



An Army of Temps

AFT 2020 Adjunct Faculty Quality of Work/Life Report





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OUR MISSION

The **American Federation of Teachers** is a union of professionals that champions fairness; democracy; economic opportunity; and high-quality public education, healthcare and public services for our students, their families and our communities. We are committed to advancing these principles through community engagement, organizing, collective bargaining and political activism, and especially through the work our members do.

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Executive summary

This new report from the American Federation of Teachers exposes the disturbing economic reality faced by millions of contingent and adjunct faculty at the nation's colleges and universities, with nearly 25 percent relying on public assistance and 40 percent having trouble covering basic household expenses.¹

“An Army of Temps: AFT 2020 Adjunct Faculty Quality of Work/Life Report” details feedback from 3,076 respondents to a survey of contingent faculty at two-year and four-year institutions—both public and private. The 52-question survey, completed between May 22 and June 30, 2019, is the first nationwide survey of contingent faculty conducted since 2013. Of the AFT's 240,000 higher education members, 85,000 are contingent and 35,000 are graduate employees—making the AFT the largest union of contingent workers.

The report illustrates how precarious academic work was even before the coronavirus pandemic, which has made a grave situation even worse. When campuses were shut down in March, adjuncts were given only hours to move their classes online, often without sufficient training or technical support to make the transition successful. Now, they face summer and fall semesters in which enrollment—and therefore their jobs—are in doubt. According to the survey, many were already struggling with food insecurity, limited health coverage and housing issues, now exacerbated by the COVID-19 crisis.

The survey paints a vivid portrait of how contingency plays out in the daily lives of millions of college and university faculty.

- One-third of respondents earn less than \$25,000 annually, placing them below the federal poverty guideline for a family of four;
- Only 15 percent report being able to comfortably cover basic monthly expenses;
- Fewer than half of survey respondents have access to employer-provided health insurance; nearly 20 percent rely on Medicaid;
- About 45 percent of faculty members surveyed have put off getting needed healthcare, including mental healthcare; 65 percent forgo dental care;
- 41 percent struggle with job security, reporting that they don't know if they will have a teaching job until one month before the beginning of the academic year;
- For 3 out of 4 contingent faculty, employment is only guaranteed from term to term; and
- A plan for a secure retirement is out of reach for most faculty, with 37 percent reporting they don't see a path.

¹ We will use the word “adjunct” but we mean “adjunct and other contingent faculty,” which includes full-time nontenure-track faculty, instructors, lecturers, graduate employees, and more—essentially, absent contract protections that are still too rare in the industry, all of these workers are temps.

The decades-long crisis of contingent workers in our colleges and universities is in many ways the original “gig economy,” with all its attendant woes: low wages, few benefits, little job security, and the expenses of work being shifted from the employer to the at-will employee. Over the last four decades, the academic labor pool has shifted dramatically: 40 years ago, 70 percent of academic employees were tenured or on the tenure track. Today, that figure has flipped: 75 percent of faculty are not eligible for tenure, and 47 percent hold part-time positions.

The AFT and our affiliates are committed to using political advocacy and collective bargaining to improve the lives of contingent faculty and the communities they serve. Before the pandemic began, it would have taken federal and state investments of an additional \$15 billion in higher education funding over two years to get back to pre-recession levels of public investment in higher education. Directing those funds to instruction and to lowering tuition costs would have started to move the needle away from contingency and toward security for students and the academic workforce. Post-COVID-19, the financial holes to be filled—both in public investment and in the lives of individual adjunct and contingent faculty—will be even bigger, and more perilous.

Overview of the respondents

Type of employment

- Full-time nontenure track: 12 percent
- Part-time instructor, lecturer or adjunct: 79 percent
- Graduate employee: 3 percent
- Professional staff: 3 percent
- Other (other academic positions): 3 percent

Type of institution (Note: Respondents could report multiple places of employment, which explains why the total exceeds 100 percent)

- Four-year public: 46.3 percent
- Four-year private, not-for-profit: 9.1 percent
- Four-year private, for-profit: 3.8 percent
- Two-year public (community college): 61.0 percent
- Two-year private, not-for-profit: 0.5 percent
- Two-year private, for-profit: 0.6 percent

Race

- White, non-Hispanic: 77.7 percent
- Black, non-Hispanic: 4.1 percent
- American Indian or Alaskan Native: 0.4 percent
- Hispanic/Latinx: 5.7 percent
- Asian or Pacific Islander: 2.9 percent
- Multiracial: 2.5 percent
- Prefer not to answer: 6.9 percent

Gender

Female: 63.7 percent

Male: 33.1 percent

Gender queer/nonconforming: 1.1 percent

Transgender: 0.1 percent

Prefer not to answer: 2.7 percent

Background

Today, most college and university instructors in the United States are contingent faculty, with nearly 75 percent of all instructors not eligible for tenure, and 47 percent holding part-time positions.

The erosion of tenure-line positions—and the protections they provide—is not a recent development; tenure-track faculty haven't made up the majority of faculty in the U.S. since the 1980s. But it is one of the most disturbing trends in American higher education. In place of stable jobs filled by long-term employees, colleges and universities have replaced tenured positions with an army of contingent faculty, including nontenure-track professors, adjuncts, lecturers, post-docs, teaching assistants, instructors and graduate employees. These employees, whatever their working conditions or career stage, have one important thing in common: They are all temps.

The lived experience of the people holding these temporary positions, and particularly part-time positions, is difficult: They are highly trained professionals in a skilled profession whose compensation doesn't allow them to meet basic expenses; they get limited job security that lasts a few months at a time at most; they are offered minimal or nonexistent benefits; and they experience a pervasive lack of institutional support, beginning with not being provided office space or a computer and extending to their systematic exclusion from campus safety planning, which even the U.S. Department of Education says should engage all stakeholders.²

These poor working conditions compound the psychological toll that contingent work takes on faculty, and particularly on faculty who entered the profession hoping for tenure-track employment: They cite a lack of access to mental health care and being treated as a second-class institutional citizen by administrators; they experience their work being devalued simply due to their title; and they wrestle, usually privately, with constant worry and fear over reappointment.

While postsecondary educational institutions are experiencing record enrollments and a college degree is increasingly considered an economic necessity, state and local governments continue to dramatically decrease their levels of investment in public colleges and universities. At the end of the 2016 academic year, overall state funding for public two- and four-year colleges was more than \$15 billion below its 2008 pre-recession level in real dollars (adjusted for inflation). This slashing of state funding has exacerbated a decades-long trend toward relying on precarious contingent academic labor. Colleges and universities are increasingly relying on contingent faculty to do the bulk of undergraduate instruction, justifying this shift due to shrinking state budgets, even while high-level administrator positions rapidly expand.

At the same time, disinvestment has led to skyrocketing tuition costs that have left students and their families borrowing to cover the costs of college at rates they will never be able to pay back, and have prevented many others from enrolling or completing their studies.

The AFT believes that the continued disinvestment in public higher education is having disastrous consequences for our nation, our members and the communities they serve. Faculty who are not free to engage in controversial searches for new knowledge because they fear losing their temp jobs are faculty who are hamstrung in filling the role academics play in a free society. Students are not receiving the best possible education when the instructor in front of them is struggling to decide whether to buy food or medicine, and students' futures are jeopardized when an inspiring professor who could provide a recommendation or further mentorship is let go as soon as the academic term ends. To secure the economic and social prosperity and justice that our members, our students and our nation deserve, we must address the problems afflicting higher education. This means immediately seeking to restore and enhance funding for high-quality, affordable, accessible higher education, and reducing institutions' reliance on contingent faculty premised on poverty wages and exploitation. If we want everything—these institutions and the democracy they serve—to go downhill faster, we can instead continue to ignore this perilous state of affairs.

² https://www.fema.gov/media-library-data/20130726-1922-25045-3638/rem_s_jhe_guide.pdf

Survey results

Low pay and public assistance

What is your estimated total individual income annually, across all teaching and nonteaching positions?

Less than \$25,000.....	31.0 percent
\$25,001 – \$50,000.....	32.7 percent
\$50,001 – \$75,000.....	18.8 percent
\$75,001 – \$100,000.....	11.2 percent
More than \$100,000.....	6.3 percent

About how much do you earn, on average, for a typical credit-bearing unit (for a 3-hour, 4-hour or 5-hour credit course) from your anchor teaching position?

\$2,000 or less.....	15.0 percent
\$2,001 – \$2,500.....	14.5 percent
\$2,501 – \$3,000.....	11.5 percent
\$3,001 – \$3,500.....	11.7 percent
\$3,501 – \$4,000.....	9.4 percent
\$4,001 – \$4,500.....	10.0 percent
\$4,501 – \$5,000.....	5.6 percent
\$5,001 – \$5,500.....	4.0 percent
\$5,501 – \$6,000.....	2.4 percent
\$6,001 – \$6,500.....	1.8 percent
\$6,501 – \$7,000.....	1.9 percent
More than \$7,000.....	5.1 percent
Not applicable.....	7.1 percent

- Nearly one-third of respondents earn less than \$25,000 a year, placing them below the federal poverty guideline for a family of four. Another third earns less than \$50,000, which keeps them just above the poverty line but trapped in a vicious cycle of poverty—never earning enough to reach financial security and not earning a low enough income to receive the assistance that would enable them to plan for their future.
- This low annual income is a consequence of the low pay for instruction. More than 41 percent of respondents told us they are paid less than \$3,500 a course. Contingent work is not only temp work; it is piece work. As described in the House Committee on Education and Labor report, “The Just-in-Time Professor,” contingent faculty usually are paid a fixed amount of compensation for each unit produced, regardless of how much time it takes to produce. For these workers, the unit of production is a college course.³ Teaching a “four-four” load (four courses over two semesters) as the typical respondent to this survey does would

- lead to only \$28,000 in income before taxes and other deductions.
- Contingent faculty members want their contributions recognized with equitable compensation: More than 53 percent indicated that they believe they should be paid at least \$5,000 a course. An increase in the per-course minimum to this range would immediately benefit the vast majority of contingent faculty today.

What would you consider fair and adequate compensation, on average, for a typical credit-bearing unit (for a 3-hour, 4-hour or 5-hour credit course) from your anchor teaching position?

\$2,000 or less.....	0.9 percent
\$2,001 – \$2,500.....	3.3 percent
\$2,501 – \$3,000.....	5.6 percent
\$3,001 – \$3,500.....	9.1 percent
\$3,501 – \$4,000.....	9.3 percent
\$4,001 – \$4,500.....	9.6 percent
\$4,501 – \$5,000.....	8.8 percent
\$5,001 – \$5,500.....	11.6 percent
\$5,501 – \$6,000.....	6.3 percent
\$6,001 – \$6,500.....	7.4 percent
\$6,501 – \$7,000.....	8.3 percent
More than \$7,000.....	19.9 percent

- Contingent faculty are not the only ones impacted by the poverty wages they are being offered. As when Amazon CEO Jeff Bezos’ employees collect food stamps or enroll in Medicaid instead of receiving employer-paid benefits, taxpayers bear a significant portion of the hidden costs of low-wage faculty work in their respective states. Among those who participated in the survey, a substantial minority subsidized their low wages with public assistance: 25 percent of respondents reported applying for one or more public assistance program listed. (Respondents were asked about the Supplemental Nutrition Assistance Program; Special Supplemental Nutrition Program for Women, Infants, and Children; Temporary Assistance for Needy Families; Supplemental Security Income; Unemployment Insurance; governmental housing assistance; and Medicaid.)⁴

Basic needs and food security

Which of the following best describes your ability to cover month-to-month basic nonhousing, nonmedical expenses?

Household can comfortably cover basic costs.....	16.3 percent
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³ <https://edlabor.house.gov/imo/media/doc/1.24.14-AdjunctEforumReport.pdf>

⁴ This finding is in line with the April 2015 “The High Public Cost of Low Wages” report by the UC Berkeley Labor Center, finding that 25 percent of part-time college faculty received some form of public assistance. <http://laborcenter.berkeley.edu/pdf/2015/the-high-public-cost-of-low-wages.pdf>

Household has other income (from spouse/partner, investments, trusts, etc.) that helps cover expenses 43.0 percent

Household is usually fine but struggles during summer or winter breaks when I am not working 27.2 percent

Household is struggling (e.g., either must borrow money, do without, or not pay some bills) 13.5 percent

- When asked about the ability to cover nonhousing, nonmedical expenses, 40 percent of respondents report struggling at points throughout the year when they're not actively teaching. Some struggle year-round. Because so many contingent faculty members work term to term, we find the same problems that impact other forms of temporary contingent work.⁵

Which of the following best describes your household's ability to cover month-to-month food expenses in the past 12 months?

Household had no problem or anxiety about consistently accessing adequate food 67.1 percent

Household at times had problems or anxiety about accessing adequate food, but meals were not substantially reduced 16.6 percent

Household reduced the quality and desirability of diets, but the quantity of food intake and normal eating patterns were not substantially disrupted 10.0 percent

At times during the year, eating patterns of one household member (or more) were disrupted and food intake reduced because the household lacked money or other resources for food 6.2 percent

- The low pay that contingent faculty face has also led to food insecurity among some faculty members and their families, with 26 percent saying they had problems accessing adequate food or opted to reduce the quality of food they eat to get by, and 6 percent reporting they've had to eat less to get by in the last year.

Lack of job security

How many years have you been teaching in higher education/postsecondary education, including time as a graduate employee?

1-3 years 9.7 percent

4-6 years 13.3 percent

7-9 years 12.1 percent

10-15 years 25.2 percent

More than 15 years 39.8 percent

For your most recent contingent appointment, how far in advance of the first day of classes did you receive an appointment (or appointment renewal) letter or contract from the institution?

Less than 1 week prior 6.4 percent

1 to 2 weeks 12.8 percent

3 to 4 weeks 14.2 percent

5 to 6 weeks 10.1 percent

7 to 8 weeks 12.5 percent

More than 2 months prior 35.9 percent

After semester started 4.3 percent

Did not receive 3.8 percent

- Job security remains elusive for contingent faculty, regardless of the number of years of experience they have in the classroom. Most respondents indicate they have been teaching for more than 10 years, but often don't know until days or weeks before an academic term whether their employment contract will be renewed. Forty-one percent reported not knowing whether they would be appointed to teach a class until a month before the academic term began, and 5 percent learned of reappointment after the term had already began.

What is the length of your average employment contract?

Less than an academic term 5.9 percent

Academic term 71.8 percent

Academic year 16.4 percent

Multiple academic years 10.4 percent

- For 3 out of 4 contingent faculty members, employment is only guaranteed academic term to academic term. This leaves instructional faculty in a perpetual state of anxiety and uncertainty about whether they'll be employed in six months, and this anxiety impacts every decision they make, in and out of the classroom. This can mean delays in starting families and buying homes, but it can also mean being unsure of their ability to support and mentor students they're teaching. Only 10 percent of the survey-takers had contracts across multiple years.

Healthcare

Where do you get your health insurance?

Your employer 41.4 percent

Spouse's or domestic partner's employer 26.8 percent

Purchasing individual or family coverage 14.1 percent

Medicare/Medicaid 19.7 percent

I don't have health insurance 5.0 percent

⁵ <https://www.gao.gov/assets/670/669766.pdf>

- Less than half of the survey respondents currently access health insurance through their employer. The low coverage is likely the result of the Internal Revenue Service guidance to colleges and universities on employer obligations to provide full-time employees with health coverage under the Affordable Care Act. For contingent faculty, the guidance suggests using a multiplier for classroom hours taught that rarely results in contingent faculty being considered full-time even if in actuality they're working more than 30 hours a week.
- This dependence on partners' earnings/benefits also creates tremendous pressure on relationships, leaving people vulnerable to economic imperatives to get or stay in relationships that don't serve them well in other ways.

Have you had to do any of the following in the past 12 months because of the cost of healthcare?

Put off/postponed getting dental care/checkups	65.5 percent
Put off/postponed getting healthcare (including mental health services) that you needed.....	45.4 percent
Did not go to see a doctor	41.8 percent
Did not fill a prescription for medicine	19.6 percent
Did not get a medical test/treatment that was recommended by a doctor.....	29.2 percent
Chose a less expensive treatment than the one your doctor recommended	22.8 percent
Cut pills in half/skipped doses of medicine	11.8 percent
Skipped/postponed rehabilitation care that your doctor recommended.....	17.1 percent

- It's shockingly common for contingent faculty to put off seeing a doctor because of costs not covered by their insurance. Twenty percent have not filled a prescription due to costs, and 10 percent have resorted to cutting pills in half or skipping doses of medication.

Does your employer provide or offer any of the following benefits as part of employment?

Paid parental leave	14.5 percent
Paid family leave	17.4 percent
Paid sick leave	54.2 percent

- When family crises arise, contingent faculty are often out of luck. Only 17 percent report being offered paid family leave by their employer; 14 percent report having paid parental leave. This is a stressor for any employees who have a sick family member or relative, often forcing them to choose between their job or their family.

Retirement

How secure do you feel about your retirement plan? (Check all that apply)

I and/or my spouse/domestic partner put money into a retirement plan every month.....	44.0 percent
I and/or my spouse/domestic partner put money into a retirement plan on a yearly basis	8.6 percent
I and/or my spouse/domestic partner have an employer that puts money into a retirement plan every month.....	27.1 percent
I and/or my spouse/domestic partner have an employer that puts money into a retirement plan on a yearly basis.....	4.8 percent
I and/or my spouse/domestic partner are relying on Social Security to cover most of our expenses in retirement	13.3 percent
I cannot imagine how I'll retire.	37.4 percent

- A plan for secure retirement remains out of reach for most faculty today. Even with a large number contributing to their own retirement (44 percent report monthly contributions) and employer contributions (27 percent), we were shocked to find that 37 percent said they cannot imagine how they'll retire. Clearly, low wages, lack of job security and the high medical bills have created a situation in which a significant percentage of contingent faculty feel that retirement is out of reach *even when they are actively saving for it.*

How old are you?

Under 25	0.4 percent
25-29	1.9 percent
30-39	15.4 percent
40-49	19.2 percent
50-59	25.5 percent
60-69	27.0 percent
70 or older	10.6 percent

- The idea that contingent faculty cannot imagine how they'll retire is even more disturbing when the age of survey-takers is considered: Sixty-three percent are 50 or older. Faculty members who should be preparing for retirement, with some considerable progress toward retirement security, are instead wondering how long they'll be able to stay in the classroom, continuing to focus on just getting by.

The impact on students

What students experience once they enter college matters. It matters more to students who are the first in their families to attend college, because first-generation prospective students are less likely to enroll in college and more likely not to complete their degrees unless they have strong academic support.⁶ Robust student support services are crucial to the success of every college student, but it is the faculty who are the linchpin to student success. It's not just the professor leading a classroom—it's the conversations during office hours, the opportunities for collaboration on research, and the ongoing mentorship throughout college that not only breed academic success in the classroom, but also produce the innovative thinkers and engaged citizens a thriving democracy requires. The continuing trend of contingency undermines the faculty role in student success.

Disinvestment by state legislators has led to financial pressure on public colleges and universities to treat the people who most often interact with the newest and most vulnerable students as “temps.” As a result, the majority of college educators are without the professional supports they need to provide the highest-quality education to their students. Faculty who are not assigned office space or given compensated time to meet with students cannot readily hold office hours. Faculty who are not paid to design or adjust their syllabuses—who may not even be permitted to do so—cannot change their reading lists to adapt to developments or questions that arise during a semester, cannot modify assignments to incorporate new research, and cannot adapt the modes of instruction to meet students' needs.

The growth of contingency has exacerbated other trends in higher education that have a direct impact on the quality of education provided to students. The American Association of University Professors notes numerous threats to the quality of education in *In Defense of Knowledge and Higher Education*⁷—the demands to vocationalize the college curriculum, the attacks on faculty by those who seek to politicize research and teaching, and the subversion of the very concept of “expert knowledge” by political leaders. Faculty have been on the frontlines resisting these trends, but they are only able to do so with the protections of academic freedom. The lack of meaningful job security means that contingent faculty are often put in the position of placing their expertise on the shelf and toeing the line in order to keep their jobs. The result is a college experience in which students are not pushed to think critically or exposed to controversial or innovative ideas.

Faculty in contingent positions are often cut out of department and institution-wide planning, though they may teach the majority of some types of courses, especially in community colleges and at the introductory and developmental levels in four-year institutions.

When this happens, the knowledge that they have about their students and the strengths and weaknesses of the courses they teach are not taken into consideration. In short, while many contingent faculty members are excellent teachers, their expertise and commitment is not recruited or deployed adequately by their departments or institutions to enhance the education experience for students.

In treating contingent faculty as temporary workers rather than as employees, colleges and universities are undermining the well-being of the campus community. Instructors who are hired just weeks or days before classes begin are often unable to receive institutional trainings directed at ensuring campus health and safety, and which their colleagues with no employment end date are routinely required to undergo. Faculty members, whether contingent or not, are the first to see and respond to problems as they arise for students—but more often than not, they are not prepared to put this privileged information to use for the protection of everyone on campus.

Has your institution provided you with adequate training and/or information to prepare you for the following?

	Yes	No	Don't know
A natural disaster occurring during a class on campus	30.4 percent	58.9 percent	10.7 percent
An emergency situation on campus	49.1 percent	44.4 percent	6.6 percent
Directing students who come to you and have been victims of crimes on campus	51.6 percent	41.5 percent	6.9 percent
Directing students who come to you and have been targets of prejudice/discrimination on campus	51.4 percent	42.3 percent	6.3 percent
Directing students who come to you and have witnessed an act of bias/intolerance on campus	45.3 percent	46.3 percent	8.4 percent
Taking steps if a student comes to you with signs of depression or other mental health issues	53.3 percent	41.2 percent	5.6 percent
Taking steps if you feel a student is a threat to themselves or others	49.8 percent	43.8 percent	6.4 percent
Taking steps if a student or colleague sexually harasses you	56.9 percent	37.6 percent	5.5 percent
Taking steps if a student comes to you and reports experiencing unwanted sexual advances from another campus employee	56.1 percent	37.5 percent	6.4 percent

⁶ <https://nces.ed.gov/pubs2018/2018421.pdf>

⁷ <https://www.aaup.org/file/DefenseofKnowledge.pdf>



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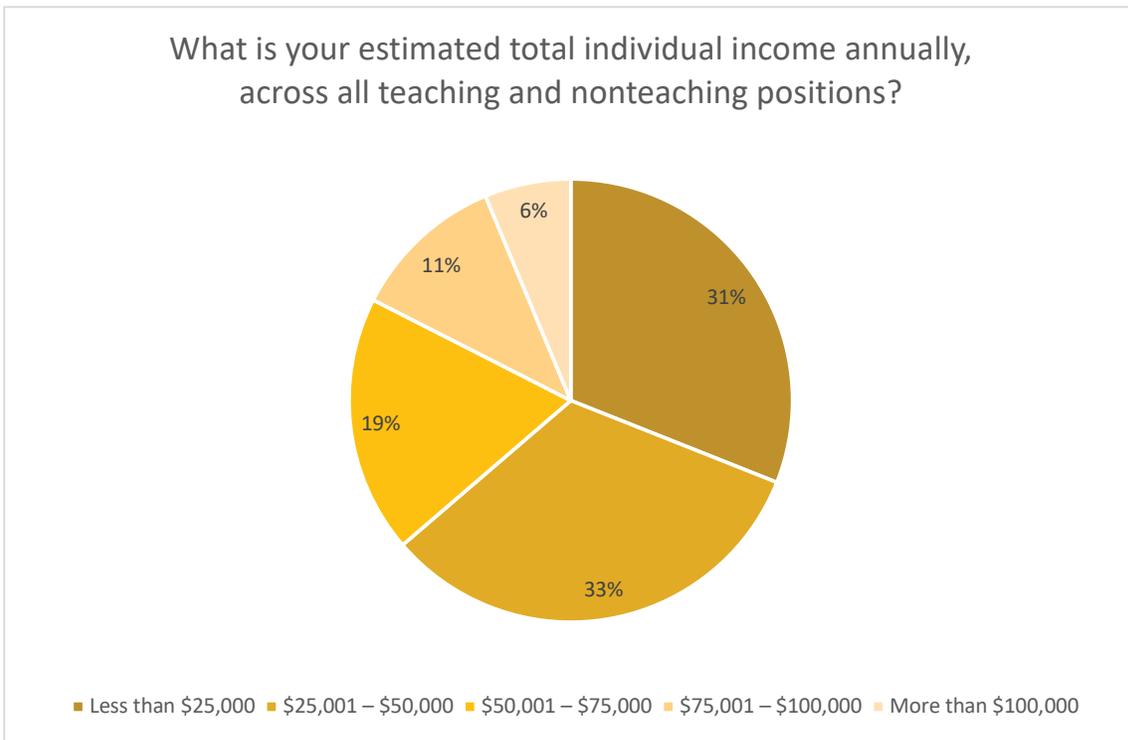
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LOW PAY AND PUBLIC ASSISTANCE

- A third of respondents earn less than \$25,000 a year, placing them below the federal poverty guideline for a family of four. Another third earn less than \$50,000, which keeps them just above the poverty line but trapped in a vicious cycle of poverty—never earning enough to reach financial security but not earning little enough to receive the assistance that would enable them to plan for their future.



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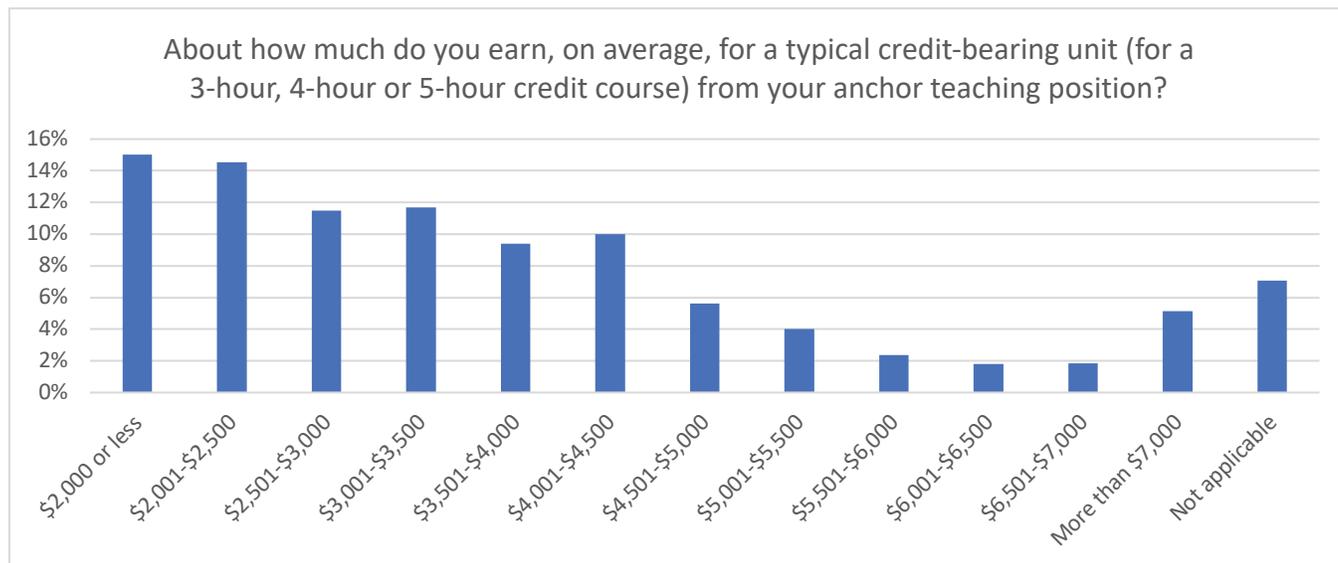
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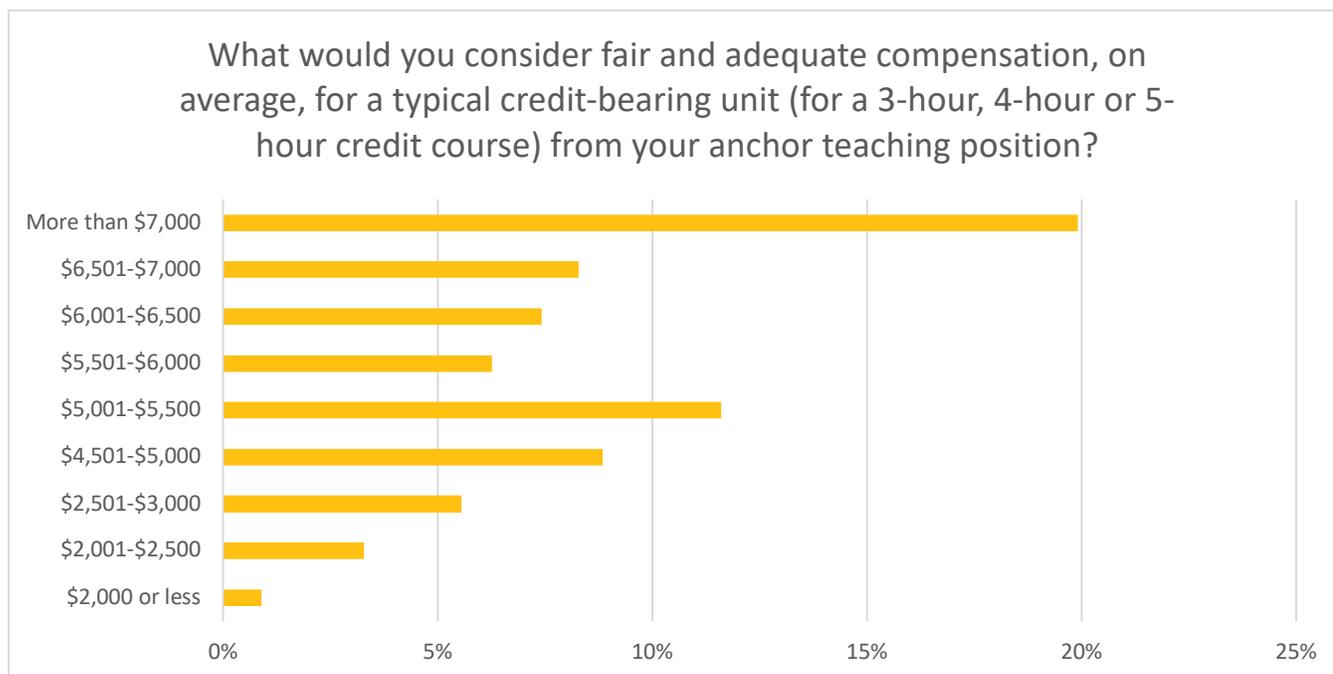
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¹ House Committee on Education and the Workforce Democratic Staff, “The Just-in-Time Professor” (January 2014).



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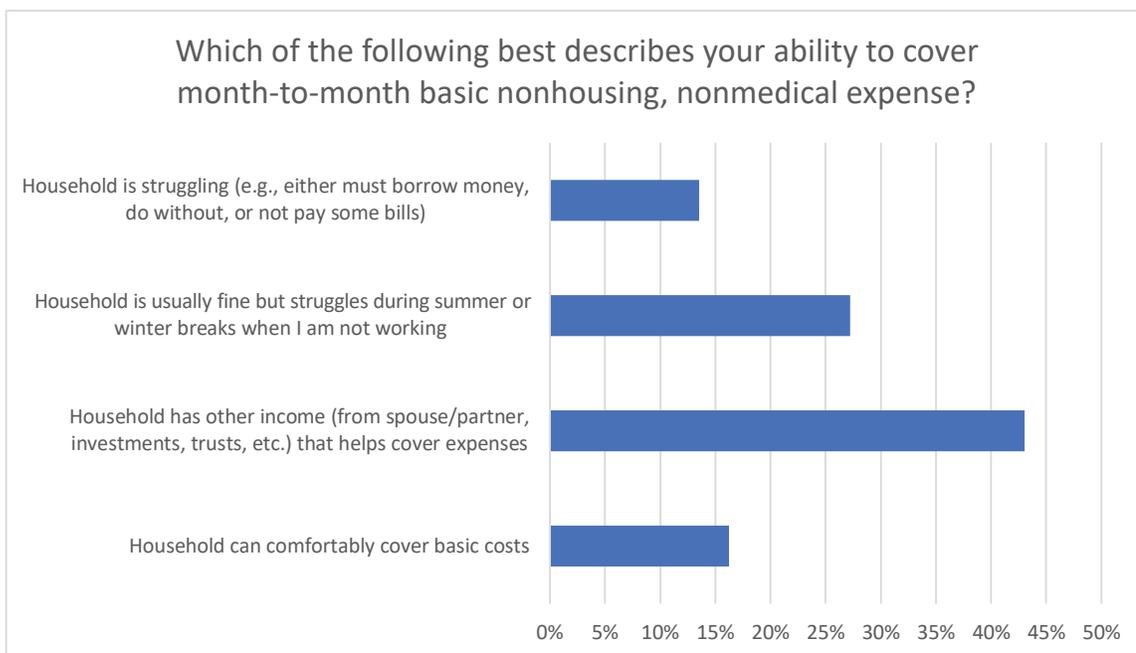
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BASIC NEEDS AND FOOD SECURITY

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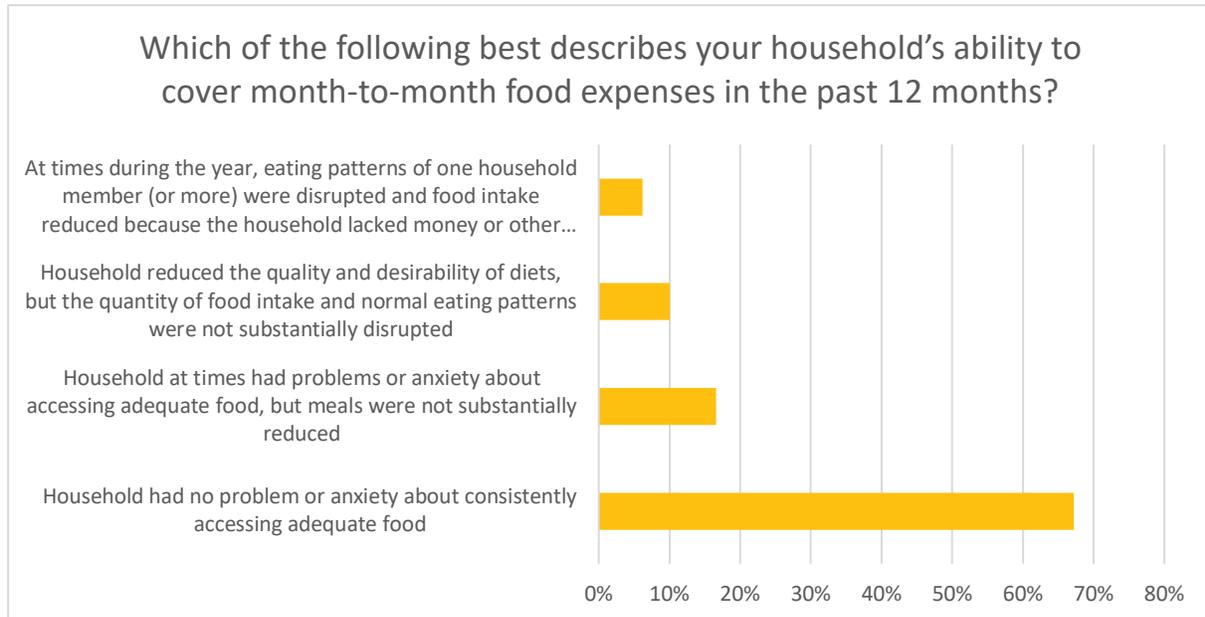
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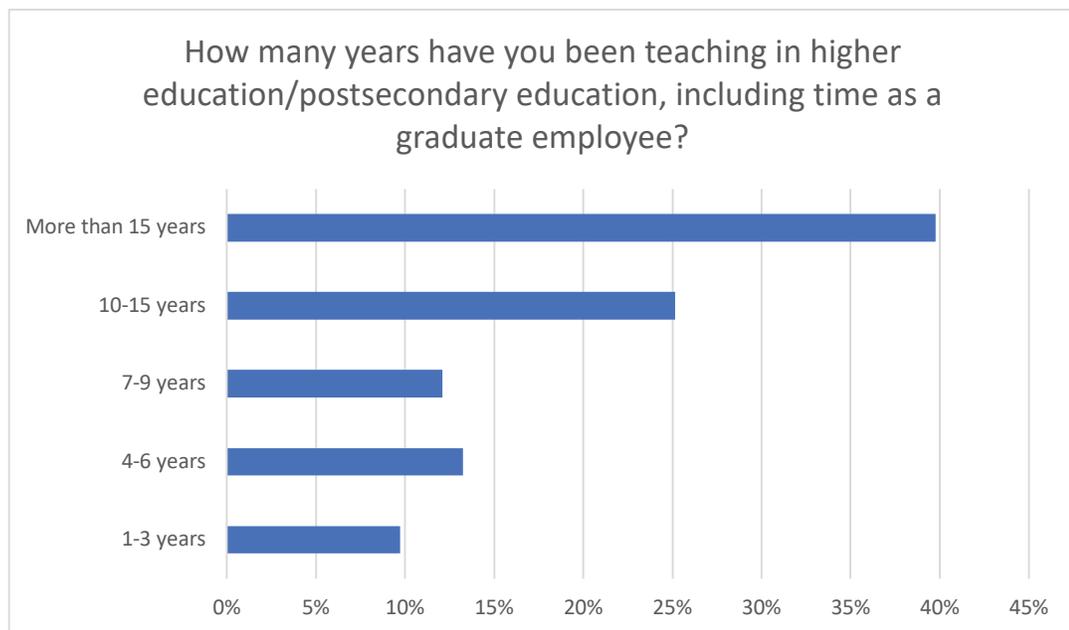
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This report is based on the first nationwide survey of adjunct and other contingent faculty to be circulated since 2013. The 52-question survey was completed by 3,076 contingent faculty—adjuncts/part-time faculty, full-time nontenure track faculty, and graduate employees—between May 22 and June 30, 2019. AFT and our affiliates advertised the survey via email and social media. While the resulting sample is not random, taken together with other sources of feedback from and information about contingent faculty and their work/life conditions, we believe that the size of the sample allows us to draw some robust conclusions about the conditions faced by this new majority of college faculty in the United States.

LACK OF JOB SECURITY

- Job security remains elusive for contingent faculty, regardless of the number of years of experience they have in the classroom. Most respondents indicate they have been teaching for 10-plus years, but often don't know until days or weeks before an academic term whether their employment contract will be renewed.



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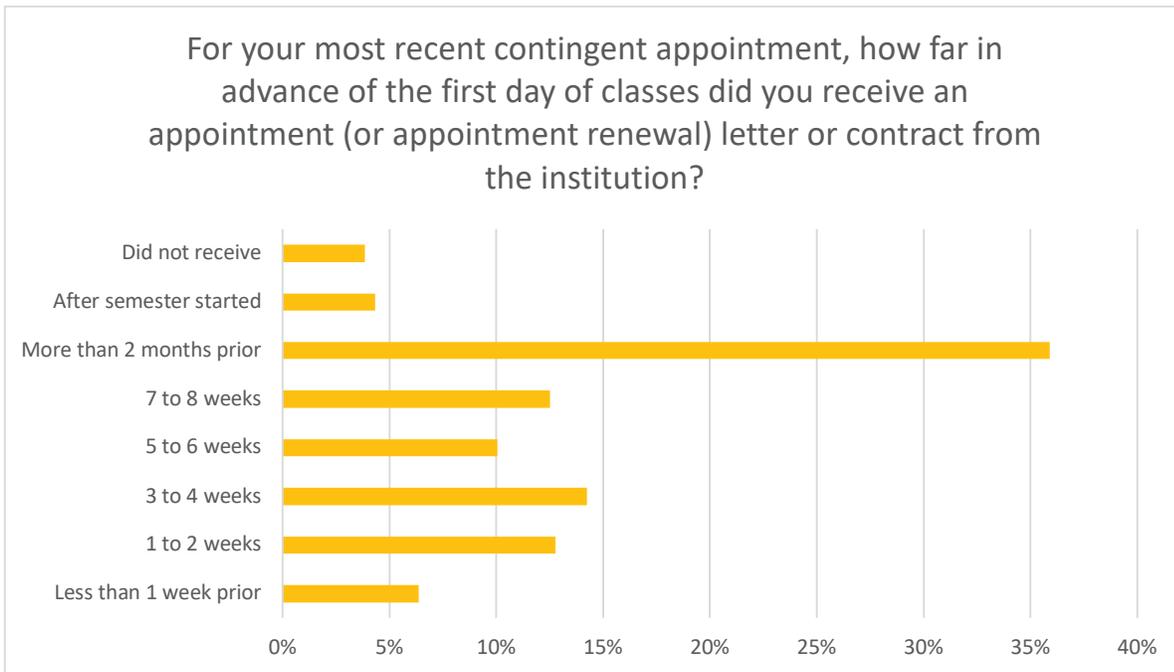
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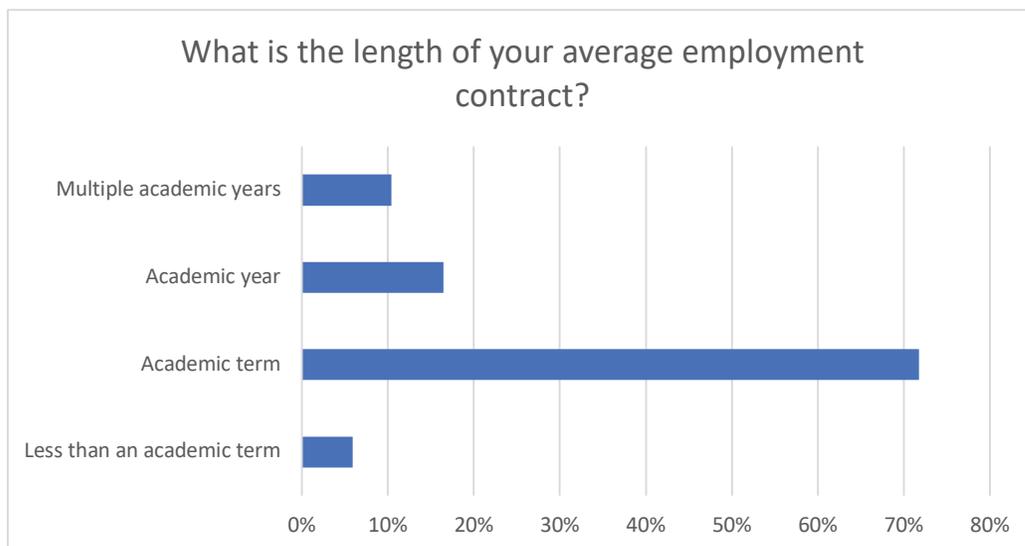
Evelyn DeJesus
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- Forty-one percent reported not knowing whether they would be appointed to teach a class until a month before the academic term began, and 5 percent learned of reappointment after the term had already begun.



- For 3 in 4 contingent faculty members, employment is only guaranteed from term to term. This leaves instructional faculty in a perpetual state of anxiety and uncertainty about whether they'll still be employed in six months, and this anxiety affects every decision they make, in and out of the classroom. This can mean delays in starting families and buying homes, but it can also mean being unsure of their ability to support and mentor the students they're teaching. Only 10 percent of the survey-takers had contracts across multiple years.





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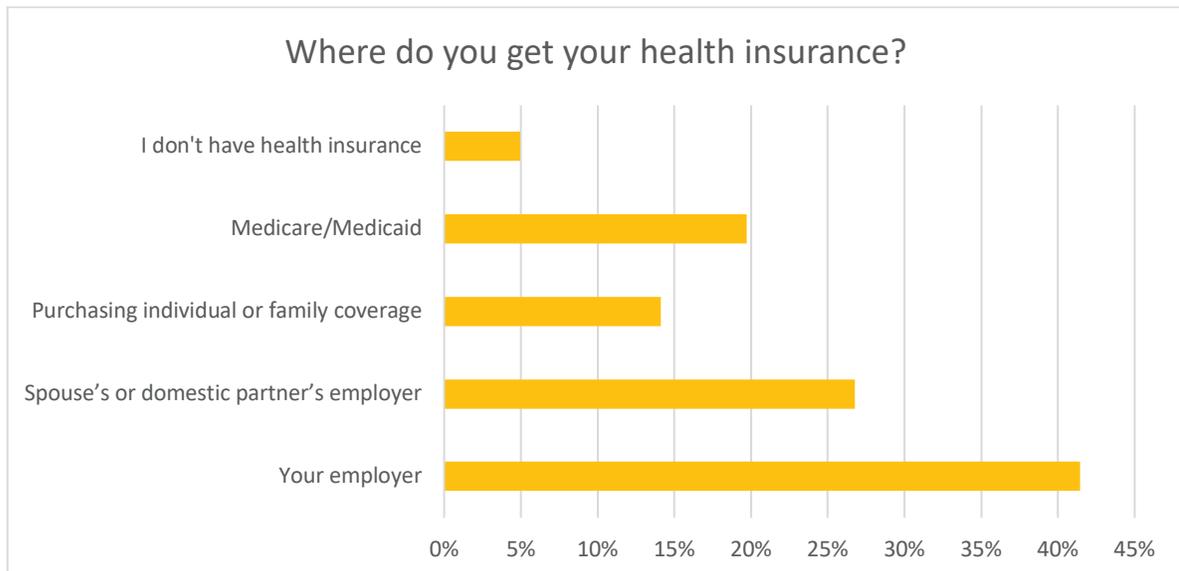
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HEALTHCARE

- Fewer than half of the survey respondents currently access health insurance through their employer. The low coverage is likely the result of the Internal Revenue Service guidance to colleges and universities on employer obligations to provide full-time employees with health coverage under the Affordable Care Act. For contingent faculty, the guidance suggests using a multiplier for classroom hours being taught that rarely results in them being considered full-time, even if they're actually working more than 30 hours a week.
- This dependence on partners' earnings/benefits also creates tremendous pressure on relationships, leaving people vulnerable to economic imperatives to get in or stay in relationships that don't serve them well in other ways.¹



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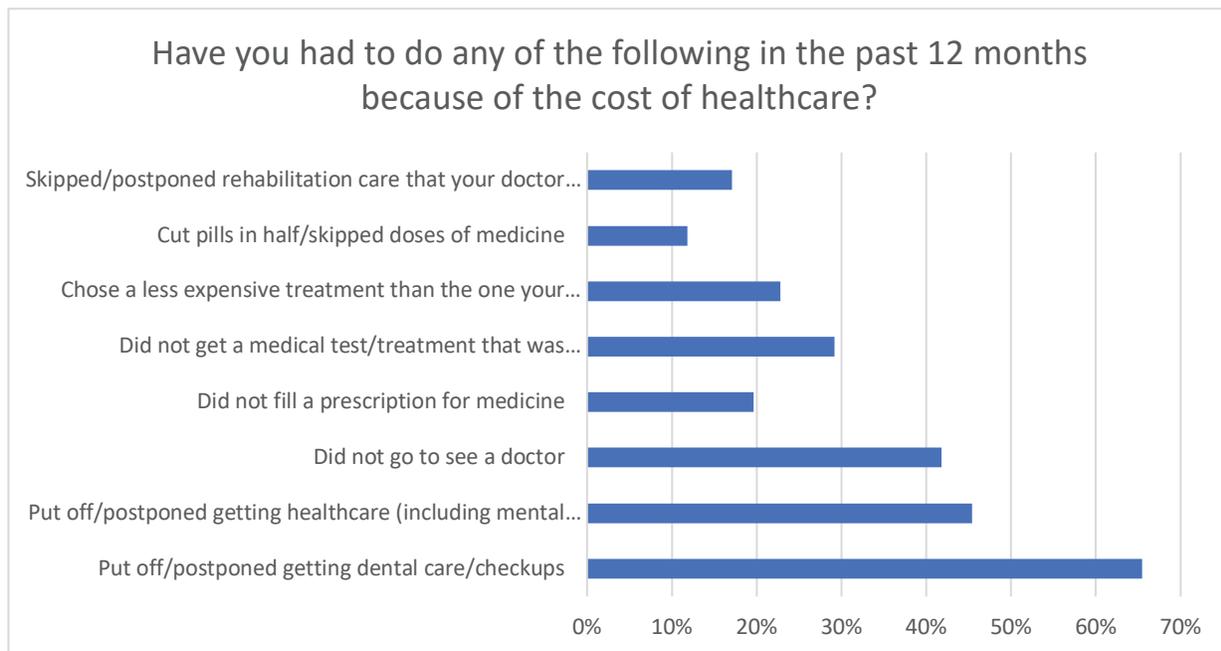
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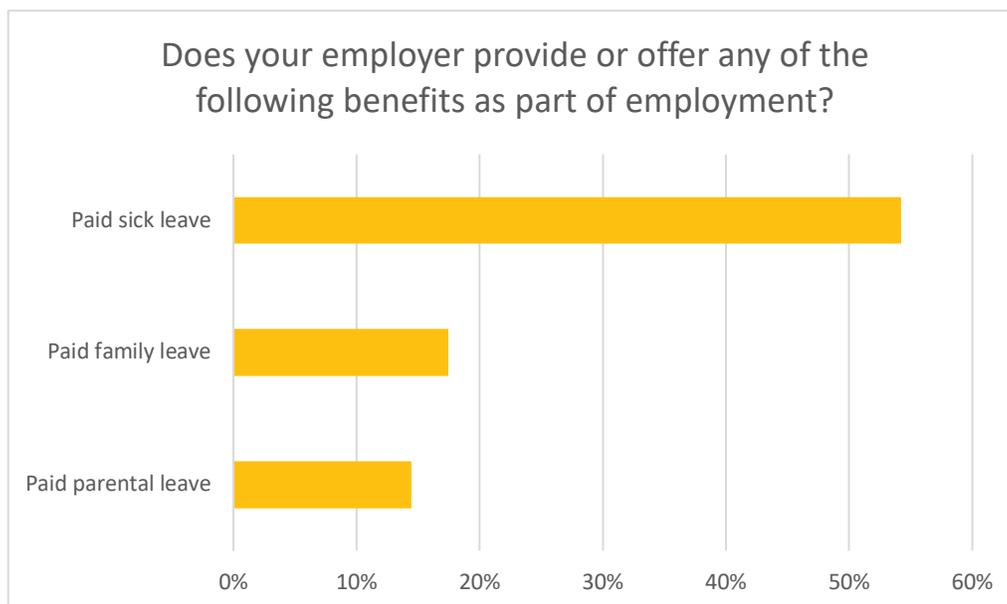
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- It's shockingly common for contingent faculty to put off seeing a doctor because of costs not covered by their insurance. Twenty percent have not filled a prescription due to costs, and 10 percent have resorted to cutting pills in half or skipping doses of medication.



- When family crises arise, contingent faculty are often out of luck. Only 17 percent report being offered paid family leave by their employer; 14 percent report having paid parental leave. This is a stressor for any employee who has a sick family member or relative, often forcing them to choose between their job and their family.





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RETIREMENT

- A plan for secure retirement remains out of reach for most faculty today. Even with large numbers contributing to their own retirement (44 percent report monthly contributions) and receiving employer contributions (27 percent), we were shocked to find that 37 percent said they cannot imagine how they'll retire. Clearly, low wages, lack of job security and high medical bills have created a situation in which a significant percentage of contingent faculty feel that retirement is out of reach even when they are actively saving for it.



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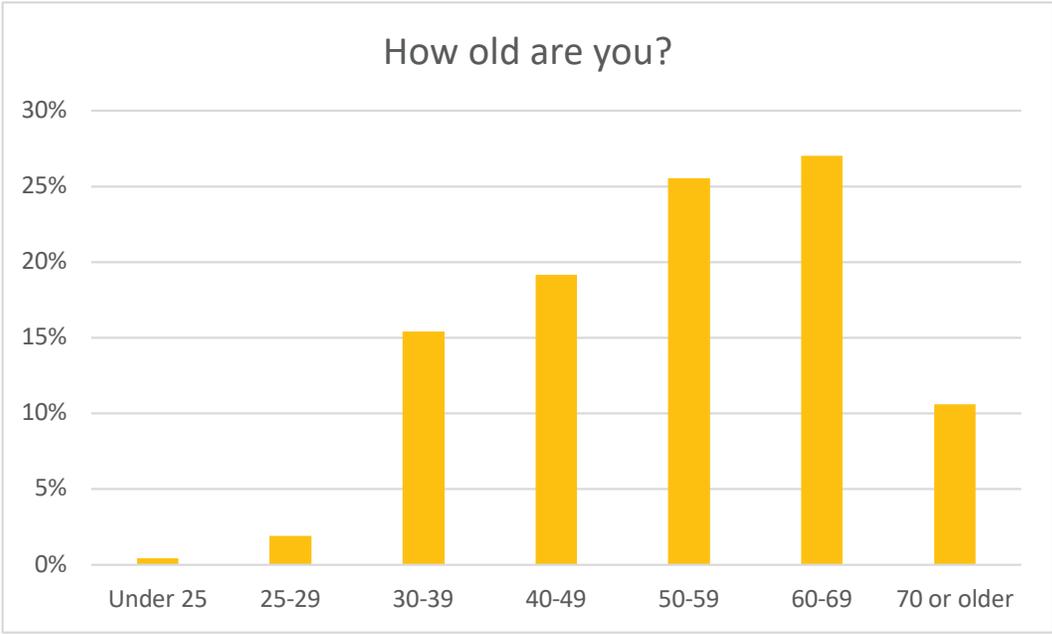
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- The idea that contingent faculty cannot imagine how they'll retire is even more disturbing when the age of survey-takers is considered: 64 percent are 50 or older. Faculty members who should be preparing for retirement, with some considerable progress toward retirement security, are instead wondering how long they'll be able to stay in the classroom, continuing to focus on just getting by.





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