

Q&A

Helping Adjuncts with Student Debt

Illinois Sen. Dick Durbin has a plan to reduce the burden on contingent faculty



Q: In July, you introduced a bill that would allow adjunct faculty to be eligible for participation in the federal Public Service Loan Forgiveness Program. Who are the people you had in mind when you wrote that bill?

A: Contingent faculty members are like full-time instructors. They have advanced degrees. They teach classes and spend many hours outside the classroom preparing for class. They hold office hours, grade papers and give feedback to students. They provide advice and write letters of recommendation.

Students rely on them. But these part-time college professors face low pay, few if any benefits, and minimal job security. And the vast majority of these educators hold advanced degrees — and as a result, bear the heavy burden of student loan debt. They are public servants and they deserve the same loan forgiveness benefit as their full-time colleagues.

Q: Here are a few numbers that you're surely familiar with: \$61,000 — the average owed by student loan borrowers with advanced degrees, and \$2,700 — average pay per course for adjunct faculty. With adjuncts now constituting 75 percent of faculty, these figures add up to life in poverty for those who teach the majority of students, and whose work is critical to the nation's future. Is there anything else Congress could do to invest in the profession, so that the best and most committed faculty can continue to serve students?

A: Expanding the Public Service Loan Forgiveness Program to include adjunct faculty is just one piece of the puzzle. Student loan debt in this country is a ticking time bomb. Congress should pass the Bank on Students Emergency Loan Refinancing Act, which would help an estimated 25 million current borrowers who are struggling to repay their federal or private student loans refinance into lower federal interest rates — saving the average borrower \$2,000 over the life of the loan. Congress should also take up my Student Loan Borrowers Bill of Rights, which would help ensure that all student loan borrowers are treated fairly by their [loan] servicers and understand the full range of repayment options and resources available to them. These pieces of legislation wouldn't just help adjunct faculty members and other education professionals, it would help all 40 million American student loan borrowers.

Q: How can NEA Higher Ed members and our advocates help you to get the Adjunct Faculty Fairness Act enacted into law?

A: This answer will be familiar to NEA members: organize. Adjunct faculty make up the majority of staff at almost every institution of higher education in every state in America. Come together, raise your voices, and share your stories. Reach out to your Members of Congress. We all remember our favorite college courses, but I wonder how many of us remember — or ever knew — whether the teachers at the front of those classrooms had fair pay, vacation time, paid sick days, or group health-care. Raising awareness of this issue will help move this bill forward.



**JENNIFER SIMMERS,
\$199,904**

Jennifer Simmers dreamed of getting a Ph.D., and a job, and someday buying a home for her family. "Now I just dream of a smooth survival," says the single mother of five, ages 9 months to 9 years. The

*nightmare is that Simmers owes nearly \$200,000 in student loans. Now she works as a "freeway flier," hustling between part-time teaching gigs at four different California institutions, including Riverside City College. "I will **never** get out from under this debt," she says. "My children miss me and I miss them terribly, but... If there's ever any work offered, I take it. Even if it means I don't sleep." Of course, any one of those four jobs could be withdrawn at any time — that is the nature of contingent labor. So Simmers worries constantly about her income, and about her debt, and about the life she is providing for her children. "I find that I have to pull over in random parking lots just to weep for a few minutes multiple times per week. I feel so hopeless. There's no way out."*



ERIC WILSON, \$130,000

After finishing high school, Eric Wilson worked — up to 12-hour days in grocery store freezers. And still, he needed to borrow to pay for community college, followed by two years at a public university and then

a master's degree. Now Wilson teaches at two Chicagoland colleges, including Truman College, of the City Colleges of Chicago. "Knowing that I owe that large of an amount is always looming in thinking about my future," says Wilson. Still, he says, "I have no regrets about the education I pursued and feel that it has made me who I am... Education [is] a way to liberation. Unfortunately, this path to liberation leads you into new forms of bondage, specifically debt. Hopefully, eventually, future students won't have to incur massive amounts of unpayable student loans to interact with new ideas and create new lives for themselves."