

USA TODAY SPECIAL REPORT

The high cost of teaching



Brian Smith, a Bend Gate Elementary School teacher, serves up Kona Ice 40 hours each week for a summer job to help supplement his income. Smith works 15-25 hours each week for part of the school year. DENNY SIMMONS / COURIER & PRESS

Rising housing prices, cost of living hurt budget

Erin Richards and Matt Wynn
USA TODAY

In sunny Miami, bilingual elementary teacher Mari Corugedo has 10 years of experience, a master's degree and a passion for helping Spanish-speaking students quickly learn English.

Her annual compensation for her skills: \$64,000, plus benefits. But it doesn't go far in this popular city, where median rent has shot up almost \$2,000 per month, and the median mortgage is almost \$1,500 a month before taxes or insurance, according to the real estate site Zillow.

"I would have moved out of here by now if not for my husband's supplemental income," said Corugedo.

Beginner teachers have a tougher time. Skyrocketing housing prices combined with relatively low educator salaries have made one of the nation's priciest cities a starting point for many.

In the first analysis of its kind, USA TODAY examined salaries and living costs for teachers all over the country.

New teachers can't afford to live in an area with an average rent of almost \$2,000 a month, the analysis shows.

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Low pay, student loans force teachers to get second jobs

Segann March
Evansville Courier & Press
USA TODAY NETWORK

EVANSVILLE — When 28-year-old Shelby Phelps isn't grading essays after school, you can find her taking orders and serving pizza at Spankey's Una Pizzeria on Evansville's West Side.

In addition to her full-time career as an English and journalism teacher at

Central High School, Phelps also oversees her school's yearbook club, teaches summer school and participates in TeachPlus, a paid teacher advocacy fellowship.

But that's not enough.

Phelps also waits tables on Friday and Saturday nights.

"I was on deferral for my student loans," she said. "Once that picked up again, I was like, 'I have to make this

payment.' With the paycheck that we make, it's hard to save money."

Phelps isn't alone. One out of every five teachers nationwide must take another job to make ends meet.

Many teachers across Indiana are picking up second jobs to pay off student loans and have money to direct into their children's college funds, to

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compensate for low teacher pay and to supply their individual classrooms throughout the school year.

Indiana's average starting teacher salary is just under \$36,000, ranking the state 36th in the country. The average salary is a little over \$50,000, according to the National Education Association.

Teresa Meredith, president of the Indiana State Teachers Association, said teachers working a second job while prepping for their next lesson plan is a viscous cycle.

"If you didn't work a second job, you'd stay after school, planning and getting things ready for the next school day," she said. "Then you'd go home. But when you're having to hurry up and get out of school to get to that second job, and then hurry and wrap up that second job to get home to do the things you needed to earlier — it's exhausting."

Many school districts and educators got their hopes up earlier this year during the Indiana Legislative session when conversations surrounding teacher pay increases made headlines. There was a lot of talk, but ISTA officials were less than impressed with the outcome.

Meredith said the union has worked hard to increase starting salaries for teachers throughout the state, but those teaching in rural communities still need a bump in pay.

"It's a bigger issue that involves pay, teacher licensing and school budgets," Meredith said. "It's all a matter of respect for the profession and valuing children. When our state doesn't value children, then we're going to have a really bleak future."

Evansville Vanderburgh School Corp. Superintendent David Smith said he had a second job when he started teaching four decades ago. He said teachers deserve competitive wage compensation.

"It definitely is a state issue," Smith said. "All I would ask is that we are funded to keep pace with inflation. But when you have not gotten that for over 12 years now, it is just incredibly difficult to pay people what they're worth. When you look at teacher attractiveness, we (Indiana) are 50th. When you look at teacher pay over the last decade, we're also 50th in terms of pay increases."

Michael Rust, president of the Evansville Teachers Association, said the state has taken funding from public education and placed it in two new pots of money: charter schools and vouchers.

Where does the EVSC stand?

The Evansville Vanderburgh School Corp.'s average salary is around \$50,000 with a cap of \$70,000. The minimum salary is \$37,500, as reported on an IndyStar's database.

Over the last four years, EVSC has given teachers a two percent increase annually. This year, the salary increase was only one percent due to limited state funding, Smith said.

For example, a teacher who is currently in their fifth year teaching would have seen a total average salary increase of \$7,423. This figure includes the district's annual percentage increase and a yearly stipend from the Teacher Appreciation grant over the past five years, Smith said.

Teachers' salary increase fluctuates depending on their salary bracket.

Smith said EVSC continues to "make certain that teachers at the beginning of the scale get increases that would moti-



Amanda McMillian pulls pillows for a customer at Pier 1 Imports on May 25. She works 15-18 hours a week at Pier 1 Imports in addition to teaching Family and Consumer Sciences at North High School. PHOTOS BY MACABE BROWN / COURIER & PRESS

Quick facts:

- Current teacher salaries are down 10 percent since 2007 in inflation-adjusted dollars
- 90 percent of all Hoosier students are in public schools
- The number of teachers leaving Indiana and the profession is growing
- The average Indiana teacher makes less than teachers in states bordering Indiana
- 70 percent of all Hoosiers say public schools need more funding
- 72 percent of Hoosier say teachers are paid too little
- State tuition support for K-12 education hasn't kept pace with inflation over the past decade resulting in a \$13 million shortfall this year alone in EVSC compared to 2009-10 funding when adjusted for inflation.

— Indiana State Teachers Association

vate them to continue into the profession."

Smith said the corporation has tried to do a few things to help with employee expenses. For example, the district also offers low-cost healthcare premiums to all employees and access to a health and wellness centers at no cost to employees.

"The reality is that teachers need to earn a competitive wage and schools need to be funded just to keep pace with inflation," Smith said.

The EVSC used to have a 17-tiered salary pay schedule based on bachelor's and master's degrees, but state mandates took that away, Rust said.

"In the old pay scale salary schedule, a teacher knew where they were going each year," Rust said. "Turnover is out of hand and I keep thinking that we are at a perfect storm, but the storm keeps getting worse."

Phelps believes the EVSC can shift funds to support teacher pay by cutting overhead costs.

"What we're seeing as teachers is a large influx of administrative positions," she said. "There are positions being cre-



Shelby Phelps jokes with customers as she takes an order at Spankey's Una Pizza. Phelps is a full-time English and journalism teacher at Central High School.

ated Downtown. The money is there. The things that Superintendent David Smith is saying about money not being available ... is not the case."

Smith said the district has addressed limited revenue by reducing Central office expenditures by 61 percent, eliminating waste and investing in competitive salaries for all employees.

"We spend a greater percentage of our operating funds on teacher salaries than is advisable," he said. "But we're doing that because our teachers deserve certainly what salary we provide and then some."

Meredith said prioritizing teacher pay is a tough job for school districts that have limited funding from the state.

"The district has to decide what they can't live without and what can they skip this year in order to provide more money for salaries," she said.

Smith said more affluent school districts receive larger revenue from the state.

"Carmel is getting a 3.4 percent increase next year," he said. "I don't begrudge that because I think if they're

paying their employees more with that 3.4 percent — that's great. The most affluent school districts get a larger increase in revenue than districts that are more urban, poor districts."

'Emotionally, it's difficult ...'

A typical Friday for Phelps starts with her morning commute to Central High School. Her contract states that she has to be at school by 7:15 a.m. and off work by 3 p.m. Any grading or school work done after her shift concludes is unpaid, she said.

Between jobs, she has an hour to go home, feed her dog and grab a quick snack before clocking in at Spankey's Una Pizza. She won't get off until 10:30 p.m.

"I'll get home and tell my boyfriend, 'You can't talk to me.' I don't want to be around anyone. I just need quiet away from people," she said. "Sometimes, I have those days where it's just a lot."

Phelps began her teaching career with the EVSC five years ago. Oversee-

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ing the yearbook club comes with an annual \$1,500 stipend, she said, stating, "It is a time commitment and \$60 every paycheck doesn't cover when I go to every event and take pictures."

She wants to continue teaching, but questions what the future holds.

"I'm not ready to leave the classroom yet, but at the same time if I ever

want to have a family — I have to switch jobs," she said. "Because I can't make it."

'I have two kids of my own...'

Evansville resident Brian Smith has held a second job for 16 years while being a full-time elementary school teacher. He currently teaches at Bend Gate Elementary in Henderson. He commutes regularly.

Smith's second job is at Kona Ice of Evansville.

Starting in mid-April and going until early November, he works — mostly on weekends during sporting events — at the well-known tropical shaved-ice truck.

When school concludes in the summer, Smith works 40 hours each week at Kona Ice. During the school year, he contributes 15-25 hours weekly depending on the events.

"It's a fun job because everybody is exited about seeing you," he said. "It's not a hassle because I am

able to be social."

Why does he have a second job?

The average starting teaching salary in Kentucky is a little over \$36,000, according to National Education Association. Kentucky ranks 32nd in the country for starting salaries for teachers.

Smith is in the process of saving for his children's college. He also needs additional income for family vacations, holidays and to help make charitable donations to families in Henderson around Christmas time.

"I have two kids of my own," Smith said. "I would like to get a leg up with my children's college. Being able to add a little bit here and there into their college funds helps."

'I really do need this money'

Amanda McMillian, 30, is exhausted.

"It's always an external battle. I am exhausted. I'm stressed out, but I need this money. I have stressors on both ends. It's hard and I do a lot of financial planning on my end to just get by."

In addition to teaching Family and Consumer Sciences at North High, she works 15 to 18 hours a week at Pier 1 Imports.

"I've been working a part-time job ever since I started teaching eight years ago," McMillian said. "I really do need this money. A lot of it is student loans. I decided to go to Indiana University and wasn't super well-versed on loans. You don't really understand the interest that piles up at that age. There is some added stress with working a part-time job."

Her mom lives with her. They split bills each month but she constantly has to glance at her budget. Her part-time job pays her student loan payment, which is hun-

dreds of dollars each month.

"The low salaries and having to work different jobs — I feel like single teachers get a lot of these problems and you can only get so many hours in a week part-time."

To keep her sane, McMillian visits her friends monthly, plans out her free time and exercises.

She taught at Mount Vernon High School for five years before switching to North High School. Her new school is closer to her house, so she saves money on gas. EVSC also gave her a \$500 pay increase for switching school districts.

She plans to continue teaching for awhile longer, stating, "I'm going to look at different career options for a multitude of reasons. Pay is a big one."

What's next?

Rust said EVSC and the Evansville Teachers Association will begin work this fall on a new collective bargaining agreement. Teacher pay is top priority for the union, he said.

"(The) ETA will bargain for every penny available for teachers, but can only bargain for dollars that are available, as the Legislature has only provided a modest increase in funding," he said. "Part of the equation is how teacher pay increases are formulated in the next collective bargaining agreement as fewer dollars leaves us with fewer options."

Together, ISTA affiliates and ETA are beginning to set short-term (6 months), mid-term (12 months), and long-term (24 months) goals for keeping public education funding and teacher pay at the forefront of the public's and policymakers' eyes, Rust explained.

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