



From the President's Desk

continued from page 1

there properly included in the proposed unit.

The bad news is that higher education is facing a series of crises unlike any we have previously experienced.

Pennsylvania's Gov. Tom Corbett cut funding for public universities by 20%; in Wisconsin Gov. Scott Walker cut \$250 million from the University of Wisconsin system.

Tuition increases everywhere – sometimes partially made up for by a plethora of fees (parking, activities, library, etc.) to make it appear that tuition increases have been minimal

Meanwhile, the student loan problem continues to worsen. At this point about 60% of the graduates of public four-year universities had loans to pay averaging \$25,6000.00 each.

This is a 20% increase over the 2000 figures, adjusted for inflation. In part this is due to the fact that that state governments reduced higher education support by 25% per student between 2000 and 2014, according to findings reported by *The New York Times*.

Both Hillary Clinton and Bernie Sanders have made comprehensive proposals for addressing the problem but only pertaining to public colleges and universities.

None of the Republican candidates have thus far offered any concrete plans. However, the loan crisis also affects students who attend private schools, perhaps to an even greater degree, and too little of the discussions now taking place seem to include consideration of those students and their overburdened families.

TRIGGER WARNINGS? – OR, TRIGGER GUARANTEES?

Here's a joke that only the older cohort of readers is likely to get: Didn't a Trigger warning once consist of Roy Rogers saying, "Be careful, the horse bites?"

Well, it seems that there's a new kind of trigger warning in higher education today and it certainly has its own bite. But this time it might be taking a bite out of challenging ideas the bite

Call for Nominations

continued from page 1

The NYSC Election Committee is: **Pat Cihon** [pcihon@syr.edu] - Chair, **Mary Rose Kubal** [MKUBAL@sbu.edu] and **Anne Friedman** [afriedman@bmcc.cuny.edu]

Our Constitutional Nomination Process is as follows:

Note: "All nominations must include either statements with signatures or be in email form using a prescribed format. All nominations must be sent to the chair of the elections committee and those by email must include the word 'Nomination' in the subject line. In order to be a candidate, a nominee must have a minimum of six nominations from members of the conference representing at least two chapters or institutions. Retired members in good standing may also submit nominations. Candidates receiving a nomination will be contacted by the elections committee to verify their willingness to stand for election."

1. If you are interested in any of the above positions, ask NYS members from no less than two chapters or Institutions that they nominate you for the NYSC position that you are interested in by **November 15th, 2015**.

Ask those you ask to please either (1) mail in their nomination using the NYSC Election Spring 2016 Mail Form (please download the form at http://nysaaup.org/elections/NYSC_Election_Spring2016.pdf) to Pat Cihon P. O. Box 35015, Syracuse NY 13235 or (2) email their nomination to Pat Cihon [pcihon@syr.edu] using the following prescribed format:

- Subject line for email nominations must include the word "Nomination"
- Your name
- Your email contact information
- Your institutional affiliation
- The person's name being nominated
- The position you are nominating the person for from the list above

2. Remind those nominating you that nominations must be received by **November 15th, 2015**.

3. By **January 15th, 2016**, forward your bio and election statement again to any member of the NYSC Election Committee.

From the President's Desk: A GOOD NEWS/ BAD NEWS YEAR



By David Linton

The 2014-2015 academic calendar might be seen as a "good news & bad news" year for the AAUP and for higher education.

The good news is that the AAUP observed its 100th anniversary, having been founded a century ago. The very fact that the Association has lasted this long is worth celebrating, given the fact that its defense of tenure, shared governance, and academic freedom have been perpetually under attack in various locations throughout those years. While the AAUP has acquired many well-deserved laurels, there has seldom been much time to rest upon them.

Pacific-Lutheran Dec. 16, 2014

Upon full consideration of the record, the briefs by the parties and amici, the Supreme Court's decision in *Yeshiva*, and the Board's 30-plus years applying *Yeshiva*, we have decided to revise our analytical framework for determining the managerial status of university faculty.

Ultimately, our analysis is designed to answer the question whether faculty in a university setting actually or effectively exercise control over decision making pertaining to central policies of the university such that they are aligned with management. In making this determination, we will examine the faculty's participation in the following areas of decisionmaking: academic programs, enrollment management policies, finances, academic policies, and personnel policies and decisions, giving greater weight to the first three areas than the last two.

This examination will be considered in the context of the university's decision making structure and administrative hierarchy, as well as the nature of the employment relationship of the faculty in issue.

Applying this framework here, we conclude that the approximately 39 full-time contingent faculty do not exercise managerial authority on behalf of PLU. They are

continued on page 8

New York State AAUP Elections 2016 Call for Nominations

The NYSC Election Committee has called for nominations for our 2016 election.

These positions are for the Executive Council of the NYSC Steering Committee and for the NYSC delegates to the AAUP Assembly of State Conferences 2016 and 2017 meetings.

Duties and responsibilities of persons holding these positions are enumerated in the NYS AAUP Constitution. All active members of the AAUP in New York State were invited to stand for election to a position on the Executive Council.

The open positions are listed below.

NYSC President 2016-2020:

NYSC Vice-President 2016-2020:

NYSC At Large Member 2016-2020 and AAUP ASC Delegate 2016 & 2017:

NYSC At Large Member 2016-2020 and AAUP ASC Delegate 2016 & 2017:

continued on page 8

New York State AAUP Conference Fall 2015 Set for Albany Law, October 24-26

The NYS AAUP Conference Fall 2015 will be held at Albany Law College in Albany, NY October 24-25th, 2015. The agenda and registration information is posted on the the conference website: nysaaup.org.

The Conference will be holding its meeting in this area this fall because it is an area where faculty from several Institutions have contacted the organization for help.

We are bringing the full force of our excellent NYSC Leadership Committee upstate to this area.

We hope to see many of our colleagues from Siena College, The College of Saint Rose, Mount Saint Mary College, Le Moyne College, and The Sage Colleges. We also invite faculty from some of the more distant Institutes who have

continued on page 7

Unemployment Insurance and Adjunct Faculty

by Jeffrey Baker, Monroe Community College. Delegate-at-Large – AAUP NYS Conference

Adjunct faculty have frequently had difficulty when applying for unemployment compensation. This is at least in part because this category of employment was not anticipated in the laws and regulations governing the insurance program.

In an attempt to help adjunct faculty, Joe Berry, Beverly Stewart and Helena Worthen in 2008 published a book on the topic with sponsorship from the Chicago Coalition of Contingent Academic Labor and participation by several national organizations including AAUP.

According to the authors, unemployment insurance was established in the 1930s along with several other social programs to provide some economic security to workers when unforeseen circumstances arose. It gradually expanded to cover many types of work, including, in the 1970s, public employment.

While the program was established by federal law, many details were left to the states. Although most seasonal workers were eventually covered, an exception was made for teachers during normal break periods such as summers because they were presumed to have reasonable assurance of returning to work in the next academic year.

At the time, a relatively small percentage of higher education faculty were part-time and not on tenure track, so the assumption was reasonably valid.

Today, more than 75% of classes are taught by various categories of non-tenure track faculty. About 50% of all college faculty are believed to be part-time and working on a term basis. The provisions under which most such instructors are hired include the contingencies of class cancellation because of low enrollment or because of the need

to make the class available to a full time faculty member to make base load. In some institutions, contingent faculty can even be bumped by full time faculty seeking to teach overloads. It is obvious in this situation that the contingent faculty member does not have a reasonable assurance of continued employment.

However, educational institutions have typically opposed unemployment compensation for such individuals because they contend that a written or verbal assignment of a class or even a letter of appointment without a specific assignment does constitute reasonable assurance.

Contingent faculty often do not pursue unemployment compensation claims because of fear that their institution will retaliate by not assigning courses to them in the future. But even when they do make claims, they are often challenged by their institutions, resulting in being turned down by an unemployment claims examiner.

Most do not pursue the matter beyond this point. However, a few have appealed and some court rulings appear to support the claim that there is no reasonable assurance, even when there is a written contract, as long as the contract contains the types of contingencies mentioned above. *[Note that the author is not a lawyer and is not offering legal advice.]*

The aforementioned book describes the case of Cervisi vs. the California Unemployment Appeals Board, in which the state Appellate Court ruled in favor of the plaintiffs that they did not have reasonable assurance of continued employment.

While this ruling did not seem to set a universal precedent, it did, combined with educational and political efforts, change the direction of how claims are handled in California. However, colleges still resist unemployment payments to contingent faculty, aided by

consultants who specialize in opposing such claims. At the same time, the case does not necessarily affect other states that have their own laws.

In New York, contingent faculty have reported varying success with pursuing unemployment compensation. If there is no written or verbal assignment to a course for fall, it would seem that there should be no barrier to making a claim.

A claim can often be made even if the person has other part time employment because payment can be made for days on which the applicant does not work. Decisions are made on a case by case basis. However, a college may assert that the person is still on the employee roster and may be assigned in the future.

Fortunately, several recent rulings may make it easier to make a claim in New York State. In the first, an adjunct faculty member at Pace University applied for and received benefits for the summer.

At the end of the summer, the New York State Department of Labor (NYSDOL) informed the individual that he was disqualified and that the benefits must be returned.

In an appeal, the individual was represented by a lawyer for the Union of Adjunct Faculty at Pace. The adjunct faculty member won, although the university made a further appeal. But the NYSDOL ruled that the appointment letter did not guarantee employment.

One concern about this case is that although there was a letter of appointment, it does not appear from the available information that a specific class had been assigned. If one had, the outcome could potentially have been different.

The previous case was decided at the administrative level. In 2014, the following case went to court. In Cardin vs. Erie Community College, the Plaintiff

continued on page 7

The Many Faces of the Financial Crisis

continued from page 6

between 1993 and 2009, 10 times the rate of growth of tenured faculty positions.”

Moreover, according to the Chronicle of Higher Education’s annual list of the best compensated private college and university presidents “36 presidents of private institutions of higher learning earned more than \$1 million in 2012.” Public colleges and universities are not far behind.

The Chronicle also reported that the median pay overall for public college presidents was \$478,896 for 2012-2013 and a 2014 Huff Post article claimed that “The number of public college presidents earning over \$1 million more than doubled in

Unemployment Insurance & Adjunct Faculty

continued from page 2

had been assigned two classes for fall but claimed unemployment compensation for the summer. The Unemployment Insurance Appeal Board had previously ruled that because of the contingency of possibly being displaced by a full time faculty member up until the first day of class, there was no reasonable assurance of continued employment.

The college appealed through several levels but the New York State Appellate Division of the Supreme Court, Third Department concurred with the Appeal Board ruling. It also denied a later petition to reconsider or allow a further appeal.

Again, each claim is decided on its own merits; however this ruling may make it easier to counter an argument of reasonable assurance. With enrollments declining and a higher possibility of class cancellations or bumping by full

the 2012-2013 fiscal year from the year before.” Yet another suggestion for belt-tightening would be to place less emphasis on athletics and more emphasis on academics, but I’ll save that for the topic of my next article.

At the state and national level I am working toward making working conditions better for all academics, with a special emphasis on the special needs and circumstances of women academics and contingent employees. That means I am interested in hearing what you have to say.

Please contact me at sallydearhealey@gmail.com with your questions and concerns and I’ll do my best to help.

time faculty, it may well be worth pursuing a claim. Even if a claim for the summer is denied, if fall classes do not materialize, a claim can certainly be made then. Bills to change the situation were introduced in both the New York Senate [S75-2013] and Assembly [A7875 and other versions] but no action was taken. If you are concerned about the issue, you can write to your state Senator and Assembly Member.

For more information see the following, see the NYS Unemployment Insurance Website, <http://labor.ny.gov/unemploymentassistance.shtm>; or the following websites: <http://www.unemploymentforadjuncts.com/campaign/>; <http://www.psc-cuny.org/clarion/june-2013/adjunct-unemployment-benefits> or <http://cocalinternational.org/information.html>.

AAUP Conference Fall 2015 October 24-26



continued from page 1

sought our help recently; NYIT, Technical Career Institute (TCI), D’Youville College, and Bard College to attend.

As always we extend this invitation to all NYS AAUP

members – do please join us.

Albany Law School is located at 80 New Scotland Avenue, Albany. More information will be available on our website: www.nysaaup.org.

The Many Faces of the Financial Crisis

continued from page 5

82% with loan balances for their own education. This is especially troubling news since student loan debts can't be discharged in bankruptcy and federal tax refunds, and up to 15% of wages and Social Security, can be garnished. This leaves an already financially unstable population in even deeper peril.

Needless to say the crisis is real and the time has come to wake up and do something about the many faces of the financial crisis in academia.

The AAUP is working hard to address these issues and make positive changes (see for example the AAUP Update: AAUP and AFT-Wisconsin Stand Together), however more needs to be done.

One suggestion would be for the AAUP to include "Student

Loan Debt" under their current list of Issues and engage in active and effective organizing at both the state and national level to relieve this crisis at all levels.

At the college/university level we need to re-establish a healthy and sustainable number of tenure-track positions and improve working conditions and pay for contingent faculty.

This will likely mean that belt-tightening needs to take place in other areas, such as administration.

A 2015 New York Times Sunday Review Opinion piece (Campos), reported that "A major factor driving increasing costs is the constant expansion of university administration. According to the Department of Education data, administrative positions at colleges and universities grew by 60 percent

continued on page 7

NYS AAUP Executive Director's Report

continued from page 3

journalist's perspective of the war on public education.

Fifty-three fifty-year AAUP Members were honored during the conference. Jordan Kurland, the longtime associate general counsel, who was involved with ninety percent of AAUP Committee A cases during his tenure, received special recognition for his fifty years of service with AAUP.

The National Committee A recommendation to remove New York City-based Yeshiva University from censure passed at the annual meeting plenary session after considerable discussion.

In 1982 AAUP Committee A recommended censure for Yeshiva University due to the release of three tenured faculty based on an unsubstantiated claim of financial exigency. Yeshiva is infamous in AAUP circles due to the Supreme Court decision in 1985 that found in favor of the Yeshiva administration's position that faculty at private colleges are management, and thus thwarting the efforts of full-time faculty to organize to this day.

The term, "Yeshivad," has come to refer to faculty unions at private colleges that were de-certified as collective bargaining agents. Only this year did the National Labor Relations Board's "Park Point decision" put a dent in the Yeshiva case. Censure removal did not pertain to this last point but was based on Yeshiva making restitution to the faculty fired in 1982 and the creation of an entirely new faculty handbook that respects shared governance and honors tenure.

AAUP membership stands at 38,253 with advocacy membership representing 24% (9100) of that number and collective bargaining membership at 74% (29,153).

NLRB Avoids Involving Grad Assistants in Athlete Decision

In a highly publicized case in which the AAUP filed an amicus brief, the National Labor Relations Board declined to

assert jurisdiction over the Northwestern University football players' petition seeking union representation rendering the players unable to unionize under the auspices of the NLRB.

The Board, however, explicitly limited its decision to the unusual circumstances of the case, avoiding broader questions involving the unionization of graduate student assistants and others.

The Board concluded that asserting jurisdiction over the Northwestern University scholarship football players would not promote stability in labor relations due to the unusual facts of the case, which involved unionizing a single football team rather than teams on a league wide basis, and the fact that the NCAA and the Big Ten conference maintain substantial control over individual teams, the overwhelming majority of which are from public colleges and universities over which the Board cannot assert jurisdiction.

The Board emphasized that "this case involves novel and unique circumstances," repeatedly highlighting the narrow and limited nature of the decision.

The AAUP, in response to an invitation from the Board, had filed an amicus brief arguing that graduate student assistants are "employees" with rights to unionize under the NLRA.

In its decision the Board did not address this issue and instead explained that "scholarship players bear little resemblance to . . . graduate students," and that it was not expressing an opinion on its prior graduate student assistant cases.

Nonetheless, graduate student assistants at The New School and elsewhere have recently sought to unionize, and the AAUP looks forward to again filing amicus briefs supporting graduate student assistants' rights to unionize under the NLRA.

A Fourth Bite at Nassau Community College's Apple

By Faren Siminoff, J.D., Ph.D., Vice President NCC AAUP and Kimberley Reiser, Ph.D., President NCC AAUP

Nassau Community College has been without genuine leadership since our long-term president Sean Fanelli retired in 2010.

First came Donald Astrab who after two turbulent years and two votes of no confidence by the faculty was terminated from his position by the NCC Board of Trustees.

Since then we have been under the misguided and disastrous stewardship of Acting President Ken Saunders who has been permitted by SUNY, contrary to their own guidelines, to be both acting president and internal candidate for the NCC presidency.

This action has created the type of internal partisan pressure that has resulted in two failed presidential searches.

On June 16th the SUNY Board of Trustees unanimously set a sixty day deadline for the NCC Board of Trustees to appoint an interim president stating that acting presidents are not intended to be in position for more than a year. That SUNY deadline has come and gone and the NCC Board of Trustees has still not appointed an interim president.

Instead, it appointed the Acting Executive Vice President Maria Conzatti as the "Officer in Charge" and Dr. Saunders as the "Executive Vice-President."

Ms. Conzatti and Dr. Saunders confirmed our suspicions that this switch in titles was little more than a ploy to continue Dr. Saunders' insider advantage when in their joint August 21st *Newsday* interview Dr. Saunders affirmed that the "role reversal" was of little import as he and Ms. Conzatti were "... like the yin and yang..."

Added to this, the college "extended" the presidential search on June 3, 2015 but "...only applications received by September 1, 2015 can be assured full consideration..." http://www.ncc.edu/aboutncc/president_search/ We cannot help but question the timetable for this essential position.

The renewed call for applications began after the academic year terminated in June and closes right as the semester "resumes in September.

Furthermore, our Board's Chair, Dr. Jorge Gardyn, announced that Dr. Saunders was still in the pool despite the fact that his candidacy has been three times rejected, once after Dr. Fanelli retired and twice since the removal of Dr. Astrab.

We now ready ourselves as Dr. Saunders gears up for his fourth attempt to snare the NCC presidency. Clearly, the message to all new candidates is that they should not waste their time or reputation because the fix is in.

The NYS AAUP Executive Director's Report

By Tom Policano

This year's Centennial AAUP annual meeting was a celebration of the organization's past, where New Yorkers played a major role in moving the discussion forward on AAUP's future.

AAUP Conference on the State of Higher Education, June 2015

Forty-two NYS AAUP members attended this year's centennial celebration conference that is up from thirty-four attending last year. Several were key presenters as listed below:

A More Professional Union: AAUP Faculty Unionism at D'Youville College Since the 1970's – Derek Seidman (D'Youville College)

Versions of Academic Freedom – Aaron Barlow (CUNY NYC College of Technology)

Interactive Learning in the Classroom – Stacey Leshinsky and Irene Eng (St. John's University)

The Academic Identity Crisis – David Linton (Marymount Manhattan College)

"Never Let a Good Crisis Go to Waste"; Austerity, Academic Freedom, and Diversity in the Legal Academy – Donna Young (Albany Law School), Rana Jaleel (Columbia Law School), Peter Halewood (Albany Law School)

A New Approach to Shared Governance in the Corporate University -Ali Shenzad Zaidi (SUNY College of Technology at Canton)

Community College Sector Forum – Kimberly Reiser (Nassau Community College)

A Roundtable Discussion on Trigger Warnings – DeWitt Godfrey (Colgate University)

This 2015 Conference of the AAUP celebrates 100 Years of Defending Academic Freedom. John E. Dewey and a handful of other professors founded the AAUP in 1915 at Columbia University in New York City.

Highlights of the celebration included Larry Gerber's review of the history of shared governance and the current threats to faculty. Hans-Joerg Tiede gave his presentation on the early history of AAUP. Joerg was also reelected chair of the Assembly of State Conferences.

It is worth noting the he was one of our keynote presenters at our NYS AAUP Spring 2015 Conference that we held at Columbia University as part of our Conference's centennial celebration of the AAUP's founding. Juan Gonzales, a New York Daily News columnist and co-host of the Democracy Now television program, provided a

continued on page 6

The Many Faces of the Financial Crisis in Academia

by Sally Dear-Healey, Ph.D., Vice President, NYS AAUP; Chair, NYS AAUP Committee on the Status of Women in the Academic Profession; District VIII Representative, AAUP National Council

Almost daily we hear news stories about the financial crises in education. Many of these accounts focus on the myriad ways funding, programs, and jobs are being cut. Some of the programs being cut provide opportunities to the very children who need them the most.

For example, in May of this year Illinois Gov. Bruce Rauner submitted his budget plan for ending grants for an “extensively used” alternative education program in McHenry County. The Regional Safe Schools Program services students in grades six through 12 who have been suspended, face expulsion, or have been involved in ongoing misconduct. In other words, the program serves students who tend to come from disadvantaged households and communities and subsequently fall through the cracks.

Then there is Wisconsin Gov. Scott Walkers proposed budget which would have cut approximately \$300 million from the University of Wisconsin education system as well as substantial funding earmarked for health care, food stamps, and public media, while at the same time funneling hundreds of millions to build a pro-basketball stadium. Wisconsin’s debacle doesn’t end there.

At UW-Eau Claire, administrators offered buyouts to a record 325 faculty and staff members and UW-Stevens Point reported eliminating several entire majors even though they had active students.

These financial crises can be so catastrophic as to result in the closing of entire universities, as was the case with Sweet Briar College, a 114-year old Virginia-based women’s college said to be suffering from “insurmountable financial challenges” or merged, as was the case with 70-year old Tennessee Temple University, a Christian liberal arts college

4 **Academe** FALL 2015

that was slated to merge with Piedmont International University, located 300 miles away.

As you can imagine, these cuts, closures, and mergers can have a dramatic and often negative impact on teachers, students, staff, and even administrators. Moreover they affect entire communities and, as some would argue, our entire nation.

Contingent labor represents another significant aspect of the financial crisis in academia. A 2012 article in the Harvard Business Review entitled *The Rise of the New Contract Worker* (Erickson) suggests that “More and more people are choosing a contingent work style . . . over full-time or part-time work.” While the article acknowledges some of the issues involved with contingent labor, such as “lack of employer engagement,” “lack of benefits such as health and life insurance and disability benefits,” it fails to address some of the other very real and day-to-day concerns of contingent employees, such as “Will I have a job next semester?” and “How am I going to pay my bills, including school loans?”

Adjuncts, a term commonly used to refer to contingent employees in academia, now make up the vast majority of college and university faculty. Especially depressing is the fact that here in New York State, permanent faculty positions at SUNY 4-year schools declined for more than a decade until 2013, and have now leveled off at about 40 percent of total faculty (Source: WSKG Analysis of SUNY Institutional Research Data).

A 2014 PBS article, *When a College Contracts ‘Adjunctivitis,’ It’s the Students Who Lose* (Fruscione), reveals that many of these workers teach at multiple universities, commute long distances (often hundreds of miles a week), work long hours, and earn an average of \$2,500 per course (others are paid slightly more). Simple math reveals that, at this rate, someone supporting a family of four

would have to teach over 9.54 classes a year just to breach the 2014 poverty guidelines.

Fruscione and other contingent employees are part of the adjunct movement to petition the Labor Department’s Wage and Hour Division about what they say amounts to “wage theft,” referring to the fact that contingent employees are only paid for the hours they spend in the classroom and not for the class prep, research, service, writing, and time spent in student-teacher interaction (including office hours) that are major components of their work (while these ‘duties’ may not be part of the formal contract language, they remain integral aspects of the academic lifestyle if one desires to be successful).

The situation can be even more dire as we reflect on the real-life stories of contingent faculty. Mary-Faith Cerasoli is an adjunct professor of Spanish and Italian. Cerasoli is also homeless. According to the PBS article *Homeless Professor Protests Conditions of Adjunct* (Pathe), Cerasoli, a 53-year old seasoned teacher, has an annual salary of \$22,000. Because she teaches what is considered a full course load, she’s been told she is ineligible for public assistance. Cerasoli’s situation is compounded by the fact that she has a life-threatening thyroid disease and a detached retina, resulting in considerable medical bills.

Another recent news report on NPR/WSKG Public Radio, *Why Some College Professors Struggle to Get Home Loans* (Wastvedt), focused on various financial difficulties faced by contingent faculty, including not being approved for a home loan due to lack of job stability. While this instability is at the heart of many of the contingent labor debates, Barbara Need discovered firsthand that being a contingent employee made it hard to “plan long-term and make big financial decisions” and ultimately stood between her and her dream of home ownership.

According to Need, two banks turned

her down because she works part-time as an adjunct professor at Tompkins Cortland Community College (TC3) and online for a school in Chicago. Her unguaranteed sources of income are a red flag to banks, especially if the income has not been consistent from semester to semester due to “enrollment changes.”

The article reports that Delia Yarrow, a counselor for first-time buyers at Ithaca Neighborhood Housing Services, says “banks want stability” and there are few institutions that are willing to say ‘Yes, we’re going to keep employing this person as an adjunct.’ Talk about commitment phobia!

Still, there is no way to comprehend the fate of Margaret Mary Vojtko. The 2013 NPR/WSKG Public Radio article, *The Sad Death of an Adjunct Professor Sparks a Labor Debate* (Sanchez), chronicles Vojtko’s story.

After 25 years of teaching French at Duquesne, the university did not renew her contract. As a part-time professor Vojtko was only earning around \$10,000 a year. She also did not have health insurance which, although already an issue in and of itself, became more problematic when she developed cancer and ended up with high medical bills.

After 25 years Vojtko had hoped to receive “a living wage and some sort of retirement and benefits.” What she got was a destitute, nearly homeless life and a fatal heart attack at the age of 83, which left her unconscious on her front lawn, never to recover. In that same article Maria Maistro, head of the New Faculty Majority, tells of “colleagues who have recently had to sell their plasma in order to buy groceries.” No wonder some professors are advising their students not to go into teaching.

The student loan crisis, estimated to be \$1.2 trillion in 2014, exemplifies one of the most pressing and catastrophic aspects of the financial crisis facing academia today.

According to a 2015 CNBC report, *The High Economic and Social Costs of Student Loan Debt* (Holland), “the implications of student loan debt are not just for borrowers but for the economy at large,” appropriately referred to as the “student debt ripple effect.”

The report paints a dismal picture of the untold, and often unforeseen, costs of higher education today. For example, the article makes claim that “Mounting student loan debt is ricocheting through the United States, now affecting institutions and economic patterns that have been at the core of America’s very might.”

Even more frightening is the realization that “The high levels of student debt are also serving to perpetuate and even worsen economic inequality, undercutting the opportunity and social mobility that higher education has long promised.”

Stepping back and logically looking at the big picture one has to assume that students don’t purposefully get themselves in that kind of debt, yet today there are estimated to be 40 million borrowers with an average balance of \$29,000. For others that number is much - and I emphasize much - higher. So how did we get ourselves in this financial mess?

In a 2012 report, the Consumer Financial Protection Bureau argued that “many student borrowers may not have understood the difference between private student loans and government loans” and “default rates on private student loans have spiked significantly since the financial crisis of 2008.” And, quite frankly, the current job market leaves a great deal to be desired, especially if someone is looking for a full-time tenure track position.

Students who are still in school are also affected. A July 2010 story on NPR/WSKG Public Radio, *College Students Hide Hunger, Homelessness* (Hillard), revealed the reality some homeless UCLA students face as they ‘couch surf’ at different friend’s rooms, sleep in libraries or locker rooms, and experience food insecurity.

These experiences are certainly not unique to UCLA, as I’ve discovered during my own teaching career, and Michelle Asha-Cooper, of the Institute for Higher Education Policy in Washington, D.C., admits that “What we’re hearing from the college presidents and leadership (is) that more and more students are struggling.” Asha-Cooper goes on to say “Some are taking out pretty large amounts of student loans to finance their education

as well as their living costs. Some are enrolling part-time, some are even dropping out.”

Besides the obvious repercussions of dropping out, doing so does not erase accumulated school loans for the student, or for their parents.

A 2015 Huff Post Blog, *How Parents Can Avoid Getting Crushed by the Student Loan Crisis* (Dash), paints the very real and often dismal picture of parental liability for their children’s school loans.

While getting a co-signer can increase the students ability to get a school loan, and even qualify them for a lower interest rate, the reality is that if their son or daughter cannot pay back the school loans, or passes away, the co-signing parent is held liable for the balance.

As an example, Steve Mason, a senior pastor at Oasis Church in Redlands, California, gained national attention in 2014 after his daughter Lisa, who had accumulated \$200,000 in student loans, died of liver failure. Not only did Mason and his wife have to deal with the untimely and unfortunate death of their daughter, Mason, as the co-signer, remained responsible for the entire student loan debt she left behind.

Retirees are also being severely affected by the student loan crisis. A 2015 article in *Money; Family Finance*, *You’ll Never Guess the Latest Victims of the Student Loan Crisis* (Ross), “A fast-growing number of seniors are hitting retirement with a student debt burden. Even their Social Security is at risk.”

The article reports that, according to the Federal Reserve Bank of New York, “Over the past decade, people over the age of 60 had the fastest growing educational loan balances of any age group” and “The total amount grew by more than nine times, from \$6 billion in 2004 to \$58 billion in 2014.”

According to the Government Accounting Office (GAO), “Over half of federal loans held by people over 75 are in default.”

The GAO also reported that 18% of Federal student debt for people ages 64 to 74 was for Parent PLUS loans, leaving

continued on page 6

FALL 2015 **Academe** 5