

Bill To Expand Public Service Loan Forgiveness To Adjunct Professors Introduced By Durbin, Duckworth, Hirono, Booker

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WASHINGTON, D.C. – U.S. Senate Majority Whip Dick Durbin (D-IL), and U.S. Senators Tammy Duckworth (D-IL), Mazie Hirono (D-HI), and Cory Booker (D-NJ)

today introduced the *Adjunct Faculty Loan Fairness Act* to allow part-time faculty at colleges and universities – who are often paid low wages with few benefits – to be eligible to participate in the federal Public Service Loan Forgiveness (PSLF) program.

PSLF is designed to encourage graduates to pursue a career in public service by offering loan forgiveness after ten years of full-time work in government or the non-profit sector. Under current law, a public service job is defined as full-time work, or a minimum weekly average of 30 hours on an annual basis as verified by the public service employer. It may be difficult or even impossible for the many thousands of adjunct faculty who work at several schools on a contingent basis to meet the 30 hour minimum requirement. As such, these instructors, despite often working more than 30 hours, are effectively barred from participating in this program. The *Adjunct Faculty Loan Fairness Act* would expand PSLF to include part-time faculty in the loan forgiveness program.

“Our adjunct professors spend hours, in and out of the classroom, ensuring that students get the best education possible. Despite their hard work, they aren’t eligible for the same benefits that their full-time colleagues are,” said Durbin. “It’s only right that we acknowledge the public service of our adjunct professors and expand the Public Service Loan Forgiveness program to offer them necessary student debt relief. It’s a simple change that would make a resounding impact on educators.”

“Many adjunct professors have chosen to devote their lives to public service and deserve to be able to access student loan debt relief,” Duckworth said. “By updating the current requirement, it will allow faculty working less than full-time to participate in the public service loan forgiveness program, which is one reason why I’m proud to be introducing this legislation with Senators Durbin, Booker and Hirono that would expand the Public Service Loan Forgiveness Program to include adjunct professors in Illinois and across the country, encouraging younger Americans to enter and stay in vital professions like education.”

“Student loan debt is a crushing burden for millions of Americans, and, for adjunct faculty, that reality combined with meager wages, limited job security, and limited access to health care and other benefits, means simply doing their job is a challenging undertaking. This legislation makes a simple change to allow adjunct faculty to access the Public Service Loan Forgiveness program, which will provide them with real financial relief,” said Hirono.

“Despite playing an important role in higher education institutions, adjunct faculty often receive minimal employee benefits and experience significant financial hardship,” said

Booker. “This critical legislation will expand the eligibility of the Public Service Loan Forgiveness program to allow adjunct faculty to qualify, helping to lessen the financial burdens that many of them face.”

Nationally, 47 percent of instructional higher education faculty work on a part-time contingent basis, often facing low pay with little or no benefits or job security. Most of these faculty have advanced degrees and are among the 44 million Americans with student debt.

Adjunct faculty are paid an average of \$3,894 per class taught, with the annual income of the lowest-paid adjuncts hovering around the minimum wage. A survey in 2020 found one-third of respondents earned less than \$25,000 annually and only half reported having access to employer-provided health insurance. Some rely on public assistance or work other part-time jobs to supplement their income. Many times adjuncts piece together hours to get a full course load by teaching at more than one school in the same semester. And in most cases adjuncts are paid only for the time spent teaching, not the time spent preparing for class or meeting with students.

The bill is also supported by Service Employees International Union; American Federation of Teachers; National Education Association; and National Association of Graduate-Professional Students.