

“I decided that something was wrong with the world and not me”

College loan debt and the life of an adjunct professor

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The ballooning of student loan debt and the growing preponderance of part-time, low-paid adjunct professors are two sides of the deepening degradation of the American higher education system. Once the envy of the world, US colleges now specialize in education on the cheap while young people are increasingly preyed upon by the Department of Education in the form of loans.

Last month, student loan debt set a new record at \$1.465 trillion, more than double its level in June 2009. Over 2.7 million borrowers owe in excess of \$200,000 each and face a lifetime of escalating interest costs and penalties—a modern form of debt peonage. The number of people 60 and over still paying on student loans has quadrupled since 2005. The federal government is garnisheeing up to 15 percent of indebted seniors’ Social Security payments for their college loans.

The average cost of tuition at public colleges has nearly doubled in the decade since 2003. At the same time, the quality of higher education has been hammered. Many schools now routinely staff more than half their classes with part-time adjunct lecturers or graduate teaching assistants. For example, the University of California-Berkeley charges \$14,170 in tuition (in-state) but has part-time faculty and graduate assistants teaching 68 percent of its classes. George Washington University charges \$47,343 a year and has 61 percent low-wage staff.

The *WSWS Teacher Newsletter* spoke with adjunct professor “Rebecca” at a US community college who was eager to expose the impossible situation faced by so many college instructors but asked that a pseudonym be used to protect her various jobs.

“As for my story, I found my way to the WWSWS as someone who has had their life basically stolen from them by the 2008 financial crisis,” Rebecca explained.

“I was looking forward to a promising life—I had an

outstanding resume, had worked hard and had had tons of opportunity before the crash. But after the economy collapsed, my future evaporated. I went straight home to live with family in 2009 after earning my master’s degree because jobs were just disintegrating—a deeply unfair step to have to have taken after enduring such a difficult and expensive education.

“I networked, worked for free, and took whatever low-wage job I could find. Like any good American I believed for some time that things would turn around if I just kept trying. But by 2014 I decided enough was enough. I had finally landed a fairly fun and meaningful part-time job, but was laid off after only four months.

“I decided that something was wrong with the world and not me, if someone like me had to endure five years of joblessness and crisis just to land a part-time job that only ended up lasting four months.

“All the while I’ve been barely hanging on in part-time adjunct teaching jobs at community colleges. They do not pay enough to live and do not provide me with any dignity or real future. I work for several community colleges at the same time, as an online instructor. As you know, there are adjuncts living in their cars, homeless. The only way most, I believe, can live is to have a husband or wife support them. I myself had to take money from my family when I couldn’t pay my bills.”

Adjuncts receive on average in the US only \$2,700 a semester per class and find themselves constantly applying to various institutions to double-up as much as possible, like Rebecca. An estimated 31 percent of part-time faculty are living near or below the federal poverty line, with one in four receiving some type of public assistance. At least 1.3 million professors across the US are working on contingent contracts.

The growth of the “adjunct industry,” like the student

loan debt industry, has followed the systematic defunding of higher education since the 1980s. This trend intensified in the wake of the 2008 crash. Overall state funding for public two- and four-year colleges in 2017 was \$9 billion below 2008, after adjusting for inflation. “State-funded” schools now, on average, receive only half of their costs from taxes, making up the difference with ever-escalating tuition hikes and cuts to education, including the growing reliance on low-paid adjuncts. During this period, state tax subsidies and various forms of abatements to big business have proliferated.

Most teachers are terribly conflicted between their passion for the work and the difficulties of subsisting on an adjunct’s salary. Rebecca spoke with obvious emotion, “My students love me, I work hard and I see that they really need a teacher. They want direction, they want to grow into their potential as people, to be able to think about things, and become a meaningful, valuable person to society. It is the absolute birthright of every human being to do that, in my opinion.

“But it’s very difficult to help make that happen as an adjunct because I’m not paid enough to give them all they need to grow. All I can see most days is the terrifying last day of the semester when I’ll be cut off payroll and struggling to survive once again with no income. I don’t know how much longer I can go on like this, physically and mentally.”

Many, including Rebecca, have their problems compounded by their own student loan debt. She related, “I had to take out about \$29,000 in student loans for my degrees. But it has gone up another \$10,000 in the last 10 years due to being out of work. I can’t believe that for the privilege of being unemployed I get to pay the government \$10,000 in interest. All education should be free!”

Reflecting on these trends, she said, “Students are beginning to think that college is a fraud. It merely dabbles in education. How is it that Harvard has a \$32 billion endowment, that’s as much as the gross domestic product of many African countries? What is that even for? These schools are in an ‘amenities race’ too, I think, to attract rich students or turn poor ones into indentured servants through loan schemes. Most are no longer trying to serve the poor. Then they are involved in all kinds of investment deals, and attached to corporations and the military. It’s disgusting, an outrage really.

“There are so many cool young people, very smart, who are so vulnerable who are getting sucked into these institutions that give them so little, it’s infuriating. They

trust these institutions, and these institutions are using them and betraying them. I’ve seen some figure this out and just give up on college, or make do with community college and an associate degree—they don’t want to go into debt and end up with no job, of course. College loan debt is a Ponzi scheme. Some that do decide to go to a four-year school and need a degree talk about it as if it were a nail in their coffin.”

Rebecca spoke on her attitude toward the root causes of this crisis: “Today’s capitalism is degrading the quality of human services and destroying the lives of the working people. Vital human developments are being corrupted by its ceaseless demand of endless growth and profit. Many important ideas never get off the ground today because costs are so astronomical, and they may not serve a profit motive. But we still need and want these things.

“Public education in America is like that. It has largely been successful in its past mission of being a public good that gives average people a vital service at a low cost. But it now deals in all kinds of things that have little to do with education and more to do with administrator salaries, construction contracts and big sports money. This has to stop. Working-class students, instructors and the public should be given control over our universities.

“I have abandoned almost all faith in our mainstream institutions. I see our culture and this economic system as basically totally bankrupt. Mentally I’ve moved completely beyond it and its value systems and have dedicated myself to working to put an end to the severe class issues now plaguing American society and the rest of the world.”

Referencing the escalating class struggles around the world, Rebecca concluded, “I was so excited to learn about the ‘yellow vests,’ that is the ordinary people rising up. I hope to see the whole world out in the streets in those same vests very soon! Let’s stop participating in capitalism’s crumbling charade. Organize and start building a dignified world for the working class!”



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