requires residents meet certain eligibility requirements to qualify for Medicaid. Low-income adults are not eligible. "Medicaid & CHIP in Florida," accessed September 28, 2016, <https://www.medicaid.gov/medicaid-chip-program-information/by-state/stateprofile.html?state=florida>. In April 2016, a family of four with a child between the ages of 6 and 18 can qualify for Medicaid with a combined family income of \$32,328 would qualify for Medicaid. See also Curtis and Thornton, "Here's the News," supra note 13. Class estimates have been rounded.
- 39 "Supplemental Nutrition Assistance Program (SNAP)," U.S. Department of Agriculture, accessed September 28, 2016, assumes family household size of four. <http://www.fns.usda.gov/snap/eligibility#Income>. See also Curtis and Thornton, "Here's the News," supra note 13. Class estimates have been rounded.
- 40 "HUD data set, Miami, Tampa and Orlando, annual rate for very low limit, accessed 9/28/2016, <http://www.huduser.gov/portal/datasets/il/il14/fl.pdf>. See also Curtis and Thornton, "Here's the News," supra note 13. Class estimates have been rounded.
- 41 "Florida Low-Income Home Energy Assistance Program," accessed September 27, 2016, <https://www.benefits.gov/benefits/benefit-details/1553>. See also Curtis and Thornton, "Here's the News," supra note 13. Class estimates have been rounded.
- 42 "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 adjunct 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, New York, Seattle, San Francisco Bay Area, Minneapolis, St. Louis and are excited to work with interested adjuncts in any market across the country.