



There has been much email traffic over the last several days about social security as a retirement option for adjunct faculty, so we wanted to communicate that AFA *will be discussing an adjunct social security option with the District*. We also want to correct some misinformation that grew out of the email thread.

But first, we want to offer help to answer future questions about issues like adjunct faculty retirement. Please address your questions to AFA@santarosa.edu. We will provide answers where we can, and we will get the answers when we don't have the information at hand.

Next, we want to correct a few misconceptions about the original decision not to offer social security to adjunct faculty and why it is not offered today.

- 1) Federal law was [changed in late 1990](#) to require that state and local government employees who were not covered by a public retirement system, like CalSTRS, either be included in social security or be provided with an alternative by July 2, 1991. At that time, SRJC adjunct faculty who were not enrolled in the CalSTRS defined benefit pension plan had no retirement plan.
- 2) In response to the new law, AFA surveyed about 1,000 current and pool adjunct faculty in 1991 to determine whether they preferred social security or an alternative. Of the 169 responses received from those without a retirement plan, 107 preferred a district-offered alternative, 28 preferred social security, 19 preferred to join the CalSTRS defined-benefit plan, and 15 said they had no clear preference.
- 3) Driven by the survey results, AFA and the District negotiated the Fidelity plan as an alternative to social security. All adjunct faculty were subsequently required to enroll in the Fidelity plan or the CalSTRS defined benefit plan. The CalSTRS cash balance plan was added as a third option in 1998.
- 4) AFA has surveyed adjunct faculty a few times since 1992 about possibly including social security as a retirement plan, most recently in [2011](#). The survey results have not showed strong interest in social security, so AFA has not pursued it as an option in negotiations.

Despite that history, we see compelling reasons why adjunct faculty in certain situations would greatly benefit from having social security as a retirement option. We are thinking of adjunct faculty members who begin teaching after working for a decade or longer in positions from which they had already earned social security benefits. These adjuncts might feel they would not earn enough service credits to vest in the CalSTRS defined benefit plan, and so would enroll in one of the alternatives. They would accumulate relatively modest retirement savings in their SRJC plan while no longer earning credits toward social security benefits. In addition, the

modest eventual earnings from their SRJC plan will reduce their social security benefits due to the Social Security [Windfall Elimination Provision](#) (WEP). The same problem would affect younger adjunct faculty who teach for several years early in their working lives before moving to non-teaching positions covered by social security. So, while social security may not be suitable for all adjunct faculty, it clearly would benefit many.

Two important caveats: We have no guarantee that an adjunct social security option will be offered since discussion is just beginning. And if a social security option is offered, adjunct faculty enrolled in the CalSTRS defined benefit plan would not be able to switch into the social security option.