

Family Housing at MIT

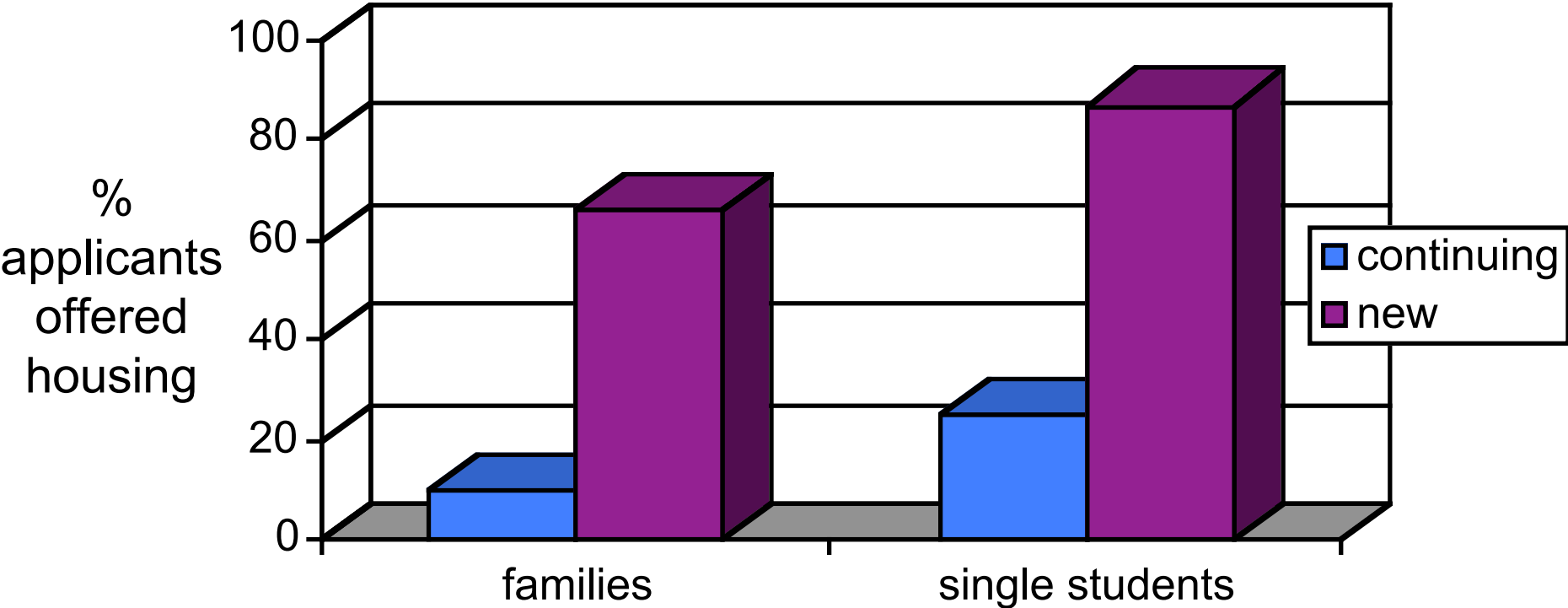


Eastgate
(197 apartments)

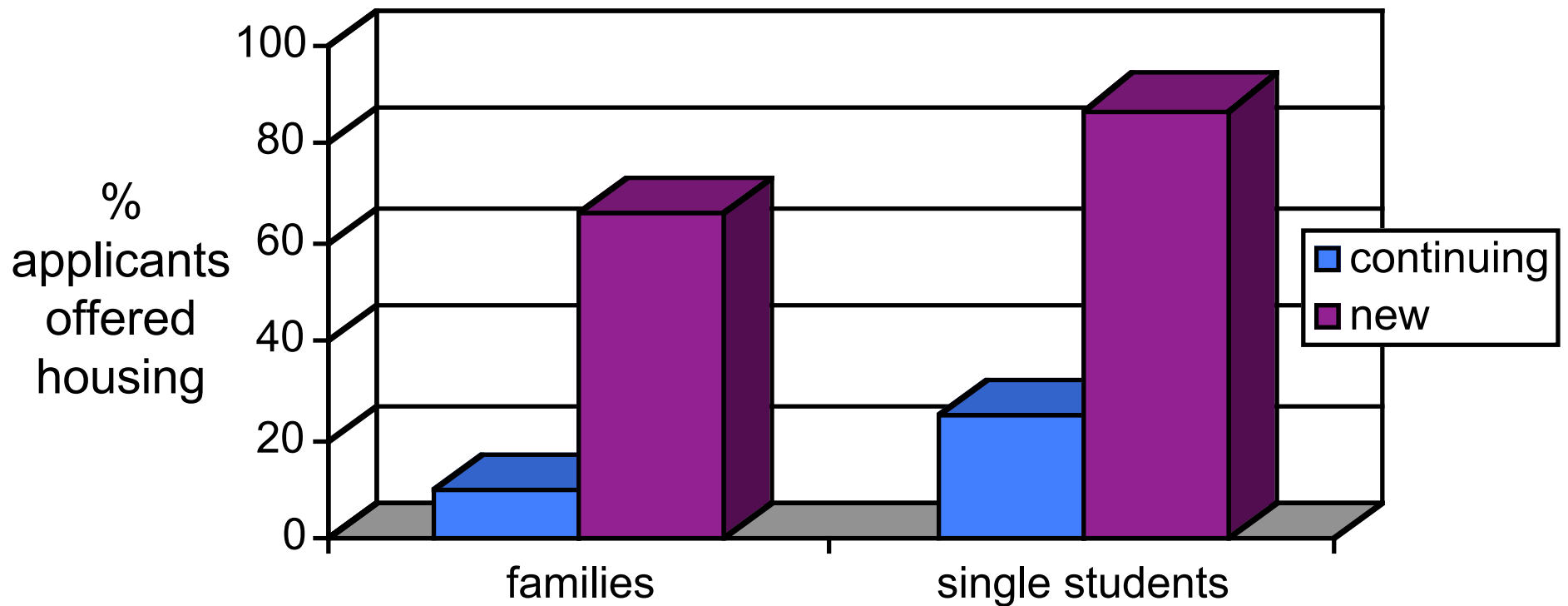


Westgate
(210 apartments)

Need for more on-campus family housing



Need for more on-campus family housing



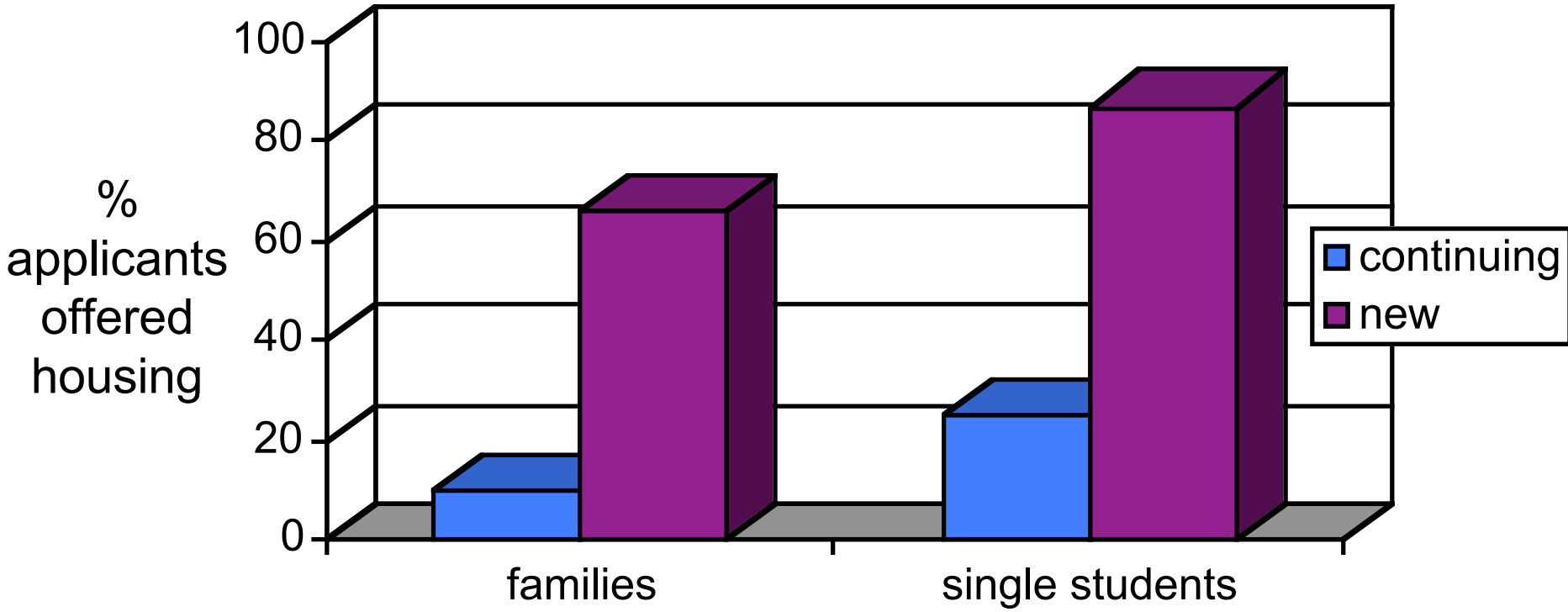
~**33%** of graduate students

Need for more on-campus family housing

Students housed on campus:

8.5%

48%



~33% of graduate students

Recommendations

- Build more family housing
- Build housing for couples
- Develop a housing priority statement

Priority Statement Example

Princeton: “The first priority of the Graduate School is to provide housing for first-year graduate students who are degree candidates and who request it by the admission reply date of April 15, regardless of their date of admission. Our second priority is to allocate housing to an equal proportion of single students and students with spouses, domestic partners, and/or dependents.”

Ref: <http://www.princeton.edu/pr/admissions/g/hcl/intro.html>

Recommendations

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Child Care Services at MIT

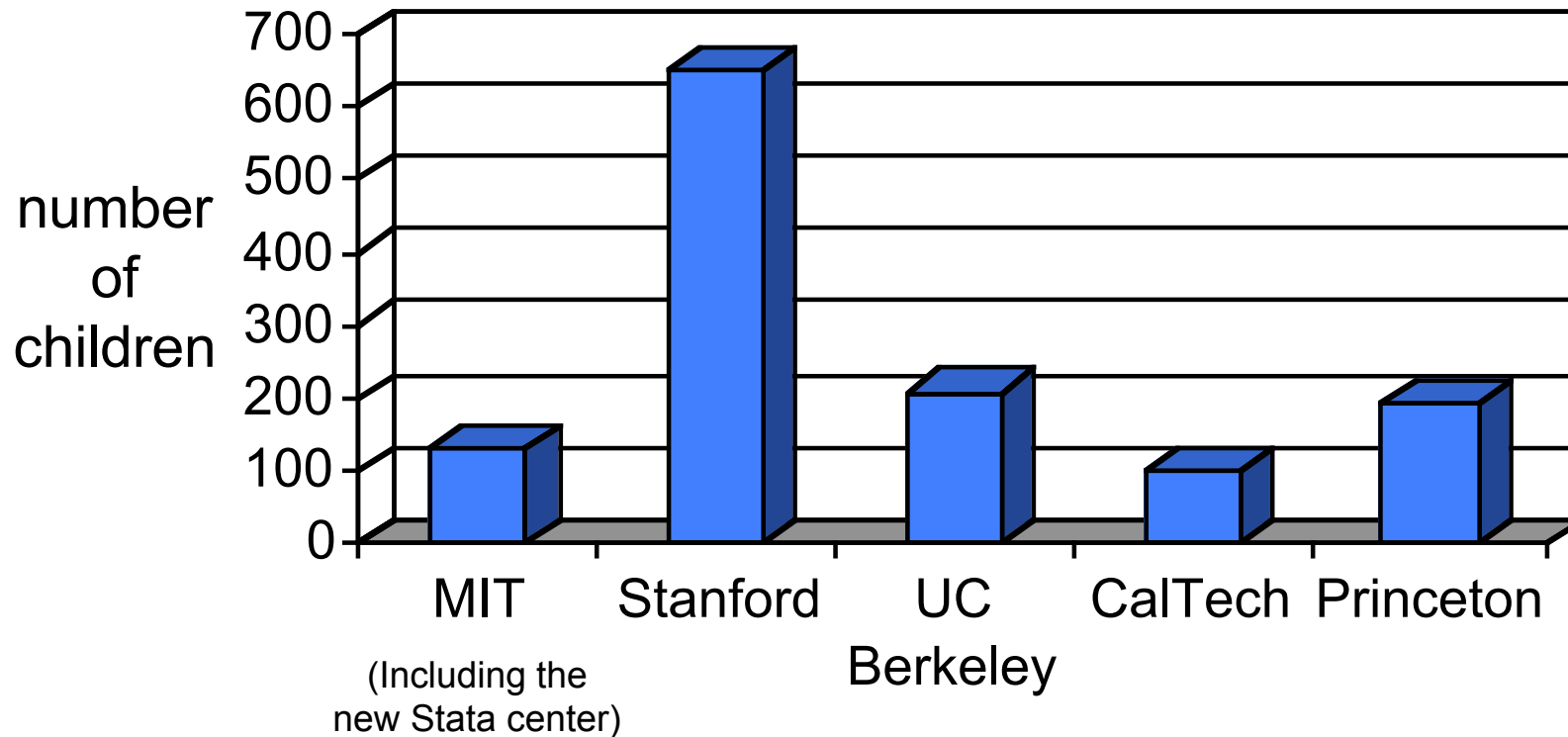
comparison

MIT vs. Other Universities

12/17/03

MIT's child care capacity is low

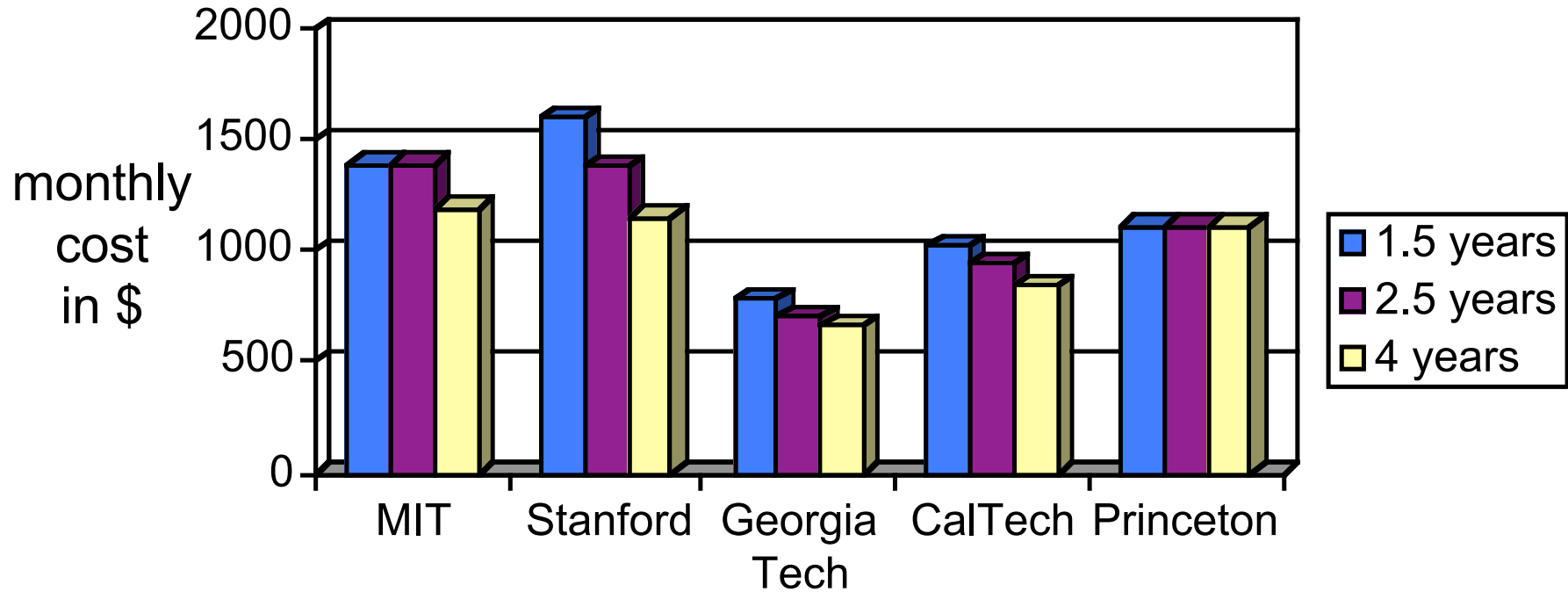
Child Care Capacity



Source: chapter 3 of the committee report - child care service comparison between MIT and other universities

MIT's child care costs are high

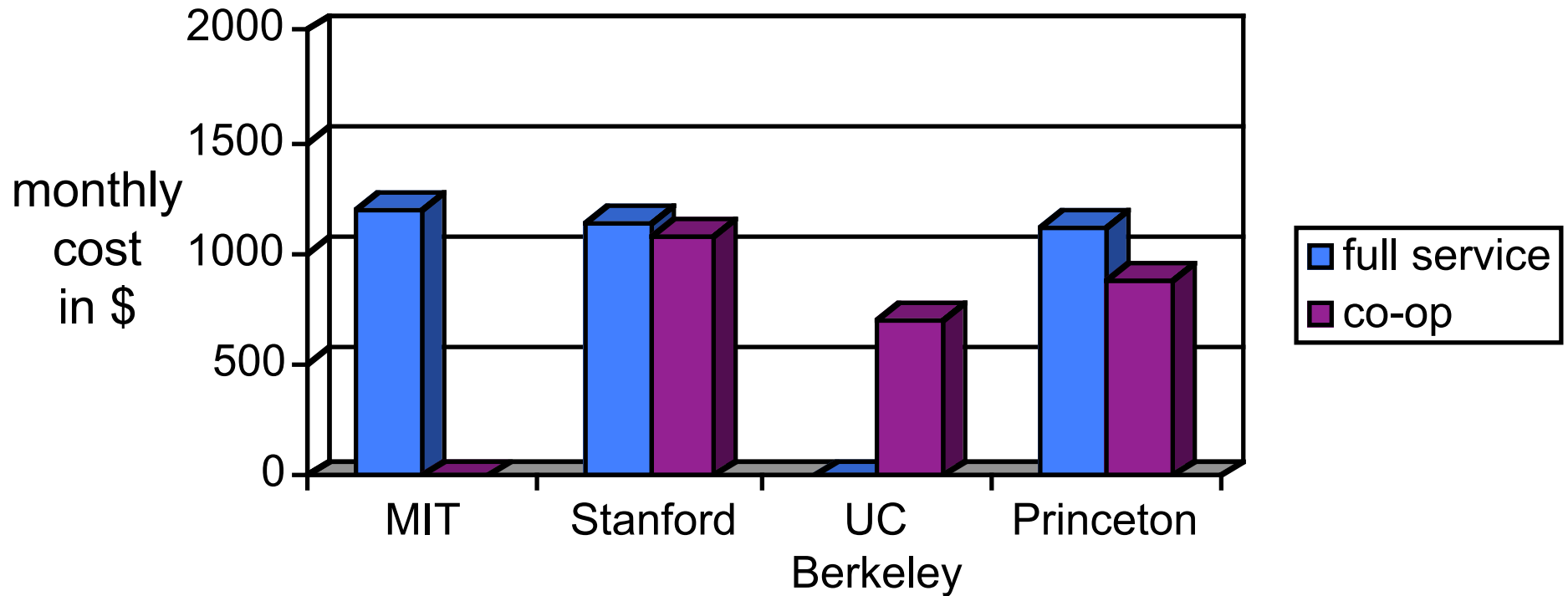
Child Care Costs – Non Co-Op



Source: chapter 4.2 of the committee report - child care service comparison between MIT and other universities

MIT has no co-op service

Child Care Costs – Co-Op



Source: chapter 4.1 of the committee report - child care service comparison between MIT and other universities

Advantages of co-op service at MIT

- Lower operating costs
- Lower child care costs for students
- Stronger community involvement
- Ability to include international spouses, restricted to work anywhere else due to visa restriction

MIT's new child care scholarship plan

- Plan started this year (September 03)
- Effective process. Substantial aid
- 13 families received scholarships this year

- No funds left for this year (pool is too small)
- Need will increase when Stata opens

Conclusion

- Child care capacity: Stata is a step in the right direction
- Increase funds available for scholarship (through provost, alumni families, sponsors)
- Add co-op service (lower operating costs, lower cost for students, student's spouse involvement)

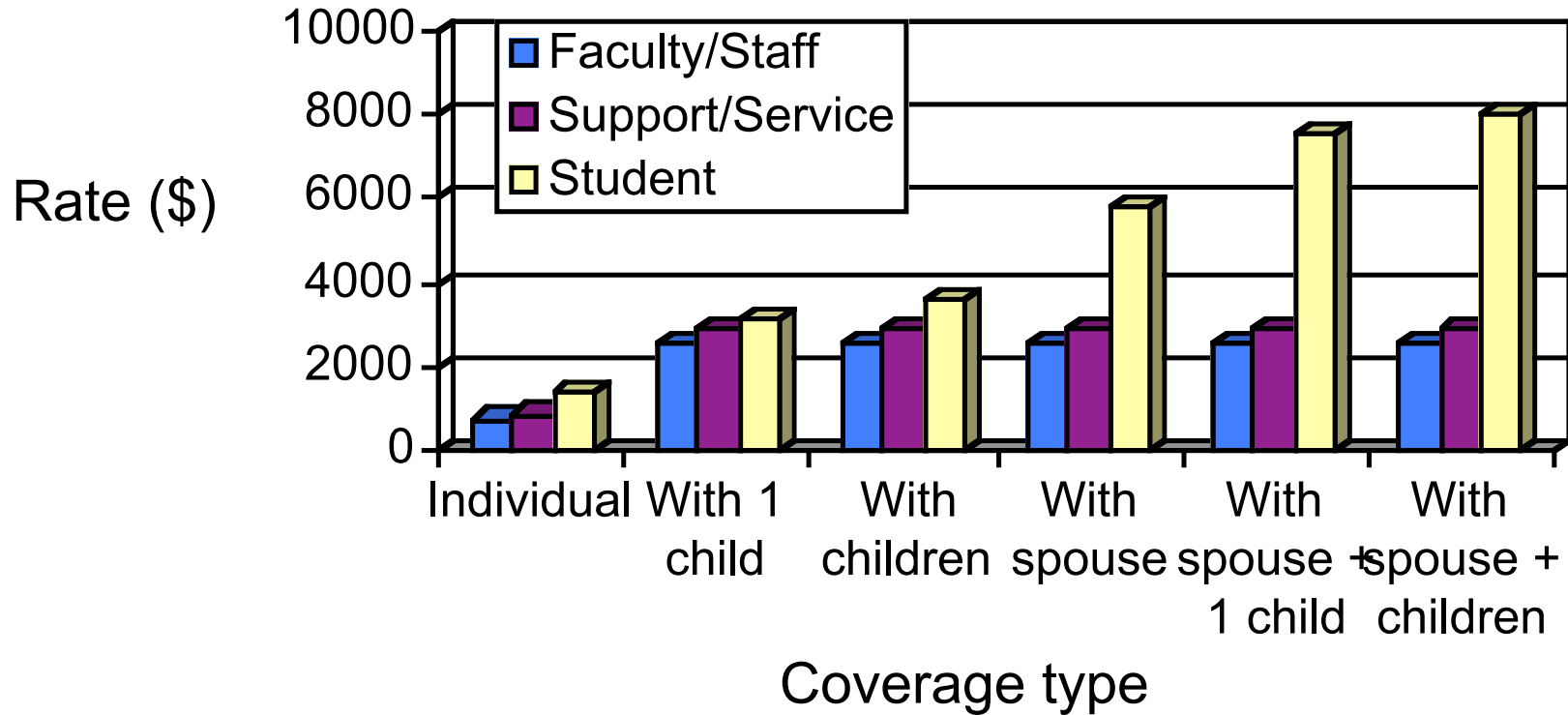
MIT Medical's Insurance Options

Coverage Type	Extended Insurance Plan	Medical Plan + Extended Insurance Plan
Student	\$1440	\$1440
Student + 1 child	\$2688	\$3168
Student + 2 or more children	\$2688	\$3648
Student + spouse	\$4992	\$5832
Student + spouse + 1 child	\$6240	\$7560
Student + spouse + 2 or more children	\$6240	\$8040

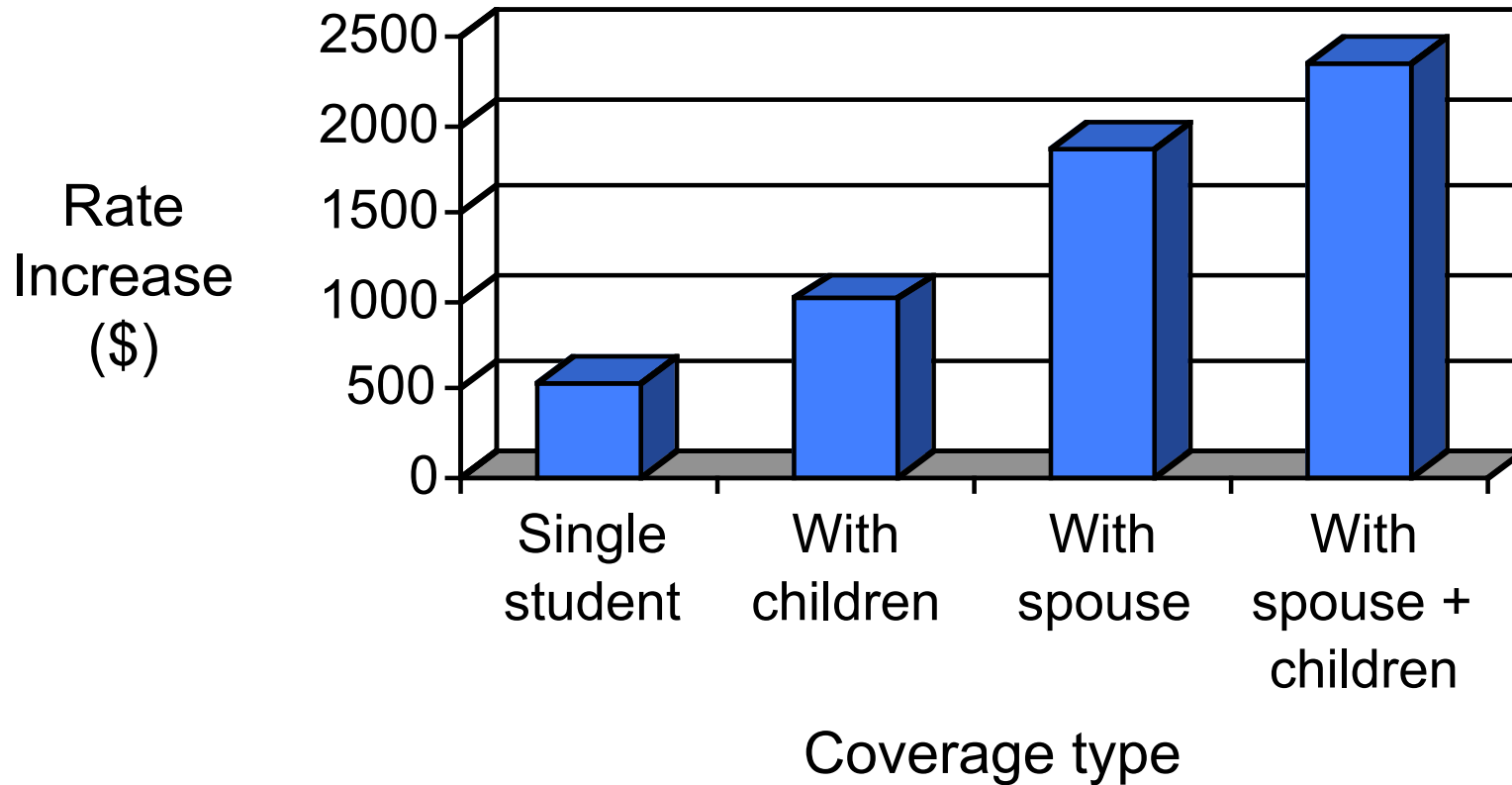
MIT Policy (From MIT Medical's Student Insurance enrollment form: "To choose MIT Student Medical Plan only, you must show that your spouse/children are also enrolled in an insurance plan.")

Health Insurance Rates

Student versus staff costs

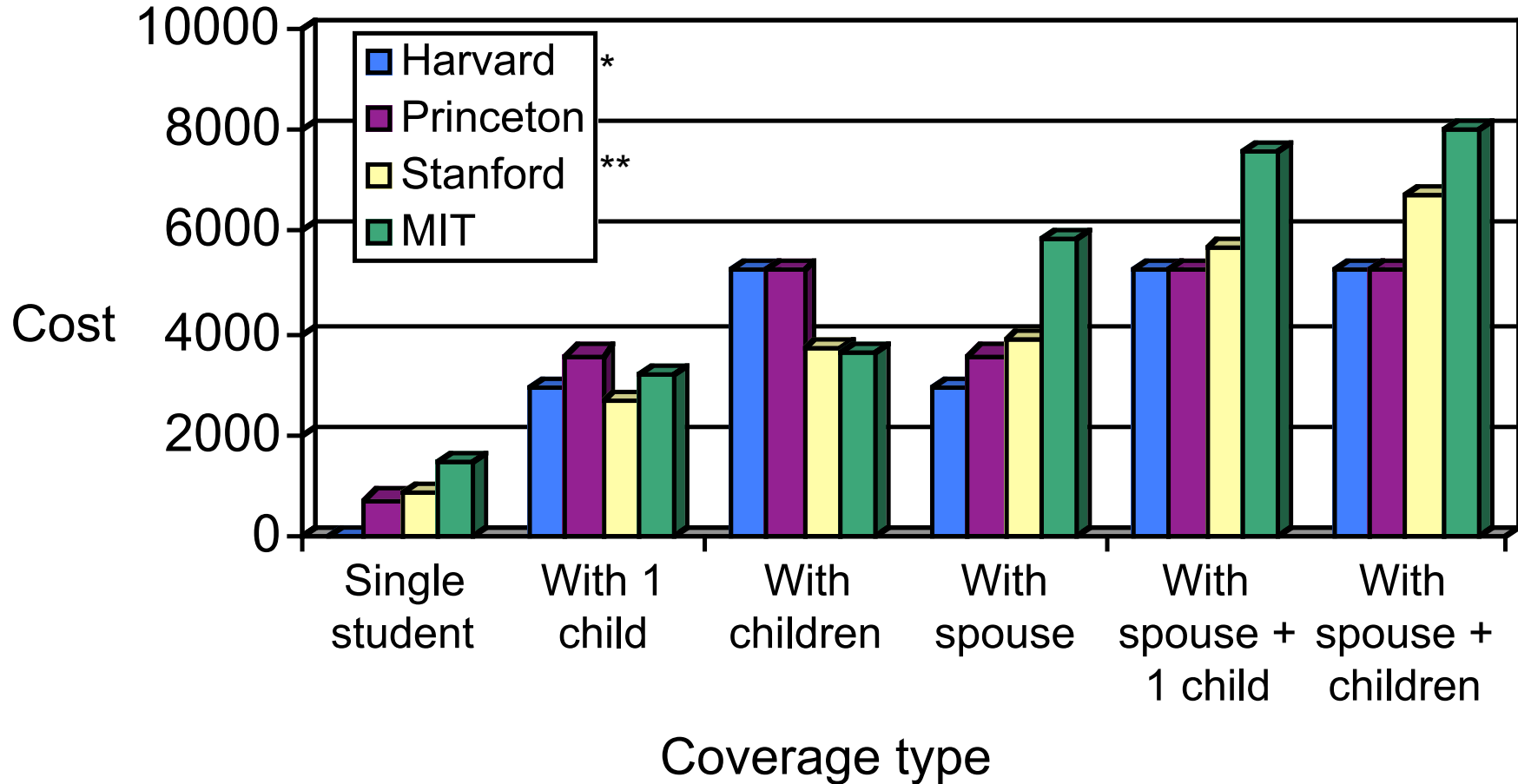


Health Insurance Increases This Year



Family Health Insurance Costs

MIT versus peer institutions



(*) Harvard usually pays for the single student health fee of \$2,338.00

(**) including the Stanford subsidy

MIT Will Lose Quality Students

"We set graduate student stipends at a level that we believe allows the best graduate students in the world to come to Stanford. Escalating health insurance costs threaten that goal, but the new subsidy will more than make up for that."

-Gene Awakuni,

Stanford vice provost for student affairs

Desperate Situations

- Foreign students whose spouses cannot work:
 - No insurance through employer
 - CANNOT afford MIT insurance
 - Denied federal loans
- Nowhere to turn:
 - MIT stipends are slightly too high to qualify for public assistance for spouses.
Some spouses go uninsured!

Recommendations

- Subsidize student health insurance plans
- Combine spouse and student pools, i.e. stop treating spouses as the ONLY high risk group
- At LEAST do not raise the spousal rate next year to protect those committed to MIT already
- Care about student families: Prioritize

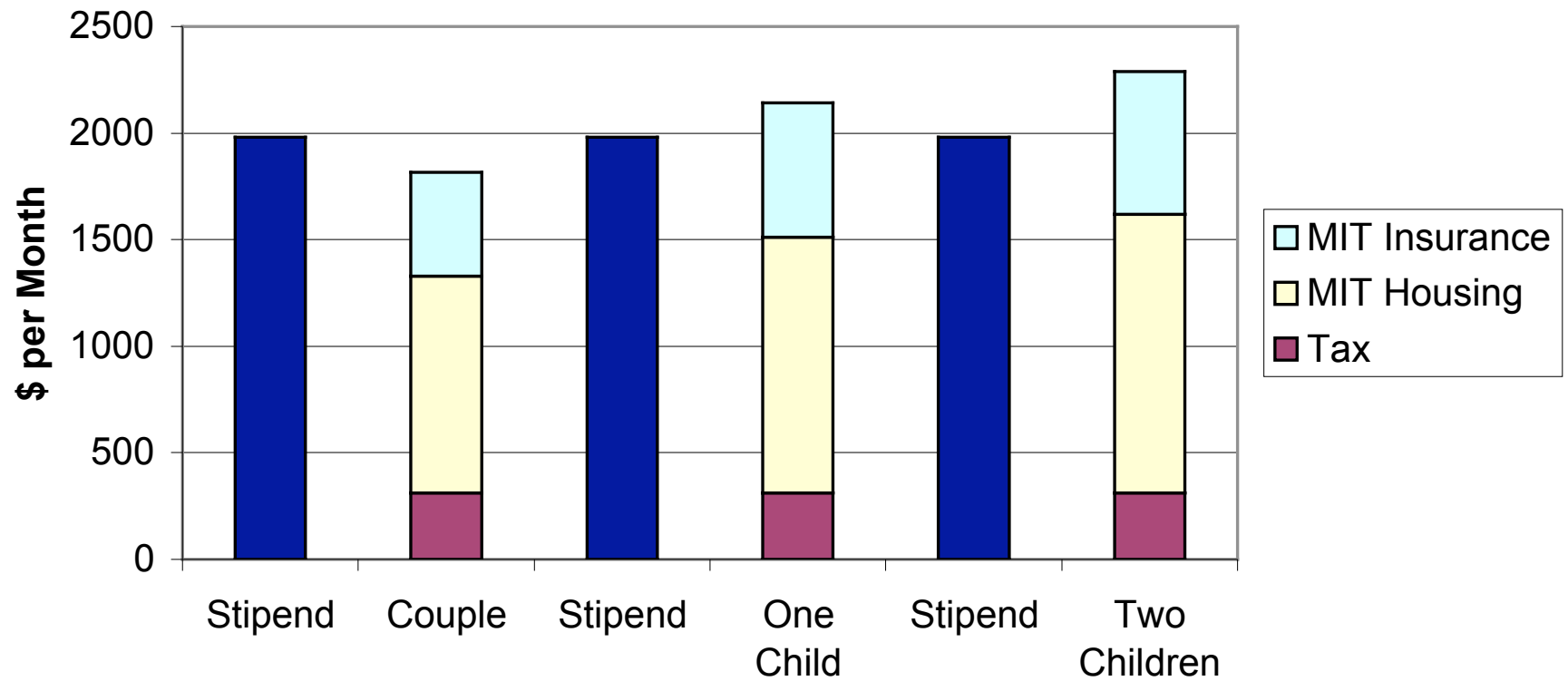
References

1. MIT Medical Student Insurance Rates: <http://web.mit.edu/medical/enroll0304.pdf>
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2. Princeton Student Insurance Rates: <http://www.princeton.edu/puhs/shp0304.pdf>
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6. MIT Employee Insurance Rates: http://web.mit.edu/hr/benefits/health_rates.html
7. Stanford Student Health Insurance Subsidy Press Release: <http://news-service.stanford.edu/news/april10/cardinalcare-410.htm>
8. MIT RA/TA Stipends: http://web.mit.edu/osp/www/OSP_Booklet_2003/RA-TA_stipends.htm
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<http://www.state.ma.us/dma/masshealthinfo/otherthings10.htm>

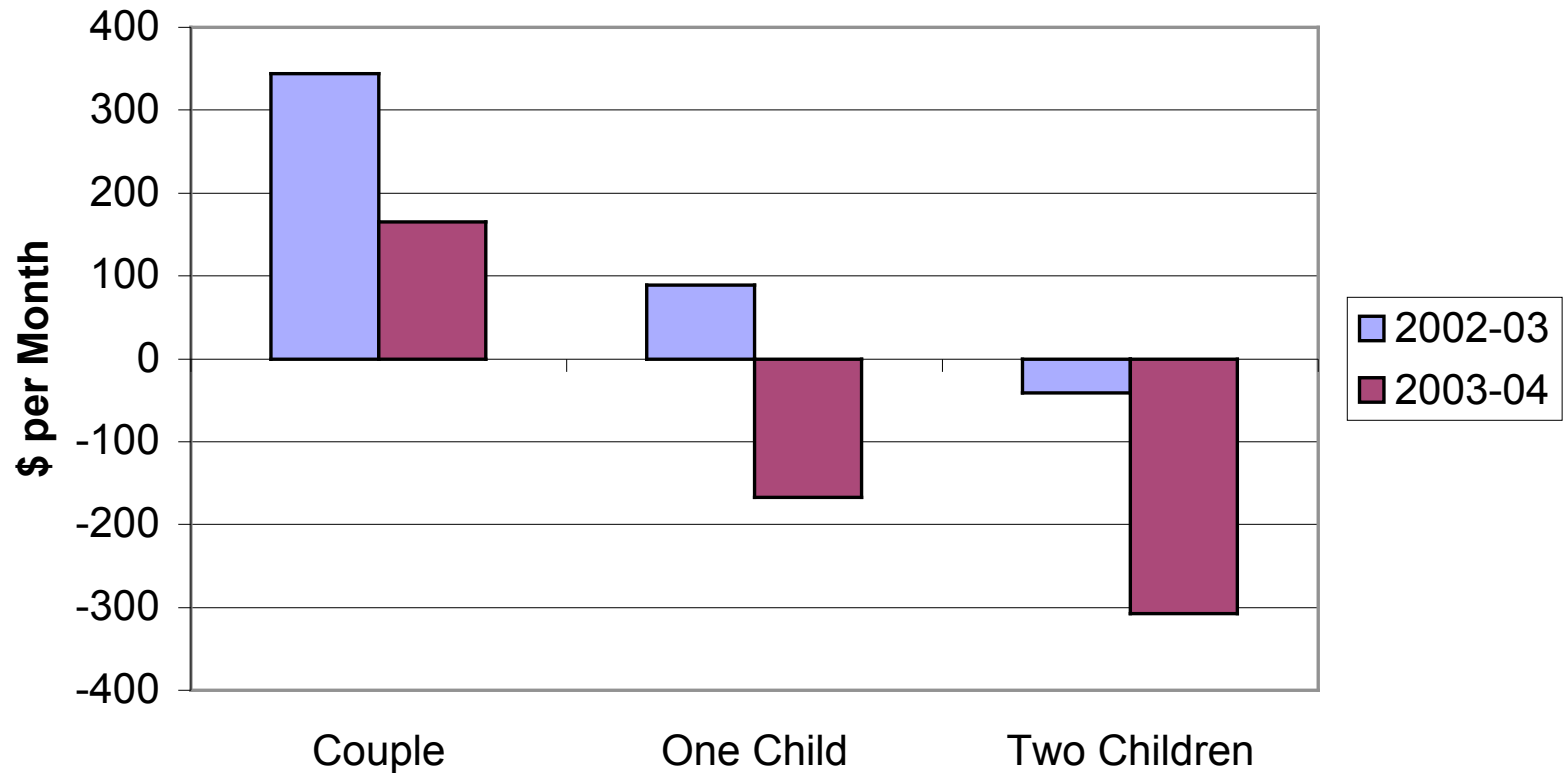
Cost of Living

- Stipends do not cover cost of living for student families.
- In fact, for families with children, stipends do not even cover the cost of housing, medical insurance, and tax.

Stipend vs. Cost of Housing, Insurance, and Tax



Net Family Income (minus housing, insurance, tax)



Conclusions

Where do student families fit into MIT's priorities?

- MIT's priorities are deterring families from accepting spots in graduate programs
- MIT is thereby risking the diversity and the caliber of our graduate student body