

# 2020-2021 Graduate Student Assembly Cost of Living Report



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## Executive Summary/Purpose

A graduate student's compensation package only partly describes the quality of life experienced by the graduate student during their tenure at Virginia Tech. VT offers competitive assistantship packages to prospective students, but considerable work needs to be done to see the effectiveness of these packages across all of Virginia Tech's campuses where graduate education occurs. The Graduate Student Assembly (GSA) administered a survey to gauge what graduate students were paying to cover the basics every month and are providing some recommendations based on the results.

The Cost of Living Survey was administered by the GSA between February 5th, 2021 to March 13th, 2021. The survey was sent to students via the GLC weekly email, GSA delegate email lists (then forwarded to the respective constituents), and social media. We received approximately 1,100 responses to the survey. The topics that the survey asked were related to stipend information, income taxes, supplemental income, educational costs, rent/mortgage, utilities, childcare costs, groceries, parking/transportation, and health insurance. The full question set can be found in **Appendix A**.

We classified students as Blacksburg, Roanoke, or Greater Washington DC depending on their primary place of work/study. Expenses are reported as either 1) All VT students, 2) Blacksburg students, 3) Roanoke Students or 4) Greater Washington DC Students. The results from this survey indicate the *minimum cost of living per (1) graduate student*.

## Findings/Recommendations

1. Offer multi-year assistantships, equivalent to the average programmatic time needed to complete a degree.
2. 381 responses were from international students (51%).
3. All students need to have the option of a 12-month assistantship.
4. Evaluate the equity of services provided to graduate students by mandatory fees. The variability of these fees can be found in **Appendix B**.
5. Raise the minimum stipend to match the cost of living + additional expenses as indicated by this survey.
6. The minimum cost to live for all VT students is \$2136/month. Additionally, respondents have reported spending an average of \$698/month in out of pocket educational expenses (technology, software subscriptions, etc.), out of pocket medical expenses, and/or childcare expenses; these expenses are further described in the **Additional Expenses** section. This assumes that a student (depending on their situation) may need to spend \$2834/month to afford to live and complete their graduate studies at VT.
7. In Fall 2020, there were 3388 assistantships offered to graduate students.
  - a. 987 students that are in departments averaging below \$2136/mo.
  - b. 1454 students making between \$2136-\$2200/mo.
  - c. 72% of students on assistantships are barely making the minimum to live and pay expenses related to education and graduate life at VT.

## Cost of Living Assessment (All students)

We used responses from rent/mortgage, utilities, income tax, mandatory fees, parking/transportation, groceries, and health insurance premiums as the minimum requirements to derive a minimum cost of living for graduate students.

We defined utilities as monthly expenses towards gas/heat, electric, water, cellphone, and internet bills.

Parking/transportation costs are defined as monthly payments for parking, insurance, gas, public transit passes, and annual tax payments.

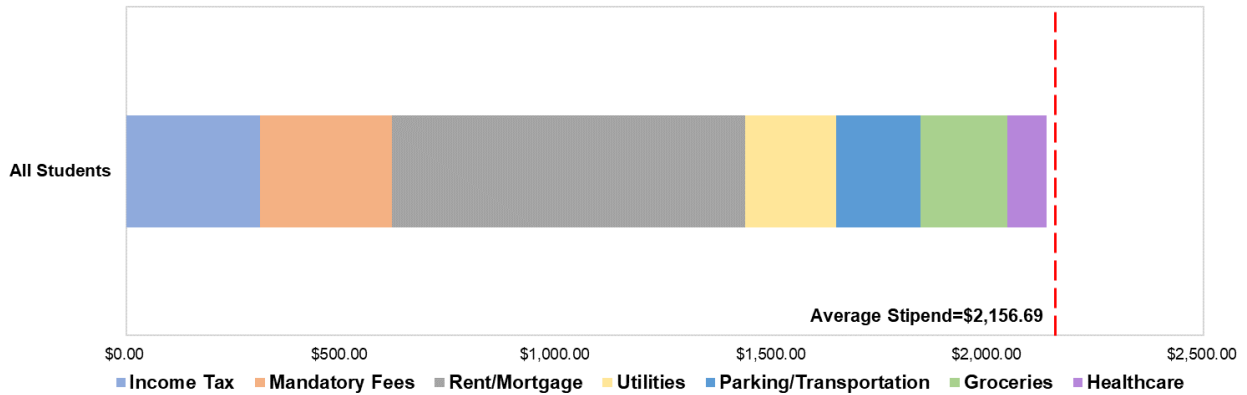
All categories are reported as monthly averages except for groceries (we gave everyone a \$200/month allowance due to the high variability of responses in the category). The average cost of groceries reported by all students is \$329/mo.

We did not factor in expenses such as out of pocket medical expenses, additional educational expenses, or childcare to achieve the minimum cost of living for graduate students. We detail the abovementioned expenses in the **Additional Expenses** section.

The monthly stipend that is needed to meet the cost of living for graduate students at VT is **\$2,136.68**.

**Total responses (All Students): n=745**

### All Students Reported Cost of Living Compared to Average Stipend



Red dashed line indicates average stipend (\$2156.69) received for all students on a graduate assistantship. The average stipend data was obtained from the Virginia Tech Graduate School.

Category	Monthly Expense
Income Tax	\$ 310.41
Mandatory Fees	\$ 306.44*
Rent/Mortgage	\$ 819.92
Utilities	\$ 211.44
Parking/Transportation	\$ 195.96
Groceries	\$ 200.00
Healthcare	\$ 92.51
<b>Total Monthly Expenses</b>	<b>\$2,136.68</b>

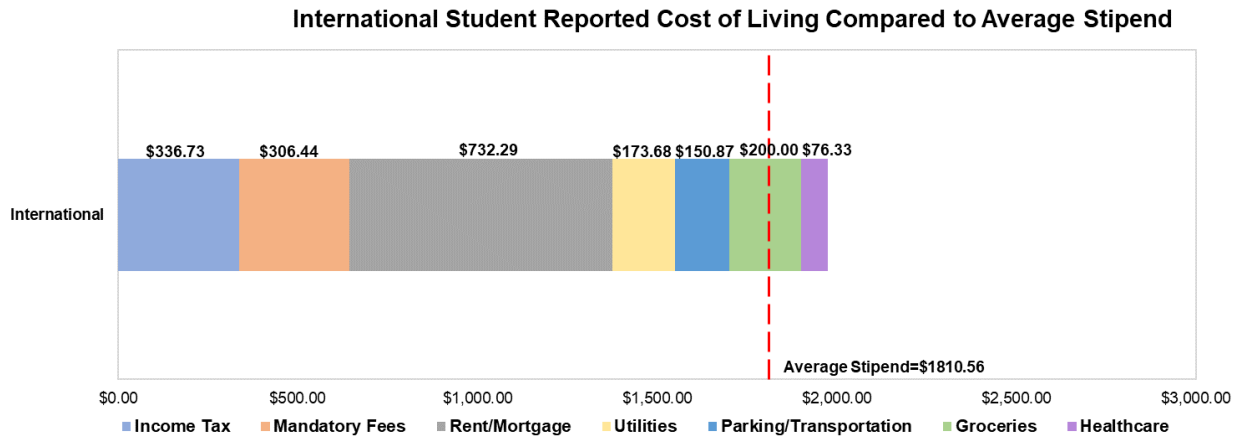
The average student has \$20.01 remaining after cost of living expenses are paid.

48.5% respondents report that they are offered a multi-year assistantship with the average of 3.46 years offered.

20.7% respondents report that they work an additional job external to VT working an average of 26.2 hrs/week.

There was a wide variability in Mandatory Fee payments. This is further described in the Limitations section. (A table documenting Mandatory Fee combinations is found in **Appendix B**).

**International Students (all campuses; n=381)**



Red dashed line indicates average stipend (\$1810.56) received for international students on a graduate assistantship. The average stipend data was obtained from self-reported incomes on the survey.

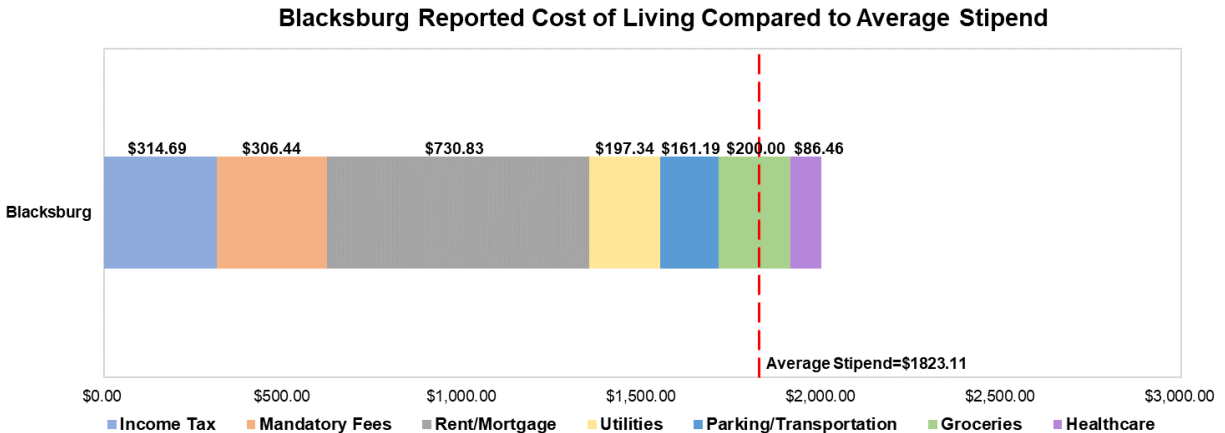
52.5% respondents report that they live with roommates to reduce the cost of rent.

27% respondents report that they are offered a multi-year assistantship with the average of 3.62 years offered.

Category	Monthly Expense
Income Tax	\$ 336.73
Mandatory Fees	\$ 306.44*
Rent/Mortgage	\$ 732.29
Utilities	\$ 173.68
Parking/Transportation	\$ 150.87
Groceries	\$ 200.00
Healthcare	\$ 76.33
<b>Total Monthly Expenses</b>	<b>\$1,976.36</b>

# Cost of Living and Lifestyle by Graduate Location (Blacksburg, Roanoke, & Greater Washington DC)

**Total Responses (Blacksburg): n=641**



*Red dashed line indicates average stipend (\$1823.11) received for Blacksburg students on a graduate assistantship. The average stipend data was obtained from self-reported incomes on the survey.*

Category	Monthly Expense
Income Tax	\$ 314.69
Mandatory Fees	\$ 306.44*
Rent/Mortgage	\$ 730.83
Utilities	\$ 197.34
Parking/Transportation	\$ 161.19
Groceries	\$ 200.00
Healthcare	\$ 86.46
<b>Total Monthly Expenses</b>	<b>\$1996.95</b>

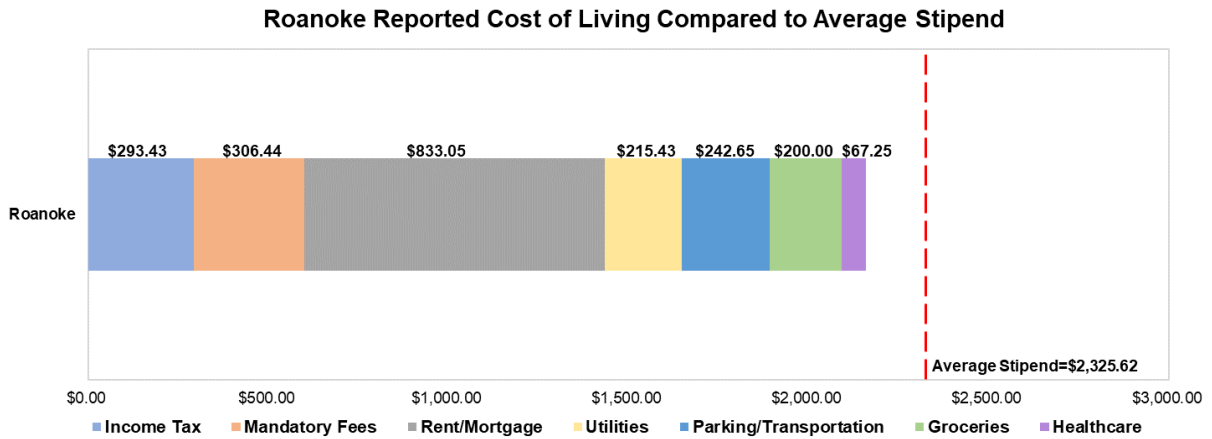
69.4% respondents report that they live with roommates to reduce the cost of rent.

48.8% respondents report that they are offered a multi-year assistantship with the average of 3.41 years offered.

13.4% report that they work an additional job external to VT working an average of 19.2 hrs/week.

The average student lives 6.3 miles from their work location, and it takes 15.6min to commute one-way.

**Total Responses (Roanoke): n=32**



*Red dashed line indicates average stipend (\$2325.62) received for Roanoke students on a graduate assistantship. The average stipend data was obtained from self-reported incomes on the survey.*

<b>Category</b>	<b>Monthly Expense</b>
Income Tax	\$ 293.43
Mandatory Fees	\$ 306.44*
Rent/Mortgage	\$ 833.05
Utilities	\$ 215.43
Parking/Transportation	\$ 242.65
Groceries	\$ 200.00
Healthcare	\$ 67.25
<b>Total Monthly Expenses</b>	<b>\$2158.25</b>

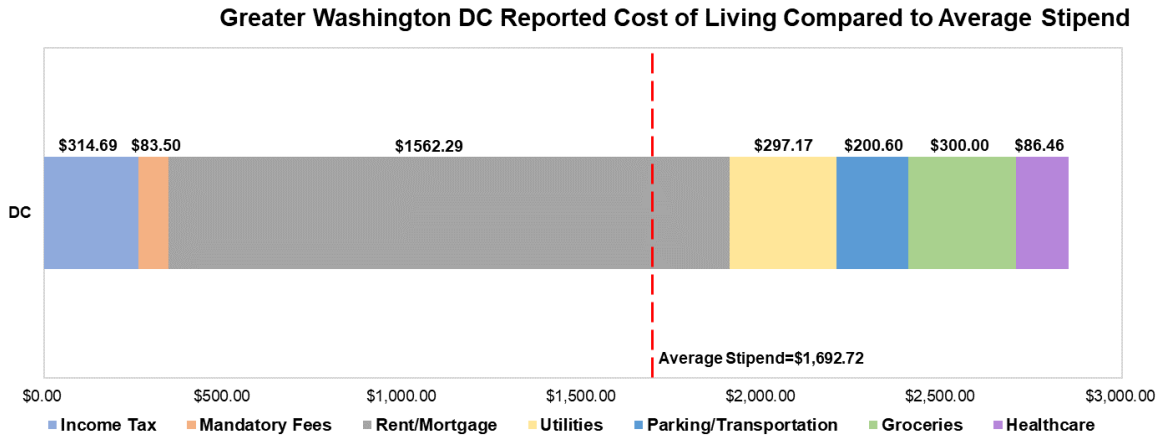
46.8% respondents report that they live with roommates to reduce the cost of rent.

93.7% respondents report that they are offered a multi-year assistantship with the average of 4.11 years offered.

18.7% respondents report that they work an additional job external to VT working an average of 6.5 hrs/week.

The average student lives 12.3 miles from their work location, and it takes 18.7 min to commute one-way.

**Total Responses (Greater Washington DC): n=72**



Red dashed line indicates average stipend (\$1692.72) received for Washington DC students on a graduate assistantship. The average stipend data was obtained from self-reported incomes on the survey.

Category	Monthly Expense
Income Tax	\$ 261.93
Mandatory Fees	\$ 83.50**
Rent/Mortgage	\$ 1,562.29
Utilities	\$ 297.17
Parking/Transportation	\$ 200.60
Groceries	\$ 300.00
Healthcare	\$ 146.10
<b>Total Monthly Expenses</b>	<b>\$2851.60</b>

65.2% respondents report that they live with roommates to reduce the cost of rent.

15.3% respondents report that they are offered a multi-year assistantship with the average of 3.33 years offered.

62.5% respondents report that they work an additional job external to VT working an average of 37.5 hrs/week.

The average student lives 14.7 miles from their work location, and it takes 31.3min to commute one-way.



# Healthcare needs assessment

Vision	Lower out of pocket maximum	Dermatology
Dental	Specialist without referral	Education
Lower deductibles	Lab tests	Emergency care
Preventive care	Acupuncture	Fewer exclusions
Immunizations	Annual cancer check	HSA option
Mental health	Annual check ups	Lower cost for specialists
Prescriptions	Cardiac check ups	Lower cost to add dependents
Better out-of-network coverage	Child-care	Med Evac
OBGYN	Contraception	Medical equipment
Lower co-pays	Coverage outside of the university health center	Naturopathic care
		Wellness visits

## Additional Expenses

### Blacksburg

Educational Expenses (annual; textbooks, hardware/software upgrades, technology subscriptions, etc.): \$745.54

Healthcare (monthly out of pocket costs, prescription drugs, doctor's visits, etc.): \$69.23

43 respondents have reported spending an average of \$395/month on childcare.

### Roanoke

Educational Expenses (annual; textbooks, hardware/software upgrades, technology subscriptions, etc.): \$879.03

Healthcare (monthly out of pocket costs, prescription drugs, doctor's visits, etc.): \$52.40

2 respondents have reported spending an average of \$300/month on childcare.

### DC

Educational Expenses (annual; textbooks, hardware/software upgrades, technology subscriptions, etc.): \$1052.56

Healthcare (monthly out of pocket costs, prescription drugs, doctor's visits, etc.): \$79.38

16 respondents have reported spending an average of \$1394/month on childcare.

## Concerns that should be Prioritized by the Graduate School

Priority 1:

- Stipends/Funding (536 responses)

Priority 2:

- Assistantship/Workloads (270 responses)

Priority 3:

- Program Structure/Requirements (137 responses)

Other Responses: Availability of classes, Work/financial commitments outside school, Family obligations, Safety/security on campus

## Fall 2020 Stipend Rates (Department/program averages & Counts)

	Count	Avg	Vet
<b>Grand Total</b>	<b>3388</b>	<b>\$2,156.69</b>	<b>\$3,160.41</b>
<b>Agriculture &amp; Life Sciences</b>	<b>344</b>	<b>\$2,166.97</b>	
Agricultural & Applied Economics	9	\$2,008.28	
Agricultural and Extension Education	4	\$2,005.50	
Agricultural and Life Sciences	1	\$1,523.00	
Animal & Poultry Sciences	47	\$2,259.57	
Animal Sciences, Dairy	7	\$2,187.71	
Biochemistry	9	\$1,593.89	
Biological Systems Engineering	28	\$2,217.36	
Crop & Soil Environ Sciences	31	\$2,197.53	
Dairy Science	2	\$1,921.00	
Economics, Agriculture & Life Sciences	28	\$2,179.37	
Entomology	39	\$2,120.59	
Food Science and Technology	11	\$2,114.23	
Horticulture	9	\$2,216.69	
Human Nutrition, Foods & Exercise	35	\$2,121.64	
Life Sciences, Agricultural and Extension Education	15	\$2,277.60	

Life Sciences, Biochemistry and Nutrition	27	\$2,148.71
Life Sciences, Food Science and Technology	11	\$2,205.91
Plant Path, Physiology & Weed Science	31	\$2,279.88
<b>Architecture &amp; Urban Studies</b>	<b>192</b>	<b>\$1,887.82</b>
ARCG	41	\$1,749.00
Architecture	21	\$1,748.71
Architecture and Design Research	20	\$1,871.63
Building Construction Science and Management	4	\$1,883.25
Creative Technologies	11	\$1,926.18
Environmental Design & Planning	26	\$1,986.77
Landscape Architecture	4	\$1,904.00
Planning, Governance, and Globalization	22	\$2,043.81
Public Admn and Public Affairs	19	\$2,058.71
Public and International Affairs	3	\$1,603.66
Urban and Regional Planning	21	\$1,888.98
<b>Business</b>	<b>97</b>	<b>\$2,237.06</b>
Accounting and Information Systems	24	\$1,706.24
Business Administration	29	\$1,751.10
Business, Business Information Technology	9	\$2,810.74
Business, Finance	4	\$3,122.35
Business, Hospitality and Tourism Management	7	\$2,810.54
Business, Management	7	\$2,863.00
Business, Marketing	7	\$2,810.54
General Business, Accounting	10	\$2,808.88
<b>Engineering</b>	<b>1503</b>	<b>\$2,176.89</b>
Aerospace Engineering	145	\$2,139.54
Biomedical Engineering	56	\$2,325.51
Chemical Engineering	51	\$2,031.78
Civil Engineering	202	\$2,154.09
Computer Engineering	122	\$2,202.02
Computer Science & Applications	219	\$2,154.90
Electrical Engineering	241	\$2,185.71
Engineering Education	42	\$2,174.55
Engineering Mechanics	50	\$2,200.08
Environmental Engineering	10	\$2,154.75
Industrial & System Engineering	85	\$2,271.39
Materials Science and Engineering	55	\$2,244.76
Mechanical Engineering	192	\$2,153.36
Mining Engineering	22	\$2,206.11
Nuclear Engineering	11	\$2,175.79
<b>Inter-College/Graduate School</b>	<b>167</b>	<b>\$2,298.90</b>
Biological Transport	1	\$2,136.88

Genetics, Bioinformatics & Computational Biology	25	\$2,351.70
Individual Interdisciplinary PhD	9	\$2,274.00
Macromolecular Science and Engineering	33	\$2,220.81
Molecular and Cellular Biology	10	\$2,312.50
Translational Biology, Medicine, and Health	81	\$2,314.90
Translational Plant Sciences	8	\$2,325.24
<b>Liberal Arts &amp; Human Sciences</b>	<b>373</b>	<b>\$2,161.50</b>
Communication	18	\$2,068.01
Counselor Education	14	\$2,113.04
Creative Writing	25	\$2,297.00
Curriculum and Instruction	57	\$2,144.20
Educ Leadership & Policy Studies	1	\$2,258.00
Educational Research and Eval	9	\$2,145.93
English	14	\$2,220.06
Foreign Languages, Cultures, and Literatures	6	\$2,077.50
Higher Education	8	\$2,157.38
Higher Education and Student Affairs	18	\$1,773.22
History	15	\$2,172.04
Human Development	28	\$1,998.93
Material Culture and Public Humanities	10	\$2,012.00
Philosophy	10	\$2,054.00
Political Science	15	\$1,948.98
Rhetoric and Writing	22	\$2,420.12
Science and Technology Studies	23	\$2,153.90
Social, Political, Ethical, and Cultural Thought	28	\$2,488.66
Sociology	34	\$2,230.99
Theatre Arts	18	\$2,151.67
<b>Natural Resources &amp; Environment</b>	<b>107</b>	<b>\$2,018.86</b>
(Master of) Natural Resources	2	\$2,400.00
Fisheries and Wildlife Sciences	39	\$2,048.96
Forest Products	12	\$1,953.42
Forestry	28	\$2,109.04
Geography	21	\$1,832.40
Geospatial and Environmental Analysis	5	\$2,066.80
<b>Science</b>	<b>510</b>	<b>\$2,090.93</b>
Biological Sciences	86	\$2,078.12
Chemistry	119	\$2,166.06
ECSG	33	\$2,108.33
Geosciences	44	\$2,059.98
Mathematics	49	\$2,026.12
Physics	71	\$1,969.96
Psychology	53	\$2,060.25

Statistics	55	\$2,206.20	
<b>Veterinary Medicine</b>	<b>95</b>	<b>\$2,500.79</b>	<b>\$3,160.41</b>
Biomedical and Veterinary Sciences	75	\$2,651.98	\$3,160.41
Public Health	20	\$1,933.82	

Stipend Data obtained from the graduate school.

\*\*\*The stipend averages do not include funding received from extramural sources (fellowships, etc.)

## Cost of Stipend Increase

As of Fall 2020, there are 3037 students making less than \$2300/month. If the minimum stipend is established to be \$2300/month for a graduate student at VT, we approximate that this will cost the an additional \$6.5million dollars annually.

## Limitations

A total of 1093 students took the survey with 745 students completing the entirety of the survey. Results reported above were based on the 745 complete responses.

\*Mandatory Fees (Blacksburg/Roanoke Students): This was estimated at \$306.44 for all students by totaling in \$1077 comprehensive fees + \$302 Commonwealth Facility Fees and dividing by 4.5 (payment per month).

- In the survey there was a wide range of fees paid by students (\$5-\$1380/month with an average of \$315)

\*\*Mandatory Fees (DC Students): This was estimated at \$83.50 for all students by totaling in \$74 comprehensive fees + \$302 Commonwealth Facility Fees and dividing by 4.5 (payment per month).

- In the survey there was a wide range of fees paid by students (\$47-\$1546/month with an average of \$643)

## Appendix A: Cost of Living Survey Questions

### Demographics/Stipend Information/Taxes/Supplemental Income

1. At which campus is your program located?
2. Are you an international or domestic student?
3. With which college are you affiliated?
4. What source(s) of funding/income do you have?
5. Is your assistantship a 9 month or 12 month appointment?
6. Do you have a multi-year assistantship offer?
7. For how many years is your assistantship offer?

8. What is your annual assistantship stipend?
9. What is your monthly tax deduction from your Virginia Tech paystub?
10. Do you work an additional job (external to Virginia Tech)?
11. How many hours do you work at that job weekly?

### **Educational Costs**

12. How do you pay your comprehensive fee?
13. How much do you pay for the comprehensive fee monthly?
14. Outside of tuition and fees, how much do you spend on your education per year (textbooks, hardware/software upgrades, technology subscriptions, etc.)?

### **Rent/Mortgage**

15. How much is your monthly rent/mortgage payment? (only enter the amount you are responsible for)
16. Do you live with roommates to reduce your monthly rent/mortgage payments?
17. How many roommates do you live with?

### **Utilities**

18. What is your average monthly contribution to the gas/heat bill?
19. What is your average monthly contribution to the electric bill?
20. What is your average monthly contribution to the water bill?
21. What is your average monthly contribution to the cellphone bill?
22. What is your average monthly contribution to the internet bill?

### **Childcare**

23. Do you have children?
24. What are your average monthly child care costs, if applicable?

### **Groceries**

25. How much do you typically spend monthly on groceries?

### **Parking/Transportation**

26. How much do you spend on parking per year? (this can include semester parking passes, daily passes, and other parking options)
27. How much do you spend on commuting per month? (gasoline, electric, public transportation)
28. How much do you spend on auto (car) insurance per month, if applicable?
29. How much is your annual vehicle tax payment, if applicable?

30. How far do you live from your work location? (in miles)
31. What is your commute time to work? (one way, in minutes)

**Health Insurance**

32. Do you receive health insurance through Virginia Tech?
33. Do you receive dental insurance through Virginia Tech?
34. How much do you pay monthly as your share of health and dental insurance premiums?
35. Not including the premium, what are your average out-of-pocket medical expenses per month? (Prescription drugs, doctor’s visits, etc.)
36. What is the maximum you are willing to pay for better health and dental coverage per month as your share of the insurance premium?
37. What additional coverage do you seek to be covered by student health insurance? (Preventative care, immunizations, vision, lower deductibles, etc.)

**Other Concerns**

38. Rank the issues of most concern to you that you believe the Graduate School should prioritize, with 1 being the most important and 7 being the least important: Stipend/funding, Availability of classes, Work/financial commitments outside school, Program structure/requirements, Assistantship/workloads, Family obligations, Safety/security on campus
39. Please feel free to include topics related to expenses you have that we have not included in this survey or tell us about issues that you think GSA should advocate for.

**Appendix B: Mandatory Fee Variability**

<b>Fees legend</b>			
\$	38.00	technology fee (E&G)	
\$	49.50	library fee (E&G)	
\$	74.00	NOVA student services fee (if in Falls Church)	
\$	275.00	immigration services fee (for international only)	
\$	302.00	commonwealth facility & equipment fee (for out-of-state students only)	
\$	1,077.00	mandatory comprehensive fees	
<b>Per semester cost (fall, spring)</b>	<b>Blacksburg</b>	<b>Roanoke</b>	<b>Extended/virtual</b>
In-state w/asst	1077	1077	74
In-state w/o asst	1164.5	1164.5	161.5
In-state w/o asst + intl fee	1439.5	1439.5	436.5
In-state w/o asst + prog fee	add 375-1575	add 375-1575	add 375-1575
Out-of-state w/asst	1379	1379	376
Out-of-state w/o asst	1466.5	1466.5	463.5
Out-of-state w/o asst + intl fee	1741.5	1741.5	738.5
Out-of-state w/o asst + prog fee	add 375-1575	add 375-1575	add 375-1575