

Adjuncting: A Career Choice

“Being adjunct faculty is an exercise in frustration,” remarks a CSU Union representative when asked about how adjunct faculty can best acquire more courses. If you’re one of the many adjunct faculty in our colleges and universities, you already understand many of the conditions, scenarios, and grievances we experience. According to Paul Fain at *Inside Higher Ed*, “Part-time faculty teach more than half (53 percent) of students at two-year institutions.” Some institutions give great lip service to the idea of increasing full-time faculty, but for many academics this is more of a lofty ideal than a reality. Chances are colleges and universities will continue to increase the percentage of part-timers teaching their courses because it’s simply convenient and less expensive.

The tales of woe abound. Simply just read any publication dedicated to faculty. In the fall 2015 edition of *California Part-Time Faculty Association (CPFA) Journal*, one can’t escape such comments as, “Adjunct faculty have actually fallen behind in terms of a livable wage, ability to improve their income over a career, [and] access to affordable benefits.” Adjunct faculty are “often marginalized.” Many of us are “freeway flyers.” “National Adjunct Walkout Day ... evaporated.” “Part-time faculty [want to] earn more than a meager living and secure basic job security.” Leslie Beggs reports that, “Two adjunct history instructors at Modesto Junior College took the unusual step of writing public resignation letters in hopes of drawing attention to the hardships and second-class status endured by part-time instructors.” I too can contribute to the chorus of “exploitation.” However, my position has evolved over the years.

One veteran full-time instructor once told a few of us part-timers during a meeting, “Some part-timers will always be part-timers.” We shouldn’t resist this idea, but instead embrace it as truth. Instead of wallowing in adjunct despair, acknowledge our reality and supplement it. The following are several ways to remedy our adjunct condition.

I don’t know about you, but I’ve grown increasingly aware that most faculty, both FT and PT alike, possess a blind spot toward the taxpayers. As educators, we are certainly providing a valid service to society, but it also creates a certain degree of entitlement. Our fine contribution to society still doesn’t change the simple fact that the taxpayers are subsidizing our salaries. Rule number one for career adjuncting is supplementing our income, and it doesn’t necessarily mean depending on the taxpayers to do it.

Hobbies, crafts, consulting, textbook reviews, working for for-profit colleges etc. all avail themselves to supplemental income. Scripted.com for example is a place to get additional writing and/or editing freelance jobs. A friend of mine, an elementary school teacher, always liked photography. She quit to be a stay-at-home mom, but dabbled in photography. She eventually started booking all her weekends shooting family/baby portraits. She loved this hobby and successfully garnered supplemental income from it. She eventually went back to teaching, but still occasionally books shoots. I currently grade essays for an online for-profit college. In the interest of full disclosure, a colleague and I co-authored “Online Education for Colleges and Universities: Boon or Bane?” *CATESOL News* Winter 2012. Our primary premise was part-timers are more interested in teaching for State colleges and universities than for online for-profit schools, but unless more adjunct become full-time we often don’t have much of a choice. Also, our office hours also provide additional income. So don’t forget to receive the maximum at the end of each semester. Ask your chair, dean, or HR for more details. Seeking additional sources of income remains a constant for part-timers.

In addition to actively earning supplemental income, all part-time faculty should engage in his/her professional development. Professional development not only improves your chances that your dean and/or division chair will offer you courses to teach, but it can also increase your income. *Inside English*, spring 2015, printed my article "Professional Development: Wanna Give Yourself a Raise?" Not only must we participate in our professional development because it's inherent in academia, but we adjunct need to do it because it can help increase our monthly income. As employed faculty, our community college has a "coursework approval form" (titles may change pending your college, so check with human resources) which allows us to take classes at our community college. We must first submit this form to the vice president of instruction for approval. On this form, state your case and articulate why the class you propose to take will contribute to the development of your classroom instruction and/or discipline. After a few courses, you'll become eligible for pay scale advancement. I don't see this as an option for adjunct, but instead a necessity. Use professional development to kill two birds with one stone.

So what do you do with all this new-found wealth? Approximately 70% of all millionaires make their money through the Stock Market and/or real estate. Not all of us can be Bill Gates, Oprah, or George Clooney. Any professional financial planner will tell you that assets determine wealth, not income. Any additional income we adjunct earn ought to be diversified in any combination of stocks, indexes, bonds, real estate etc. Start with a S&P 500 Index Fund and diversify from there. Reinvest all dividends, invest for the long term, and buy low/sell high! No adjunct should solely depend STRS or PERS for retirement. To successfully career as an adjunct, we must invest monthly in BOTH a 403(b) and Roth IRA account. Any individual who takes serious responsibility for his/her finances will conduct an annual review of all investments and withholdings. Adjust accordingly. Successful career adjuncts will leverage all disposable, supplemental income.

My particular interest these days lies in passive residual income. The Stock Market and real estate offer great opportunities for this. My wife and I feel fortunate that we have a rental property. Even though our monthly rental income is very, very, VERY modest, it still satisfies passive residual income. Hosting an international exchange student is another quick, fun, modest, simple way to also earn some passive income. You'll also want to try monetizing any, or all, of your internet sites. Google these terms to learn more.

To successfully career as adjunct faculty, we need to seek mentorship. Some of us want to earn a full-time job, so consulting with our preferred mentor will greatly increase our chances. Seeking advice from our mentor will help us with a whole host of topics such as pedagogy, campus culture, professional development, academic networking, publishing opportunities, campus committees, full-time status, personal finances etc. A trusted mentor will greatly assist you with navigating all the conditions that plague adjunct faculty.

I've sufficiently benefitted and regularly advocate that part-timers earn multiple sources of income. Therefore, ALL adjunct faculty should take advantage of the Cervisi Decision. According to American Federation of Teachers (AFT), the Cervisi Decision declares that part-time faculty around the state who have no job security, whose assignments are contingent upon adequate funding, enrollment, and program changes, should be eligible for unemployment benefits. Once you qualify, you'll receive bi-weekly cash deposits. These payouts may seem modest, but all career adjunct faculty know that any additional source of income only benefits our situation.

Taxes, taxes, taxes! Obviously we can't avoid them, so then we must learn to understand them. All part-timers should take advantage of our entitled write-offs. For starters, we can write off our union dues. The union garnishes our paychecks, and these deductions can help us reduce our tax liability. Since we perform many work-related activities at home, we can write off half of our internet service, computers, and all other home-office supplies. As previously mentioned, every part-timer should invest in a 403(b). A 403(b) is a tax-advantaged savings plan that is pre-income tax and allowed to grow tax-deferred. Furthermore, every household ought to undergo regular spring cleaning and purging. Whatever you can't sell for cash on Craigslist or at a yard sale, donate those

items to a thrift store or charity, and be sure to receive your charitable donation receipt. Learning to best take advantage of legitimate write offs will help make career adjuncting just a little bit easier. Consult your tax advisor for details specific to your situation.

Half of career adjuncting lies in academia, the other half exists in personal financial planning. Several professional financial planners avail their services. Among others, I really like to listen to Dave Ramsey, syndicated talk-show host. I value his suggestions for a variety of reasons, but one particular issue he regularly espouses is never carrying a car loan. Part-timers should only drive a car that we can buy with cash, even if it's a "hooptie." I don't usually have conversations with part-time colleagues about their cars' finances, but when I hear about fellow adjunct carrying a loan on a car, I cringe. I never say anything, but, like Dave Ramsey, I believe all adjunct should only drive a debt-free hooptie. Repeat, "Thou shall never carry a loan on a car." There's no shame in driving a hooptie, especially if you're a part-timer. All those additional auto payments should never be at the expense of investing in your 403(b), Roth IRA, real estate and/or S&P 500 index fund!

In conclusion, part-time instructors need to earn multiple sources of income. We just can't solely depend on the taxpayers to fund our salaries. Sure, I can participate in all the tales of woe we hear from adjunct. I regularly read part-time faculty literature and stay in contact with my union. But I'm also clearly aware of the parttime-to-fulltime instructor ratios in our colleges and universities. Most of us don't anticipate any great shift in the near future. Consequently, we part-time faculty should be realistic about our condition, and seek ways to supplement it. Happy career adjuncting!

***Anthony Halderman** is an English instructor and amateur photographer. He's authored a few articles for inside english. Upon completing his BA in English, he ventured to Tokyo, Japan to teach English. After living in Tokyo for just under 4 years, he applied to graduate school to earn a MA in English. While completing his MA, he became college/university adjunct faculty. Since then he's taught ESL, developmental writing, freshman composition, online distant ed., and critical thinking. He's currently pursuing his online teaching certification at @One. Visit his site at <http://anthonyhalderman.com/>*