May 2018 | Jason.Fults@sfcollege.edu |




# Santa Fe College Adjunct Retirement Benefits Survey

Starting April 1 and ending April 18, 2018, the following language was sent in an email survey to approximately 588 Santa Fe College adjuncts. This language was agreed upon by both adjunct representatives on the College Senate and SFC Human Resources:

*Currently all SFC adjuncts participate in a retirement plan called a FICA alternative plan (aka BENCOR) in place of Social Security. We would like to explore the possibility and feasibility of adjuncts participating in the Social Security plan. Social Security is a "defined-benefits" plan, whereas BENCOR is a "defined-contributions" plan.*

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## What Social Security Offers

*With Social Security, 6.2% of your income is withheld and that contribution is matched by your employer. You pay this tax and earn Social Security "credits" throughout your working life. In exchange, you become eligible for benefits such as a retirement income starting at age 62, widow(er) and children's benefits, and/or disability. If you do not pay into the Social Security system, you will not be eligible for these benefits. For more information about Social Security, visit https://www.ssa.gov/.*



## What FICA (AKA BENCOR) Offers

*With BENCOR, 7.5% of your income is deposited into an individual account and belongs to you with no employer match. You can transfer this account to another qualified plan or withdraw it at any time, though the withdrawal will be subject to federal income taxes and an IRS penalty of 10% if withdrawn before age 59 and a half.*

*Since the amount in your BENCOR plan is based solely upon your contributions, you receive back only what you put in (plus interest) with no additional benefits. The FICA Alternative plan also allows for you to designate beneficiaries to transfer any funds upon death whereas the Social Security plan only allows for transfer to specified beneficiaries. For more information on BENCOR, see the Adjunct BENCOR packet provided by Santa Fe's Human Resources.*

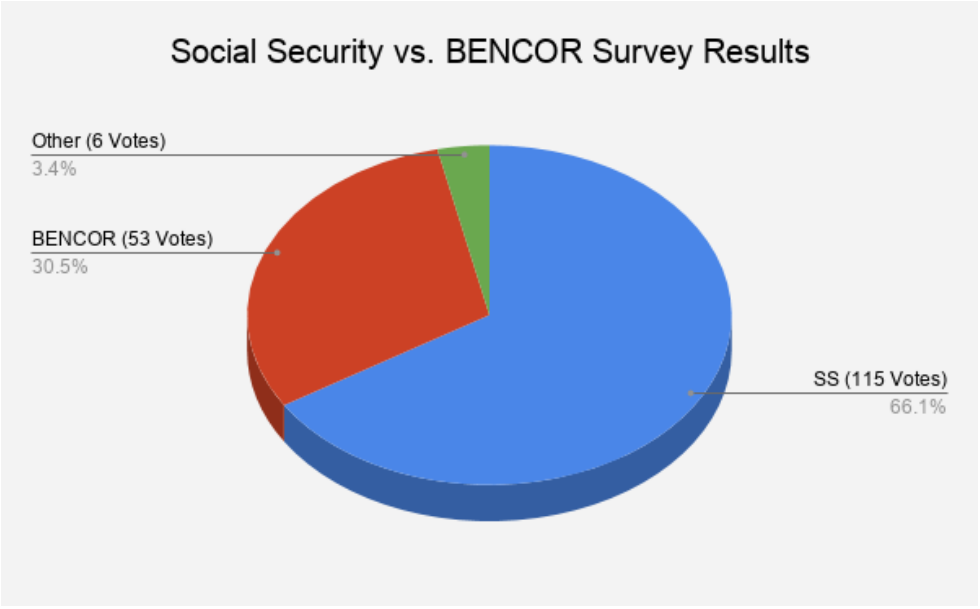
*"Social Security is a "defined-benefits" plan, whereas BENCOR is a "defined-contributions" plan.*

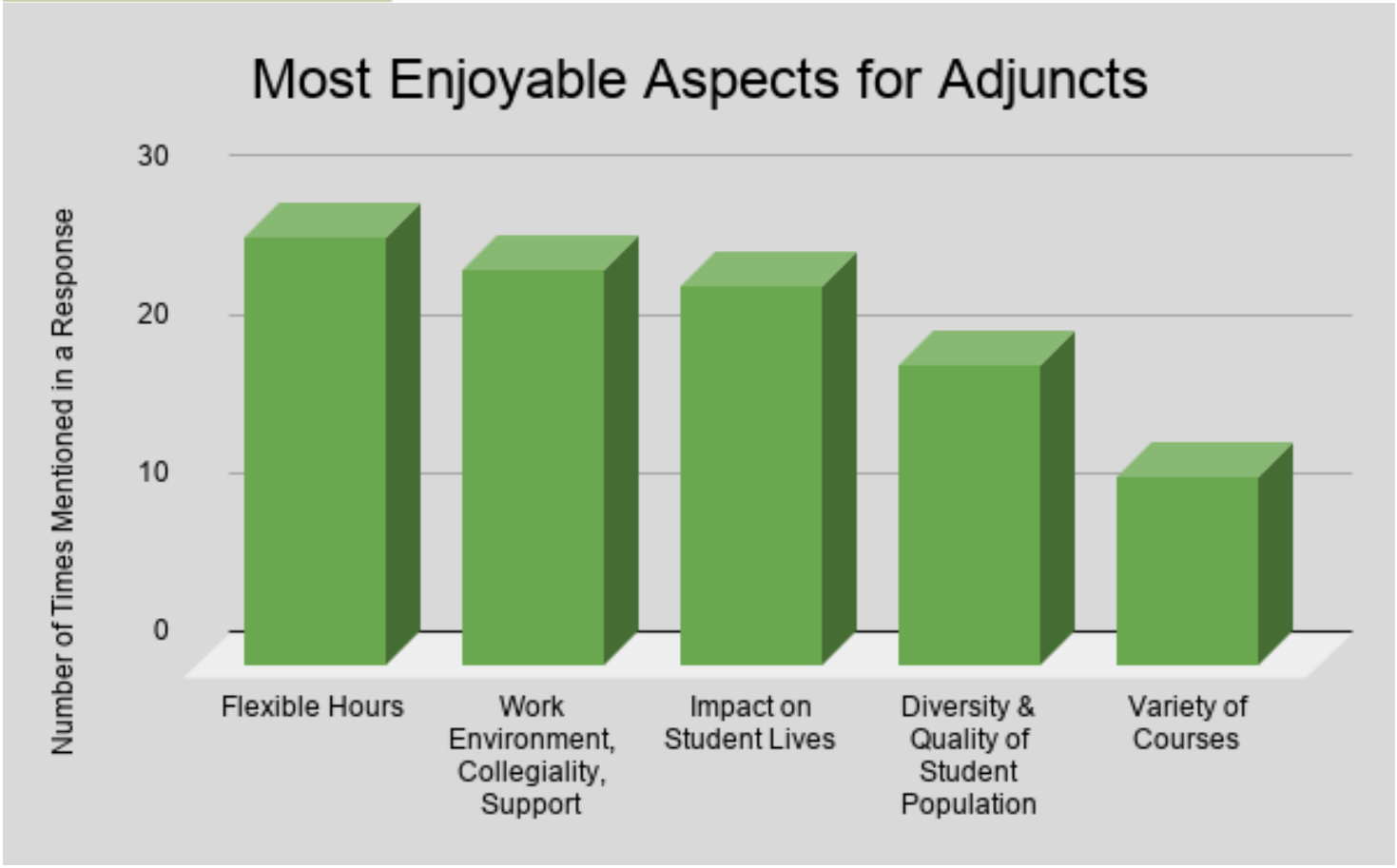
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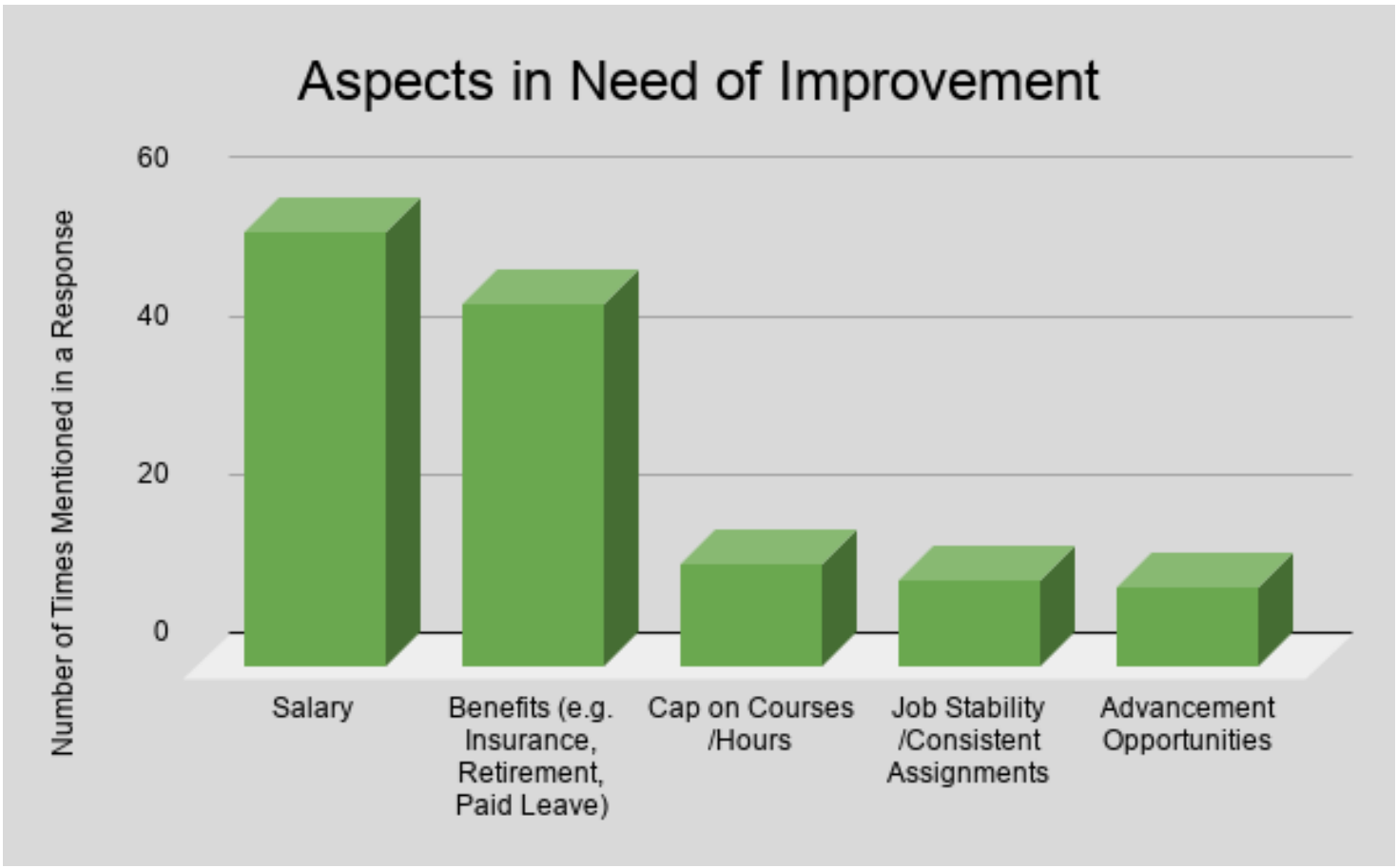
In addition to the question regarding retirement benefits, respondents were asked "What aspects of being an adjunct at Santa Fe are most enjoyable for you? What improvements would you most like to see?" Listed below is a summary of results, with frequency, as well as some particularly illustrative quotes.

## Social Security vs. FICA Voting Results

174 adjuncts responded to the question, "As an adjunct, would you prefer Social Security, FICA alternative (aka BENCOR), or Other (please specify)?" This response rate represents a 6.2% margin of error at a 95% confidence level. The results are as follow:




Most Enjoyable Aspects for Adjuncts
Number of Times Mentioned in a Response
30
20
10
0
Flexible Hours
Work Environment, Collegiality, Support
Impact on Student Lives
Diversity & Quality of Student Population
Variety of Courses


Aspects in Need of Improvement
Number of Times Mentioned in a Response
60
40
20
0
Salary
Benefits (e.g. Insurance, Retirement, Paid Leave)
Cap on Courses /Hours
Job Stability /Consistent Assignments
Advancement Opportunities



## Select quotes:

- “Most enjoyable aspects of being an adjunct are time flexibility, use of campus resources to conduct faculty-related duties, and the ability to participate in various platforms regardless of position classification. Improvements that I would like to see implemented are more communication and social interaction among same-department faculty/staff/personnel, and more consistency in number of courses-per-term contract assignments for adjunct faculty (this includes summer session).”

- “I most enjoy the diversity of the student body at Santa Fe. I would love to see the wage/benefit disparity between full time and part time employees lessen. Adjuncts teaching a full load, often with more passion, make at least half as much if not a third as much as full time faculty.”

- “I enjoy teaching and challenging students to think. I wish I was paid more, so I wouldn't have to work two other part-time jobs. Then I could spend more time on my courses. I wish we didn't have to turn in textbook requests for the bookstore every semester (my textbook hasn't changed). I wish I felt like a part of my department. I talk with the other adjuncts with whom I share an office, but I never see the full-time faculty (and we don't have any yearly get-togethers in our department).”

- “I love it at SF. My other school doesn't offer me anything comparable to SF. I get an office, an interdisciplinary unit, and Admin. Asst., a copier for that unit, it's great! We have an adjunct coordinator. A ton of support outside my department as well as in my department.”

- “I truly enjoy being an adjunct professor. I enjoy my classes which consist of students entering college for the first time and helping them adjust to college life in addition to teaching my subject area. Since I am not able to attend department meetings due to my regular day job, it would be nice to have an option of attending via a GoToMeeting or AdobeConnect or similar format to stay up on current issues affecting my department or Santa Fe in general.”

- “I like the flexibility without office hours. I worked prior with SF when they required adjuncts to do strict office hours and most days I sat in an office staring at the walls; the flexibility of “being available” as students need is much more useful. I’d like to see a tiered pay system for those of us who have taught numerous hours as adjuncts.”

- “Teaching is the most enjoyable aspect. I would like to see more interactions between the administration and adjunct faculty: More one-on-one conversations, more small-group discussions, more classroom observations of adjunct faculty. Perhaps this would help the administration (particularly the upper levels of administration) see and get to know the humans who do the bulk of the teaching at the college. I would like to see strong action toward Santa Fe College purposefully

recruiting and hiring more adjunct faculty into full time positions in the college, whether these positions are in teaching or in another professional role."

- "Employment becomes less enjoyable over time as student abilities seem to decline but our compensation remains deplorably low. When I average out my time, I make about $13 - $15/hour as a college professor with a master's degree. That becomes less and less worthwhile. Additionally, the College should recognize that we generally work more per class than its standard so we are closer to reaching a Public Service Loan Forgiveness requirement of 30 hours/week."

- "I love the schedule flexibility I have in my department and I absolutely love my adjunct coworkers, who work so hard with the limited resources they have to deliver the best experience they can to each student. One improvement I would like to see is some form of temporary disability if an adjunct is unable to come to work for an extended period due to a medical reason."

- "First, for me personally, Bencor is good, because I already have 20 years in SS. But I absolutely think Social Security should be an option for adjuncts. I love teaching at SFC and I love the students. There is much positive about this school. However it's wrong to have the majority of the faculty being adjunct with no sick leave or institution sponsored health insurance, and for some no access to Social Security. Ideally I envision a system where an adjunct is truly a fill-in temporary position. There could be lecturers with pro-rated benefits to fill the role that most adjuncts currently fill. The "full-time" role could be for professors with additional administrative responsibilities that many currently perform."

- "I have been an adjunct for Santa Fe for many years. I have always loved the Santa Fe community. I have been fortunate to be in a department that has demonstrated consistent respect and concern for adjuncts. In addition to having a voice on the College Senate (preferably a strong enough voice to match the percentage of classes taught by adjuncts), I would love to see some of the following: 1) Some degree of seniority and/or protection for long term adjuncts. This could possibly be in the form of 2 term contracts. 2) Pay increases that relate to experience and years of service. 3) Pay that is comparable to national averages as opposed to Florida averages. I make roughly half of what I made in another state. 4) Some degree of preference given to adjuncts when filling full time positions."

- "I do not want to be an adjunct but, that is what is available. I would much rather work a full-time position with the college to obtain the full-time salary and benefits. I LOVE my job, so I scrape by on what is offered - at least for now. At some point I will need to move back to a position that offers full time salary/benefits. I would like to see adjuncts moved to a social security plan so we benefit from the employer match. Health benefit plans for adjuncts and options for 401k type plans would be a significant improvement and would show that the college values the heath and security of all their employees."